



Road to Financial Freedom

How Marie Kondo's Tips Can Help You Tidy Up Your Finances



Marie Kondo has become a household name for her seemingly simple approach to cleaning up: Keep only the things that "spark joy," she advises. As it turns out, the same method Kondo

proposes for eliminating physical clutter can also be applied to our financial lives. Here's a closer look at how Kondo's six rules of tidying carry over to money management.

1. "Commit yourself to tidying up."

Kondo says, "The KonMari method does require time and effort. But once you have made up your mind, all you need to do is apply the right method."

While the tidying guru may be referring to dealing with domestic mess, her words are remarkably applicable to



taking control of your finances. Without an attitude of complete commitment, you risk falling back on bad habits. But if you're ready, willing and able to embrace the process, real and meaningful change is within your reach.

2. "Imagine your ideal lifestyle."

Have you ever felt compelled to just dive right into the effort of conquering your clutter? According to Kondo, this leads to diminishing returns. Instead, she says, you must first imagine your ideal lifestyle is and how tidying up will help you achieve it. "The tidying up process thus represents a huge turning point," she insists.

The same holds true when it comes to managing your finances. Some people spend without considering how the spend relates to their overall financial

goals. Before you begin the process, spend some time thinking about what your finances would look like in a perfect world. Now, think about how your spending habits can

Spotlight on Success

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Welcome to our 'Spotlight on Success' column. Each month we celebrate a client's success by sharing their experience while on the Century program.



[Click to read Karen's story](#)

support or hinder this vision.

3. "Tidy by category, not location."

Most of us have a tendency to clean room by room. Instead, Kondo recommends tidying according to categories -- for example, gathering and inventorying ALL of the clothing before moving on to another

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A New Century CAS Feature

Century uses our Century Alert System to send you important notifications about your program and we are excited to offer another way for you to approve your settlement offers **24/7!**



We understand your life can be hectic and being available when our team is, may not always be possible. For this reason, we have created a new way for you to review and approve settlements when it is most convenient for you. Whether it's 5am, for our early birds, or midnight when you stay up late watching your favorite movie.

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How to Spot Financial Abuse of the Elderly

As we get older, and as our family members age, there is a growing concern about being victimized by unseemly characters who prey on the elderly. Unfortunately, according to the [U. S. Department of Justice](#), elder fraud is a growing problem. One must be able to identify the potential signs of financial abuse as well as take steps to help themselves, and their loved ones from falling victim to financial exploitation.

Identifying the Signs of Financial Abuse

Unfortunately for many vulnerable seniors, financial matters grow more complex and they are unable to manage on their own. Providing care for them may involve having to help them deal with everyday tasks including payment of regular bills. Whether the person who has this responsibility is a paid caretaker or a family member, it is imperative to keep a close watch for potential signs they may be being victimized financially.

- Sudden decrease in spending on essential items
- Sudden increase in late payment of regular bills (rent, utilities, etc.)
- Sudden increase in number of cash withdrawals from bank account
- Increase in spending resulting in unusual purchases
- Interest expressed in changing powers of attorney or will

These are merely some of the changes you might see if your loved one is being taken advantage of financially. It is always a good idea to talk to your loved one if you spot any of these signs and take steps to make sure the issue is resolved as soon as possible.

Preventing Financial Exploitation

While senior financial abuse is on the rise, it is possible to take steps to help minimize the risk of this problem. Some steps are easier to implement than others, but the more attention you can pay to your loved one's finances, the less likely they are to be victimized.

Communication and regular visits whenever possible are the first step to keeping your loved one safe. If you are unable to check in on them regularly, find a neighbor or other trusted friend you

feel comfortable trusting this task to. Making sure your loved one feels safe talking to you about financial matters can go a long way to helping protect them from financial abuse. Sometimes, despite using caution, your loved one can still make a bad financial decision. Avoid passing judgment and tell them we all make bad financial decisions, instead help them learn to avoid a problem later.

Open communication allows you to discuss the wide range of scams, cons and risks your loved one is facing from those who are less than ethical. Remember email scams, credit card scams, and investment scams are common ways the most vulnerable among us are targeted.

