

# Journey to Better Financial Health



## Stress Awareness Month 8 Practical and Affordable Stress Management Tips

Stress levels are up throughout America. Even without recent events in the news, 44 percent of Americans reported increased stress levels over the past five years, according to a 2011 report from the American Psychological Association. That level has only increased as time has passed, and especially with the addition of a global pandemic and forced soft quarantines across the country. Stress impacts people's health and well-being, causing increased sickness and psychological distress.

April is Stress Awareness Month, and with this month comes opportunities to learn more about what causes you



stress, and how you can lessen stress in your life. By taking control of your stress levels, and learning to smile just a bit more, you can make your life significantly more pleasant.

### Understanding the Negative Impacts of Stress

Before discussing what you can do to improve your stress levels, you should first understand the negative impacts of stress on your health and wellness.

According to the Mayo Clinic, stress has a direct impact on your health. If left unchecked, it can contribute to high blood pressure and heart disease. It also may feel restless increases your risk for obesity and Type 2 diabetes. All of these increase your risk of complications from the current global pandemic.

Some signs that stress is having this negative effect on you include:

- ◆ Muscle tension
- ◆ Headaches
- ◆ Chest pain
- ◆ Fatigue
- ◆ Sleep problems
- ◆ Stomach upset

### 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.

### CASEY

Casey would do anything for her family, especially her children and grandchildren. When her youngest daughter Katie lost her job and she had a newborn at home, Casey gladly opened her home to them ...(Continued on page 8)



[Click to read the Story](#)

Stress also impacts your mood. You may feel restless or anxious, be prone to angry outbursts, or find your eating habits changing. Clearly stress has negative effects on your body. Finding practical stress management techniques is critical, not just for your comfort, but also for your health.

### Practical Ways to Reduce Stress

While getting a massage or taking a week-long vacation may reduce your stress levels, these aren't practical stress management techniques for all times of life, especially during a global crisis ... *continued on page 8.*



# National Pet Day

If you've always wanted a pet but thought you couldn't afford to care for one, you might be able to enjoy the benefits of owning a pet, even on a small budget. Vet care is often expensive, as is feeding your pet. However, you can often reduce or eliminate some higher costs of pet ownership. Celebrate your pets or get a dog or cat on National Pet Day if you can fit its care into your budget. Not only will you enjoy caring for your pet, but you'll notice that your stress and anxiety levels will decrease.

yearly physicals — are because pets get into anything and everything and are often hurt. You can minimize these incidents by keeping your pet inside. When your pet needs to go out, keep it on a leash. Always supervise your pet with toys, especially those that your pet chews — you don't want it swallowing something that will cause a blockage.

## Shop Around

As with anything else, shop around for goods and services. Some veterinarians are less expensive than others. Of course, be sure the vet you choose has a good reputation. You can also shop around for appropriate pet toys and make your own. Many dogs and cats are perfectly happy with an empty box or, for dogs, standard tennis balls, which are less expensive than tennis balls made for dogs.

## Diet

Quality pet foods are expensive. Look for the least expensive quality food you can find. For those who prefer feeding a raw diet, look for sales on chicken, inexpensive cuts of beef and pork and other proteins. Ethnic stores often have the much-needed liver, beef heart, kidneys and chicken gizzards for less than you can find them in grocery stores. You can often feed a raw diet — if you know how to shop — for much less than feeding quality pet foods.

## Medications

If your pet needs medications, ask for generic brands. Often, animals use medications, such as antibiotics and allergy drugs that are the same as humans. Ask your vet for human prescriptions — they are significantly less expensive than the same drug made for pets.



## Basic Care

Many people bring their pets to a groomer for basic care. Save on this expense by grooming your pet yourself. If you are not sure how to cut nails, ask a veterinarian to show you when you bring your pet in for its shots. Brushing your pet daily reduces stress. Bathe your pet as needed to keep odors down. Also, learn to brush your pet's teeth as needed.

## Don't Go Looking for Trouble

Many vet visits — other than shots and

## Program Tip

### Easy Ways to Approve Your Settlements



We offer a variety of convenient methods that you can use to approve your settlement

[Check out this video to learn more about each method.](#)



Subscribe to Our YouTube Channel

## Have a Question About Your Program?

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



\*Available during regular business hours only





## Celebrate April with a Garden Fresh Feast

Gardening has long been celebrated all over the world as a way to reconnect with both the soil and your soul. Relaxing and productive, it provides countless mental and physical benefits to those who embrace this pastime.



