



# Sustainable Savings: The twofer of the century

How to benefit financially by investing in sustainability

“When we try to pick out anything by itself, we find it hitched to everything else in the universe.”

John Muir

There are a lot of excuses to not spend money on green energy and home sustainability. Many people think it's too expensive to do and others simply aren't motivated environmentally. One thing most people *do* seem to be interested in, however, is saving money – even more so if you can throw the planet in along with it.

While investing in more involved and costly changes qualify for attractive tax incentives – things like solar properties, microturbines and geothermal heating systems – simply reducing your carbon footprint can dramatically decrease household energy bills and meaningfully contribute to your city's sustainability goals.

So, in light of this past month's Earth Day celebration, here are some green suggestions to implement in your own home that will save your earth and your money.

**Find out how on page 2.**

3

[Hope from a debt survivor.](#)

[Client of the Month.](#)

4

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

[Cook, Laugh, Connect.](#)

# Savings Squared

Whether big or small, these reasonable changes compound over a lifetime and make big differences in the world of personal and sustainable economics.



## **Dedicate your roof to producing solar energy.**

Many states (Colorado, for example) exempt individuals who install a residential solar system from 100 percent of related sales and use taxes. And often installing such a system adds significantly to the property's value.

But what we really care about here is how much money is being saved on monthly electricity bills.

According to Energy Informative, an organization dedicated to crunching residential solar numbers for homeowners, a typical solar system lasting an average of 25 years will save the average single-family homeowner \$21, 989. This number includes an 11 percent rate of return, a 215 percent return on investment and a 9.5-year payback time.

SolarPowerRocks, a Colorado solar company, broke it down monthly. An average electricity bill of \$128 could be reduced to \$39 per month if replaced with solar energy. If you're just leasing your roof to solar companies, you still save an average of \$40/month after a \$49/month estimated solar payment.

All this considered, solar roofing is a great long-term investment, whether you are buying a solar roof, or simply leasing your roof to a company.

## **Exchange your traditional light bulbs for LED, energy efficient bulbs.**

While the initial investment on LED bulbs is more than the typical CFL, LEDs last up to 25 hours longer than traditional bulbs. This means needing to replace the bulbs around your house less, saving you more.

The LED lighting company Cree claims its LED bulbs will last almost 23 years if they are used an average of three hours daily. They're confident in their bulbs and offer a 10-year warranty on them. According to *Time Magazine*, one of Cree's bulbs would pay for itself in a little less than two years, and would save a homeowner \$149 in electric costs over the lifetime of the bulb.

Dang, you look good in that LED light!

## **Walk, bike, carpool.**

It's not a shiny and new concept like LED and solar, but the ancient activities of walking and biking are still revolutionary when it comes to saving money and giving the earth a break.

Copenhagen is considered one of the most bike friendly cities in the world, with nearly 80 percent of its inhabitants biking on a regular basis, even in the winter.

According to the city's biannual Bicycle Account, the city boasts an economic gain of 42 cents for every mile bicycled by one

**(Continued on next page.)**

of its individuals. These “social gains” include things like transport costs, security, branding/tourism, transport times and health.

Once you take into account the money you’re not spending on gas, oil changes and wear and tear on your vehicle, it’s a pretty cool deal.

If you *do* have to use a car, consolidate your errands into one trip, carpool to events, school and work when possible, and think about borrowing a friend’s more energy efficient car for long hauls (you can even rent energy efficient cars for road trips, which saves you gas money and wear and tear on your own vehicle.)



## Client of the month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. We hope this story encourages you in your own hardships.

**Name and location:** Lyn, California

### **Something interesting about yourself:**

I'm a 70 year old woman who has ALS and is coping with the gradual loss of independence while still living alone with caregivers coming in only 43 hours a week. In the near future, though, I will move into a long term care facility because the disease has progressed to the point where it's safer for me to be where 24 hour help is readily available. I am experiencing first hand the deterioration of my body and my ability to communicate verbally while my highly functioning mind remains intact. I try to live each day as it unfolds, to focus on what I can do, not to dwell on what I can't do, and to maintain a positive attitude. I don't always succeed, but I do all right.

### **What brought you to Superior:**

In 2011, I unexpectedly fell at home and broke my arm. That fall drastically changed my life, making it necessary for me to retire. Retiring at that time meant a loss of income of such a proportion that I could no longer afford to make minimal payments on my many credit cards. So I searched the internet for a solution and came upon the SDS website. I liked what I read, called, and signed up.

### **What was the hardest thing about being in debt?**

The constant stress of living paycheck to paycheck just to make minimum payments and having no cushion for emergencies. I hated how miserable I felt because I was drowning in debt and couldn't see a way out. All I could see was my debt mounting ever higher. That hopelessness tainted my life. Loss of any income could mean homelessness and abject poverty in a

month's time. That was the terrifying thought that haunted my waking hours and gave me nightmares.

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

Being in the program changed the way I think about money by giving me the space and time to see some of the misunderstandings I had about money that drove me to make so many poor decisions on how it fitted into my life. It truly is the root of all evil and I was allowing that evil to prevent me living a good life.

### **How has your life changed since being in the program?**

My life has changed because of my disease as well it has from being in the program. But being in the program has made it a thousand times easier to cope with being terminally ill and on my own. I have learned to appreciate myself and my life so much more because I was able to do something about changing my life for the better. I met a big challenge in my life and succeeded.

**How many accounts do you have left to settle?** None. Zip. Zilch. Glory hallelujah!

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

Just do it. Learn all you can about how to manage money wisely. Credit can be a trap or it can be a blessing. Learn how to tell the difference. Fear can be overcome if you have faith in yourself and trust in a higher power.



# Cooking Without Credit

## Chicago-Style Ballpark Dog (Everything but the price tag)

### Ingredients

1 tablespoon grainy mustard	sliced
2 teaspoons white-wine vinegar	1/2 cup celery leaves
Coarse salt and ground pepper	2 tablespoons chopped sport pepper or peperoncini
1/4 sweet onion (such as Vidalia), thinly sliced	4 beef hot dogs
1 Kirby cucumber, cut into thin strips	4 hot dog buns, grilled
1 tomato, halved, seeded, and thinly sliced	4 pickle spears
	Relish



### Directions

1. In a medium bowl, whisk together grainy mustard and white-wine vinegar; season with coarse salt and ground pepper. Add sweet onion, cucumber, tomato, celery leaves, and sport pepper; toss to combine.
2. Grill hot dogs over medium-high heat until charred and heated through, 6 to 8 minutes. Serve hot dogs in grilled hot dog buns and top each with a pickle spear and relish.

## Laughing Matters

"The only fun thing about filing your tax return is getting a refund. About 80 percent of taxpayers get money back, which is a weird thing to be happy about. That means you've been overpaying all year long. It's like if someone broke into your house and the police recovered the stuff and brought it back and you said, 'Oh, presents.'" –Jimmy Kimmel

"A new report says that dogs can sniff out prostate cancer with almost 98 percent accuracy. The report also finds that cats can sniff it out with 100 percent accuracy but they prefer to watch you die." –Conan O'Brien

"The campaign to put a woman on the \$20 bill has narrowed the choices down to four finalists. The four finalists are Rosa Parks, Harriet Tubman, Eleanor Roosevelt, and Flo from the Progressive Insurance ads." –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](#).

### 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.

## Stay Up-to-Date on Debt, Online

### 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](http://superiordebtrelief.com).