While it will be a difficult subject, discuss estate planning matters with your loved one. This is a necessary and important step to understanding their financial status. In addition, this type of transparency usually means you can review their estate planning documents from time to time and review changes which may have been made. If there are any

unusual changes, this could be a possible red flag.

Make sure you take the time to have a good relationship with your loved one's day-to-day caregivers. By taking this time now, you may be able to more



easily identify unusual behavior from them. Stay vigilant as it could be an indication they may be taking advantage of your loved one. Should you notice any unusual behavior, you may want to dig deeper into your loved one's financial documents for potential problems and take the appropriate steps. The first thing you can do is contact your local elder abuse hotline. Information for your local agency can be found on the [National Center on Elder Abuse](#) website.

While financial abuse is a growing problem, being able to identify the warning signs, and taking steps to avoid the issue in the first place can help protect your loved one, as well as protect you as you age.



A New Century CAS Feature

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1. Enter your 8 digit client ID number,
2. Listen to your settlement information and
3. Press 1 to accept.

Along with convenience comes simplicity. We have made this new feature fast and easy. We will notify you in multiple ways (text, email, and phone) when a settlement is pending your approval. If you are busy and cannot take our call, just call us back anytime on the **Approval line** at **888-913-8784 option 3 and then option 1.**

IT'S EASY!

It's really that easy. Try it with your next settlement opportunity and see for yourself.

Are you asking yourself...What is CAS? CAS, our Century Alert System, communicates the most important program notifications to our clients using texts, automated phone calls and emails. Below are features of CAS:

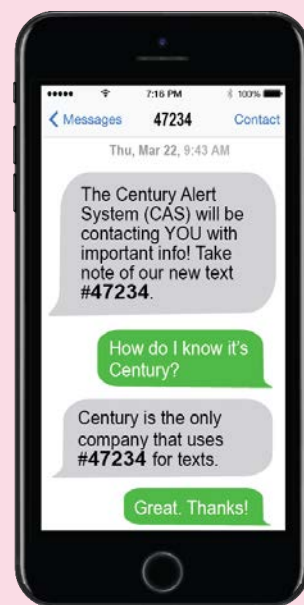
- Engaging email notifications,
- Real-time responsive text messaging. Messages arrive to your cell phone from '**47234.**' If you're new to CAS, it's important that you recognize the CAS number and read each message before you delete it.
- Voice messaging system, and
- An advanced call network connecting you to a live representative regarding urgent matters.

If you aren't currently receiving Century text messages, we encourage you to start today! Text messaging allows us to streamline communication for your program updates. Just text the phrase 'TextMe' to 47234 to begin receiving CAS program updates from your Century team.

Methods to approve your settlements. In addition to this new automated feature, you can approve your settlements through any one of the different methods Century offers. You choose what's most convenient for you.

- **Text message*** - Simply reply 'I accept' to the text message you received outlining the settlement details.
- **Email**- It is as easy as replying 'I accept' to the email in your inbox which outlined the settlement details.
- **MyCentury Portal** - Log in to your MyCentury portal to review the settlement details and follow the instructions on how to approve.
- **Phone** - approve with Century's Voice Automated Settlement Approval feature when our voice broadcasting system reaches out to you or call in to use the new automated feature which is available 24/7.
- **Live Chat** - Start a Live Chat session with one of our representatives either on our website or within your client portal.

*You will receive approximately 30 messages per month. Message and Data Rates May Apply. [Click here](#) for SMS Terms and Privacy Policy.



Century Announces a New Alliance

Oxford Tax
PARTNERS



Century is pleased to pass along a new value add service to our clients. Oxford Tax Partners specialize in tax preparation and resolution for consumers in debt settlement programs. If you are interested in taking advantage of this valuable referral opportunity, the Oxford team is ready to help our Century clients. **Read more...**



DID YOU KNOW?

Our [Facebook page](#) focuses on tips and articles to help you enjoy your life while saving a few dollars!



Have a Question?

