



August 2019

Road to Financial Freedom

Live Large on Small Budget



Living on a small budget can be depressing sometimes — but you can rectify that by learning to live large while on a small budget and still get out of debt. Whether you like to travel or want to go

out on romantic dates, you could find ways to do this without spending a ton of money. Across the board, whether you want to travel, go out to eat or buy an expensive item, always check for special discounts. If you're entitled to a military discount, combine that with a sale at stores that offer the discount. For example, save hundreds on an expensive appliance by combining the military discount with a holiday sale. Learning to manage money allows you to enjoy life without spending a ton.

1. Seek Quality of Quantity

Choose quality items whether you are shopping for groceries, clothing, housewares or other items. When looking for ways to save money, you will have the flexibility to save for better quality items no matter what you are shopping for. For example, instead of eating at a fast-food place a couple of



times per week, buy the items you need to make a healthier lunch. Put the difference aside for that new outfit you are saving up for. Additionally, you'll eat better for a lot less. Instead of going to one specific grocery store,

look for farmers' markets for quality produce at cheaper prices. If you shop near the end of the day, you may get some deep discounts on foods that are still fresher than what you find in the grocery store.

2. Get Out of the House

Whether you want to exercise or go on a romantic date, take advantage of nature.



Walking, running, hiking or swimming burns a ton of calories and makes for the perfect free exercise. You can go to a park that doesn't charge an entrance fee or hike in the mountains. Carpool with friends who also like to hike, walk, run or swim so

everyone saves money – and you'll enjoy these activities more with friends.

If you are looking for the perfect romantic date, save on entertainment by taking your date on a hike to a favorite romantic spot. Bring a picnic with you for your meal. Sitting on a blanket overlooking a lake or somewhere with a mountain view is more romantic than any restaurant view — and you'll have the benefit of finding someone who loves the outdoors as much as you do.

3. Free Meetups

To keep your kids and yourself entertained, arrange meetups with other parents. You could meet in a park

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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 Tom's Story](#)

PROGRAM
TIPS

Easy Ways to Approve Your Settlements

We offer a variety of convenient methods that you can use to approve your settlement opportunities. Check out this video to learn more about each method.

[Click to watch the video](#)

How to Organize Your Closet on the Cheap



If you complain at least once a week that you have no closet space, you're definitely not alone. Most of us struggle with some version of trying to close a door that's under too much pressure from all the stuff behind it. But before you apply an 'out of sight, out of mind' philosophy because you think you can't afford a trip to Crate & Barrel, check out these budget-friendly solutions. See why these hacks are worth putting into action for more reasons than one.

Get Rid of It



If you want more storage, you may need to hold a garage sale or start repurposing items for new uses. (Hint: all those old running T-shirts would make a great patchwork quilt.) Sites like eBay, Poshmark, and Craigslist are full of

people waiting to take your old sporting equipment or designer shoes off your hands. If you're not wearing or using something on a monthly (or at least yearly) basis, it's probably time for it to get out of your closet.

Try PVC Pipes

PVC pipes are storage solutions in disguise (and they're

inexpensive options at that). When you cut a PVC down into pieces, you can use it anything from a divider in your drawer to a place to store your shoes. Glue curved PVC pipes along your closet wall, and store your glasses, necklaces, and scarves in them. Line them up and place them within a drawer to keep your underwear separate from your socks. You can also glue pieces together, stack them horizontally and vertically, and use the structure to store your shoes.

Buy Tension Rods

Tension rods can help with closet organization by keeping all kinds of items in place. You can use one at the top of the closet to hang your hat or multiple tension rods all down the closet to hold your shoes. This is a way to use the entire space rather than just the obvious shelves and floor. If you have smaller spaces in the closet created by partitions, you can also hang rods for smaller items, like jewelry, baby clothes, or scarves.



An organized space may not seem related to financial health, but the two are more closely linked than many people realize. The more room you have to breathe, the more likely it is you'll see things for what they are. This kind of clarity goes

hand-in-hand with better decisions. These budget-friendly tips not only help you save money in the short-term, they may actually inspire you to make start managing your money a little smarter.



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. Whether you're new to the Century program or approaching the end of your debt settlement journey, adding extra funds (in any amount), can make a BIG difference.

