

# Save Your Summer



“And so with the sunshine and the great bursts of leaves growing on the trees, just as things grow in fast movies, I had that familiar conviction that life was beginning over again with the summer.”

— **The Great Gatsby**

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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.**

## 11 ways to live free this summer

Summer, believe it or not, is nearly upon us. If you're like most Americans, the bulk of your budgeting is done with the age-old “feel” system – you *felt* bad after spending money over the holidays so you cut back in the spring, and now you *feel* like you've earned some summer splurging, which will turn into blowing a wad on vacations/concerts/new toys for the yard, until the bad feelings catch up again sometime this fall. Repeat cycle.

The only problem with the feel system is that it has nothing to do with actual numbers, which is why it's failed so many of us before. If you're in the debt settlement program, you don't get summers off budgeting – but with these tips and tricks we've collected, you'll *feel* really good about spending the smart way.

**Start saving on page 2.**

# Saving doesn't have to be boring.

11 ways you can save money this season without sacrificing the spirit of summer.



**Grow your own food.** For most climates, summer is a great opportunity to try your hand at gardening. Try planting fruits/veggies/herbs that thrive in your climate and don't require a lot of time and upkeep. Your grocery bill and your health will reap the benefits.

**Rethink childcare.** Many cities, municipalities and churches offer discounted or free summer camps for kids while school's out. Do some research and take advantage of the resources offered – they'll save you money on day care, and often are a lot more fun, too.

**Patio party.** Summer evenings are often the perfect backdrop for a get-together, and making time for friends and investing in your relationships is just as important when you're on a budget, if not more so. Skip any catered or prepared food and instead fire up the grill with your favorite hot dogs, brats, veggies, etc. Make it a potluck and have your friends bring their own sides or a drink.

**Chill with the AC.** Limit your AC use to the times and places you need it most. Often an open window and a fan can go a long way when it comes to beating the heat. Remember to shut off your AC when you're not home and when it's on, close doors to rooms you're not using.

**Don't water the grass.** Just don't. It's a waste of water, time, energy and money.

**Drop the gym.** No, we haven't discovered a free way to lose weight without exercise. But we do know that icy sidewalks and early sunsets are no longer an excuse to stay indoors. Drop your fancy gym membership and go for a run in the park, join an outdoor exercise class, get involved in some neighborhood sports or start biking to work – trust us, you won't miss that treadmill.

**Shop at yard sales.** This time of year is a goldmine for garage sales. Swear off the mall and spend a few Saturdays doing your shopping at the neighbor's.

**Have a yard sale.** Heck, why not take advantage of all the people like you, shopping at garage sales this summer? You can free up some space in your closets and make a bit of cash while you're at it.

**Teach your kids about money.** Use the summer downtime to teach kids resourceful lessons about money. Encourage lemonade stands, lawn mowing businesses, babysitting, etc. Open up savings accounts and have them set goals for earning and saving.

**(Continued on next page.)**

**Hang your laundry.** Why pay for hot air when it's literally the summer's most abundant resource? Hang a line and remember what it's like to wear clothes that smell like the actual summer breeze.

**Improve your home.** If you own your own home, make a few project goals this summer that you're capable of doing yourself. Take advantage of the longer days, better weather and willing assistants (kids at home) to invest in your home and build equity.



## 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:** Conswella, Louisiana

**Tell us something interesting about yourself:**

I love people and helping those in need.

**What brought you to Superior?**

My debts became out of control.

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

It felt like I was drowning.

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

Use it wisely and save for a rainy day.

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

Realizing the difference between my needs and my wants.

**How many accounts do you have left to settle?**

None.

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

Be patient; as much as you want it to all go away overnight. It just takes one day at a time.

Thanks to Superior for getting my life back on track!!!



# Easy Mint Chip Ice-Cream Pie

This pie will remind you of just how sweet summer can be.

## INGREDIENTS

**8** ounces chopped semisweet chocolate, melted

**4** cups crisped rice cereal (such as Rice Krispies)

**2** pints mint chocolate-chip ice cream, slightly softened

## DIRECTIONS

In a large bowl, combine the chocolate and cereal until the cereal is completely coated. Transfer to a 9-inch springform pan. Press the mixture into the bottom and 1 inch up the sides of the pan. Freeze just until firm, 5 to 10 minutes.

Spread the ice cream in the prepared crust and freeze, covered, until firm, for at least 2 hours and up to 3 days.



## Laughing Matters

“We have less than 100 days to go until the summer Olympics. It's less than 100 days until people at home in sweatpants eating potato chips are like, “I could do that.” Jimmy Fallon

“The American bison was just named the official mammal of the United States. To put this in perspective, the bison narrowly beat out the McRib.” Conan Obrien

“Chile's new giant lasers are so powerful, they can create an artificial star, which is impressive until you remember that Kris Jenner has been able to create, like, eight of them.” Seth Myers

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