



The myth of the starving college student debunked

Tips and tricks for parents and students to save a buck at university

"Some debts are fun when you are acquiring them, but none are fun when you set about retiring them."

Ogden Nash

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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.

Sending your child off to college can get expensive, even if the tuition is already paid for. Just walk into a Target on move in day -- families are dropping hundreds of dollars to make sure their student is set up with all the animal crackers, wall decals and cheap plastic they can fit into their dorm room. And class hasn't even started.

Our purchases are easily influenced by the individuals around us and, in college, it's difficult to resist spending competing amounts of money on the same items as the many new and maybe less frugal individuals we're surrounded by.

But with a little bit of creativity and a lot of grit, there are several ways to cut costs without sacrificing any part of the college experience.

Read how on page 2.

Creative tricks in collegiate penny pinching



Whether you are the parent of an incoming freshman watching other families adorn their student's room with expensive electronics and elaborate wall decor; or the student, struggling to resist spending money eating out at expensive restaurants to keep up with your new friends, there are a lot of financial pressures to examine.

Fortunately, a college education doesn't have to cost as astronomically much as all the legends have it. There are antidotes for every money-sucking part of the experience and we've decided to summarize them for you and whomever you might be sending off to college this year.

Don't buy books, borrow.

According to the U.S. Public Interest Research Group, every student spends an average of \$1,200 each year on textbooks. Due to lack of competition in the market, college textbook prices don't regulate themselves the way other highly consumed products do -- publishers can set the price of a book however (unreasonably) high they wish, and students don't have many other options but to buy it anyhow. Prices of textbooks have grown 82 percent over the past 10 years, according to the report.

However, a quick search into some simple alternatives to the university bookstore will uncover thousands in savings.

Just like when seeking any other book, libraries are a great resource. As most students typically reserve their textbooks from the bookstore, a textbook will be available for checkout at your local or campus library if they have the title.

Most universities have an unlimited renewal policy on books that aren't being requested by other individuals,

so renting your textbook free for an entire semester is very plausible.

If your library search turns up dry, try your hand at a Google search. Free, legal and downloadable digital pdf copies of popular texts can often be found on the internet.

The last most expensive cheap option is renting. Amazon rents textbooks for about 80 percent off the price to buy them used. Typically they are due the week of finals and shipping the book back is free. You can also try out Koofers, Chegg and BookRenter for more options and prices.

Free food taste better.

Most colleges require freshmen living in the dorms to purchase a meal plan. While there are a few options, most are still expensive. Whether you are on a two-a-day plan or 12 meals a week, every freshman will be shelling out a few thousands dollars to eat on campus each semester.

For example, according to a recent report on school meal plans done by NBC, at Texas A&M University a residential meal plan will cost between \$1,190 to \$2,305, plus tax, per semester. And at Duke, 12 meals a week costs \$3,341.93 per semester.

Although most schools require spending this kind of money on the total freshman experience, there are still other ways to cut back elsewhere. Avoid eating out at restaurants while you have a meal plan -- if your group of friends wants a change of scenery, get to-go meals and picnic outside or at your dorm. Bring a Tupperware into the dining hall to take home the second half of your sandwich or any leftovers on your plate for eating later. Bring a thermos to take away your coffee instead of purchasing it at the campus cafe.

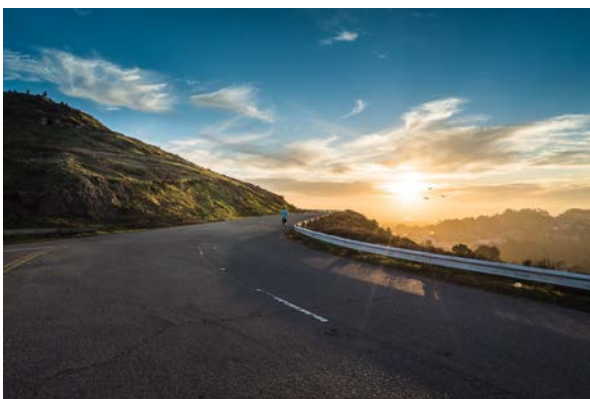
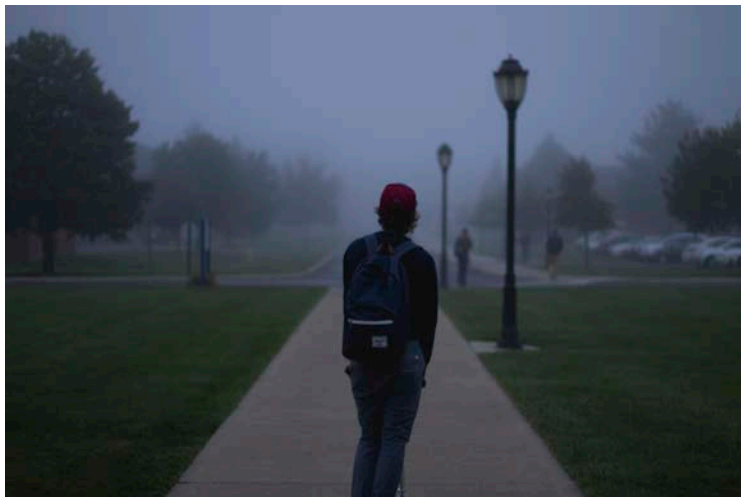
When sophomore year rolls around, although it might feel like a leap of faith, dropping a residential meal plan can save a student