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

*Available during regular business hours only



7 Items to Stop Buying and Start Making

The grocery store is full of food items that can be made at home for less money. Often the homemade foods are healthier as well. The following 7 items are easy to make at home. They're also cheaper than the store bought versions, because they contain fewer preservatives and unhealthy additives. It's a win-win!

1. Granola. Homemade granola can easily be made from a variety of products that many people already keep in their kitchens, like nuts, oats, seeds, honey and raisins. The recipe you use may vary depending on your preferences. Once you've made granola a few times [from a recipe](#), add variation to make it more to your own tastes.

2. Vegetable Soup. In the mood for vegetable soup? Why eat it from a can when you can make your own from the extra vegetables in your crisper? To [make a tasty vegetable soup](#), cut up vegetables and combine them in a pot with vegetable broth and tomato sauce. Finally, season your soup with salt and pepper to taste.

3. Pasta Sauce. Pre-made jarred pasta sauces can get expensive, especially if you eat pasta on a regular basis. [Make your own](#) with a can of plain tomato sauce and seasonings like salt and red pepper. Customize the spices and ingredients for each dish.

4. Frozen Pizza. Why buy frozen pizza when you can make your own from scratch? Find a good pizza dough recipe, spread the tomato sauce over the dough, and sprinkle with shredded cheese. Once you're in the habit of making your own pizza, you'll be able to do it quickly and easily. Simplify the process by making a double or triple batch of dough and freezing the extra for next week.

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Spotlight on Success

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settlement, accessing the online client portal for the first time or having only one account left to settle.

Karen Finds Hope

All it took was one rough year to put a real strain on Karen's finances. Between the medical bills from a veterinary emergency room visit and the cost of traveling to attend the funeral of a family member out of town, her expenses and ultimately her unsecured debt took an unexpected hit.

With over \$10,000 in debt, Karen was making minimum payments on her credit cards but she was struggling to make any progress and her balances continued to grow. She came to the realization that she might be better off getting some debt help, and she made a great decision calling Century.

The Century representatives explained the program in detail to Karen. It made her slightly uncomfortable when she realized she had to allow her accounts to go delinquent. Karen felt a sense of responsibility to take care of the debts she had created. She put her trust in the experience the Century team had in handling situations like hers.

Success is not just found at the time of completion of the program but also in achieving milestones along the way. These include things like achieving a first

Nearly 2 years after enrolling in Century's debt settlement program, Karen has resolved most of her debts and is in the final stages of her last settlement! She also had the opportunity to work with UCAN, a national consumer advocacy group which protects the rights of people who may fall victim to harassment. Their Creditor Intervention Program, which is free of charge to all Century clients, handled harassing calls Karen was receiving from creditors. She was able to have one account resolved by UCAN's lawyers and the debt was completely discharged.

"I'm really excited because I didn't think I would ever get out of debt", Karen stated. "My experience with Century Support Services has been excellent and I'm very happy with them."

"The staff at Century kept me updated on everything and they would email me and let me know when they had negotiated a new settlement opportunity for me. Then I would decide if I wanted to approve the settlement they negotiated. If I didn't approve, then I would just tell them and they would negotiate with the creditor again."

"My experience with Century has been wonderful and I'm going to celebrate when I get out of debt! I'm never getting back into debt again."



Congratulations on your program success, Karen! 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 protect the privacy of our clients by changing their names and omitting any identifying details.*

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category. While this task may seem overwhelming, it's the only way to get an accurate understanding of just how much stuff you have within each category. Take coats, which are often scattered between closets, coat racks and mudrooms. When you collect all of your coats into one place, however, you can no longer overlook an excess of outerwear. Confronting yourself with the sheer volume of your belongings within a single category also makes it easier to let things go.

This KonMari rule seamlessly translates



to financial management. If you don't have a budget, you need one. But a budget is not enough on its own. You also need thorough budget categories which allow you to drill down to spending specifics. For example, taken on its own, a subscription to Netflix, Hulu, or Prime may not seem like much. However, these fees add up, and

grouping them together reveals a clearer picture of their comprehensive impact on your budget.

4. "Follow the right order."

