

Inspire. Believe. Create. Happy Holidays!



Worth the Read...

[1] The holidays are a great time to spend with friends & family. At SDS, our family mentality helps us get results for you.

[2] Check out December's client of the month and be inspired as you go into the holiday season.

[3] Psychologist's Corner: Does a cluttered house mirror a cluttered financial life? Research indicates a strong correlation between clutter & debt. Here are some practical tips to avoid both.

[4] Lighten the Load: chuckle-worthy jokes; Side notes: Simple, inexpensive ways to give this season; Cold? Take a break from stress with this delicious cocoa recipe; check us out in the blogosphere; refer-a-friend.

SDS Knows Family: This season, we highlight each department that diligently works to make you and your family debt free!

Member Services Representatives: MSR's are like the face of the company to our clients. They would tell you that their daily work goes beyond adequately educating clients about the program- in reality they are like counselors, teachers, mentors, and sounding boards. MSR's keep clients adequately informed about the best course of action for their situation. And all of this is done over the phone with clients. Each MSR acts as a liaison for the client between sales, negotiations, and accounting, helping to connect the dots so that everyone is on the same page. This helps to facilitate a client's successful completion of the program.

Negotiations: SDS negotiators closely monitor the progress of settlements and are adept at understanding critical timing in the negotiations process. With this in mind, they skillfully negotiate with your creditors on your behalf to secure the best deals possible. Part of this process is sufficiently relaying details of hardship situations to creditors and keeping in close communication with the MSR's, who represent and direct clients' needs to the appropriate place. They are also incredibly efficient at dealing with stress and a high volume of daily calls.



You are also a critical player in your program's success

Though you may feel powerless at times against your debt load, the truth is that you **do** have a great deal of power. Active participation with SDS is critical to your success in the program. Taking time to answer calls from SDS, mailing in the appropriate documents, curtailing expensive vacations and excessive eating out so that extra funds are available for SDS to settle your accounts, regularly managing expenses with a budget so you are able to make consistent program payments, and keeping your MSR informed about the calls and letters you receive are all important ways in which you help make your program successful.

Accounting: The accountants ensure that your money gets where it needs to go. They make all needed changes to client accounts and process all database requests. They also process staff payroll and hours. Along with many details, they keep the 'cogs rolling' where money is concerned.

Corporate Accountant: This is a very detailed and busy position. Our C.A. manages all staff and business tax issues, reconciles all accounts, creates and submits annual financial reports, ensures that benefits are operating correctly for staff, provides extra administrative support as needed and a host of other business details.

Reception: Our incredible reception staff keeps the office running as smooth as possible; they act as a 'filter' for calls, making sure that all calls get connected with the right department. They are one step ahead of what's going on in the office. They also act as a liaison for callers between the MSR's and the negotiators. They also scan, copy, and enter data from all critical documents that are received from clients, MSR's and negotiators. Reception takes care of office supplies, faxes, mailing, and other pieces of the foundation that keeps the office running smoothly.

Tech Support: Tech support keeps the office in running order and deals with any technical issues that arise, as well as manages the website.

Legal: Our lawyers form a team of experts on federal and various state financial laws, and are equipped to help clients with any legal questions that may arise.

Sales: The SDS sales team makes initial contact with potential clients to ensure they're a great fit for the program. They advise clients of all their options and educate them about program details. They also communicate with other departments about potential client questions and concerns.

File Clerk: Our file clerk orderly files important records for future access.

Client of the Month

Each month it is our honor to spotlight an SDS client who exemplifies courage and commitment to the program regardless of extreme challenges. Though choosing to resolve debt via settlement requires daring perseverance, it is an effective way to erase debt. For us, showing up to work every day involves hearing inspirational stories that touch our hearts. We want to share this encouragement with our clients in order to spur them on in the face of their own challenges.

December's client of the month, 77 year - old Jim, has a firm grasp of the quote, "No one can go back and make a brand new start. Anyone can start from now and make a brand new ending."

Though caught in a battle for his wife's health and a debilitating gap between Medicare costs and retirement income, Jim fights hard and does everything he can to help SDS in the process of settling his accounts.

The two face a tall order simply to make ends meet. His wife's severe rheumatoid arthritis demands medication that costs nearly \$1600 per month. And although he struggles with his own health issues, he refuses to view their situation with despair. With nearly \$6,000 uncovered each year, the couple resorted to covering

the charges on credit cards. Jim's retirement of less than \$30,000 is hardly enough to pay off the credit cards and cancerous interest-gradually burying them alive.

An extra UPS shipment of an injectable arthritis medication brought a new twist to their story. Jim had neither requested nor signed for the medication, as it had not been properly refrigerated.

Regardless, both the local and specialty pharmacies assured him that it would still be fine for his wife to use the medication.

How wrong they were. The shot caused Jim's wife a full body infection requiring special antibiotics, extra lab tests, and bi-monthly visits to specialized doctors. To remedy the situation, her doctors put her on a new medication. Rather than fixing

the situation, the switch instead caused a sharp reaction with the residual, initial medication and antibiotics. Due to such malpractice, Jim's wife lost nearly 25 pounds in 3 weeks, and is still struggling to redevelop arm and leg mass to carry out routine daily activities.

Though they do not expect much in the way of financial circumstances to change, SDS has offered them relief with 3 of 4 accounts settled since they entered the program in October 2009. SDS is pleased to fight for Jim and his wife, and is inspired by their determination to, in Jim's words, "Attack the social cancer caused by excessive credit card debt in an honorable way." We're honored that Jim chose Superior Debt Services to help forge a new ending to a dire situation.



