

Journey to Better Financial Health

June is
— GREAT —
OUTDOORS
— MONTH —

Traveling on a Budget in June — National Great Outdoors Month

If you love getting out, the month of June - National Great Outdoors Month, is a perfect time.

With schools on holiday and longer, warmer summer days peaking around the corner, June's annual summer happenings include many healthy activities.

The **Great Outdoors Month**, officially designated in 2019, is an expansion program of the Great Outdoors Week. The Great Outdoors Month was designed to encourage people to make healthier choices – like finding new, enjoyable, and engaging outdoor



activities.

The really good news is that spending time in nature doesn't have to be expensive. The following offers several low-cost outdoor activities that are educational and fun while providing a healthy dose of the sun's Vitamin D.

Checkout Some Incredible Birdwatching

Public and protected lands are located throughout the United States. Depending on one's location, some of the rarest and most beautiful birds in the world inhabit the many millions of acres of U.S.-protected land.

The National Fish and Wildlife Service offers limitless bird watching opportunities for new or birdwatching enthusiasts. With more than **560 wildlife refuges** nationwide, you might just get a chance a glimpse of a condor, a puffin, a spoonbill, or the country's national symbol - the bald eagle.

Become a Volunteer for the U.S. Department of Interior

The Department of the Interior

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.

ETHAN

It all happened so quickly. When Ethan lost his job, and his wife didn't make enough income on her own to pay their bills, they began borrowing from credit cards. ... Continued on page 5 ...



[Click to read his Story](#)

organizes **volunteers** annually. Individuals donate their skills and talents to a fantastic array of national parks, cultural sites, wildlife refuges, recreational areas, and fishing hatcheries.

One of the most meaningful benefits of spending time outdoors as a volunteer is that it offers you the opportunity to give back by helping to maintain some of the most scenic locations and historically significant places in the United States.

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Traveling on a Budget During June — National Great Outdoors Month

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Pitch a Tent & Find Your Spot in Nature (The Backyard Works)

The **National Park Service** offers some epic campsites throughout the country that are affordable and usually just a few hours of driving from most locations. Camping is a great way to disconnect from the many tempting distractions in a digital world. It is the perfect opportunity to renew relationships with yourself, nature, and other family members or friends.

If backcountry wilderness is not your thing, look no further than your backyard. Don't have a tent? Get creative and make a teepee instead with old sheets, blankets, or a tarp. If you have a fire-pit (a bar-b-que will do), elevate traditional S'mores with this [recipe](#).

Become Resourceful & Plan a Staycation

With just a tiny bit of planning and ingenuity, a staycation offers similar benefits to a vacation; however, it does so without the financial burden or stress (and exhaustion) traditional travel often creates.

Remember, though, the purpose of the staycation is to disconnect from a routinized life that has become overwhelming or mundane. When planning your next staycation, search for outdoor activities that will help you



renew your spirit, offer a belly laugh, and provide an affordable experience that can be shared with those you love and care about. Here are a few other healthy outdoor options —

- Grab (or rent) a bike and cruise around town. Stop at your favorite ice cream shop.
- Rent a projector (laptops may work) and create a backyard drive-in with a favorite movie. Invite the neighbors and friends to enjoy the show – but don't forget the popcorn and bug spray.

Research has shown that nature is healing, and even simply viewing nature can reduce fatigue, depression, stress, and anger – which ultimately contributes to your overall well-being. The outdoors is a great way to take care of your financial health as well, as it offers many affordable, exciting choices.



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](#)



Want Some Extra
CASH?

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

[Learn More](#)

Scan the QR code to make sure you have Century's numbers saved to your contacts



Why the 50/30/20 budget is unrealistic — How to Budget in Today's Economy

Budgeting can be a tricky thing for many people, especially if they don't have the time or energy to carefully keep track of each penny.

The 50/30/20 rule may have been an easy simplified process for budgeting for some — especially in the past years when the cost of living was lower — but inflation and wage stagnation make the 50/30/20 budget unaffordable. Instead, try these other budgeting methods that may be more feasible.

The 70/20/10 Rule

The 70/20/10 rule follows the popular budgeting method of the 50/30/20 rule that divides your monthly take-home income into three main categories: 70% for needs, 20% for wants and 10% for savings, debt or in this case, your monthly deposit into the Century program. This easy way to budget begins with mapping out the dollar amount for each category. For example, if you make \$3,000 a month after taxes, you'd want to be allocating \$2,100 on needs, \$600 on wants, and \$300 to settle your finances.

