

Journey to Better Financial Health

A large, golden '2022' is centered on a dark blue background with a bokeh effect. Above the numbers are several bursts of golden fireworks.

HAPPY NEW YEAR!

Wishing You a Happy & Productive New Year!

As the new year begins, you may feel the need to reinvent yourself and your ideas. Taking small steps to improve your life, personally and financially, could help you start anew and aim toward success!

Century is here to help as you continue on your journey to better financial health. Whether you are at the beginning of your program or are rounding the corner towards the end of your journey with Century, the following articles and tips could help you with completing your program successfully.

Remember to reach out to your Customer Service Representative if you have any questions...we are always here for you!

SPOTLIGHT ON SUCCESS!

Welcome to our 'Spotlight on Success' column. Each month we celebrate a client's success by sharing their experience while on the Century program.

ELIZABETH & NOAH

Elizabeth and Noah joined Century's debt settlement program in 2020. Not only a pandemic, but health reasons put the couple in financial distress. Read more about their story on page 6 ...



[Click to read their Story](#)

Tips for Reducing Your Home Heating Costs

January 10th was National Cut Your Energy Cost Day. To celebrate, we have a few tips to keeping your home warm without leaving you broke.

Dress for Cold Weather

Dress in layers; slap a pair of slippers on your feet, and add a hat to complete your warm ensemble. Serve warm drinks, not cold cocktails, when entertaining or relaxing.

Buy a programmable thermostat

If your heating or air conditioning is on when you don't need it, that's the biggest source of wasted energy in American homes, right there. If you own your home, then installing a programmable thermostat should be



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Tips for Reducing Your Home Heating Costs

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straightforward but if you're renting, then you'll need to talk to the person who rents to you.

Reduce the Use of Vent Fans

Fans suck out undesirable smells and moisture, but they also suck out a lot of hot air from your home. In the winter, don't run your kitchen or bathroom vent fans unless there is a need. Because winter air is already quite dry, there may be no need to vent a bathroom after every shower. In kitchens, use the vent fan sporadically in the winter, though you should still take care to properly vent when you are cooking with gas-burning appliances.



Use the Sun

Open curtains during the day to allow the sun to warm your home, then close curtains at night to trap in the heat. On the sides of the home where there is good sun exposure, keep trees and shrubs pruned away so the windows can receive full sunlight.



Change Furnace Filters Regularly

A dirty filter makes your furnace/heat pump work harder and leads to super scary numbers on your heating bill. Aim to swap the filters out once a month. A variety of electrostatic filters are now available that also trap allergens or even pathogens such as viruses. These cannot work effectively, though, unless they are changed regularly.

Get a Furnace Tune-Up

Keep your furnace or heat pump running at peak performance by having it tuned up by a professional once a year. It's a small expense that could

lead to big savings. Among other things, the furnace technician will check the burners and exhaust vents to make sure they are working at top efficiency. Often, simply cleaning the burners can make a noticeable difference in your energy costs.

Check that your appliances are energy efficient

Many older appliances are so inefficient they might be costing you more in energy bills than it would cost to completely replace them. A little research should show you whether any of your appliances are officially energy hogs, and whether you might be able to save money over the medium term by replacing any of the most egregious offenders.

Speeding Up Your Century Program

The funds you deposit into your debt settlement program every month are the fuel that powers your program to success. Whether you're new to the Century program or approaching the end of your debt settlement journey, adding extra funds (in any amount), can make a BIG difference.

The ability of the Century team to negotiate your debt is largely dependent on funds available in your program's reserve account. If your financial situation changes and you have the ability to increase your deposits (either one time or an increase to your scheduled deposit amount), these funds may reduce the length of your program and may even mean you are able to take advantage of a better settlement... quicker.

[Click here](#) for more information and instructions on how you can contribute additional funds. Investing in your future and the relief of settling your debt early, is worth every extra penny you can contribute.

**PROGRAM
TIPS**

How to Do a No-Spend Challenge



A no-spend challenge is designed to save money, and it can be more fun than you might think.