The ability of the Century team to negotiate your debt is largely dependent on funds available in your program's reserve account. 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 and instructions 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.



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Small Changes Yield Big Results



For someone who is already living frugally, finding more money to put into savings or pay down credit card debt can feel impossible. Yet sometimes all it takes is a series of small changes to add up to big savings. If you are looking to spend less and save more, but feel that your budget is already as strapped as it can be, consider these small changes.



1. Give Yourself a Waiting Period

Unless a purchase is absolutely necessary, wait at least 24 to 48 hours after you have the impulse to buy it. You will spend less and save more with this strategy, because often the impulse will pass after that waiting period. If, after the waiting period, you still find you could benefit from the item and can truly afford it, then buy it without regrets.

2. Meal Plan

Meal planning is not only good for your waistline, but it's also good for your



budget. When you plan for a week or two, and only go to the grocery store one time, you spend less on groceries. When you already know what's for dinner, you spend less on emergency trips through the drive-thru. Consider keeping a few cheap but easy things on hand, like frozen pizzas, for those nights when your cooking plans go awry.

3. Change the Habit of Going to the Store

The habit of running to the store when you need something may not seem like a big deal, but how often have you purchased something new because it was convenient instead of searching for a more affordable used option. Many items do

not need to be purchased brand new. You can get furniture, toys, clothing, sporting goods, and even tools second hand and save significantly. Learn to shop through Craigslist, Facebook marketplace, Swap.com, and other online venues that provide a one-stop shop for quality used merchandise. Make a habit of looking for used first, before running to the store.



4. Question Your Recurring Bills

Companies love to set their customers up for recurring payments, because it means they get paid each month and customers don't think about what they are paying. However, you can save on these recurring bills if you just take the time to question them. Sometimes,

calling the company and asking to remove a particular service or offer you the "new customer" rate is all it takes. For your cell phone, switch to a discount provider or prepaid plan. Examine your bills, and then take a little bit of time to

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**DO YOU HAVE ADDITIONAL
UNSECURED CREDIT CARD OR
LOAN ACCOUNTS THAT ARE
NOT ENROLLED IN YOUR DEBT
SETTLEMENT PROGRAM?**

You may have established new accounts or have forgotten accounts when you originally enrolled the rest of your unsecured accounts into your Century program. If you have one or more of these accounts with a balance over \$200, you have an opportunity to maximize your program benefits.

**PROGRAM
TIPS**

Accounts that are not enrolled in your program, may actually be slowing down the efforts you are making toward your goal. [Click here](#) to learn how we can add these new accounts without increasing your monthly program deposits.

Exceptions to the Rule: We have found that in the exceptions listed below, it is in your best interest to work directly with these creditors for your best results:

- Medical debt,
- Student loans and
- State or Federal agency related debts.

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.

Be Passionate and Inspire Others



As individuals, we all have our own personal value system that operates in the background of our daily lives, influencing everything we do. Another way to say this is your personal value system or your core values, are the reasons why you make the decisions you make. Companies, like individuals, have core values or belief systems that help guide them along

the journey of their mission and vision.

At Century, we have defined our core values and they are a window into who we are and what we value most. One of our core values is **"Be Passionate and Inspire Others."** We

define this as – 'Show up every day with a passion and optimism of your purpose. Passion is contagious and when it shows, we inspire others around us.' In addition to inspiring others, we also embrace the opportunity to be inspired. One inspiration everyone at Century has in common is our clients. Our clients are our purpose.

Our clients are the reason we do what we do every day. You have been through a variety of life-altering hardships, from job loss and medical



issues, to losing a loved one and many others. You face your financial challenges head-on and continue to push forward toward your goal of better financial health. By choosing Century, you have made the decision to look to the future and not the past. Your dedication to the program, even through difficult times, is inspiring.

When we are preparing our monthly 'Road to Financial Freedom' newsletter, we focus on topics that can help you enjoy life while working toward your goal.

Our variety of article topics offer ideas for saving, budgeting, preparing for the future and inspiration to make your debt settlement program a success. Just as you inspire us we want to inspire you.

We look for ways we can take the services we offer to the next level for you. From our alliance with [Oxford Tax Partners](#) to features like our [Century Alert System](#) and our new [onboarding video](#), we are continuously asking ourselves 'how we can help you along your journey?'. We are not just settling your debt, we are your partner and hope to provide you the tools you need to be successful.

