

Journey to Better Financial Health



Talking to Your Kids about Money — Tips to Raising Financially Savvy Kids

As parents, we all want what is best for our children. We work hard to educate them about the many risks they'll face in life

We warn them about potential pitfalls and try to lead by example where we can. If you've had financial struggles, your first instinct may be to shield your children from the realities of budgeting, rebuilding, and picking up and starting over. However, starting your efforts early, to educate your children about the realities of managing money can be one of the best gifts you give your children. One that will start them on a path to responsible spending and

saving that will serve them well throughout their lives. Here's how to begin.

The Three Pillars of Money

Famed money man, Dave Ramsey, believes that it is important to begin financial lessons early. He recommends that parents teach their children to approach money in three ways.

- Spend
- Save
- Give

He even has several **age-appropriate books** that help parents work with their children to drive these lessons home. Rather than buying the books, though, consider seeing if your local library has them on hand to check out. If not, these are books that might be worth requesting at your library as they can help you and other parents share these important money lessons with their children.

Let Your Kids Put these Lessons into Practice



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.

AMBER

Learn more about why Century's Debt Settlement program was a good fit for Amber. Everyone's situations are different and Century Support Services' personalizes the perfect solution for you. continued on page 5 ...



[Click to read her Story](#)

One of the best ways is to give them an allowance. This is no-strings-attached money that allows them to begin making financial choices for their lives. Your children can decide to spend their money, save up for bigger purchases, or even give their money to good causes. In a best-case scenario, your children may choose to do a little of all three with each monthly (or weekly) allotment.

Additionally, consider allowing your child to do chores around the house for extra money - and for family and

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friends if the opportunity presents itself, so they can put these lessons into practice further.



Set an Example for them to Follow

Living within your means isn't always the easy choice. It is a choice though. Explain that to your children. Teach them about credit cards, interest rates, and why it is better to avoid unnecessary debt. Teach them about good debt (homes, education, investments) and bad debt (credit cards, high interest rate car notes, personal loans, etc.), and the value of saving for rainy days. Most importantly, explain to them that waiting until you can afford the things you want often

makes obtaining those things that much more meaningful.

Finally, while you certainly want to be open and honest when discussing money with your children, you also want to keep these conversations age appropriate. Toddlers aren't going to understand weighty discussions about compound interest. They may, however, understand the value of buying a single piece of candy today versus purchasing an entire bag of candy if they wait a couple of days. Older children have even more opportunities to compare the differences a few days, weeks, or even months can mean for their spending power. The earlier you begin having these conversations, though, the sooner your child can begin enjoying the benefits of exceptional financial discipline.

Our goal is to help you keep your money progress on the right track and provide you with the tools you need to help you and your children avoid unnecessary financial missteps in the future. These tips can help you stay committed to your financial goals while setting a solid example for your children to follow when managing money.



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*

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



Want Some Extra CASH?

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

Learn More

Earn Some Extra \$\$ - Side Hustles for People on a Fixed Budget



As you work hard to get your budget back in order, inflation is certainly doing you no favors.

Therefore, now more than ever, it's important to learn some ways to make some extra money while you are working on a fixed budget. Consider the following side hustles to learn just a bit extra and help offset inflation's negative impact on your finances:



Deliver With Uber Eats

If you have the means to deliver food, such as having a reliable car or a bike or scooter, you can make some fast extra cash with **Uber Eats** or other meal delivery services, like **Doordash**. You are your own boss and can work at your own pace or as often as you prefer. There is no minimum amount you have to deliver to stay current. Simply download the app and enter your information to become an active driver. How much you can make doing

this obviously depends on how often you can work, your area, and how well you are tipped, but many find it a good side hustle.

Check Prices, Use Coupons

The adage, "*a penny saved is a penny earned*" very well exemplifies this tip. While not a side hustle in and of itself, you can save money by using this free service from **Capital One** when online shopping, ensuring you aren't overpaying. This automatically applies coupon codes for free and helps you save on purchases you were going to make anyway, therefore, earning you money through your savings.

Take Surveys

If you enjoy the act of taking surveys, **Survey Junkie** could be the perfect side hustle for you to try. You won't get rich from doing surveys, but according to BBB ratings, this is a legitimate way to make some extra money, from the comfort of home or wherever you are. You can earn up to \$45 per survey and are paid through Paypal. Of course, most surveys won't bring in that much, but you get a general idea.

Watch Viral Videos

If you don't mind mindlessly watching videos, check out this gig from **Inbox Dollars**. While you won't make a killing,

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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**

Earn Some Extra \$\$ - Side Hustles for People on a Fixed Budget

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this is probably the easiest to accomplish side hustle on the list. As you spend time watching YouTube videos, this company will pay you to watch them and then take surveys. As you watch videos and take surveys, you earn actual money, up to \$225 monthly.

Downsize/Sell

Another way to make some extra money is to create a side hustle out of getting rid of excess belongings or furnishings. For example, vintage Christmas decor, kitchenware, and clothing are all currently bringing a pretty penny online at [Mercari](#) and through other similar sites. In addition, you can put virtually any item on [eBay](#) as well to get rid of stuff. If you feel comfortable, you can host a garage or yard sale. Of course, once these items are sold, there is no more merchandise to sell, so it's a temporary side hustle. However, it will help you earn a bit of money and declutter your home, so it's



a win, win!

Rent Out Your Space

If you own your home or have an asset like a pool or beautiful backyard, you can rent out your space for a great side hustle. Rent your living space through [Airbnb](#) and your beautiful pool space with [Swimply](#). Of course, with this side hustle, you would have to be prepared to stay away— or out of certain areas of your home at least— in order to rent it out. However, you can really earn a pretty decent bonus income this way, especially if you live in a high-demand area.



