

Journey to Better Financial Health

STRESS AWARENESS MONTH APRIL

Since 1992, the month of April has been set aside to raise awareness about stress.

Stress is a killer. It can cause a wide range of health problems and even death. The idea of National Stress Awareness Month was created to help people learn about the risks of stress and what you can do to manage your stress more effectively..

What are the Health Consequences of Stress?

Stress takes a toll on human health mentally and physically. If it continues unchecked, you can experience long-term and debilitating health conditions, including those listed below.

- High blood pressure.
- Increased heart rate.
- Increased cortisol (the stress hormone) levels.
- Fatigue.
- Loss of libido.

- Chest pain.
- Sleep problems.
- Digestive issues.
- Poor heart health.

Stress can also lead to life choices that are unhealthy, such as smoking, drinking, binge eating, and failing to get adequate exercise.

How Can You Manage Stress More Effectively?

One of the most important things you can do to manage stress effectively is to identify issues that are driving your stress, such as your job, debt, relationships, etc. and try to manage those situations. If you are unable to manage the cause directly or are in the process, there are other steps you can take to help you reduce the harmful impact stress can have on your life. Try these on for size.

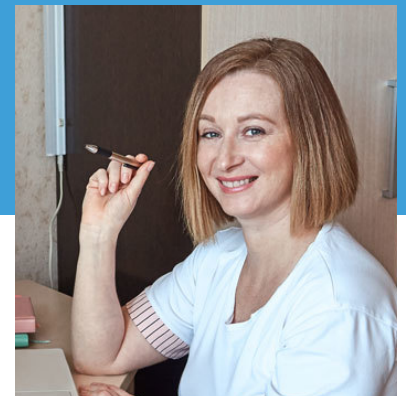
- **Meditation.** We live in a fast-moving world. Meditation is taking the time to stop. Breathe. Relax. It is an opportunity to clear your mind of all the things that cause you stress and replace those thoughts with more positive uplifting ones instead..
- **Get active.** If exercise is a four-letter word for you, call it

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.

CAROL

Carol joined the Century program after her life circumstances spiraled out of control. She was facing bankruptcy but wanted to find another alternative and then she found Century. ...
(Continued on page 6)



[Click to read Carol's Story](#)

something else, like adult play time, swim lessons, or dance classes – something that sounds more fun and entertaining. The idea is to MOVE! Your body and your mind will thank you for it.

- **Find a hobby.** Taking a little time each day to focus on things that bring you joy can be incredibly uplifting and de-stressing. Build models, fly a kite, knit, read a book, or make music with some friends. The idea is to rediscover joy and

(continued on page 2)

April is Stress Awareness Month!

Continued from page 1

bring it back into your life to reduce your stress and anxiety.

- **Eat a healthier diet.** You are what you eat. You've probably heard that before. It's true. Focus on eating foods that are wholesome for you and provide plenty of nutrients. This includes lean meats, vegetables, and the occasional fruit.
- **Start a daily gratitude journal.** One thing is certain. It is more difficult to feel stressed out when you're spending part of your day focused on the things you're grateful for. Try it. You'll be impressed by how quickly your thoughts transform by this one simple act.

These things can be the perfect beginning to end your stress and the strangle-hold it has on your health. Try one or all of them today to see how quickly they can boost your mood and relieve your stress.

Managing Stress During COVID-19



COVID-19 has added new dimensions to the stress everyone is experiencing. Over the past year many people have lost jobs, lost income, lost loved ones, and lost a sense of health, safety, and security. This April, National Stress Awareness Month is taking on new meaning as people across the country struggle with stay-at-home orders, missing family, and missing the camaraderie that goes along with working among other humans.

Whether you're living in isolation at the moment or one of the many essential



workers bravely going to work each day in less than ideal circumstances, it is more important than ever for you to pay attention to your own stress levels and act to remove unnecessary stress from your life.

You don't have to spend a lot of money to eliminate stress. In fact, you can start a gratitude journal, go on a walk, or stay on track with your debt relief efforts. Century is here to help you get control of your debt to reduce stress in a big way. Just stick with the program and see how quickly your mood and your health improves as your debt shrinks.

