

Journey to Better Financial Health



Habits to Help You Reach the Road to Better Financial Health

Achieving financial freedom is a goal for many people.

For some, it means being able to pay bills with money left over each month or having a fully funded emergency account. Others may want to retire early and travel. It generally means having enough savings, investments, and cash on hand to afford the lifestyle you want for yourself and your family.

Unfortunately, too many people are burdened with increasing debt, financial emergencies, spending, and

other issues that prevent them from reaching their goals.

No matter how you define financial success, everyone can benefit with a few tips to put you on the right path.

Set Life Goals

A financial goal is any plan you have for your money. You can have short-term and long-term goals. A general desire for financial freedom is too vague a goal, so get specific. Write down how much you should have in your bank account, what the lifestyle entails, and at what age this should be achieved. Your goals should give you focus and keep you accountable. The more specific your goals, the higher the likelihood of achieving them.

Next, count backward to your current age and establish financial mileposts at regular intervals.

When you're setting financial goals, make sure it's the best choice for you. It's easy to look around at what other people are doing and feel like 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.

ALVARO & DARIA

Alvaro and Daria were busy raising their family and carrying on with their day-to-day duties when Alvaro lost the job that he had for 18 years. With Daria being a stay-at-home mom, Continued on page 5 ...



[Click to read their Story](#)

should be doing it too. But when we start comparing ourselves to other people, we're playing a game we'll never win. Put the blinders on, focus on your lane, and cross your own finish line—you're off to a great start on your journey with Century!

Make a Budget

Making a monthly household budget—and sticking to it—is the best way to guarantee that you're on the right track. It's also a regular routine that reinforces your goals and bolsters

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Habits to Help You Reach the Road to Better Financial Health

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resolve against the temptation to splurge.

Live Below Your Means

Mastering a frugal lifestyle by having a mindset of living life to the fullest with less is not so hard. It starts by developing a mindset in which you prioritize building a strong financial foundation of savings before you move on to spending and investing.

This isn't a challenge to adopt a minimalist lifestyle or a call to action to throw out things you've hoarded over the years. Distinguishing between the things you need and the things you want is a financially helpful habit to put

into practice.

Take Care of Your Health

There's no denying the correlation between financial health and physical well-being. Data from a US study by the big banks showed that 81% of respondents found other goals much easier to achieve when their finances were in order, while 70% stated that good financial health had a positive impact on their physical health.

These tips won't solve all of your money problems, but they will help you develop habits that can get you on the path to better financial health—whatever that means for you.



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 LiveChat

- Go to 'www.centuryss.com' and choose '**Client Login**'
 - Click the red '**Settlement Pending**' button
 - Click on the documents icon next to the Creditor's name and review the settlement details
 - Scroll to the bottom and click '**Approve**' button
- Go to 'www.centuryss.com' and start a '**New Chat**'
 - Our representatives will review any pending settlements
 - 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.



Century has established Century Legal Group to support the effort to settle enrolled accounts with certain creditors.

Your Benefits with Century Legal Group

✓
No Additional Fees

✓
Simpler Negotiations

✓
2 Experienced Teams

[learn more](#)

How to Cut Car Insurance Costs

If you're like so many of us, you just accept your auto insurance premium as a given. You probably even accept the fact that it increases each time the policy renews.

Do you know that you may have some control over what you spend? Even though the industry is highly regulated, not all car insurance is the same.

Besides paying for auto insurance, most of you probably also need to buy other types of coverage for your home, other vehicles, and maybe even a business. You may pay insurance companies a lot every month, but you also have quite a bit of bargaining power and should not hesitate to **shop around** for car insurance every year or so.

Shop and Compare

You may not realize it, but it's likely that your insurance needs have changed over the past year. Even if everything has stayed exactly the same, the insurance market is incredibly dynamic. This means that you probably should update your insurance or at least, search for better value.

Compare your rates with quotes from different insurers. Despite strict state oversight, companies have different pricing algorithms, so shopping around should pay off. This is especially true if you've had a recent accident, or you have an insurance claim on your record. Companies will treat that activity differently, so getting quotes



from several insurance carriers is a good way to find a proper fit for your situation.

Insurers offer a variety of discounts for cars with new safety features or installed safety systems. Since some of these systems come with the car, you might not even be aware of what you have. If you ask, the insurer or agent can look up your make and model of vehicle and tell you what you have.

