

Cut (out) the Checks



Gifts for grads that
won't require your
wallet

"Start where you are.
Use what you have. Do
what you can."

Arthur Ashe

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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.

Graduation season is upon us, and with it, the expectation of gifts for every graduate that sends you an announcement or BBQ invite. According to a National Retail Survey, Americans will on average spend nearly \$100 this month on grad gifts—which is super generous, but maybe not the wisest move, especially for those of us dealing with debt (potentially from our own school!).

We're firm believers that giving out of obligation is the worst kind of giving, and while money can be super helpful, it's rarely the most meaningful gift. Not to mention, giving money you don't really have is not sending the right message to a new graduate. Remember you have to put the oxygen mask on yourself before you can help those around you? The same goes with financial assistance.

We've collected some alternatives to graduation checks that will still communicate "congrats!" without leaving you regretting it. Besides, anyone can sign a check, but not everyone takes the time and thought to really share something meaningful. Let us help you.

Give Smarter on Page 2.

Gifts for Grads

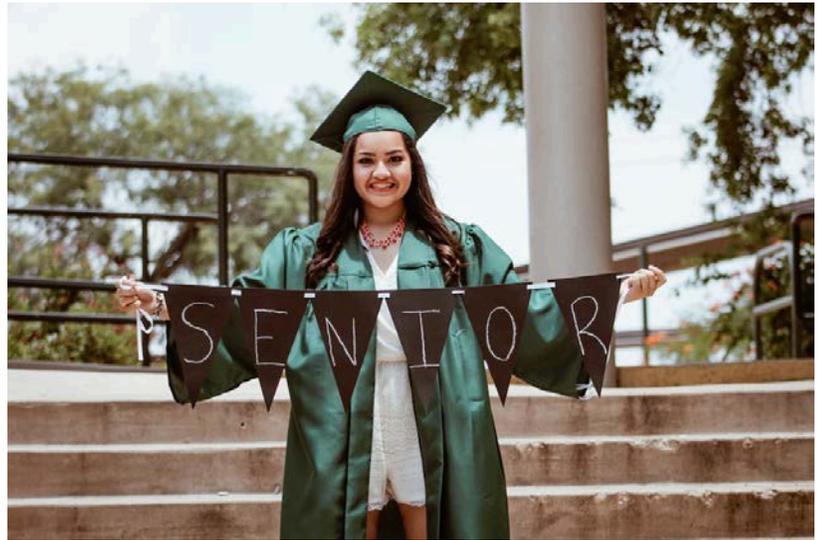
The most
affordable
AND
meaningful
graduation
gifts

1. **Personal finance book.** College students are notorious for over-spending. The earlier you get them thinking about managing their money, the less likely they'll find themselves in that kind of trouble. So why not give the grad in your life the gift that keeps on giving (a lot more than you can write a check for): the gift of financial know-how? We highly recommend books by Michael Lewis, Dave Ramsey, Charles Wheelan, and Stacy Johnson. Buy them used on Amazon or at your favorite second-hand bookstore.
2. **Hanging inspiration.** Take a quote like Dr. Seuss's "Today is your day. You're off to great places! You're off and away!" print it on a 8x10 (or as big as you'd like) as dorm room decor. They'll think of you and your thoughtfulness everyday!
3. **Graduation t-shirt quilt.** Got a bit of time on your hands? Collect the graduate's old t-shirts from sport teams, events, volunteer activities, etc. and create a super-cute memory quilt they'll be able to take with them wherever they go next.
4. **Resume help.** College grads are going to need all the help they can get to land a job, so why not offer your free expertise? If you're a good writer or just have a lot of business experience, offer to write the grad's resume for free. Bonus points if you print copies too.
5. **Help with the move.** How about a "Good for one move" homemade coupon? It may not seem like a gift, but the grad in your life will appreciate your offer when he's lugging heavy boxes up three flights of stairs to his new apartment.
6. **"I need..." gift certificates.** Give a series of "I need..." gift certificates that are redeemable upon demand and especially meaningful to someone starting college or life post school. Some ideas are I need cookies, I need \$5, I need a hug, I need advice, I need to borrow a car, etc.
7. **Book of your best advice.** A homemade book of practical life advice is a great personal gift to give to a grad. If you love to write, come up with your own ideas. And if you don't, borrow some from great thinkers you respect. You can make the book with word processing software or write it by hand for a more personal touch.
8. **A memory scrapbook.** Whether digital or

(Continued on next page.)

paper, a memory scrapbook is something your graduate will carry with him or her forever—like a very personal yearbook that spans decades instead of months. Some ideas: class photos, memorabilia (sports ribbons, concert tickets, etc.), journal-style with handwritten notes, printed Instagram photos, etc.