PROGRAM TIPS

Do you have additional unsecured credit card or loan accounts that are not enrolled in your debt settlement program?

For more information about adding an account or to get an account added to your Century program, please contact a Certified Debt Specialist via phone at 855-417-6643 or email at Add@centuryss.com.

Want Some Extra CASH?

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

Learn More

Planning Budget-Friendly and Safe Traveling in 2021

After staying home for most of the past year, many of us are starting to go a little stir crazy, especially now that warmer days are arriving.

If you feel this way but still leery about going out into the world, you're not alone. It'll take a long time before many people will be able to view previously normal activities the same after experiencing life during COVID-19.

Fortunately, there are several ways to safely get out of the house without draining your wallet. To give yourself a break, why not plan a few inexpensive day trips (or maybe a long weekend if your budget permits) this summer or spring? Today we've got some recommendations to help you plan safe affordable trips in 2021.

Places to go

Ideally, you want to choose a place that is direct and door-to-door. Traveling by car means you can compile your favorite playlists and hit the road, even if it's only an hour away, while making minimal contact with people you don't know. Great destinations include local, state, and national parks, along with beaches, mountains, and other outdoor spaces where social distancing is possible.



Safe and low-cost activities to consider this year are hiking, camping, fishing, swimming, rollerblading, biking, and picnics. Now might be a good time to take up bird-spotting or practicing nature photography using your phone

and photo editing apps (many are free!) for relaxing experiences. If you're looking to make an overnight trip, search for a well-priced Airbnb home, possibly one in a community with a pool and other desirable outdoor amenities. Plan to bring a DVD or stream a movie you haven't seen and have a special movie night in a rental home, just don't forget the microwave popcorn!



Keeping safe

We're more than a year into the pandemic and, with vaccines becoming increasingly available, there seems to be light at the end of the tunnel. But we're not out of the woods yet. To stay safe while leaving your home, extra precautions will be necessary. With proactive planning, you can enjoy a safe and sanity-preserving road trip.

- Pack extra masks, sanitizer, and alcohol wipes.
- Look for destinations where you can easily practice social distancing.
- Pre-plan your route to identify safe places to stop for gas and rest areas.
- Choose off-peak times to travel (e.g. avoid leaving Friday afternoons when roads and rest stops will be at their busiest).
- Pack a cooler with drinks, snacks, and sandwiches.

Be sure to do your research before going on your day or weekend trip. Make sure the destination is open,

(continued on page 5)



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.

HAVE A QUESTION?



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

**Available during regular business hours only*

How to Teach Your Kids About Finances

April is National Financial Literacy Month

Having found yourself in debt over the years, you know the impact it can have on your life and that of your family. For many people, the answer to getting rid of debt has been enrolling in a debt relief program. While helping ease your debt burden, the program also gives you many tips to stopping the cycle of debt, many of which can be passed on to your kids. Thus, while you are completing your debt relief program, you can also teach your kids important financial facts. To give your kids a head start on learning life lessons about money, here are some things you can do right away.

Be a Good Example

To begin with, try to set a good example for your kids. This will be easier than you think, since enrolling in a debt relief program already shows your kids you are taking finances seriously. If you happen to have small kids in your family, being a good example is even more important, since studies have shown children's money habits are formed by the time they are only seven years old.

Have Them Pay for Items

Rather than tell your child how much something costs, give them a few dollars and let them physically hand it



over to the cashier. Once they feel the money leave their hands, it will form quite an impression on them.

Wants vs. Needs

If you want to make sure your kids develop good money habits as they age, help them distinguish between what they want versus what they need. For example, if they need a new pair of shoes but are eyeing the latest video game, let them make a decision and then learn from its consequences. Once they realize they will have to make choices as to how they spend money, a pair of shoes may start to look much more attractive.

