

Journey to Better Financial Health



Budgeting Steps to Help You Navigate Inflation

Everything in life is more expensive right now with record levels of inflation wreaking havoc on countless American's budgets.

The current inflation numbers are hovering around 8%, which is higher than this nation has experienced in over 40 years. Suffice to say that even if you are cognizant of your spending habits, the inflation numbers have simply caused the cost of living to go up so high that it can be difficult to maintain your heading towards financial freedom. Thankfully, you aren't without some form of recourse as there are some budgeting steps you can implement now to better navigate through increasing inflation levels.



Shopping Hacks

Often, one easy way to save money is to eat at home, preparing foods you have purchased from the grocery store. Unfortunately, today, **Consumer Price Index** reports that this cost has risen 10.8% over the past year. This is the largest increase in food cost since 1980. This means even eating at home has gotten more expensive. Thankfully, you can control how much you spend at the store and get back to your money-saving ways with a few notable shopping hacks, which are outlined below:

- **Plan:** Don't go into the store without a list and a plan of what you want to make. Don't simply go look, as this will always end up as impulse buys are poor planning and end up costing you money in the end.
- **Shop Alone:** When possible, shop alone so you can get in, get what you need and get out as fast as possible.
- **Stock up When Possible:** When items you buy frequently go on a good sale, stock up, providing you have a good place to store items,

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.

DUSTIN

Learn more about why Century's Debt Settlement program was a good fit for Dustin. Because everyone's situations are different, Century Support Services' personalizes the perfect solution for you.
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[Click to read his Story](#)

or they will keep. Remember, it does you no good to buy food that you have to end up throwing away because you don't get to it before it expires.

- **Opt-Out of Premade:** All prepared foods or premade foods cost more to buy because you are paying for convenience. To easily save some money on your grocery bill, make as much as you can from base ingredients, which are often much cheaper.
- **Use Discount Codes:** When ... (continued on page 2)

Budgeting Steps to Help You Navigate Inflation

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shopping for anything, not just food, use discount codes for items. Also, make sure you utilize any grocery store sales you can access by being a store card member.

Reduce Spending Through Negotiation

Some bills are simply non-negotiable. You have to have power, you must have water, etc. However, there are some expenses that you can cut out, especially during a time of inflation. Expenses like cable or magazine subscriptions can be cut out in order to reduce outgoing expenses. In addition, call and negotiate with your current internet, home insurance, car insurance, and phone companies. If there are better prices available, consider changing to another company. Even switching to a more affordable option or plan within the same company can help you reduce what you pay out monthly.

Check out the Billcutterz ad below. They have helped customers save on their monthly phone, internet & cable bills.

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](#)

Increase Your Income

Finally, to budget successfully through inflation, if possible, increase your income. If you can work it out schedule-wise, making money outside of your current job to boost your income can help you offset the impact inflation is having on your budget. You can rent out a room with [Airbnb](#), your pool with [Swimply](#), or even your car with [Turo](#) or [Getaround](#), which allows you to make income simply by letting others use your stuff. There are also jobs like [Instacart](#), [DoorDash](#), and others that you can try to increase your income. Be aware that this income is often independent contract work, meaning you will have to pay taxes out of what you earn.



Keep the steps outlined above in mind as you navigate increased inflation while trying to stay in charge of your budget.



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*

A woman with dark, curly hair is smiling broadly and holding a large fan of US dollar bills (one, two, and five dollar bills) in front of her. The background is a light blue gradient with faint dollar bill patterns.

Want Some Extra CASH?

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

[Learn More](#)

Shopping for Supplies Without Paying Sales Tax



As mid-summer nears, many students and parents are involved in an annual pilgrimage – busily preparing for the upcoming school year.

However, with extensive inflation eating away at everyone's budget and buying power, saving a few has become more appealing than ever.

Summer is the time most states offer consumers a holiday from the payment of sales tax. Every year, more than a dozen states designate sales tax holidays (also known as tax-free weekends) to help families and savvy shoppers better afford their student's school supplies, etc.

