

# Fall Forward

The best ways to make the most of your finances this fall.

“I would rather sit on a pumpkin, and have it all to myself, than be crowded on a velvet cushion.”

**-Henry David Thoreau**

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Fall is a great time to start saving. It's after summer vacations and before holiday spending - the perfect time to give your wallet a well-needed rest. But the saving won't just happen to you. It takes intentionality and creativity to think outside the wallet.

Abraham Lincoln once said, “Prosperity is the fruit of labor. It begins with saving money.” Here at Superior, we couldn't agree more. We want you to reap the full harvest of your efforts this season, so we've collected tested and true actions you can take now to keep your credit score (and spirit) from falling with the leaves.

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# 7 Ways to Save This Fall



**Make bulk soups and stews.** This season, your crock pot is your new best friend. Use it to make large quantities of soups and stews and freeze your leftovers. You'll take care of tonight's dinner and the temptation to order out next week all in one pot.

**Holiday prep.** Utilize the downtime before the holidays to start a list and budget for gifts. This will give you more time and space to make less emotional and/or pressured decisions during the peak shopping weeks. Put out email alerts for deals on what you're looking for and refuse to pay full price for anything!

**Kick it old school.** Buy used football apparel (check your local thrift store for your team) rather than buy new jerseys, make your own fan t-shirts (Remember puff paint? They still make it!) and host a potluck during games instead of going out to the bars or a restaurant. You'll save a ton of money without losing any team spirit.

**Winterize your home.** Don't let this Indian summer fool you - winter is just around the corner, and they say it's coming with a vengeance. A properly winterized home will

save you big on energy costs this winter. Don't wait until the first freeze to make any roof repairs, insulation checks, or furnace filter replacements. Trust us, these tasks only get harder when everything is covered with three-feet of snow.

**Halloween costume swap.** Nothing says waste of money like a once-worn store-bought Halloween costume. Forget the costume store this year and have a costume swap with your friends - including the kiddos! Unless you're a celebrity, no one is going to be voting on "Who wore it better."

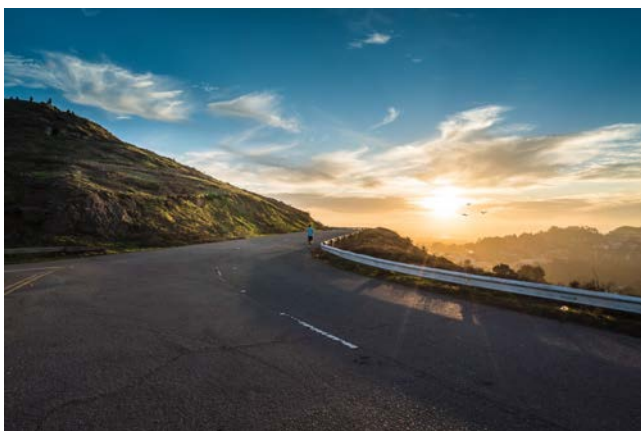
**PSA about PSLs.** This is a public service announcement: Pumpkin Spice Lattes will cost you as much as a meal and give you about as many calories. Not cool. Limit your consumption of these holiday drinks and/or purchase the flavored syrup and creamer to make your own version at home. Save your money and calories for Christmas!

**Quit the gym.** After that talk about calories, this sounds counterintuitive, but listen up: we're not saying don't workout (not at all!), but there are cheaper and more convenient

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ways to sweat than on someone else's treadmill. The holidays are the time of year when gym memberships get used the least. That's just the reality - we're all too busy or the weather is too bad to make it to the gym on a regular basis. Rather than fork over \$50 or more a month, invest in a few weights for your home and explore YouTube's fitness channels, or a free home workout app like Nike's Training Club. Get a few friends and do it together - you might find you don't need the membership after all.



Sherri - Plano, TX

**Tell us something interesting about yourself.**

I am an avid collector of all things characterized as Mid Century Modern. It has been my dream to buy a 1950s home and remodel with modern-day materials. It is when I began to realize that this would not happen with my current debt as no bank would give me a loan. And this is where the debt settlement process got started for me.

**What brought you to Superior?**

I read the positive reviews for Superior online as well as a very informative article that explained the process. The final determining factor was the phone conversation with the Superior associate who explained the process in detail and answered all my questions.

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

Feeling overwhelmed by the amount of the debt and the feeling I would never be able to resolve it.

# 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!

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

I now live within my means. It is very easy to say no to something when you do not have the cash to buy it. This was the hardest thing for me to get used to, but, ultimately, I feel this has been a very important step in helping me to realize the difference between "want" vs. "need" and to evaluate if I REALLY needed to buy something I wanted.

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

I feel a great sense of accomplishment in that I am taking steps to resolve a problem that has plagued me for years. I know that once this is behind me, I will never find myself in this situation again. My spending habits have changed because they had to, but I will maintain this new way of spending because I've learned that living within your means may not always be the fun choice, but it is the responsible choice and that feels really good.

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

Hang in there and trust the process and don't believe the negative comments you might see on the Internet. It takes time and commitment to work....but it does work.

# Butternut Squash Soup

So good you'll actually be excited about the cooler weather.



## Ingredients

1 (2 to 3 pound) butternut squash, peeled and seeded	1 medium onion, chopped
2 tablespoons unsalted butter	6 cups chicken stock
	Nutmeg
	Fresh ground pepper

## Directions

Cut squash into 1-inch chunks. In large pot melt butter. Add onion and cook until translucent, about 8 minutes. Add squash and stock. Bring to a simmer and cook until squash is tender, about 15 to 20 minutes. Remove squash chunks with slotted spoon and place in a blender and puree. Return blended squash to pot. Stir and season with nutmeg, salt, and pepper. Serve.

## Laughing Matters

## Connect with Superior

"There were actually 1,000 people in the presidential debate audience tonight and they were instructed not to applaud or cheer during the debate. As people watching were like, 'What about sobbing? Can we quietly sob?'" –Jimmy Fallon

"For Halloween I'm going as Karma. Some of you should be very worried."

Q: Why are ghosts so bad at lying?

A: Because you can see right through them!

"I love Halloween. It's the only time I can actually convince other people that my children are monsters."

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).