

# Defeat Debt

Credit Advisors Foundation

Volume 51, Issue 1

## Successful Resolutions

It's a new year. Time to put into practice the resolutions you made on New Year's Eve.

Contrary to popular belief, there is nothing magical about New Year's Eve that causes us to automatically change or transform like a child's toy, into a resolution achieving superhero. Any 'magic' you may have felt could be the magic of new beginnings and possibilities or simply the 'Big Fun' and 'Party Hardy' atmosphere of New Year's Eve. But is that enough to pull you forward to achieve your resolutions? Probably not.



*The Big Fun of New Year's Eve isn't always helpful for long term resolution success.*

Although most resolutions revolve around behaviors to change, most of our behaviors are directly linked to our attitudes and beliefs. Which, psychologists have suggested if not addressed during efforts to achieve a resolution, could limit our ability to attain a permanent change, leaving our competing new and old attitudes at cross purposes. There are other attitude considerations when pursuing a resolution or making any attempts at behavioral change in our lives.

First, take some time to reflect on past resolutions. Did you really want to succeed? Or were you just surfing the resolution wave of New Years without considering what you really wanted or was truly important to you?

Do you continue to set the same resolution each year and then give up or forget about it?

Determine what you gain by staying the same. Is there an unacknowledged bonus for you in giving up? What would you lose if you did succeed? (It doesn't have to be logical or make sense for there to be an impact to your efforts).

Are you stymied by the first obstacle to your resolution or set back in accomplishing your goal? Sometimes it can be helpful to consider possible problems that could arise and how you will deal with them when you are still in the development phase of a resolution or behavior change goal. Then, if something does happen, you can stay in tune with your resolution while

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# Resolutions

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overcoming obstructions to your achievement.

It is also important to know just how serious or committed you are to the resolution. Have you designed accountability into your resolution? Will there be consequences for not reaching your resolution goal? Some of us must find the balance between accountability and consequences to find the resolve necessary to achieve change.

Finally, the most vital attitude element of achieving your resolution is to recognize the value of the promises you make to yourself. Simply put, your resolution is a promise to yourself. Start small, if need be, to make sure you can achieve your goal, thereby building success as reinforcement in your commitment to yourself. Of course, the resolutions you choose

and how you manage them can also influence your success.

As when designing a household budget, make use of SMART goals to assist in achieving your resolution. SMART goals must be specific, measurable, achievable, realistic, and time framed. Going through the process to ensure your goal is 'SMART' can also help you focus your attention on the attitudes that may disrupt your efforts to achieve your goal. You might even find that making multiple small resolutions (focusing on the behaviors necessary to create the result you want) instead of one big resolution (the actual result you want) may make accomplishing your resolutions more manageable. Another advantage of making small resolutions is that you may find less resistance to doing them, allowing you to build a



history of success fairly quickly.

Two more hints for successful resolutions to keep in mind. First, write them down. If you have created a SMART

goal for your resolution the best way to keep track and be able to measure your progress is to write down your goal with checkpoints along the way. Second, avoid resolutions or goals that revolve around *not doing* something. A *not doing* resolution, like 'quitting smoking' or to 'stop eating junk food', by its very nature puts your total focus on the thing you no longer want to do. It may seem like a small thing, but re-directing the resolution to 'becoming smoke-free' or 'eating three servings of fruits and vegetables a day', can have a big impact on success by creating a shift in perspective.

## Organizing Financial Records—Review

A reporter once asked Albert Einstein what invention had the most influence and would continue to have the most influence on civilization and society. Mr. Einstein, who had so many astounding thoughts and ideas in his life-time, stated the most powerful invention was the pencil and paper.

Those in "the know" once told us with the advent of computers and technology we would become a paperless society. Reality has shown that most offices are producing 80% more paperwork than in the past. At CAF, we know how intimidating it can be

to manage or organize all that paperwork, especially your financial records. According to organizational groups it doesn't really matter what system you use as long as you have one and use it consistently.

To avoid identity theft shred financial documents before discarding them.

How long should you keep paperwork before sending it to the shredder?

Here are some guidelines:

- Monthly bills (utility and credit cards): until you receive the next statement. Check that your

payment was received and correctly credited to the account. Every quarter send your credit card statements to CAF for monitoring.

- Pay stubs: until tax time
- Bank and investment statements: until tax time
- Insurance policies: as long as they're in effect
- Real estate records: as long as you own the property
- Tax records: at least six years

## Word Search

The Word Search Challenge—the words listed below, pulled from the articles in this edition of Defeat Debt, are hidden in our puzzle. Test your skill and find all seventeen words. Good Luck!

ATTITUDE ORGANIZE  
 BEHAVIOR PROBLEM  
 CHANGE RECORDS  
 FOCUS RESOLUTION  
 GAIN SMALL  
 GOAL SMART  
 MAGIC SUCCESS  
 NEAR VALUE  
 NEW YEAR

A	T	T	I	T	U	D	E	S	K
V	P	X	C	S	M	A	L	L	O
A	C	R	O	I	V	A	H	E	B
L	H	S	O	D	H	S	G	Z	E
U	A	S	L	B	D	G	A	I	N
E	N	E	A	R	L	F	W	N	C
Y	G	C	O	G	O	E	B	A	M
E	E	C	G	C	N	W	M	G	Z
A	E	U	U	J	S	M	A	R	T
R	E	S	O	L	U	T	I	O	N

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## Budgeting Workshop

**Friday, February 8, 2008**

**11:00am & 2:00pm** central time

Please **RSVP** by February 5th

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**Get out of debt with no regret !!**



### The Kitchen on a Dime

#### New Year's Casserole

Often post-holiday we find a need to really *stretch* the budget. This New Year's Casserole does just that. Plus, tasty and filling, with Grandma's stick-to-your-ribs goodness, this recipe is perfect for the cold winter nights of January.

#### **Ingredients:**

- 1 cup dried red beans
- 1 cup dried black eyed peas
- 1 cup dried white beans
- 1 onion, chopped
- 2 sections garlic, finely chopped
- 2 stalks celery
- ¾ cup green pepper, chopped
- 1 tablespoon parsley
- 1 16oz package smoked sausage (like Hillshire Farms), sliced
- 1 lg. bay leaf

salt to taste

pepper to taste

2 teaspoons crushed red pepper, or to taste

2 teaspoons cayenne pepper, or to taste

2 teaspoons cumin

1 ham bone, with some meat attached (thaw the frozen ham bone left over from the holidays)

4 cups of cooked rice

Chopped green onion, optional

#### **Directions:**

Put beans and peas in pot of water and rinse. Remove bad beans that float to top. Drain water off. (Pick through beans and peas to remove any stones). Put beans and peas in deep pot with 8-9 cups water. Bring to boil for 2-3 minutes. Remove from heat, cover and let set for 2 hours. Put back on heat at moderate to slow boil.

After the beans and peas are done soaking, sauté the onion, garlic, celery, green pepper and parsley, in extra-light olive oil. Add sausage to sauté. Then add entire sautéed mixture to beans and peas. Add bay leaf and spices. Slide ham bone into mixture, moving beans and peas to the side with a spoon, if necessary. Simmer together, stirring occasionally, for 2-3 hours, until beans are tender and squishy. If mixture becomes too thick, add a bit of microwave-hot water to thin.

Serve hot mixture over rice or stir rice and mixture together, according to your preference. Garnish with chopped green onion, if desired. Have hot pepper sauce on hand for those who prefer to add a bit more bite!

Recipe makes 10 servings at 50 cents a serving. Need to stretch the recipe a little more? Add additional cooked rice.