Bundle Different Types of Insurance

Insurance companies typically offer many kinds of policies. If your policies are spread among different insurers, you may be leaving money on the table. Companies want as much of your business as possible, so they often offer discounts if you buy multiple policies. If you need both homeowners or renters' insurance and auto insurance, you should know that many companies will offer you savings for bundling everything with them. You may also get a discount for other kinds of insurance, if your household buys multiple policies or has multiple people insured on the same policy.

To Sum it Up

Saving money is a good thing and lowering your car insurance premiums can be one way to keep a little extra in your pocket. Shopping around and comparing rates at different companies is one way to save.

Some folks put off shopping for new auto policies because they imagine it will take a lot of time or be difficult to

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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 Cut Car Insurance Costs

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understand their quotes. If you know what you want, you can find online quotes that can give you premium offers within seconds. Otherwise, you might simply call an independent insurance agent who can learn more about your unique situation and budget, suggest the right coverage, and then shop for you to find affordable premiums from a quality insurance company.



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](#)

Make sure you have Century's numbers saved to your contacts

Scan the QR code

with your smartphone to ensure our important contact numbers below are set up as a contact in your phone.



- 724-861-3401
- Our text number - 47234

(open the camera app on your smartphone and point it at the QR code at left. When the URL appears, click it to save the numbers to your phone)



**CFT
Mobile**

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



Want Some Extra **CASH?**

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

[Learn More](#)



Spotlight on Success — Alvaro & Daria

... Alvaro was the main breadwinner for their household. After cashing out his 401K and turning to lines of credit to help support his family, Alvaro was getting them back on track. With things starting to look up, they decided it was time to follow their dream of working for themselves, so they opened their own flooring business. Although this new business was starting off on a good foot, it brought a lot more expenses.

Alvaro and Daria thought they were on a good path. Their business had been running for about 2 years and although they weren't making a ton of money, their business was growing and they were able to cover their expenses. Then the pandemic hit in 2020. Most of their customers were unable to pay for their services and they were getting further and further behind on their



bills. They both decided to get part time jobs to help cover some of the expenses, but creditors were calling and they knew they needed more help. That was when Alvaro reached out to Century. One of our Certified Debt Specialists talked with the couple about

their needs and provided them with the best options for their family. After reviewing their options, Alvaro and Daria enrolled in Century's debt settlement program.



"They [Century] were very helpful and friendly. I can always pick up the phone and call them. They answer all of my questions and always help me understand my options." Alvaro said. **"When we decided to take a settlement, they contacted us right away. I liked that the creditors stopped calling me and sending me letters every week."**

Now that they are almost complete with their Century program, life is getting back on track for Alvaro and Daria. Alvaro has kept the flooring business afloat and it's now starting to bring in more income again.

Congratulations!

We thank you for trusting us to be part of your journey toward better financial health and celebrate your progress with the Century program!



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.

Ways to Save Money and Deliver Big Returns

Saving money can seem like more trouble than it's worth, given the relatively small sums yielded by trimming expenses by a few dollars a week here and there. But take those savings and invest them, even conservatively, and that can deliver thousands of dollars over the long-term.

Try the following suggestions to cut your expenses—daily, monthly, and annually and supercharge your savings. If these long-term figures don't boost your commitment to save, nothing will.

Daily Savings

1. Brown-Bag It

A sandwich at a deli near work can cost \$5 to \$10 a day. That might not seem like much. But over a year, spending that every work day puts your annual expenditure into four figures. If you instead bring food from home, you can feed yourself for half as much.

While making your own lunches requires extra time and effort on your part, as you need to do the cooking and prep work at home, meals like soup and pasta can be made in large batches over the weekend. Sandwiches don't tend to do as well when made in advance, but they're very quick to put together before you leave for work in



the morning.

If you are going to eat lunch at a restaurant once in a while, look for online deals. Restaurant.com allows you to buy restaurant certificates at a discount so that you might pay just \$20 for \$40 in food. If you invest those savings—**of up to \$35 a week, you could save about \$1,800 a year!**

2. Brew Your Own

Store-bought coffee has one of the highest price markups out there. You might pay anywhere from \$1.50 to \$2.50 or more for a hot cup of Joe from your favorite coffee shop. Want a latte or flavored concoction? Expect to shell out a minimum of \$3. Buying just a single cup every day and you'll be spending \$625 to \$1,000 a year—in after-tax money.