Considering April is National Garden Month, there's no better time to discover just how nourishing it is to feast on the food you've grown with your own two hands. We'll give you the basics to get started so you can take it from there.

### Tackle the Practical

As complicated as gardening may seem, it's not as difficult to get started as you might think. Even if you're dealing with very limited yard space, there are ways to start growing under any circumstances. It's far more important that you're able to invest the time in gardening than it is to have that fabled green thumb:

- List the plants that you and your family would love to eat

once they're harvested

- Plan out the zone for your garden. Visit your local nursery with a sample of soil to get a better idea of what will grow.
- Estimate the day of the first and last frost. List which animals in your area are likely to get into your garden patch (e.g., bunnies, deer, etc.).
- Invest in a solid garden hoe, rake, and shovel. Purchase a pH test to get a full read on the alkalinity and acidity of the soil.
- Choose your seeds before planting and harvesting according to directions.
- Use compost as a free and effective way to nourish your garden.

### Tips for Better Eating

No matter how much research you do on gardening, your harvest will be a combination of trial and error. Talking to local gardeners and nursery employees and asking questions to the online community will help, but part of the fun of this hobby is working out a system for yourself. We recommend nourishing your soil as much as possible so your plants can grow without being strangled by a lack of nutrients. The more organic material (e.g., food scraps, grass clippings, tea bags, etc.) in your compost, the better fertilized your garden will be.

## Program Tip



### BUDGETING THROUGH A CRISIS CAN BE VERY TRICKY WITH THE UNKNOWNs FACING AMERICAN TODAY.

Many people have lost their jobs and others are still working through this uncertainty. Whatever situation you find yourself in, our team has put together some tips that may help guide you in using your Stimulus Check most effectively.



Purchase essentials to have on hand — Food, gas, utilities. Here's a link of the best foods to stockpile when on a tight budget.



Pay your basic living expenses - Rent, electricity, health care expenses, etc.



Stay the Course on your Century program - Continue your monthly deposit to avoid losing active settlements and losing ground in your program.



Put money in your 'Rainy Day' fund. As we have seen, an emergency can happen very unexpectedly.



# The Dangers of Retail Therapy

When you're feeling stressed by what's happening at your job, with your family or in the world today, what makes you feel better? For many, shopping can become a source of comfort in times of emotional stress. In fact, there is a name given to this: "retail therapy." Is there really anything wrong with using shopping as a way to soothe your emotions? Let us explore some of the dangers of retail therapy.

## Dangers of Retail Therapy

**You May Spend More When You're Stressed** - If you're feeling good, you're likely to go to the mall and just buy what you're after. However, in stressful times it is common to pick up more items to try to make yourself feel better. You are much more likely to spend more than you planned when you shop during times of stress.

## It's Easy to Fall Into the Debt Trap

- One of the things that makes retail therapy so easy today is one of the biggest dangers--credit. Many stores, online and brick and mortar, offer easy access to credit. Plus, most of us have at least one credit card in

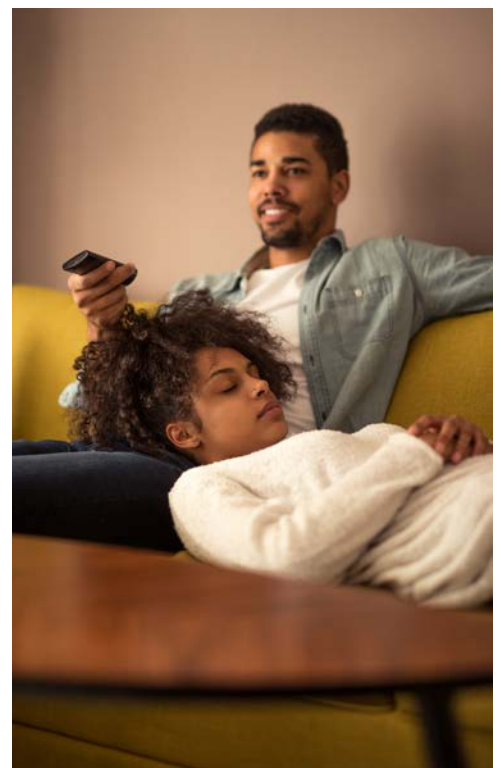
our wallet. When you are using credit, spending money feels "less real." However, the bills that arrive at the end of the month certainly are.