Chaos Theory: Clutter = Debt?

A lot can happen in a year. According to the Association of Professional Organizers, people spend at least one year of their lives looking for things. Wait, what? If time equates to money (in American culture at least), millions of dollars must be lost because we simply don't know where we've put our 'stuff.'

It's difficult for many hoarders to imagine a clean, open living space, much less a balanced financial space. In fact, research shows a strong relationship between cluttered living spaces and excess debt. In essence, clutter represents a lack of control that easily transfers over to major areas of life like finance.

Living in a house chock-full of unnecessary items will most likely result in not only physical injury, but also grave financial injury. Reasons vary, but it doesn't always take a rocket scientist to figure out that it's hard to find stuff amidst clutter.

Harris Interactive reports that nearly 23% of adults say they pay their bills late because they lose them. And this isn't without consequence as even one late payment on a credit card is grounds for late fees and interest hikes.

So what leads people to accumulate excess clutter, along with debt, in the first place? These personalities often grew up in families full of chaos or real clutter as well. In retaliation, hoarding items lends a false sense of control that serves to cripple vitality-as evidenced when a person can't locate a bill, walk effectively, or serve others

in their own house.

Psychological insight shows that individuals who grew up with constant chaos often try to hide themselves from other people to create a false sense of security- so, for them clutter is a security blanket from possible rejection by others.

Truthfully, excess clutter offers anything but security, just as debt signifies financial chains. Though clutter doesn't offer protection, it *is* a surefire way to encourage terrible spending habits because it indicates a lack of self-control. People who hoard don't take time to put things back in their place or to organize a financial budget to make sure expenses fit within income.

And, though rampant mold and dust make most shudder, excess clutter is their breeding ground-along with respiratory illnesses. Not only does clutter foster illness, but it can literally act as a depressant. When surrounded by clutter, motivation for even daily tasks suffers greatly. To cope, some people shop as an outlet for such hopelessness, thereby accumulating both more clutter and debt.

The upside to all of this is that there is a place for all that 'stuff,' and you can veto negative behavior in order to make space for positive habits. People who struggle to overcome hoarding or debt should first look deeper and identify any fears or anxieties that hold them prisoner to this lifestyle. Physical clutter can represent psychological, spiritual or mental clutter. Changing your behavior is really

Psychologist's Corner



Dollars & Sen\$: Practical Stepping Stones

- Be aware that dealing with clutter is both a physical & emotional process. If you find yourself struggling, check the thoughts that are fueling your emotions & actions.

- Learn to be content with what you have rather than constantly fueling a desire to have more. It's easier to value what you do have when you don't have an overabundance of 'stuff.' Clutter represents things that aren't truly valued-if they were they wouldn't be considered clutter.

- On that note, a major means of saving money is to use & take care of the things you already have.

- Deal with all clutter, mail, & paperwork on a daily basis. This will help you avoid cluttering your house with sorters full of mail and paper you never look at.

about changing your thoughts and feelings toward any particular issue.

You can overcome the debilitating costs of believing the lie that hoarding or remaining in debt is beneficial. Toss those lies out and replace them with positive thoughts and habits. To get motivated, check out this blog from a hoarder on a year-long journey to erase debt and clutter <http://blog.debtandclutter.free.com>. Now, get on your way to becoming debt and clutter free!

Lighten the Load: Chuckle-worthy Wisecracks

How to get rich: Get a hundred female pigs and a thousand male deer and you have *a hundred sows 'n bucks*.

Q: How to make a million in the stock market?
A: Start with two

"Weight loss and debt are a lot alike. All year you are looking to lose weight and debt, and when you get to the holidays it all goes out the window- you eat everything you can and put as much on your cards as will fit!"



Recipe of the Month:
Yummy Holiday
Cocoa

Serves 4

Ingredients:

- 2 Tablespoons sugar
- 2 Tablespoons unsweetened cocoa powder
- 3 Cups milk
- ½ teaspoons vanilla
- 6 drops peppermint extract

Directions:

Prep Time: 5 min **Total Time:** 10 min

1. In a medium saucepan stir together sugar & cocoa powder.
2. Gradually stir in milk until smooth.
3. Heat over medium until warm.
4. Remove from heat; stir in vanilla and peppermint extract.
5. Pour into mugs and top with mini-marshmallows if you like!

Sidenotes: There's more to life than debt

Don't let stress suck the joy out of your holiday season! Here are a few simple ways to let go and simply enjoy the season for what is, adapted from our blog.

- Coupons are a great way to save on food for holiday meals.
- Make a tradition of getting in the car and driving to see all the holiday lights in your area. This is an excellent, inexpensive way to bond with friends and family.
- Be creative with homemade gifts like dry cookie ingredients or hot cocoa neatly presented in a jar, or gift baskets uniquely tailored to the recipient's personality.
- For those who love coffee or tea, consider stuffing a large mug with home-made biscotti or chocolate-covered dipped spoons.
- Volunteer with friends or family and instill in them an 'others' oriented mindset. There are those who don't have the luxury of family gatherings, meals, and gifts.



Check us out in the **blogosphere:**

To get more great tips on saving money, as well as a place to share your feedback, visit our blog at <http://blog.superiordebtrelief.com/>

Refer-a-Friend

If you are interested in our Refer-a-Friend program, which offers great incentives, please contact one of our customer service representatives. Not available in all states.