Avoid Making Impulse Buys

Since you are currently enrolled in your debt relief program, chances are you have eliminated most if not all of your impulse buying. However, your kids

may have not yet grasped just how only a few impulse buys can quickly deplete a bank account, especially if they are



spending your money. Thus, when your kids pass by something in a store and instantly want you to buy it for them, remind them of how much it costs, it's not on your list, and they will need to wait until another time.

Establish a Budget

If your kids are teenagers, this is an excellent time to have them establish a budget for themselves. Whether they receive an allowance from you or are working at a part-time job, getting them on a budget will help them learn the importance of planning ahead for purchases and paying bills.

Avoid Credit Card Temptation

When kids see their parents constantly pay for everything with credit cards, they come to think this is how it's done, and that being in debt is simply a way of life. Rather than give this impression, talk with your kids about the various things associated with credit cards,

(continued on page 7)



Planning Budget-Friendly and Safe Traveling in 2021

Continued from page 3

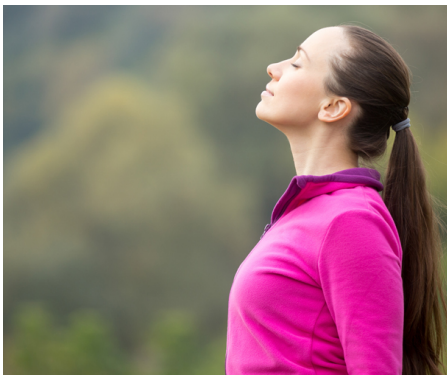
won't be crowded, and provides details about what COVID-19 safety measures are being taken.

Look for bargain opportunities



The tourism industry is struggling to recover from last year's shutdowns. To give people an incentive to book, many accommodations, excursions, and other travel-related businesses are offering discounted getaway deals. Many emphasize safety and advertise safety protocols being taken to prevent COVID-19 spread. Choose a non-holiday weekend – or better yet – a weekday to score the best prices.

Staying cooped up inside as weather improves can have a negative impact on your mental health. Being April is "Stress Awareness Month," now is a good time for us to make time to reset ourselves and take care of our emotional well-being. Planning a safe short trip away, whether for a few hours or a weekend, from the daily stresses associated with quarantine can go a long way towards both de-stressing and improving one's state of mind.



Planning an outing this year that doesn't compromise your budget will provide much-needed stress relief and provide an opportunity to make some special memories.

4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT METHOD FOR YOU!





Spotlight on Success — Carol

Carol joined the Century program after her life circumstances spiraled out of control. She was facing bankruptcy but wanted to find another alternative and then she found Century.

Following a very long and tough divorce, Carol was left without a second income. She was struggling to stay afloat financially and resorted to using her credit cards to supplement her income. Shortly after, she had an accident that left her disabled and her fixed income wasn't enough to pay her minimum monthly payments.

Joining Century's program has gotten Carol back on track. *'I've been quite satisfied with the Century program,'* Carol said. *'It's nice being able to get onto the client portal at my convenience and check*



out my program information. I have had an easy time getting in touch with Century reps. I absolutely love being able to talk to a person when I have to call. My experience has been very easy.'

Carol went on to say... ***'Working with Century has made my life a lot easier by not worrying about where I'm coming up with the money to make the payments. I know a certain amount is***



CLIENT QUESTIONNAIRE



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

withdrawn on a certain day of the month, and it puts my mind at ease.'

We asked Carol if she would recommend Century to her friends and family. Here's what she had to say. *'I have recommended Century to other people that I know.'* Thanks, Carol!

Congratulations Carol!

We thank you for trusting us to be part of your journey toward better financial health and celebrate your diligence in staying with the program to make such great progress!

How to Teach Your Kids About Finances

Continued from page 4

such as high interest rates, late payment fees, and so forth. Once your kids start college, they will likely be swamped with credit card offers. By having this talk beforehand, you can save your kids from quickly being thousands of dollars in debt.

Whether your kids are still quite young or coming of age and starting college, it's never too early or too late to teach them the importance of financial responsibility. By making this one of your top priorities, you can continue to set an excellent example for your kids as you complete your debt relief program, stop the cycle of debt within your family, and gain peace of mind.