During the home cleaning process, Kondo recommends working easiest to hardest in terms of keeping/discarding decisions: clothing, followed by books, then papers, next miscellany ("komono"), and finally "sentimental items." This helps you get used to the process so you'll be in the right mindset when you get to the more challenging choices.

Applied to your budget, a similar sequence makes sense. The typical household budget includes categories ranging from necessities to nice-to-haves. In order to maximize efficiency, start with assessing how you're spending money on the former before tackling the latter.

5. "Finish discarding first."

Do you ever feel like your house is in a constant state of tidying up? If so, it may be because you're sorting without discarding, according to Kondo. We're all familiar with the adage, "Don't put off for tomorrow what you can do today." This goes for your financial practices, in addition to house cleaning. Once you've

decided to whittle down to one subscription service, cancel the others immediately. Decided to cut back to eating out just once a month? Start now. The more tasks you leave for later, the less likely you are to follow through on them.

6. "Ask yourself if it sparks joy."

Kondo's now-famous "Does it 'spark joy'?" proposition is a straightforward one: If a belonging doesn't pass this test, it's time to let it go. "Remember: you are not choosing what to discard, but what to keep," counsels Kondo. Granted, buying a gallon of milk may never "spark joy," but many of your other purchases are surprisingly expendable -- especially when subjected to this test.

One caveat? While Kondo recommends holding each item in your hands as you sort items in your home, resist doing so while shopping. Why? Because the mere act of picking something up creates a consumption-driving bond between buyer and product. Instead, revert to point #3: In addition to determining whether it's a passing fancy or promises true bliss, consider how a particular purchase aligns with your long-term financial goals.

Just as tidying up your home can be "life-changing," so can tidying up your finances. And while it's no small endeavor, we can think of nothing that "sparks joy" more than smart spending and saving aimed at making your financial dreams a reality.

7 Items to Stop Buying and Start Making

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than pies purchased at the grocery store. Simplify the pie making process by doubling the pie crust recipe and freezing the extra for next time. For the filling, buy berries cheaply when they're in season and freeze them to be used throughout the year.

7. Bagged Salads. Bagged salads are convenient but expensive. Keep the lettuce, shredded cheese and cut up vegetables on hand. Throw them together into a bowl at the beginning of the week and take out what you need as you prepare meals. Making one large salad at the beginning of the week saves time so you won't have to make a new salad every night.

Following these tips, you can enjoy healthy, homemade foods all week long.

5. Frozen Dinners. Frozen dinners are costly and most of them aren't even that good. You can make your own frozen dinners by freezing meal-sized portions of your dinner leftovers. Freeze them in bags or in small plastic containers. Label each frozen dinner and include the date.

6. Pies. Pies made from scratch often have fewer dyes and preservatives





Navigating Financial Outpatient Care

There's a new phenomenon that's been sweeping the nation for a while now. This phenomenon has been called "financial outpatient care." It's a trend where grown children, often in their late 20s or 30s, are turning to their parents for financial support as they struggle to reach financial stability.

In the past, young adults were eager to leave the nest. Children as young as 18 were cutting cords with their parents. Once these kids left for college, they often never returned to live with their parents. They took a job, got an apartment and flew the proverbial coop. It was a traditional symbol of independence and something that parents—and their kids—looked forward to in a kind of bittersweet, this is the way the world works, way.

Unfortunately due to a poor economy, monumental student loan debt and previously high unemployment rates, some adult children are being forced to move back home, either into their old rooms or in the basement of their parents' homes. Those who don't take up physical residence in their childhood

homes may still have to rely on mom and dad to get by financially. They may have to get help with monthly rent payments or even for groceries. This can be tough on young adults who are striving to be independent in a challenging world.



In addition, this is a challenging financial drain on parents who should be focusing on retirement. In some cases, these parents are already on fixed incomes, and have little to give. Yet they do. The problem with this situation is that it can end up pulling both the parents and the children down. Here are

three ways to navigate your way through this difficult scenario whether you're the parent or the child.

