



March Money Madness

How to gamify your savings this season.

Hard work beats talent when talent doesn't work hard."

Tim Notke

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[Hope from a debt survivor.](#)

[Client of the Month.](#)

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[This month's recipe, a few laughs and how to connect with us on online.](#)

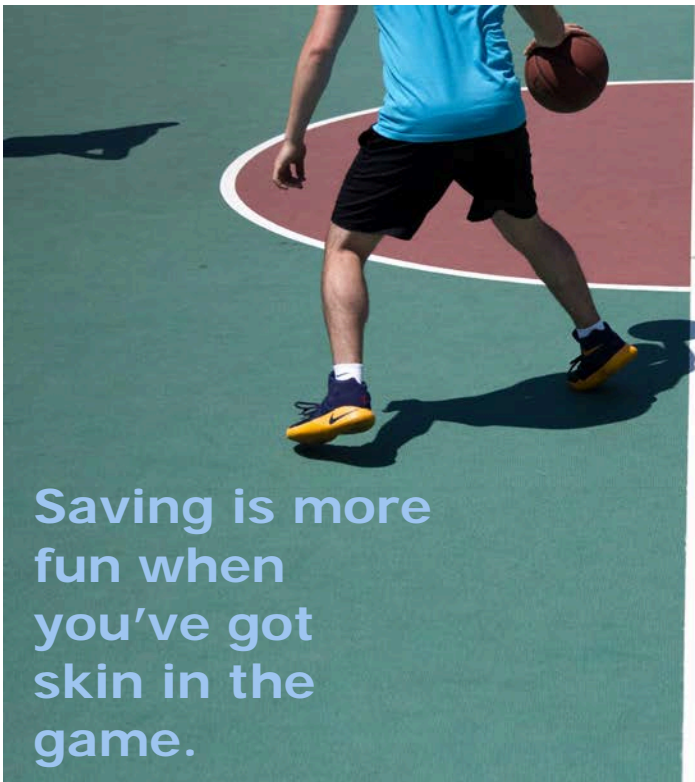
[Cook, Laugh, Connect.](#)

March is here and so is our nation's favorite college sports event: March Madness!

For those of you who don't know what this is (where have you been?!), March Madness is the NCAA Division I Men's Basketball single-elimination tournament, played each spring. This year 68 college basketball teams will compete for the national championship. The tournament was created in 1939 by the National Association of Basketball Coaches, and was dreamed up by Ohio State University coach Harold Olsen. Known informally as March Madness, the tournament has become one of the most famous annual sporting events in the United States.

As your favorite college athletes are playing the most important game of their career, why not take advantage of that energizing competition to make a tournament of your own? We've got some ideas for turning March into your season to save, using one of the most powerful motivators: competition.

Start your full-court savings on page 2.



Saving is more fun when you've got skin in the game.

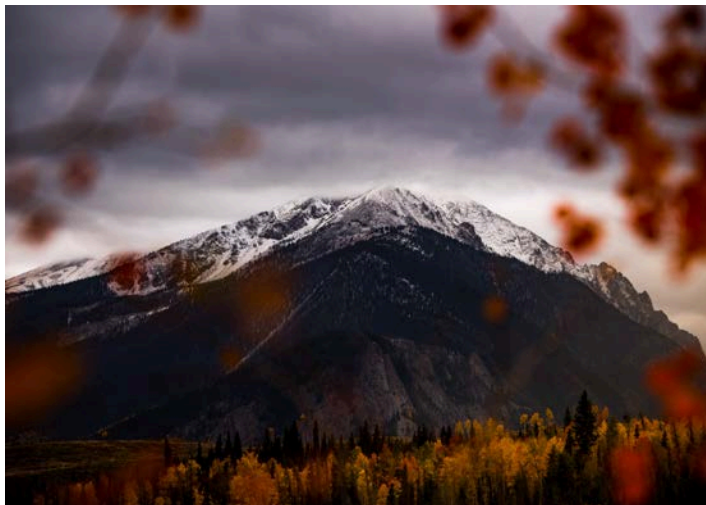
Slam Dunk Your Debt

We've drafted our favorite picks for taking your money-management and saving game to the next level by making it a friendly competition. Whether you're competing with yourself, your partner, or a group of friends equally interested in saving, try out a few of these and watch yourself throw down that money-saving dunk you never thought possible.