Program Tip



BUDGETING THROUGH A CRISIS CAN BE VERY TRICKY WITH THE UNKNOWNNS 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.

Speeding Up Your Century Program

PROGRAM TIPS

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 (either one time or an increase to your scheduled deposit amount), 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 on how you can contribute additional funds. Investing in your future and the relief of settling your debt early, is worth every extra penny you can contribute.



SUBSCRIBE

to the Century YouTube Channel

April 11th is National Pet Day - The Health Benefits of Owning Pets

It doesn't take much time with a pet to understand the profound impact they can have on your mental health.

Pets just make you a happier person to be around. National Pet Day is April 11 and that is the perfect time to explore the benefits pets offer their owners. What you may not know is that among the benefits to consider when it comes to owning pets is better overall health. These are just a few ways owning a pet can help your health.

- Pets can help lower your blood pressure. It's true! One study even determined that petting a dog for as few as 15 minutes can reduce blood pressure. You must be touching the dog, according to the study, to experience the blood pressure-reducing benefits.
- Owning pets reduces anxiety. Fitting since April is also National Stress Awareness Month. Getting a pet can help on both accounts.
- Pet owners suffer from depression less frequently than those who do not own pets.
- Owning a pet can help you get more exercise in your day. Even if you don't have to take your pet on

walks, you do take extra steps when caring for your pet. These steps add up. If you have a dog you walk at least 20 minutes per day you may even lose weight without adjusting your diet.



Of course, none of these benefits surpass the emotional benefits of pet ownership and having a companion that is with you at all times. There is a sense of purpose involved in owning and caring for a pet. Your pet depends



on you and that keeps you active, happy, and moving! All of these things are good for your health, both mentally and physically.

Types of Pets to Consider

While the most common pets people consider are cats and dogs, they are far from the only options available. Any pet can help you connect with the world around you on a deeper level and give you another living being to care for. This includes any of the following:

- Snakes. Eep! However, even snakes become attached to their owners and may even seek affection and companionship. While not the right pet for everyone, they are a good option for people who suffer from allergies and need an alternative to pets with fur or feathers.
- Rabbits. These do have fur, but they are fun to watch and do not require the same degree of care and maintenance as cats or dogs. Rabbits are good companion animals for those who live in small spaces or apartments yet deliver the same happy hormones you experience from petting dogs.
- Fish. While fish do require a fairly large degree of care when getting started, they are fairly low-maintenance once you have the levels in the water just right. Plus, watching fish has a calming effect when it comes to heart rate and stress.

(continued on page 9)

April 11th is National Pet Day - The Health Benefits of Owning Pets

Continued from page 8

- Birds. For some people, there is nothing on earth quite like a songbird. Be careful when choosing birds, though, as some of them have longer lives than the average human and can easily outlive their owners. Oh, and if you get one that can learn to speak, it will only ever repeat the things you do not want it to!

Reducing stress is important in these trying times. From pets to meditation to paying off your debt, stress-relief is something you can achieve. We'll work with you to keep you on track as you work to get out of debt for good. What a relief that will be.



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.



**CFT
Mobile**

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



**Century Announces
a New Alliance with**



CommunityTax

**Tax Preparation,
Tax Resolution,
and Tax
Monitoring
Services**

[Learn More](#)

**Century Announces
a New Value Added
Service for YOU!**



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](#)


Orchard Law, PLLC



Century has established a partnership with Orchard Law to support the effort to settle enrolled accounts with certain creditors.

**Your Benefits with
Orchard Law**

✓
No Additional Fees

✓
Simpler Negotiations

✓
2 Experienced Teams



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



2000 Commerce Loop, Suite 2111 • North Huntingdon, PA 15642 • centuryss.com

The Journey to Better Financial Health is published by Century Support Services. Photos courtesy of Shutterstock.com. While articles in the newsletter are factual and accurate, they are not intended to replace the advice of professional financial, accounting, and/or legal advisers. As with all decisions regarding your finances, the advice, techniques, ideas and suggestions offered herein should be followed under the supervision of the appropriate competent professional.