During these tax holidays, states and often local governments suspend (or reduce) mandatory sales tax for specific categories related to back-to-school items.

What is Included in the Tax-Free Weekend?

The objective of a state-sponsored tax-free holiday is to help families financially prepare for the next school year – often, a time of year that can be quite expensive.



Each state's requirements vary, but most states have a list that includes basic school supplies a student would need to start the year off on the right foot. This includes clothing, footwear, and other academic necessities, like –

- Notebooks, pencils, rulers, etc.
- Computers and software.
- Athletic and safety gear.
- Backpacks and book bags.
- Calculators, to name a few.

Is There a Limit on the Tax-Free Weekend?

Most states have a per-item dollar limit or cap on what qualifies for a tax-free purchase. Although, consumers are free to shop in as many stores to buy what they need.

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Century has established a partnership with 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](#)



CFT Mobile

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



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.

If your financial situation changes and you have the ability to increase your deposits, 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.



Subscribe to Our YouTube Channel

Shopping for Supplies Without Paying Sales Tax

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What does this mean for shoppers buying retail in a state that offers a tax-free day, week, or weekend?

They will not pay sales tax during this predetermined period if the purchase is valid and falls within acceptable categories. Plus, there is no fuss with coupons or rebate paperwork because the tax is waived at the point of sale or checkout.

While five states have no sales tax (Alaska, Delaware, Oregon, New Hampshire, and Montana), 45 others charge sales tax for everyday consumer purchases.



So, to take advantage of sales tax holidays near you, the first step is to ask around or jump online to find out if (and when) your state has a planned tax-free day, week, or weekend this summer. The **Federation of Tax Administrators** notes that in 2022, 17 states are offering tax-free holidays (for clothing, footwear, school supplies, and other relevant merchandise).

Do National Retailers Participate in Tax-Free Weekends?

Yes, they are required to participate in those states with tax holidays if they are licensed to do business there. So, you will pay no sales tax if you shop during the state's designated tax holiday at Walmart, Target, or other retailers.

Does a Tax-Free Weekend Apply to Online Shopping?

Yes. A tax holiday applies to the internet as well as purchases made by phone or email – if transacted during the defined sales tax holiday. Online merchants should honor a legitimate sales tax holiday for purchases within the state's jurisdiction.

Restrictions and rules vary by state, so it is essential to research the rules and the timing of your state's upcoming sales tax holiday for 2022.

Shopping While Traveling?

Global Blue offers a unique way to shop tax-free when traveling internationally. Simply download their app and shop] one of the participating retailers.

The Bottom-Line

Consumers can save money during a tax holiday by avoiding sales tax, particularly in those states with higher-than-average state taxes. However, be advised to stay within budget, or your extra spending will offset the tax savings.



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 above. When the URL appears, click it to save the numbers to your phone)

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



Spotlight on Success — Dustin

When Dustin found Century, he was on another debt settlement program, but he was not happy with the process or the quality of their customer service. ***“It seemed to be taking even longer that I anticipated and I was stretching myself even further just to make their monthly payment”*** said Dustin. In order for Dustin to stay on top of his household expenses, he needed to make a change. That’s when a friend pointed him to Century Support Services.

“When I called Century, the Debt Specialist I spoke to was honest and was able to work WITH me. Century made me feel at ease and comfortable with my personalized plan” Dustin stated when explaining why he chose Century.

Dustin is now in the 11th month of his estimated 46 month program and is happy with his success so far. Century has settled over half of his enrolled debts and is working hard to get the rest of his debts resolved as well. ***“I’ve***



never had one company go above and beyond for me. I greatly appreciate Century being there for me and helping me out of a bad situation” said Dustin.

Congratulations on your program success, Dustin!

We thank you for trusting us to be a 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.

End of Summer Travel Deals: Where to Look

As the end of summer approaches, you might wonder if your opportunity to get away has passed you by.

