

Journey to Better Financial Health



Steps to Help You Reach Financial Freedom

Are you ready to declare your financial independence this fourth of July?

For many people, they are simply getting by. They are living paycheck to paycheck, barely making their debt payments and don't have a retirement plan or emergency fund. The good news is that you can declare your financial independence, save for unforeseen expenses and prepare for your retirement with some help these resources below.

1. Life Goals

Jot down how much money (assets and income) you need to pay for the lifestyle you want. Include the year when you want to achieve your goals and whether or for how long you will

need to pay for those goals. The more specific your objectives, the more likely you are to make them a reality. Then, count backward to your present age and establish financial mileposts at regular intervals. These might include certain dollar amounts saved or assets acquired.

2. Budget Planning

Any good financial plan involves creating a budget. Take a look at all your household bills and expenses, including your subscription services. We recommend creating a spreadsheet of all your current bills. Then, in a separate column list all your income sources. Next cut unneeded or frivolous expenses.

Next, determine if you are earning more than you spend? If you're not earning more than you spend each month, it may be a good idea to find some additional income sources, like gig work, a part-time side job, or a better-paying job. After all, you can't save if you're spending every dime you earn.

3. Pay Your Debts

Debt can be a necessary part of life.

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.

DEBRA

Debra was always a person who looked out for her family and friends. After her close friend lost her job, In an effort to help out, Debra took on a good amount of her friend's debt. ... Continued on page 5 ...



[Click to read her Story](#)

You need loans for homes and cars, and credit cards can help bridge the gap for sudden expenses prior to having your emergency fund. However, at some point, it's time to get rid of debt. Take a long look at all your debts. You can even add a column for debts on your spreadsheet. How much do you owe? Determine the highest and lowest balances and the highest and lowest interest rates. Some people like to start by paying off their smallest loans, which can result in a quick feeling of accomplishment, or highest

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Steps to Help You Reach Financial Freedom *Continued from page 1*

interest rate cards, which can save money in the long term.

4. Save

Pay yourself first. That is a standard recommendation from financial experts. If your employer offers a 401K retirement plan, make full usage of any matching contribution benefit. It is likewise an excellent idea to have an automated deposit from your employer into an emergency fund (or an automated transfer from your checking) that can be tapped for unanticipated expenditures. Additionally, consider an automated contribution to a brokerage for an Individual Retirement Account.



Regardless, keep in mind that the suggested quantity to save is widely debated, and the suitability of such a fund is sometimes even in question given certain circumstances.

Taking good care of your home and your possessions makes everything from automobiles and lawnmowers to

shoes and clothing last longer. Imagine if you did not have to buy clothing and shoes as often as you do. You could hold on to your car longer, spending less in the process. Maintenance is the key to saving money.

5. Bargain

Many Americans are reluctant to negotiate for purchases and services, believing it makes them appear cheap. Many from other countries would recommend Americans conquer this cultural handicap. You might save thousands of dollars each year. Smaller merchants, in particular, tend to be open to negotiation. Purchasing in bulk or with repeated transactions can open the door to good discounts.

Your likelihood of achieving financial freedom increase dramatically if you can save money, control your credit and minimize your debt. You will be better able to provide for your family and yourself, not to mention the awesome feeling of being debt-free. Consider sharing what you've learned, so that others can take steps to enjoy financial independence. You can also start helping your younger relatives (i.e. nieces, nephews and grandchildren), by adding to a 529 college savings accounts and helping pay for extracurricular activities, to support them in broadening their knowledge and start out their adult lives with as little debt as possible.



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 photograph of a woman with dark curly hair, smiling broadly while holding a fan of US dollar bills.

Want Some Extra CASH?

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

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

1/2 Way Through the Year — Time for a Summer Financial Check

It's easy to get caught up in the craziness of everyday life, so summer is a great time to pause and reflect on what you've accomplished so far. We all have financial goals and aspirations, but the last few years during the pandemic have been rough ones.

Nevertheless, the end of June marked the year's halfway point. This makes the start of the second half of the calendar year the perfect time to review your budgeting plan and make certain you're headed where you can and want to go. Here are some steps you can take to stay or get back on track.

Review Your Budget

The first step is to review your current budget. Do you know precisely how much you are earning and spending right now? If not, it's time to find out. Even if you made a comprehensive budget a few months ago, you may have found your income has changed since then. If expenses are exceeding your income, then it's time to take a careful look at discretionary spending to figure out where to cut back. Perhaps you're doing a bit better with your budget this year than expected. In that case, it's important to determine if



any extra money is serving your financial goals. It could be a good time to reevaluate how to best save or pay off your debts more quickly.