1. 70% of your income: needs

Needs can be difficult to define for many people, but in general, include the necessities and things



that you can't avoid. This portion of your budget should cover required costs such as:

- Housing
- Food
- Shelter
- Health Insurance
- Utilities
- Transportation
- Child care or other work expenses

As with any budgeting rule, the idea is to minimize the spending on these needs. For example, you may need to find cost efficient food options or carpool a few times a month to ensure you don't go over 70%.

2. 20% of your income: wants

Distinguishing between your needs
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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 above and LIKE us today.

HAVE A QUESTION?



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

**Available during regular business hours only*



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

Why the 50/30/20 budget is unrealistic — How to Budget in Today's Economy

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and wants isn't easy and can vary from one individual to another. Generally, wants are the extras that aren't essential to living and working. They may include:

- **Monthly subscriptions**
- **Travel**
- **Entertainment**
- **Meals out**

3. 10% of your income: savings and debt

Devote this chunk of your income to paying down existing debt and creating a financial cushion. For Century clients, this is the deposit amount you agreed to when enrolling into your debt settlement program.

Even though the 70/20/10 budgeting method is relatively simple, some may need a more simplistic method to fit their lifestyle. If that's you, maybe the two less restrictive rules below will help:

Zero-Based Budgeting

A zero-based budget means you assign every cent you have coming in each month to a specific purpose. Once you figure out what you need to allocate to cover expenses, savings, and debt repayment, you should have zero money left over for the month.

This method does two things:

1. First, you know exactly where every dollar is going each month. So there's no guessing.
2. Second, zero-based budgeting can help you avoid unnecessary or wasteful spending.

The Envelope Method

The envelope budget technique gets its name from the paper containers that



help to organize your cash. It can be used with the zero-based budget method and other budgets, but it only works with hard cash. With this approach, instead of labeling a line on a piece of paper, you label an actual envelope with spending categories including must-haves such as a mortgage, doctor bills and groceries, as well as potential wants like restaurant meals, shopping and entertainment.

You'll also have savings categories, including an emergency fund, retirement and perhaps a home down payment. Place the cash you intend to spend (online and physically) in each envelope for the month, and only spend that money on those intended items. This may help you stick to a budget better when you see where your money is going.

How Do These Fit in the Century Program?

These budgeting plans can be very helpful to manage your money while on the Century program. By setting these benchmarks for, you may be able to add additional funds to your Century program. Adding additional funds can help Century negotiate better settlements, earlier in your program, meaning you can get out of debt even faster.

However, not everyone can make use of these basic rules. Some people may need a more rigid structure to stick to the plan. Others may live in an area with exceptionally high cost of living, making

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.

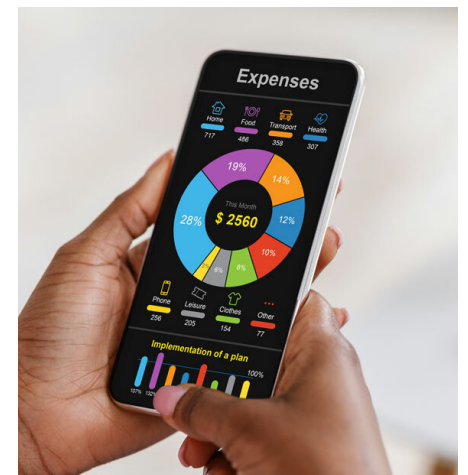
[Learn More](#)



**CFT
Mobile**

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

the rules above nearly impossible. You may need to adjust the percentages to fit the realities of your lifestyle and locale.

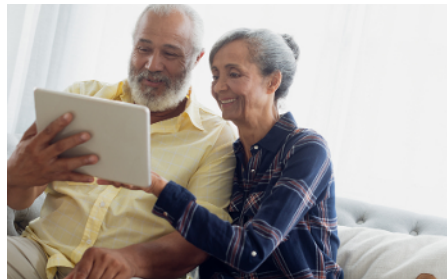




Spotlight on Success — Ethan

...Then Ethan needed emergency dental surgery, their insurance wouldn't cover the cost, so they also charged that expense. Month after month, they were scraping by to cover the minimum payments, but soon realized their situation was getting worse and they needed help.

