



Saving the Summer

Investing in
today for a
better tomorrow

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The top seven ways to get the best deals on airfare.

Fly smarter

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This month's recipe, a few laughs and how to connect with us on online.

Cook, Laugh, Connect.

Who we are.

Established in 1998, Superior Debt Services is a debt relief company committed to ethically helping consumers lower their credit card debt while encouraging healthy financial habits. Find out more at superiordebtrelease.com.

"Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this."

- Dave Ramsey

Let's face it. A beachside getaway just isn't in the cards for most people facing debt. Debt settlement clients should be putting their extra funds towards the program and achieving their financial goals before an exotic vacation – or any vacation at all, for that matter – is feasible. But that's no excuse to waste the summer wallowing.

At Superior Debt Relief, we believe that every client's time in the program is an investment in their future – and when wisely spent, ensures their financial freedom for life.

We've brainstormed the best ways to invest free time this season, to quicken your pace through the program and get you back on track, for good.

[Read what we came up with on page 2.](#)

Saving the Summer



1. Start an emergency fund.

Financial planners unanimously recommend saving a bit of money for a rainy day (or worse). Having a month or two's wages saved will not only make emergencies less destructive, but keep you from getting into serious debt when they happen (which they will. Trust us).

2. Get help. Find support in a spouse, friend or confidant. Someone who will help encourage you in your financial goals – and lend a shoulder when it gets tough – is indispensable.

3. Budget. This may be the number one way to keep your finances under control, and yet more than 60 percent of Americans don't do it. The summertime is a great time to start. Actually, any time is a great time to start. Don't put this one off.

4. Check your credit, and if you can, improve it. Take advantage of your annual free credit report. Check for errors, see where you're lacking and take the steps to improve.

“Yesterday is a canceled check; tomorrow is a promissory note; today is the only cash you have – so spend it wisely.”

— Kay Lyons

5. Organize your financial paperwork. Whether it be letters from creditors, account statements, bills, receipts, etc., make sure everything has a place, a folder or file, and then make sure it gets put there. You're never too old to get organized. Or for trapper keepers, for that matter.

6. Plan for retirement. If you don't already have a retirement fund, make this the year that you start saving for it. Your future self will thank you.

7. Create a will. This is one of the most put-off chores and yet one of the best ways to insure your family is taken care of when you're not around anymore.

8. Talk with your spouse. Communication in finances is key. If you share a bank account,

(continued)

share a debt relief program and share a game plan.

9. Learn to cook. Studies show that Americans eat as much as one in four meals out of the home. Invest in some cooking skills and keep the tips in the family.



Buy early or buy late. During peak travel periods, airline ticket prices will typically get more expensive the longer you delay. Making early reservations (about six weeks in advance), especially for international travel, will typically guarantee the best deal. However, airlines looking to fill a plane may offer incredible deals a day or two before take off for last minute flyers. If you can afford to wait (and have a flexible itinerary) you should check out lastminutetravel.com.

Pack a lunch. Long gone are the days of complimentary in-flight meals, and you definitely don't want to find yourself starving when the airline's \$10 sandwich menu comes around. Instead, pack a sandwich or snack from home.

Get a refund. If you find fares drop after you've already purchased a ticket, it's worth asking for a refund.

10. Live below your means, regardless of how they change. Protect yourself from a devastating job loss, pay cut or injury by not spending everything you have, and simplifying your financial life. If you do so, you'll never need debt reduction again.

Fly Smarter

Knowing how and when to purchase a plane ticket can mean the difference of hundreds of dollars. Follow these tips and avoid spending all your summer travel savings before you've even left the airport.

Many airlines (although they don't publicize it) will refund you the difference.

Shop Around. Check out discount airfare sites like airfarewatchdog.com or cheaptickets.com before you make a purchase. Don't forget to compare rates from nearby airports if possible.

Be flexible with your dates. Sometimes a 24-hour difference could mean a significant change in rate. If you can give or take a few days, compare the cost of several itineraries. Typically, Wednesday is the cheapest day to fly, followed by Tuesday and then Saturday. Check all three.

Avoid peak travel days. Like anything else, when demand goes up, so does airfare. Plan your trips to avoid long weekends and holidays.

Early bird gets the seat. Airlines tend to have a limited number of deals, typically posted first thing in the morning. Purchase before 9 a.m. to ensure you get a ticket before the price goes up.



Cooking Without Credit

Poblano Fish Tacos

- 1 large poblano pepper
- 1 cup grape tomatoes, quartered
- 2 tablespoons chopped red onion
- 1 garlic clove, minced
- 1/2 teaspoon salt
- 3 tablespoons fresh lime juice, divided
- 4 tablespoons olive oil, divided
- 1 tablespoon mango-lime seafood seasoning
- 1 1/2 pounds grouper or other firm white fish fillets
- 12 (6-inch) fajita-size corn tortillas, warmed
- Lime wedges

1. Preheat grill to 350° to 400° (medium-high) heat. Grill pepper, covered with grill lid, 3 to 4 minutes or until pepper looks blistered, turning once. Place pepper in a large zip-top plastic freezer bag; seal and let stand 10 minutes to loosen skins. Peel pepper; remove and discard seeds. Coarsely chop.

2. Combine pepper, next 4 ingredients, 2 Tbsp. lime juice, and 2 Tbsp. olive oil in a bowl.

3. Whisk together seafood seasoning and remaining 1 Tbsp. lime juice, and 2 Tbsp. olive oil in a large shallow dish or zip-top plastic freezer bag; add fish, turning to coat. Cover or seal, and chill 5 minutes, turning once. Remove fish from marinade, discarding marinade.

4. Grill fish, covered with grill lid, 3 to 4 minutes on each side or just until fish begins to flake when poked with the tip of a sharp knife and is opaque in center. Cool 5 minutes. Flake fish into bite-size pieces.

5. Serve fish and salsa in warm tortillas with lime wedges.

Laughing Matters

Joe asked God, "How much is a penny worth in heaven?" God replied, "\$1 million."

Joe asked, "How long is a minute in heaven?"

God said, "1 million years."

Joe asked for a penny. God said, "Sure, in a minute."

Have you heard about those new corduroy pillowcases? They're making headlines.

Q: What happened when the butcher backed into his meat grinder?

A: He got a little behind in his work.

There are two fish in a tank. One turns to the other and says, "You man the guns. I'll drive."

Superior by the numbers

Last month, we settled **\$2,775,016** for **\$1,018,410** or **38 percent**.

Thank you to all our clients for their hard work and dedication to the program.

Stay Up-to-Date on Debt, Online

For more money-saving tips and a place to give us feedback, check out our blog at <http://superiordebtrelease.com/blog> or follow us on Facebook and Twitter [@SuperiorDebt](#).

Refer-a-Friend

Know someone who could also benefit from our services? Contact one of our member services representatives to join our refer-a-friend program and start receiving incentives today.