**Emotional Shopping Leads to Hoarding** - If you're shopping every time you get upset, you can wind up with more "stuff" than you know what to do with. People who shop due to emotional stress can easily fall into hoarding patterns too.

## Retail Therapy Can Harm Relationships

- When you run up hundreds of dollars in debt or spend your whole tax refund on a shopping trip, it only makes sense that your spouse or partner might get upset. Just like alcoholism, compulsive shopping or even too much retail therapy can break up even strong marriages. As you can see, emotional shopping or "retail therapy" can have long-lasting impacts that may, in fact, cause further emotional stress on you and your family. Before you head to the mall (or add too many items to your online shopping cart) make sure you are mindful of the effects that emotional shopping can have. Perhaps a brisk walk or an evening of binge-watching a

favorite television show would be a better way to burn off a little steam. Or, if you are suffering from severe emotional trauma, connecting with a professional can not only help you work towards recovery, but it may even save your finances too.





# Maximizing Your Tax Refund

If you're getting a tax refund, maximizing it can be really important for your financial future. But how should you do that? The best way is to have a plan, so you don't spend your refund on something that doesn't give you the biggest benefit. If you have a financial plan to adhere to, you probably already know where your taxes are going. But if you don't have a plan worked out, it's time to create one before you spend that refund check. Future you will be thankful.

## **Tax Season is Upon Us -- And Many People Have Their Refunds Already**

A lot of people have already gotten their refund checks. Some people have spent them, and others may be holding onto them until they decide how the funds should be spent. If you're in that boat, or you haven't gotten your check yet, it's time to make sure you have a good plan for those funds. You don't want to squander your refund and then have regrets later. Here are some of the best things to do with your tax refund.

## **Use Your Refund to Jump-Start Financial Goals**

If you have financial goals that are based on investing, saving, or other activities. Use your refund as a jump-start to that. You could open an investment account or a CD, put your money into saving for a rainy-day, emergency fund, or otherwise stash it away in something that will grow over time.

## **Paying Down Debts Can Be a Good Use of Refund Money**

Having debt isn't fun, especially if it's at a high interest rate or has big payments on it. But you can use your refund to knock down that debt so you can pay it off faster. Depending on the size of your refund (and your debt) you may even be able to pay part or all of it off.

## **Invest in a Retirement Account or a**

## **401(k)**

Investments are a good idea for the future. It's money you put away now, and it will grow so you'll have more to spend later. An IRA or a 401(k) is a good choice, but there are also other types of investment accounts. No matter



which one you choose, do your research first so you can select the right one for you.

## **Improve Your Home to Increase Its Value**

Home improvements are among the best ways to spend your tax refund dollars. If your home could use some updating, you can raise its value and your equity in it by making sure you maintain and improve it.

## **Make a Big Purchase (But Only if It's Planned and Beneficial)**

If you've been saving for a big purchase for a while now, like a down payment on a house or a replacement for your aging vehicle, your tax refund could be that extra little bit of money you need to make that purchase. That kind of planned expense isn't the same as an impulse buy, and can be a good use of the money you get back on your taxes.

The bottom line is that maximizing



your tax refund will involve using the money in a way that's right for your needs and situation. Carefully consider the things that matter most to you, and that need to get accomplished. Then pick the most important one of those things, and put your tax money toward it. That will help you maximize your refund and minimize your regrets.



**Century's Alliance with**

*Oxford Tax*  
PARTNERS

**Need help with Tax Resolution?**

**Oxford Tax Partners specialize in tax 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 you.**

[Learn more...](#)

# Staying Healthy and Sticking to Your Budget During the Coronavirus

Recently designated as a global pandemic, the novel coronavirus (COVID-19) is already disrupting our daily lives and is expected to continue to do so in the weeks and even months ahead. In addition to worrying about the health and safety of family and friends, people are also rightfully concerned about their financial wellbeing. While these fears are natural, there's good news, too: There are some steps you can take to stay safe and prepared through this public health crisis.

Read on for four tips aimed at helping you stay safe and sound -- both physically and financially -- during the coronavirus pandemic.

## 1. Stay home unless it's absolutely necessary to venture out.

The data makes it very clear: The more people commit themselves to limiting their contact with others by staying home, the quicker we'll be able to stop the spread of the disease in order to minimize sickness and loss of life.