(Continued on next page.)

thousands a year. While many students feel nervous at the thought of grocery shopping, cooking and eating on their own, it's a great practice in learning a necessary skill -- and there are so many cheaper options to take advantage of.

Discount grocery stores are becoming more and more popular. These stores sell damaged, dented and near-expired goods for a fraction of their normal price. While the packaging may not be perfect, all the food is safe and typically all natural or organic. This is a great option for students to achieve the freedom of cooking on their own at an affordable price.

While these are only two areas of university life to consider economizing, they can be the biggest drains on the family budget the first few years of college. Considering these alternatives and witnessing their impact can open your student's mind to applying the same creative ingenuity that comes with necessity elsewhere, too.



My name is Stephanie I. and I am from Pittsburgh, PA.

I have two beautiful daughters that I would give the world to them if I could. I am their personal cheerleader, guidance counselor and friend when needed and emotional supporter.

What brought me to Superior was one day I was surfing the Internet just looking for something to help me out of the financial hole that I had accumulated. I came across several debt solution sites and read about each one. Superior just stood out to me and on the way home from work that night I called.

I had about 8 accounts and about \$32,000 in debt. This may not seem like a lot to some people, but to me it was devastating and I was paying the price every payday.

The hardest thing about being in debt was that I had no freedom to do what I wanted, even just as simple as being able to go out to lunch once a week with the other people in my office. I was living paycheck to paycheck, literally. I was to the point where I would just sit there and cry feeling sorry for myself and it especially would hurt when one of my kids would ask if they could

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!

borrow \$5 and I couldn't even give it to them! Who doesn't have \$5?

So I made the call, although I was very leery, and took my first step to being debt free. The first year it was hard. I had to deal with collection calls from the credit card companies, but as year two crept up, it was easier to deal with and I started having a handle on things especially when that first debt was paid off! I started to see the glimmer at the end of the tunnel I could actually start to help my girls out a little here and there and that feeling was great! I didn't feel like a total loser anymore.

Today I am debt free. I don't have to worry about not having enough money in my account to get gas, or even stop at the store to pick something up. This program opened my eyes to a lot more freedom, and a lot less worry. I am very money conscious also, I now put away at least \$50 a paycheck and if there is ever an emergency, I know that I will be ok.

I'm not going to lie, the program is tough at first, but you just have to endure and think positive and know that in the end you will have this freedom. If I was having an issue, I would email or call Marie and she would help me through, make me laugh and tell me everything was going to be ok. I'm telling you, take the chance, stick with it and you will love the outcome. I am so much happier and stress free now than I was 3 years ago! I'm not afraid to answer my phone either!

Easiest End-of-Summer Ratatouille

An easy recipe for those late-summer veggies

Ingredients:

2 onions, peeled and thinly sliced
 2 cloves garlic, peeled and thinly sliced
 1 eggplant thinly sliced
 1 zucchini thinly sliced

2 green peppers, sliced or chopped
 8 small tomatoes roughly chopped
 2 sprigs fresh rosemary or 1 teaspoon dried rosemary
 3 sprigs fresh thyme 1 teaspoon dried thyme
 2 tablespoons olive oil
 salt and pepper to taste

Directions:

Preheat oven to 350°F. Combine first eight ingredients in an ovenproof dish. (Keep herb sprigs intact.) Drizzle with oil and season with salt and pepper. Cover with foil and bake 45 minutes. Remove the foil and bake for another 30-45 minutes until deep golden brown. Remove herb sprigs. DO AHEAD: Will keep for 3-4 days refrigerated; this is super delicious cold and improves with a little time.



Laughing Matters

“I hope your mind-boggling six-figure tuition doesn’t add any pressure to your final exams...” –Anonymous

“A thief broke into my house last night. He was searching for money. So I woke up and started searching with him.” – Anonymous

“We buy things we don’t need with money we don’t have to impress people we don’t like.” –Tyler Durden

“Always borrow money from a pessimist. He won’t expect it back.” –Oscar Wilde

“All my life I thought air was free. Until I bought a bag of potato chips.”

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.

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.