9. **Toolkit basket:** Every new grad needs to know how to hang art, unclog toilets, measure spaces, and other common household “fix it” tasks. Shop around for deals on single tools or starter toolkits, then add in some nails, screws, gloves, and a measuring tape, and you'll be good to go.



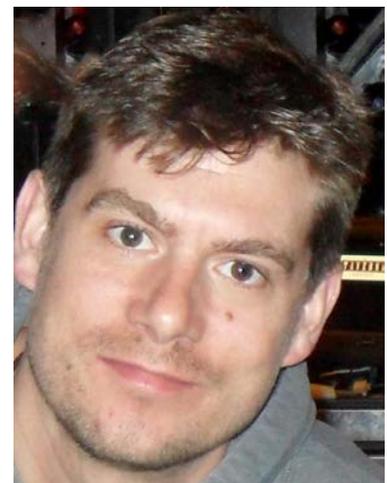
Superior Introductions

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

My name is Tom Thomas and I keep the computers and servers running at Superior Debt Relief. I have been here for more than 10 years so I have come to know the program very well. I will also do some consultations for our clients in my spare time. Working at Superior is always exciting and the people here are great. We are like a family and I enjoy the camping trips with the crew during the summer months.

My hobbies include snowboarding, chess, and studying computer science. I occasionally take classes at CSU to keep up on these skills. I also enjoy cooking and like to experiment with new food. I brew beer for family and friends – well sometimes they get a bottle or two.

I have a 9 year old daughter and she is a lot of fun! She has recently learned to ski and is a bit of a crazy speed demon. She likes to make me look slow and then tell me all about it. She has also been beating me at Monopoly lately and will share this with anybody that's listening.



Southwest Pasta Salad

A simple summer lunch or dinner.

Ingredients

8 ounces campanelle or other short pasta

1 teaspoon kosher salt, divided, plus more for pasta water

$\frac{3}{4}$ cup olive oil

$\frac{1}{2}$ cup loosely packed fresh cilantro leaves and tender stems

$\frac{1}{4}$ cup fresh lime juice (from about 2 limes)

1 ripe avocado, halved, divided

$\frac{1}{2}$ teaspoon black pepper, divided

1 15.5-oz. can black beans, rinsed and drained

1 pint cherry tomatoes, halved

1 cup fresh corn kernels (from about 3 ears) or 1 cup frozen corn, thawed

5 scallions, thinly sliced

Directions

Cook pasta in a large pot of boiling salted water until al dente, 8 to 10 minutes; drain and rinse pasta under cold water to cool.

Meanwhile, combine olive oil, cilantro, lime juice, $\frac{1}{2}$ of the avocado, $\frac{1}{2}$ teaspoon of the salt, $\frac{1}{4}$ teaspoon of the pepper and $\frac{1}{4}$ cup of water in a blender and process until smooth, scraping down sides as needed. Combine pasta and avocado dressing in a large bowl and toss to combine. Add beans, tomatoes, corn, and remaining $\frac{1}{2}$ teaspoon salt and $\frac{1}{4}$ teaspoon pepper; toss well. Thinly slice remaining half of avocado. Serve salad topped with scallions and avocado.



Laughing Matters

"A recent security purge by Facebook has unintentionally gotten rid of millions of "likes." Just think... all those wasted hours, wasted." – Conan O'Brien

A packet of McDonald's discontinued Szechuan sauce from 1998 just sold on eBay for nearly \$15,000. This has created such a buzz, the bidding got so high, that McDonald's is thinking of bringing the Szechuan sauce back. To which the guy who just spent 15 grand said "Wait, you're going to what now?" – James Corden

"If April showers bring May flowers, what do May flowers bring? Pilgrims."

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.