Review Your Goals and Cash Flow

Chances are your goals haven't changed much, but now is a good time to review and make sure you are still on a good path to obtain those goals. It's important to spend time reflecting on whether your goals are still in alignment and make some course corrections if needed.

After you've updated your budget, think about the rest of the year: beyond your regular budget, are there any upcoming expenses that you need to cover? Do you have cash set aside for those expenses, or do you know where the money will come from? This is especially important for retirees, who likely have expenses that are greater

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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](#)



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

1/2 Way Through the Year — Time for a Summer Financial Check

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than their regular income, but it applies to working folks, as well.

Be Mindful of Debt

Though these are difficult times, with inflation and the rise in cost of groceries, gas, etc. It's critical to not fall behind on programs setup to get you out of debt. Paying off unsecured debt is an important priority. If your financial picture has changed, it's important that you take steps to insure that you are able to meet commitments and stay the course with your goals. If you do find yourself with extra money at this time, it may be worth paying extra into your debt relief program. You may also have secured debt, such as a home mortgage or car loan. These require regular payments, but there is no need to attempt to pay it off earlier, especially if you are working on your unsecured debt.

Unanticipated Expenses

Once you've made sure your current expenses are properly budgeted for, a great place to put extra money is into a savings account. This allows you to be prepared for sudden hardships, which are a part of life, and have certainly been a big part of 2020. Putting a little bit away today, can make a big difference in dealing with the unexpected expenses of tomorrow.

Take advantage of Tax-Saving Opportunities

When you plan ahead with your money, you can take advantage of many tax-saving opportunities, including:

- **Retirement Accounts:** The maximum contributions that you can make to a tax-saving retirement account goes up regularly. Are you up to date and contributing the maximum to your accounts? If you are not maxing out your retirement contributions, can you change your budget to allocate more money to this tax-saving plan?
- **Health Savings Account (HSA):** For those with high-deductible insurance, contributing to an HSA can be a great way to save money on medical expenses.

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](#)

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)



Spotlight on Success — Debra

...When Debra was forced to take an income reduction and relocate half way across the country due to her own job changes, She and her husband simply could not pay the debts they owed in a reasonable amount of time. With moving expenses and the burden of her friend's debt, they had no choice to seek out professional help. That's when they found Century Support Services.

Being over \$45,000 in debt, the Century representative explained Debra's options and the details of the Century program. Debra was ashamed at first that she got herself into a financial hardship. *"The customer service was excellent, they're also incredibly nice. I felt bad about being in an uncomfortable financial situation and they assured me that I have the ability to change my destiny"* Debra exclaims. Nearly 23 months after enrolling in Century's debt settlement program, Debra and her husband have resolved almost \$45,000 in debt and are in the final stages of her last settlement!

Century also recruits the services of Century Legal Group to help with creditors that have more mandated



policies in place. If a Century client has a settlement opportunity with one of these creditors, we obtain your authorization and enlist the Century Legal Group team to negotiate the account with the creditor. The best part is, there is no cost to you!

"They [Century] are extremely professional and thorough regarding all my needs and questions regarding my settlements. I have become overwhelmed with creditors, and rising costs over the past couple years", Debra stated "And I am so relieved that they are providing me a solution for rectifying my debts, and giving me hope to come out of my situation where I had none!"

Congratulations on your program success, Debra!

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.

Simple Ways to Save on Groceries Without Coupons

Want to slash your grocery store tab? Saving money on groceries is easier than collecting binders of coupons and buying 455 rolls of toilet paper.

We've compiled a list of simple (and some unexpected) tips to help you maximize your grocery budget.

1. Check Unit Prices

Sometimes it's tempting to think buying in bulk is better, but that's not always the case. That modest two pack of paper towels might actually be more affordable than the insanely large case of 16.

To calculate the unit price, divide an item's price by its quantity. Consider how much you'll actually be saving (if anything — and definitely not shelf space) by buying the bulk item.

2. Meal Prep to Make a Grocery Shopping List

We know, we know. This seems soooo obvious, but meal planning for the week and making a grocery list can help you stay on task, not waste food and avoid frivolous purchases — like cheese wedges.

3. Don't Shop at Eye Level

Shelves at eye level are prime real estate. You'll often find more expensive items there — or items that attract kids.

Or think about this: Between 1975 and 2000, the size of shopping carts tripled. A bigger cart doesn't mean you have to fill it all the way up.

Once you recognize these mind games, you can more easily avoid them.

4. Shop Seasonally

Stay in your lane — or season.