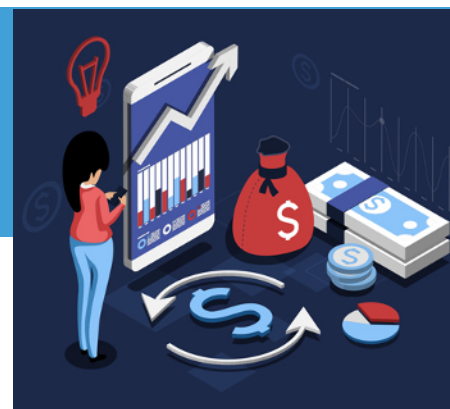
Consider that a pound of good coffee at the store costs about \$15 and brews at least 30 cups of coffee. If you brew one cup a day at home, instead of buying one at the store, **you'd save about \$125 - \$500 a year!**

Monthly Savings

3. Join Supermarket Loyalty Programs

Signing up as a loyal customer at a major food chain can allow you access to member-only specials and sometimes to manufacturers' coupons, too—the kind that fall out of Sunday papers or you download online at such sites as Coupons.com.

Most chain's loyalty programs can save you money on two fronts – groceries and fuel. For the grocery discounts, you will need to create an online account and look at the discounts and coupons available to you based on your shopping history. The discounts and coupons will deduct when you ring up your purchases. **You could save over \$25 per week on groceries, which could equal out to \$1300 a year.**



Speeding Up Your Century Program

PROGRAM
TIPS

The funds you deposit into your debt settlement program every month are the fuel that powers your program to success.

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 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.

4. Shop for Home Telecom Service

Most areas have more than one company that provides cable TV, internet, and landline services. Try calling your current provider and threatening to leave—a move that may yield some offers you won't find on the website.

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Ways to Save Money and Deliver Big Returns

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You could also save money by dropping your landline, for modest savings, or your TV service. Cutting cable or satellite TV will offer more significant savings, especially with the arrival of streaming services such as Netflix, YouTube TV, Hulu, etc. Another option is to ditch paying for TV entirely by spending \$40 or so on a new antenna that allows you to receive over-the-air digital broadcasts of the major networks.

Don't be surprised if you save more than \$40 a month by switching—or at least reducing—your home telecom service. **You could save up to \$100 per month with some significant changes.**

5. Consider Switching Mobile Services

If you're no longer under a contract to your carrier—and you're not paying off your phone—you might be able to switch to a less expensive network without having to buy a new phone. Most standard mobile phones can generally be used interchangeably.

Compare the extra features your provider offers such as phone insurance and data rollover as well. A plan with unlimited talk and text for a single line could cost \$10 a month less with T-Mobile versus Verizon. Or opt-in for autopay which you could save \$5 per line a month. **Those savings could deliver over \$180 a year.**

6. Shop for Electricity

In many states, you're allowed to buy electricity from providers separate from the company that brings the power into your house. These alternatives often have lower rates than the utility company.

Shopping for energy is a lot easier than you might think. Once you get a few basics down in order to make an educated decision about which gas or electricity plan to choose, the rest is an easy sign-up process. Being able to choose your energy plan not only provides the ability to compare energy companies for their competitive rates,

but also allows you to have a fixed-rate plan, customer perks, and exceptional customer service.

While it doesn't sound like much, you could save between \$5 and \$10 a month depending on how much electricity you use. **That could add up to roughly \$120 a year.**

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](#)

Annual Savings

7. Reduce Your Insurance Premiums

Review your homeowner's and auto insurance policies at least every year for changes that could save you money. Consolidating all the policies you hold with one company typically earns a discount of between 5% and 25% on each.

Compare your rates with quotes from different insurers. Despite strict state oversight, companies have different pricing algorithms, so shopping around should pay off. This is especially true if your credit score is low, you've had a



recent accident, or you have an insurance claim on your record. Companies will treat that activity differently, so getting quotes from several insurance carriers is a good way to find a proper fit for your situation.

Based on pricing car insurance for a sample driver, the least expensive carriers nationally (GEICO and Erie) offered rates that were 30% below the national average for that driver and car.

You could save about \$450 a year!

8. Use Apps to Help Track Your Budget

A rise in both the number and the quality of personal finance apps have made it far easier to know from your smartphone or computer where your money is going, and to help you save more painlessly. Budgeting apps let you easily manage your money right from your mobile device.

These resources will help you create a budget, track your spending, connect all your bank and credit card accounts, and remind you of all your monthly bills.

The Bottom Line

You may not be able to take advantage of all of these savings strategies. Still, it's the little actions you take that can make a big difference to your overall bottom line savings.





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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