Lesson One: Don't Borrow Money to Pay For a Lifestyle

Parents shouldn't take out a second mortgage, get a HELOC or borrow money on the family car just to give that money to their kids to supplement their income. Children shouldn't borrow money from parents or run up credit card bills to pay for a certain lifestyle. Adult children will better learn how to live within their means when parents set the good example. Neither parents nor children should be borrowing money just to support a lifestyle.



Lesson Two: Enroll in a Money Management Course

If parents and their adult kids are running their financial households in this way, money management education can help. Realize that people aren't born knowing how to handle money. It's a learned skill that anyone can master. A money management course will help to get parents back on track toward retirement as well as teach young adults the importance of financial independence and how to achieve it. By the end of the course, both parents and adult kids will be in a better position to pursue financial independence.

Lesson Three: Stop the Money Train Slowly

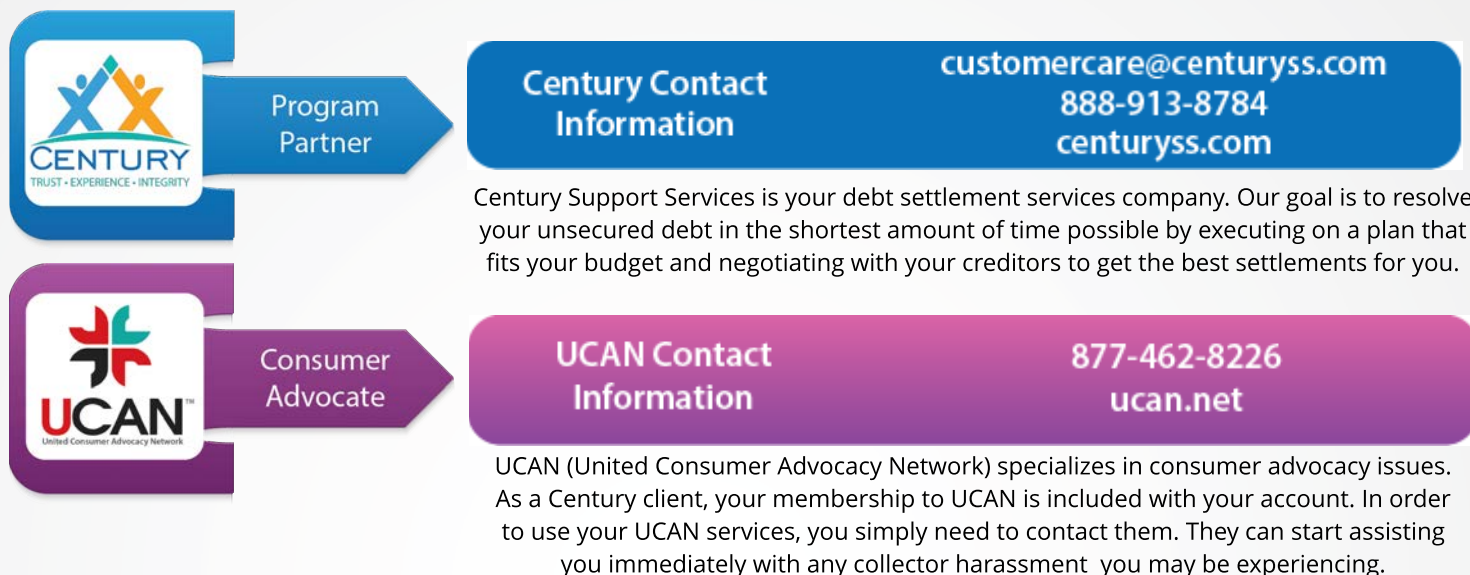
The money train should be stopped gradually, enabling time to put a plan in place to eventually end the support. It isn't fair for an adult child who's counting on financial help to all of a sudden be cut off without warning. Likewise, it won't be easy for parents to say no when they've made a habit of saying yes. With a little cajoling, it's likely the parents would give in. Both sides should agree to a termination at a date in the near future, such as 90 days. This gives both sides time to adjust to the new circumstances.

These are three great ways to help both parents and their children to become, not only financially independent, but also financially successful. The key is to be as understanding as possible while holding firm to the knowledge that there is a way out of this situation.



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:



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.



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