1. Compete not to eat out. First one to spend money at a restaurant loses.
2. See who can spend the least money in a day. If no one in your group spends money the first day, raise the stakes and try two or three!
3. See how long you can go without buying anything "new." Hit up the thrift stores, eBay, garage sales, etc. (with superstar moderation obviously).
4. See how much you can earn by selling stuff on craigslist. Put up a post for everything you haven't used in a year and watch the money (and extra space in your home) roll in.
5. Challenge your neighbors to a gas-saving competition. Bust out those bikes, try a new carpool or check out your city's public transportation.
6. Try to cut more out of your utility bill than your close friends. Turn those lights off when you're not in the room, watch your heat/air conditioning usage, and if it's yellow, let it mellow like Carmelo.
7. Make every game day a "no spend" day and see who can keep to it. First one to spend has to take a lap around the block.
8. Race to a settlement. See how much time you can cut off your time to debt settlement completion by putting more aside than your plan requires.
9. Ruthlessly cut expenses. See how many extra goods and services you can cut out of your budget.
10. Play "who can earn more?" in a weekend. See if you can take on extra side projects, mow lawns, help out with someone's spring-cleaning, or work some overtime hours.

(Continued on next page.)

- 11. Try a healthy eating challenge with your friends. This actually does affect your finances! When you're healthy, you're less likely to have expensive medical problems in the future, you'll take fewer sick days. etc.
- 12. Host a March budget bash! Get together with your best people, exchange budgeting resources and tips, and use the positive power of peer pressure to make a plan for your own spending.



Superior Introductions

We'd like to take some time to introduce you to our team.

Hi, I am Andy, negotiator at Superior Debt. I've been with Superior for almost 12 years, first in sales and now negotiating on your behalf. I have degrees in Finance, Marketing and Management from UW-Lacrosse in Wisconsin. I moved to Colorado in 2004 after graduating and no offense to Wisconsin, but I'm never moving back, unless I finally get my Packers season tickets.

Since moving to Colorado, I've gained a whole new appreciation for the outdoors, which I hated growing up (the cold Wisconsin winters and ridiculous humidity in the summer). I love camping and fishing, although I'm not sure you can call it fishing if you don't actually catch any fish. When I'm not out camping in the summer, I'm usually tending to my garden and trying to

keep up with all the canning that goes along with it.

If I'm not outside playing around, I'm probably watching movies and/or reading a book and hanging out with Thor my mutt. I read a lot, although in spurts, 1-2 books a week is normal for me when I'm in reading mode, with an emphasis on crime and or spy thrillers. When I find an author I like, I'll read everything they've written.



"Skinny" Buffalo Chicken Dip

The perfect game snack, with half the calories

Ingredients

4 oz. (half a block) reduced-fat (or fat-free) cream cheese, softened
 1 cup plain Greek yogurt
 1 cup shredded part-skim Mozzarella cheese
 1/2 cup hot sauce (I prefer Frank's)
 1/2 cup crumbled light blue cheese
 1 Tbsp. ranch seasoning (optional)
 3 cups shredded cooked chicken

Directions

Preheat oven to 350 degrees F.
 In a large bowl, stir all ingredients together until well-mixed. Transfer mixture to a small greased baking dish, and bake for 30 minutes or until the cheese is melted and the edges begin to slightly brown. Remove and serve immediately.



Laughing Matters

"A man and his 75-year-old mom survived being lifted out of their home during a tornado by sitting together in a bathtub. The man said the tornado didn't traumatize him but being in a bathtub with his mother did." – Conan O'Brien

"According to a recent study, men on dating sites are more popular if they mention dancing or cooking. Because if there's one thing women love, it's a man who can lie." –Seth Meyers

"Ben Affleck was patted down by TSA security at Los Angeles International Airport this week. Though when it was over, the woman whispered, 'I'm not in the TSA.'" –Jimmy Fallon

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](#).

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

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.