

# Family First



## The 5 Protective Factors to Strengthen Families

“I sustain myself  
with the love of  
family.”

-Maya Angelou

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[Hope from a debt survivor.](#)

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[This month's recipe, a few  
laughs and how to connect  
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In the thick of financial stress, it's often our natural reaction to isolate ourselves from our community, friends, and worst of all, family.

Family dinners and outings often seem too stressful or expensive, taking time to just be together becomes a lot less important than getting a few more hours in at work, and after school activities, sports and recitals appear trivial compared to the mortgage.

We understand. It's hard to put family first when you're fighting to keep your head above water. But we also know that no one ever lays on their deathbed and wishes they'd spent less time with their loved ones.

Family is the building block of our society, your most prized possession and your most valuable asset. Learning to support, lean on and turn to your family in times of financial stress can actually help you get out of debt, and make the process a lot less all-consuming.

Inside are the five factors that can help you protect your family, regardless of where your wallet is.

[Read more on page 2.](#)

# The 5 Protective Factors for Families



The Center for the Study of Social Policy has identified five protective factors that can help to strengthen families going through any kind of challenging situation, financial problems included. These five protective factors are developed through small, daily changes. Nation-wide, family services centers have embraced these factors and many offer free resources to help you implement them in your home.

## **Knowledge of Parenting and Child**

**Development.** Parenting is part natural and part learned. Subscribing to a magazine or newsletter about child development, joining a parenting group, taking a parenting class at a community center or even just sitting with your child and observing what they can do and not do are all great ways to increase your level of understanding of child development, and be able to parent with more confidence and less stress.

**Parental Resilience.** This is essentially your ability to bounce back from challenges, and deal with the stress of daily life in a healthy way. Tiny things can make a big difference to improve your resilience: take a few moments for yourself everyday, do some physical

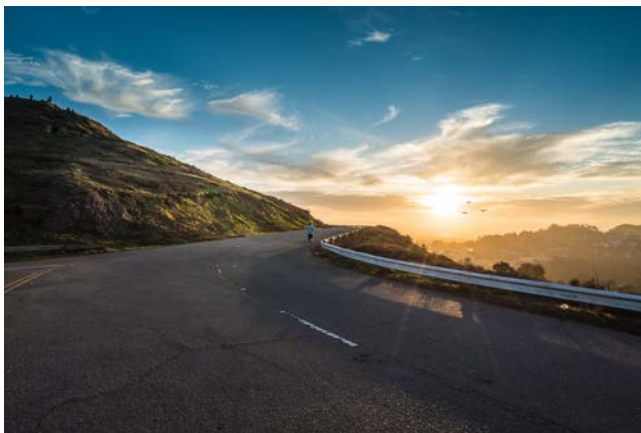
exercise, surround yourself with supportive people and find someone you trust to talk through challenges with.

**Social Connections.** Healthy parents and families are connected to others. Participate in neighborhood potlucks, join a parents group, attend a church, or just set aside time every week for a phone call with somebody else. Debt will try and isolate you - don't let it.

**Concrete Support.** None of us are fully independent. Knowing where you can access resources and services to meet the day-to-day needs that arise when dealing with debt is crucial. Check out your local family resource center to find out how you can access services like subsidized childcare, help with insurance, counseling, or even a volunteer to pick up the kids from school when work won't allow it. Dial 211 to find what organizations exist in your area to support families. There are people out there who want to help: let them.

**(Continued on next page.)**

**Social and Emotional Competence of Children.** It's absolutely crucial that regardless of what happens to your budget, your children know they are loved, feel they belong, and are able to get along with others. Create solid routines for mealtimes, naps and bedtime. Routines give children a sense of security. Take time to teach your children how to deal with conflict with others, and make sure they know they can talk to you about their feelings.



# 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!

Diane

**Tell us something interesting about yourself?**

Rescue ferrets.

**What brought you to Superior?**

Overwhelming debt.

**How many accounts did you have when you started and about how much debt?**

I think it was around 15 accounts and around \$40 K.

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

Feeling helpless, that the cycle wouldn't end and I would not be able to get out of it.

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

I realized that it is better to pay for things upfront instead of with credit.

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

I have paid off all my debts, sold my house and was able to purchase a smaller home and have no mortgage!

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

None!

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

Have faith! It does take time, you have to be patient and trust that Superior knows what it is doing, because they do! I know it seems like it takes a long time, but each time you get a settlement notification the "Yes! I did it" feeling comes and you see light at the end of the tunnel.

# Chicken or Turkey Salad Sandwiches

Perfect for a Labor Day picnic or special school lunch.



## Ingredients

1 1/2 cups shredded chicken or turkey meat

1/2 cup chopped celery (or use apple, fennel, or radish)

1/4 small red onion, chopped, (or use 2

scallions [white and green parts], or 1 large shallot)

1/2 cup mayonnaise

Kosher salt and freshly ground black pepper

8 slices bread

## Directions

Place chicken meat into a large bowl. Add celery, mayonnaise, salt and pepper to taste. Stir to mix. Lay 4 slices bread on work surface. Divide salad evenly among them. Top with remaining bread.

## Laughing Matters

"Congratulations to Team USA for winning over 100 medals! The most of any country, and my condolences to everyone who is behind them at airport security." – Jimmy Fallon

"Family life is a bit like a runny peach pie: Not perfect, but who's complaining?" – Robert Brault

"Family: A social unit where the father is concerned with parking space, the children with outer space, and the mother with closet space." Evan Esar

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