Ethan found Century and talked with a Century Certified Debt Specialist. Century arranged a single monthly program deposit that was low enough for Ethan and his wife to make and get their lives back on track. And now only half way into their program, Century has settled 7 of Ethan's 8 remaining debts. "I have had nothing but a great experience working with Century" Ethan states. "I would be more than happy to refer Century to anyone who needs their services".



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Century not only helps client's through the debt settlement process, but also helps to educate them, so they aren't in the same situation again. From our Newsletter tips, monthly blog articles and value-added services, Century offers many resources for financial literacy. If you are finding yourself in a situation like Ethan, contact Century today to discuss ways we can help you reach better financial health.

Congratulations on your program success, Ethan!


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.

Ways to Save Money and Energy on Your Thermostat

Summer brings a lot of good times, but it can also come with high air conditioning bills. You want to stay cool and comfortable during the summer, but you also want to stay within your budget.

This is possible. You just need to optimize your cooling situation, so you don't throw money down the drain. To save money on summer cooling, check out these tips.

1. Use your fans.

Fans circulate the cool air created by your air conditioner. This allows you to turn down the setting on the thermostat without reducing your comfort levels.

If you have ceiling fans, make sure they are spinning in a counterclockwise direction. Most ceiling fans can switch directions by flicking a small switch on the base of the fan. People use the clockwise direction to move hot air around their home during the winter, but that direction won't help you in the summer.



2. Don't use fans when you're not home.

While an AC changes the air in your home, a fan just moves the air. By extension, fans only create benefits



when people are actually in the home. To save energy, turn off your fans when you leave home or even if you move out of a particular room.

3. Get into the 80s.

Everyone has different comfort levels, but creating a home that is so cold you have to wear a sweater wastes a lot of energy. The bigger the difference between the outside temperature and your home, the more energy your AC consumes.

Most ACs can only cool your home to a maximum of 20 degrees under the outside temperature, but for efficiency, a 10 degree difference is better. Ideally, you should put your thermostat in the 80s. Research indicates that a setting of 82 degrees saves energy while also keeping your home comfortable.

4. Turn up the thermostat when you're not at home.

In that same vein, turn up your thermostat when you leave home as well. If you turn up your thermostat, the air conditioning won't run as hard, and you will save some money on your home cooling bill. Similarly, if you have zoned AC or window AC units, you should turn up the zones that are not in use.

According to the Department of Energy, you can save 10% on your cooling bills by turning up your thermostat 7 to 10

degrees for eight hours per day. Over time, those savings can add up and help you get out of debt. But, don't adjust your thermostat much more than 10 degrees. If you do, your AC will have to work too hard to cool down the home when you get home, and that will end up increasing your energy bill.



5. Invest in a programmable thermostat..

A programmable thermostat allows you to set a schedule so you don't have to manually adjust the thermostat. This ensures you never forget to change the settings when you leave your home. Contact your energy company — sometimes, they offer rebates or discounts for these energy saving devices.

6. Keep the blinds closed.

The summertime sun is great, but if it's streaming into your home all day long, your AC will have to work harder and use more energy. Naturally lower the

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Ways to Save Money and Energy on Your Thermostat

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temperature in your home by shutting your blinds during the day. If you want some natural light, try at least shutting the blinds on the south facing windows that get the most sunlight.



7. Open the windows in climates with cool nights.

If you're lucky enough to live somewhere that cools off at night, take advantage of that free cool air. During the night, turn off the AC and open up the windows. Then, before the sun gets high in the morning, close in that cold air and shut out the bright light.

For more money saving tips, check out next month's newsletter or look at our blogs. We're committed to helping you live a comfortable life that doesn't break your budget. Thanks and have a great summer!

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

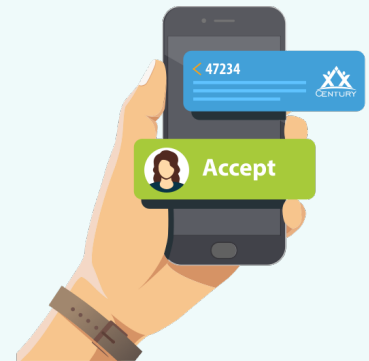
Inbound Automated Settlement Approval

- 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 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.



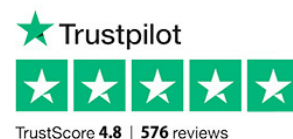
CFTC Contact Information:

888.348.4543 | cftpay.com



Global Contact Information:

800.398.7191 | ghllc.com/login



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