While you may think it's not a big deal to run out to the store or to the playground, the coronavirus is extremely contagious and durable. In fact, [it can live on some surfaces for up to three days](#). Your best chance of avoiding it is to practice social distancing by staying home where you know with 100 percent certainty that you will not be exposed to the virus. In addition to safeguarding your health, this is also a wise financial move. The less you're out and about, the less money you spend on everything from the trip through the Starbucks drive-through to gasoline.

## 2. Cook your own meals using what you've got.

If you're like most people, you've probably got abundant cans on your shelves and casseroles in your freezer. Before running to the grocery store to stock up, consider what you've got on hand and how you can use it.

For some great ideas, check out *Food Network's* [roundup of easy pantry](#)

[recipes](#). From black-eyed pea soup to chocolate-pretzel cereal treats, most of these can be whipped up with just a handful of basic ingredients you've probably already got in your pantry or fridge.

## 3. Resist the urge to stockpile.

We've all heard about stores running out of everything from toilet paper to meat. Unfortunately, hoarding food



and supplies during emergency situations is not only unnecessary, but also costly. After all, buying a year's supply of toilet paper can be a budget-breaking endeavor.

Not to mention that it's a vicious cycle: The more people stockpile and hoard, the less is available for people who need it. So even though you may feel pressure to load up your cart at the grocery store, keep a level head and buy only what you will need and use.

## 4. Make your own hand sanitizer.

One of the biggest defenses against coronavirus is practicing proper hygiene, including handwashing and hand sanitizing. However, not only is it hard to find hand sanitizer in stores at the moment, but price gouging can

also be a problem. We've got a simple solution: Instead of wasting time (and gas) driving around looking for hand sanitizer, make your own using [this two to three ingredient recipe](#).

An added bonus? Your concoction won't be full of toxic chemicals. And you can even use essential oil to make it in the scent of your choice. Our pick -- especially if you're feeling stress or anxiety? Lavender, rose, or jasmine.

To say these are uncertain times is an understatement. However, following these tips and maintaining a positive outlook can help you weather the challenges ahead during this unprecedented event.



## Questions about your Program?

Would you like a refresher of how your Century Debt Settlement program works for you?

[Click here to review](#) our new on-boarding video that reviews all aspects of your program, includes great tips for success and information about new features.



How Your Program Works

**Click to watch**





## Spotlight on Success — Casey

Casey would do anything for her family, especially her children and grandchildren. When her youngest daughter Katie lost her job and she had a newborn at home, Casey gladly opened her home to them. She loved



having them both in the house and being able to spend more time with her grandchild. Casey soon discovered that this decision had very real financial ramifications on her budget.

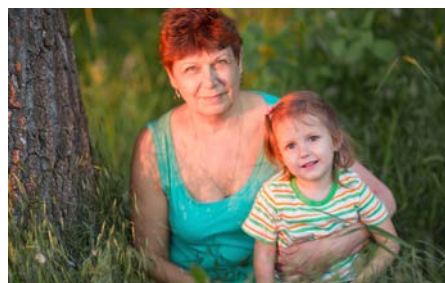
Casey made more than enough money to live comfortably on her own but having two more people in the household, began stretching her budget further and further each month. In order to compensate for this, she started relying heavily on credit cards and personal loans. At the time, Casey would not have had it any other way and didn't regret being there to support her family.

After a little over 2 years, Casey's daughter and granddaughter were able to move into a place of their own. Casey was elated that her daughter

could support herself again but she realized her own financial situation had taken a large hit. She was nearly \$35,000 dollars in credit card and personal loan debt. She knew that with her current income, she would not be able to pay the balances off and making minimum monthly payments was not the answer. She needed help.

A friend mentioned that Century had helped him out of a similar dilemma and Casey made the call. Immediately she knew she was in good hands. "Everybody has been very polite and understanding and their customer service is phenomenal," said Casey.

Our team walked her through every step of the process, helping her better understand how the program would work and was designed to fit her needs. Casey was thrilled to see our team get to work so fast and start producing results almost immediately. And with those results came the most valuable benefit Century offers: Peace of mind.