Despite the name, a no-spend challenge doesn't mean you sit on your hands and spend no money whatsoever. After all, you don't want to fall behind on your bills, and there are some necessities you simply can't do without.

The basic premise of a no-spend challenge is to cut out non-essential spending for a certain amount of time. It could be for a week, a month or even an entire year.

If your no-spend challenge is successful, before long you should have more money in your bank account.

So how to do a no-spend challenge? We have some tips and no-spend challenge ideas.

- Have a goal in mind.
- Get your kids involved.
- Set small goals initially.
- Recruit others to join.
- Plan for exceptions.
- Try a specific no-spend challenge.
- Give yourself a reward.

What can you spend money on

If you need to purchase something during your no-spend challenge, it

should be something that's necessary and you absolutely can't do without.

Consider these as acceptable items to purchase during a no-spend challenge:

- Groceries
- Toiletries
- Medicine
- Doctor's appointments
- Gas

You also want to keep up with bills that are due. The goal of this challenge isn't



to make life harder on yourself by cutting out spending on essential expenses.

Set Small Goals Initially

For instance, if you're shooting high with a no-spend challenge that lasts a month, first "try to not spend Monday through Thursday," McConnell suggests. "Many people can be thrifty for a few days but can't sustain it, so start small."

You can probably handle a no-spend challenge that lasts one or two days, but if you're aiming for a week or a month, that's when things start getting tricky.

Try a Specific No-Spend Challenge

Start small and decide to forego impulse purchases for a month, or you could vow to buy no coffee for a month. Or try a pantry challenge,

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DID YOU KNOW?

Our **Facebook page** focuses on tips and articles to help you enjoy your life while saving a few dollars!

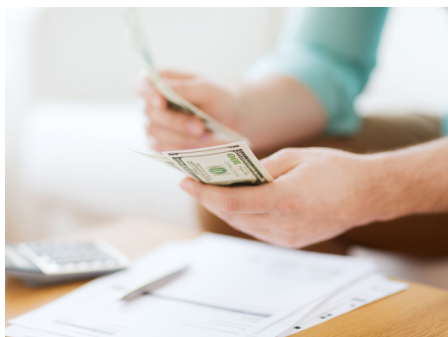
Click on the Like & Share button and LIKE us today.

HAVE A QUESTION?



Chat* with a representative directly from our website or client portal!

**Available during regular business hours only*



Subscribe to Our YouTube Channel

How to Do a No-Spend Challenge

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where you only eat food that you've previously frozen or stored. You'll find some creative uses for the odds and ends in your pantry and freezer.

The Financial Benefits of a No-Spend Challenge

A no-spend challenge can be a big boost to your financial situation.

While no-spend challenges are designed to be temporary, you can always extend your challenge or — extra points for this — treat it as more of a lifestyle change. But be careful not to deprive yourself so much that you binge spend once your challenge ends.



Want Some Extra CASH?

Refer a friend to Century for help and make some cash today!

[Learn More](#)

Century Value-Added Service:



**Tax Preparation,
Tax Resolution,
and Tax
Monitoring
Services**

Community Tax has extensive experience assisting taxpayers with significant IRS tax burdens. Their dedicated team is ready to provide you with a free consultation to help determine the best plan of action for your specific situation.

[Learn More](#)



**CFT
Mobile**

The mobile app, in conjunction with your Crossroads Financial Technologies account and CFTPay is available for you to [download here](#).

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**PROGRAM
TIPS**

PROGRAM TIPS



Do you have additional unsecured credit card or loan accounts that are not enrolled in your debt settlement program?

For more information about adding an account or to get an account added to your Century program, please contact a Certified Debt Specialist via phone at 855-417-6643 or email at Add@centuryss.com.

Century Value-Added Service:



Do you have a cell phone? Internet? What about cable or satellite TV? Just like most of us, you're probably paying an arm and a leg for those services. Billcutterz saves you money by negotiating lower rates with your current providers.

[Learn More](#)

Need a refresher of how your Century Debt Settlement program works?