Buying organic strawberries out of season, for example, can cost you a ton

of money. Instead, shop and plan your meals seasonally. If you need out-of-season produce, buy it frozen.



Or consider shopping at a farmers market. During the summer months, there are many farmers markets that set up selling freshly grown produce to buy locally, instead of buying at the grocery store.

5. Ask for a Rain Check.

You know when there's a BOGO for Nutella — but then you get to the store and it's gone? Someone else got greedy.

Don't be afraid to ask your grocer for a rain check so you can still snag the sale when the store restocks.

6. Store Your Food Properly

You buy a container of spinach or bundle of avocados, but before you're able to devour all the green goodness, it goes bad.

Avoid wasting money at grocery stores by storing your food properly, so it

lasts longer.

7. Don't Shop Hungry

The golden rule of grocery shopping: Thou shall not step into an aisle the least bit hungry.

Seriously.

You'll start grabbing anything and everything that looks good. Then, because you're planning for an immediate meal, you'll have a ton of fresh, ready-to-eat impulse purchases that'll linger in your fridge and go bad before you have time to devour them all.

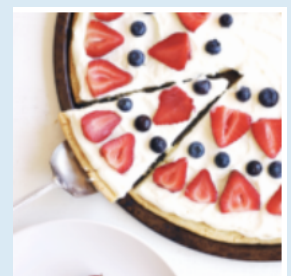
8. Shop Your Pantry First.

Before your next grocery run, take stock of what's already in your pantry, fridge and freezer. What can you make with those items? Chances are you have a box of noodles or a carton of

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Fourth of July Easy Fruit Pizza

- 1 roll (16.5 oz) refrigerated Pillsbury™ Sugar Cookie Dough
- 1 package (8 oz) cream cheese, softened
- 1/3 cup sugar
- 1/2 teaspoon vanilla
- 2 kiwifruit, peeled, halved lengthwise and sliced
- 1 cup halved or quartered fresh strawberries
- 1 cup fresh or frozen blueberries



[Read Full Recipe](#)

Simple Ways to Save on Groceries Without Coupons

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eggs. Use those already-purchased staples to build out your weekly meals.

9. Don't Buy Pre-Cut Produce

It turns out it's not just the higher price of already prepped produce that makes it a questionable choice, although that alone is definitely reason enough to skip it. There are plenty of other good reasons why those pre-packaged items are best kept out of your cart and left on the grocery store shelf. From nutrient loss to anti-browning dips and more, it's best just to stick with the 'real' thing.

9. Compare Stores

Ah, the store loyalists.

It's easy to lean into one grocery store. You grow close with its aisles, its products, its cashiers... But you can save a bundle of money by jumping around. Use a grocery comparison chart to determine the best grocery stores to buy your go-to items.

For example, you could save a ton of money on paper products at the dollar store. Then, hit up your favorite grocer for your fresh fruits and veggies.

Or Have Your Groceries Delivered

Sure, you'll have to pay for a grocery delivery service if someone brings your groceries to you, but opting to get your groceries dropped off at your door can actually save you a ton of time and money because you'll be forced to plan out your meals.

Plus, there's no veering off into the snack aisle.

4 WAYS TO APPROVE YOUR SETTLEMENT

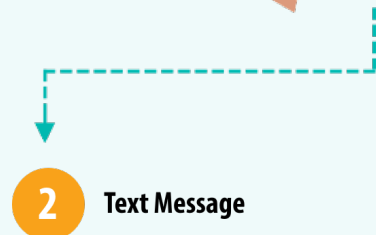
CHOOSE THE MOST CONVENIENT METHOD FOR YOU!



1

Inbound Automated Settlement Approval

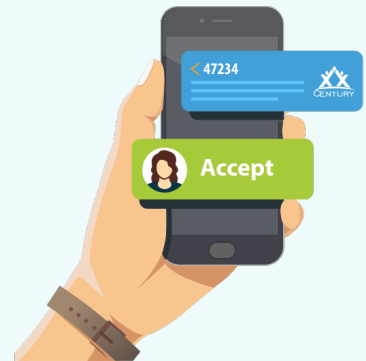
- Call us at **888-913-8784**
- Select Option 3, then Option 1
- Verify your **Century ID**
- Review the Settlement Details and Approve



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.



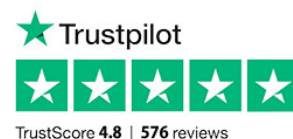
CFTC Contact Information:

888.348.4543 | cftpay.com



Global Contact Information:

800.398.7191 | ghllc.com/login



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