## HAVE A QUESTION?



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

*\*Available during regular business hours only*



## 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 and LIKE us today.

**"They handled my negotiations and settled all my accounts. Working with them has kept me from having to worry about anything and they have taken care of everything. That eliminated a lot of stress."**

Casey stuck to her program and with her partnership, we have been able to deliver some amazing results. Century was able to save her almost half of the amount she owed, making a much lower monthly payment. With just a few more months and one more account to settle, Casey is on path to becoming debt free by the end of summer. "Century has been wonderful. I've never been so satisfied."

# Stress Awareness Month - 8 Practical and Affordable Stress Management Tips

*Continued from page 1*



or times when you're trying to save money. This April during Stress Awareness Month, look for easier ways to reduce your stress. Here are some practical ideas.

## 1. Get Some Exercise

Stress creates increased adrenaline and cortisol levels in your body. These need a release, or the negative effects of stress start to build. [Exercise](#) helps you release and metabolize these hormones in a healthy manner.

Exercise doesn't have to mean a trip to the gym. You can take a walk outside and get the same benefit. A simple workout video streamed online can do the same if the weather is poor. Look for physical activity every day to improve your mood and lower your stress levels.

## 2. Sleep

Sometimes it's hard to sleep when you feel stressed, but lack of sleep will create more problems. In order to encourage better sleep habits, try to relax in the hours before bed. Rather than working until bedtime, find some ways to de-stress in the hour before

you head to bed. Limit screen use and do not bring your phone to bed with you. Read a book instead, and you may have an easier time falling asleep.

## 3. Write It Down

Keeping a stress diary can help you pinpoint what in your life might be



significant other for a cuddle session. It lowers your blood pressure and heart rate, which, in turn, lowers your stress levels. You can get a similar response by spending time petting a dog or cat. Positive physical contact actually lowers cortisol levels and releases the happy hormone oxytocin.

## 6. Crank up the Tunes

Soothing music has a relaxing effect on the body. Peppy music can energize you and prepare you for exercise. Choose carefully, because intense music can actually create a stress response, but find some soothing or peppy options to help relax your body and reduce your stress levels. If music isn't your thing, listening to nature sounds can help.

## 7. Practice Deep Breathing

Deep breathing activates the parasympathetic part of your nervous system. This part is responsible for your relaxation response. To practice deep breathing, sit in a quiet place and breathe in slowly through your nose until your lungs are fully expanded and your belly rises. Then, breathe out slowly in the same manner, pushing out all of the air. Repeat a few times until you feel calm and focused.

## 8. Manage Your Time

Learn to [manage your time effectively](#). If your "to-do" list feels overwhelming, it will add to your stress. Often writing down what you need to accomplish, and when you will accomplish it, will actually make you feel less stressed or overwhelmed. It will also show you if you need to say "no" to a few responsibilities.

Stress is a normal part of life. It is your body's natural way of defending against perceived danger. However, chronic stress has a negative effect on your health. By practicing these ways to reduce stress, you will be able to enjoy life better. So stress less, smile more, as we enter Stress Awareness Month.

## 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](#) to learn more about the features of CAS and the benefits to your program.

causing you stress. Write down the date, time, and place of stress-inducing events. Then, note how you rate the stress. Soon you will have a record of events that are making you stressed, and can take measures to avoid those events that you are able to avoid to better cope with stress levels.

## 4. Peaceful Mindness

Mindfulness uses measures to anchor you to the present. Meditation, yoga, and cognitive therapy can all help you increase mindfulness in your life. Mindfulness helps you combat anxiety by focusing on what is real and true, which can transform negative thinking and, in turn, reduce your stress levels.

## 5. Get More Physical Touch



Hugs, kisses, and cuddles actually reduce stress. Grab your kids or your



# 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:

 <p>Program Partner</p>	<p><b>Century Contact Information</b></p> <p><a href="mailto:customer care@centuryss.com">customer care@centuryss.com</a> 888-913-8784 <a href="http://centuryss.com">centuryss.com</a></p>
<p>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.</p>	
 <p>Consumer Advocate</p>	<p><b>UCAN Contact Information</b></p> <p>877-462-8226 <a href="http://ucan.net">ucan.net</a></p>
<p>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.</p>	

### 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.

 <p>3rd Party Bank</p>	<p><b>GCS Contact Information</b></p> <p>800-398-7191 <a href="http://globalclientsolutions.com">globalclientsolutions.com</a></p>
 <p>3rd Party Bank</p>	<p><b>CFT Contact Information</b></p> <p>888-348-4543 <a href="http://cftpay.com">cftpay.com</a></p>










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