Review our new on-boarding video that reviews all aspects of your program, includes great tips for success and information about new features.

[Watch the Video](#)

4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT METHOD FOR YOU!



1

Inbound Automated Settlement Approval

- Call us at **888-913-8784**
- Select Option 3, then Option 1
- Verify your **Century ID**
- Review the Settlement Details and Approve

2

Text Message

- You will receive a text message from '47234'
- Respond with 'Approve' to accept your settlement offer



3

Online via MyCentury Portal or Live Chat

- Go to www.centuryss.com and choose 'Client Login'
 - Click the red 'SETTLEMENT PENDING' button to view all your pending settlements
 - Click on [icon] next to the Creditors name and review the settlement details
 - Scroll to the bottom and click on the 'Approve' button
- Go to the main Century website or your MyCentury portal and start a **New Chat**.
 - Our representatives will review any pending settlements with you
 - Send your approval in the chat



4

Email

- When you have a pending settlement, **Century will send you an email** that explains the terms of your settlement.
- Follow the instructions in the email to submit your settlement approval.





Spotlight on Success — Elizabeth and Noah

Like many others, enrolling in a debt-settlement program was something that Noah and Elizabeth never thought they would have to do. After working hard all their lives, they assumed retirement would lead them into a modest living well into their golden years. But soon after Elizabeth came down with a heart condition and Noah lost his eyesight. Their specialist's co-pays as well as other monthly expenses were racking up and soon put much stress on their financial situation.

Elizabeth and Noah both knew they needed to make a decision to get their debt under control. After researching many debt relief options, they enlisted the help of Century. We went to work personalizing a program that was best suited to their needs and evaluated how much unsecured debt they currently had to devise a strategy to get them out of debt as quickly as we could



while staying within their budget.

"Century has been great in dealing with our creditors and helping us settling quickly." Elizabeth said.



In just a little under two years and by making their monthly program payments, Elizabeth and Noah have almost completed their Century program and will soon be living debt free. ***"We appreciate the time our Debt Specialist took in answering our questions. We would recommend Century to anyone who needs debt relief."***

Congratulations!

We thank you for trusting us to be part of your journey toward better financial health and celebrate your diligence in staying with the program to make such great progress!



We are always looking for better ways to service our clients. Knowing what lifestage you are currently in, helps us customize our messaging and future value added offers we can bring to you.

[Take the Survey](#)

MyCentury Portal



Review your on-boarding features, approve settlements, and information about new features.

MyCentury LOGIN

What is CAS?



Our Century Alert System (CAS), communicates the most important program notifications to you via texts, automated phone calls and emails.

[Click Here](#)

Click the button above to learn more about the features of CAS and the benefits to your program.



Your Century Program

'Who's Who' Contact Sheet

On your journey to financial freedom, you are receiving communication from several different support organizations. To keep the roles and contacts clear, here is a snapshot for your reference:

PROGRAM PARTNER



Century Contact Information:

customer care@centuryss.com | 888.913.8784 | centuryss.com

Century Support Services is your debt settlement services company. Our goal is to resolve your unsecured debt in the shortest amount of time possible by executing on a plan that fits your budget and negotiating with your creditors to get the best settlements for you.

CONSUMER ADVOCATE



UCAN Contact Information:

877.462.8226 | ucan.net

UCAN (United Consumer Advocacy Network) specializes in consumer advocacy issues. As a Century client, your membership to UCAN is included with your account. In order to use your UCAN services, you simply need to contact them. They can start assisting you immediately with any collector harassment you may be experiencing.

3rd Party Bank Affiliates (Payment Processors)

Third party affiliate banks work with Century debt settlement clients to help administer payments (deposits) in and disbursements out of your Dedicated Accounts. Neither of these payment processors has any legal affiliation with Century. The third party affiliate banks enable you to accumulate and control your own funds within your Dedicated Accounts. These funds are then used to pay your creditors once settlements are authorized. You will work with one of the processors below.



CFTC Contact Information:

888.348.4543 | cftpay.com



Global Contact Information:

800.398.7191 | ghllc.com/login



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