

Calling The Shots With Your Cell Carrier



“Invisible threads are the strongest ties.”

— Friedrich Nietzsche

Seven ways you can stay connected and save money.

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Hope from a debt survivor.

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

Cook, Laugh, Connect.

If you can read this, chances are high that you own a cell phone. Whether we like it or not, many of us are dependent on our cell phones for our work, to communicate with family and friends, and even for getting around. However, your cell phone bill can be a quick and easy way to lose money – nearly 20 percent of Americans report their cell phone bill as a financial problem.

Most of us can't just decide to get rid of our phones, but there are things we can do to make paying for them more manageable. We've collected a few simple ways to save you money and keep you connected.

Find out how you can start saving on page 2.

Seven Ways To Save On Your Phone Bill



1. **Find the right plan for you.** Everyone uses their phone differently, and there is a cell phone plan for many different types of usage. Chances are, your teenage kids text a lot more than you do, and you might spend more time making actual calls. Rather than spending the time examining and tallying your bill (unless you're into that kind of thing), check out BillShrink.com or FixMyCellBill.com – these sites will analyze your bill for you, and suggest plan changes that could help you save big.
2. **Use texting apps like Whatsapp to send text messages.** There are several free options, and they allow you to send messages without dipping into your data plan. They can be especially helpful for sending texts internationally.
3. **Redefine family.** We're not trying to be super progressive here, just trying to save you money. Most cell carriers have multi-user accounts available for much cheaper per person than individual plans, and they don't require DNA or birth certificates to prove blood relations. Consider setting up a contract with roommates, friends or extended family and embrace the power of group spending.
4. **Make calls from your computer.** Skype and Google Hangouts are both great options for making calls, and if you're on WiFi, won't cost you a dime.
5. **Check for student discounts.** If you're a student or have a student on your plan, check with your carrier to see if they offer education discounts.
6. **Consider a prepaid plan.** These plans can be cheaper, and keep you from being surprised by a large bill at the end of the month. If you're a light to moderate phone user, you can save a lot of money when you compare the costs to a traditional contract plan.

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7. **You're not married to your cell company.** When nearing the end of your contract, call your provider to see if they have any discounts or special upgrades. Let them know you are considering switching providers – you'd be surprised how far they might go to keep their customers.



Client of the month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. Be encouraged!

Name and location: Zellena, from Indiana.

Tell us something interesting about yourself.

I am a tomboy. I love watching action movies and sports with my husband.

What brought you to Superior?

I made some mistakes in college with credit cards and my minimum payments were consuming all of my income. I was unable to save anything and I desperately needed help.

How many accounts did you have when you started and about how much debt?

I had 7 accounts, and over \$20,000 I think.

What was the hardest thing about being in debt?

I was unable to save anything.

How did being in the program change the way you thought about money?

It has made me watch my spending more closely. Also, it is better to use cash for spending because it makes me set a budget and stick with it instead of using credit.

How has your life changed since being in the program?

I feel more at ease. With these accounts being settled, it feels like a weight has been lifted off of my shoulders.

Do you have any advice for those just entering the program?

Be patient. Everything will work out in time. Also trust Superior. They really have the client's best interest in mind. Thank you so much for everything!

Irish Soda Bread

We can't promise good luck, but with this recipe, we can promise delicious bread.



Ingredients

4 cups all-purpose flour	1/2 cup margarine, softened
4 tablespoons white sugar	1 cup buttermilk
1 teaspoon baking soda	1 egg
1 tablespoon baking powder	1/4 cup butter, melted
1/2 teaspoon salt	

Directions

1. Preheat oven to 375 degrees F (190 degrees C). Lightly grease a large baking sheet.
2. In a large bowl, mix together flour, sugar, baking soda, baking powder, salt and margarine. Stir in 1 cup of buttermilk and egg. Turn dough out onto a lightly floured surface and knead slightly. Form dough into a round and place on prepared baking sheet. In a small bowl, combine melted butter with 1/4 cup buttermilk; brush loaf with this mixture. Use a sharp knife to cut an 'X' into the top of the loaf.
3. Bake in preheated oven until a toothpick inserted into the center of the loaf comes out clean, 40 to 50 minutes. You may continue to brush the loaf with the butter mixture while it bakes.

Laughing Matters

"A tattoo artist in Vermont is offering free Bernie Sanders tattoos. Yeah, they're actually the first tattoos that start to look better as you develop wrinkles." –Jimmy Fallon

"I saw that George W. Bush is now appearing in a campaign ad supporting his brother's presidential campaign. Jeb says he hopes it will help him win over a very specific group of undecided voters: his parents." –Jimmy Fallon

"Ben of Ben & Jerry's is coming out with an ice cream for Bernie Sanders called 'Bernie's Yearning.' It's selling a lot better than Jerry's ice cream for Hillary, 'Pantsuit Email Crunch.'" – Conan O'Brien

Connect with Superior

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

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 superiordebtrelief.com.