Rest assured that even while you are attempting to get your financial life back on sound footing, if you are purposeful with your planning, you can still enjoy traveling and vacations. This is especially true if you utilize these tools to find end-of-summer travel deals:

End of Summer Travel Deals: Where to Look

Kayak

This platform allows you to access hundreds of travel sites in seconds, finding the best prices for rental cars, hotels, flights, and more. **Kayak** is an ideal tool to utilize to get out there and enjoy the last vestiges of summer. **Kayak Explore** is a feature within that platform where you can enter a certain time you want to travel and even exact travel dates to further quantify your search results.

Secret Flying

When you have figured out where you want to go for your end-of-summer trip, your next step is getting there. Thankfully, by using **Secret Flying**, via their search tool, you can find great deals of last-minute flight deals. All you have to do is enter your departure location, your destination, and the time you want to fly, and you will get a grouping of options. You can even set up alerts for this tool that will give you

a heads-up that rates are low and are up for grabs.

Trip.com

This website is ideally used to book a hotel room for your trip. You can use the platform to find good deals on last-minute room rentals. If you combine **Trip.com** with the last-minute flight finder, you will be able to plan a great last-minute trip easily. **HotelTonight**

Another favorite for grabbing up last-minute hotel rooms is **HotelTonight**. This tool has been used to garner discounts of up to 50% off the listed price. It's helpful to use the feature on the site that allows you to book even a bit further than same-day accommodations, in case you don't want to literally plan a same-day trip.

Last Minute Travel

Aptly named, **Last Minute Travel** is a site solely dedicated to last-minute travel deals. There you can find deals on cruises, hotels, car rentals, and even fun activities. The hotel deals alone are worth a look. There is even a paid club

option, the **Last Minute Travel Club**, on this site that allows club members to earn even deeper discounts. The membership for this is \$50 yearly.

FunJet Vacations

This website allows you to book both your hotel and flight together at the same time. At **FunJet Vacations**, you enter where you want to go, and then they share the best hotel and flight deals that are available. The sales that are highlighted are particularly helpful if you are somewhat open in terms of



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LIFE HACKS — Making Life Simpler



When traveling, keep a bar of scented soap in the same compartment as your dirty laundry. It will keep your clothes smelling clean.



End of Summer Travel Deals: Where to Look

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your destination or time of travel.

Most Affordable Late Summer Destinations

While the sites listed above will help you get the best deal on a hotel and flight for a variety of destinations, the following are some destination ideas to keep in mind that are particularly affordable in late summer:

- **Bar Harbor, Maine:** Described as a postcard come to life, this town is surrounded by the Acadia National Park and Frenchman Bay. There are many options for outdoor enthusiasts along with water sports options.
- **Niagara Falls:** A trip to Niagara Falls is especially affordable in the summer. Add to this the fact that the mist from the falls is pleasant on 80-degree days, and it's apparent why it's a great late summer destination.
- **Surfside Beach, SC:** This beach, known as "The Family Beach" features activities, like beach hula and fire shows, many of which are free. The area is well maintained and is a clean, safe summer getaway.

Keep the information listed above in mind when planning your end-of-summer vacation as it will help you save the most money possible on your adventure.



4 WAYS TO APPROVE YOUR SETTLEMENT

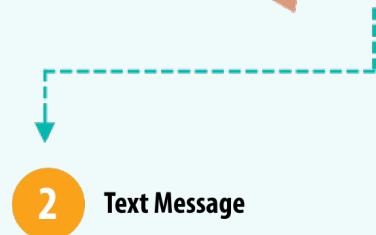
CHOOSE THE MOST CONVENIENT METHOD FOR YOU!



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 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.





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.



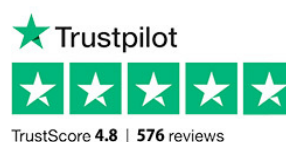
CFT Contact Information:

888.348.4543 | cftpay.com



Global Contact Information:

800.398.7191 | ghllc.com/login



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