Keep all the side hustles listed above in mind as you seek to find ways to stretch your budget even more. Unfortunately, thanks to record inflation, your budget is likely to get tighter and tighter no matter how hard you try to reduce spending. Thankfully, a side hustle is a great way to increase what you have coming in without requiring too much of your time.



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)

How the Century Program Works



Watch the Video

Would you like a refresher of how your Century Debt Settlement program works for you? Review our new on-boarding video that reviews all aspects of your program, includes great tips for success and information about new features.

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Spotlight on Success — Amber

Amber lived paycheck to paycheck. After she paid all of her bills for the month, she had nothing left for added expenses, so she used credit cards to supplement. Soon her credit card debt was so out of control that the minimum payments were well over what she could afford.

At one point Amber withdrew money from her retirement fund to try to payoff some of her debt. This didn't solve the problem and the debt only rose again, higher. ***"I felt like I was drowning in debt and would never get my head above water."*** Amber states.

When Amber felt like she exhausted all her options, she came across an ad from Century Support Services. ***"They put me at ease and were so informative and kind. They walked me through step by step of the entire process and came up with a solution that is custom for me,"*** Amber said ***"I am so appreciative knowing Century has my back and I can breath again for the first time in a while!"***



Amber has been dedicated to her program's success and after just 6 short months on Century's debt settlement program, her largest debt has already been settled. This moves her closer toward enjoying her well-deserved better financial health.

Congratulations on your program success, Amber!

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.

Managing Eye Strain & Its Symptoms

September is Self-Improvement Awareness Month, a perfect time to remind students (and everyone else) that the responsibility for personal growth requires ongoing focus and commitment.

September is also Eye Safety Month, an early fall reminder about the importance of taking care of and protecting one's eyes and vision. Eye Safety Month is important because the modern landscape now delivers an increasingly digitized life.

Few could argue that most of life's enjoyments and tasks can now be accomplished online - working, socializing, shopping, schoolwork, or simply learning about new things. Most people - young and old - admit to spending too many hours in front of a digital screen.

The result - is a common but preventable condition known as **Eye Strain**. Eye strain, which essentially describes eye fatigue, is uncomfortable but, fortunately, not serious.

Eye Strain Symptoms

The most common symptoms of eye strain may include any of the following - alone or in combination with one another -

- **Light sensitivity.**
- **Dry, burning, or itching eyes.**
- **Headaches or neck/shoulder pain.**
- **Blurred vision.**
- **Watery eyes.**
- **Concentration difficulties, among others.**

The 20-20-20 Rule



Take a Break
for 20 Seconds



Every 20 Minutes



Look at an Object
20 Feet Away



Eye Strain Causes

Eye strain is usually the result of intense, long hours during which your eyes must focus for extended periods. Eye strain has several primary causes -

- **Working with digital devices** - is known as digital eye strain. Digital screens contribute to eye strain because Digital Devices -
 - Cause people to blink less, creating dry eyes, an underlying contributing condition of eye strain.
 - May have poor contrast and screen glare, which contribute to eye strain.
 - May be placed at an improper distance, potentially leading to eye strain.
- **Long-distance driving.**
- **Reading.**

- **Detail work like sewing, crafting, or writing, among others.**

Dim lights, stress, uncorrected vision, prior eye conditions, and overall tiredness can further aggravate and contribute to an eye strain condition.

Diagnosing Eye Strain

Eye strain is diagnosed by an eye care provider. Eye strain symptoms can be reduced typically by implementing several lifestyle changes to those behaviors and actions contributing to eye strain.

However, most eye strain symptoms will disappear with simple adjustments to one's lifestyle choices. If the condition becomes severe or does not disappear, seek further medical care to rule out other less apparent and potentially serious conditions.

Combating Eye Strain

As noted above, most eye strain symptoms are managed effectively with simple, proactive lifestyle changes.

The following offers several effective ways to treat or combat eye strain -

- **Employ the 20-20-20 Rule** - digital strain can be reduced by taking a 20-second break, - every 20 minutes, to shift your gaze to an

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LIFE HACKS — Making Life Simpler



When your kids return back to college, remember this needed tip: **Tape a dryer sheet over the front of the AC unit and turn it on for a room freshener.**

Managing Eye Strain & Its Symptoms

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object 20 feet away.

- **Use lubricating drops**, especially when your eyes begin to feel dry.
- **Lighting** should be appropriate.
- **Use a tilting/swiveling screen** that also filters glare.
- **Clean the screen** to increase contrast impacted by smudge prints on the screen.
- **Use an adjustable chair** to ensure your eyesight and distance is appropriate.

Some people find that humidifying the room or applying a warm wet cloth to tired eyes is helpful. Wearing blue light-filtering glasses – even without vision correction–may reduce digital screens' impact on sleep/circadian rhythms.

Quitting smoking offers a host of benefits – including a big financial advantage.

The Take-Away

Fortunately, eye strain is usually a condition that is more of a nuisance than anything else. However, there are situations where it may develop into something more serious. This is when waiting for your annual eye doctor exam is not advised, as an immediate diagnosis may be necessary to help you feel better.



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.



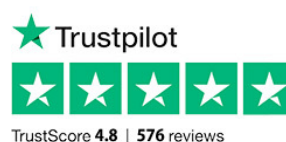
CFT Contact Information:

888.348.4543 | cftpay.com



Global Contact Information:

800.398.7191 | ghllc.com/login



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