Thank you for inspiring us to be focused on where we can be in the future and to never settle for what we are today. Your dedication and perseverance is admirable. Thank you for trusting us to be a part of your journey toward better financial health.

[Click here](#) to learn more about our Century's Core Values.



Century Core Values



PROGRAM TIPS

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 Here to Watch](#)

Live Large on Small Budget

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with a playground or meet for a hike. Choose another parent with children the same age as your children. Your kids may be friends with the other children at school or you may know the other person as an acquaintance from work. You'll be able to make new friends and your kids will enjoy the outings while you live life on a tight budget.

4. Visit Discount Stores and Consignment or Used Clothing Stores

If you like designer clothing but the prices kill your budget, check out discount stores,



consignment stores or even used clothing stores. Threadup and others may have your favorite designer clothes and accessories for much less. Buying only quality items used or at a discount means that your clothing will last longer. And, you will get rid of a lot of financial stress and avoid credit card debt by shopping discount stores.

5. Save on Personal Grooming

Instead of going to an expensive hair salon or barber, go to a beauty school to get that cut and color. You could get a quality cut for as low as \$10.

Small Changes Yield Big Results

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make some phone calls. This is a small change that could add up to big savings.

5. Switch to Cash

Pulling out the debit card to pay for purchases means little thought about those purchases. Switch to using cash, and you will have a visual representation of how much money you have and how much you've spent. Pulling out your cash is a bit more work, and will cause you to think more about what you're buying. You will



naturally spend less as a result.

6. Use the Money You Save Wisely

Once you've found ways to save that work for your budget, don't simply add the saved money into your free spending funds. Instead, use them towards your debt settlement or credit card debt goals or use them to build up an emergency fund, so you will be prepared the next time you have an unplanned expense. This is a small



change that will yield big results when you are well prepared for the unexpected events of life. Then, pay down credit card debt and start saving for retirement.

Remember, you don't necessarily need to make more money or make huge changes to start saving money. With these small changes, you can free up more of your cash for savings, and start enjoying less stress and worry in your life.

Century's Alliance with



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...](#)



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.

DID YOU KNOW?



Have a Question?

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

*Available during regular business hours only



Spotlight on Success

(Continued from page 1)

A New Plan

Tom had been a hard worker since he was a boy. From the days of mowing the neighbors' lawn and shoveling their snow when he was a teenager until

Unexpectedly over the last few years, Tom had incurred a few unplanned expenses which forced him to start relying more and more on his credit cards. The balances continued to grow and he realized that his fixed income was not going to be enough to cover the credit card debt he had accumulated. Tom decided to secure a part-time job and put that income strictly toward paying his credit card balances. His plan was working out nicely. He was enjoying some free time while paying down his credit card bills.

Unfortunately, 6 months into retirement, he lost his part-time job and that's when his finances began to spiral out of control. "Without the extra income," Tom stated, "I could barely make the minimum payment and my credit card balances were not going down."

"I want to pay off my debts as fast as possible," Tom explained when he reached out to Century. After learning more about Century and how the program would work for him, he enrolled. His personalized debt settlement program was created in a way for his monthly deposit to work with his budget.

"I make my deposit each month, which was set to an amount that was comfortable for me. I also understand that the more I give them, the quicker I may get out of debt. So, if I have extra funds, I put that money toward my debt settlement program."

"They answer all my questions. I signed up for their Century Alert System (CAS) and their alerts are very helpful,

Tom explained." Century uses CAS to send our clients important notifications about their debt settlement programs. Using texts, automated phone calls and emails, CAS offers convenience and simplicity for our clients. An example of this is our new automated settlement approval line. Clients can review and approve their settlement whenever it's most convenient for them, 24/7, by calling 888-913-8784, option 3 and then option 1.

One of Century's Core Values is "Delivering Excellence." It states - 'We believe in being accountable and following through on commitments.' Our team is dedicated to ensuring our clients understand what to expect and remain up to date on the status of their program through features like the MyCentury Portal and CAS.

Tom not only understands his program, he also understands the role he plays in his program's success. He pays close attention to alerts and notifications our team sends him and he knows that adding funds to his dedicated account may reduce the length of his program.

Tom has been dedicated to his program's success and after just 14 months on the Century debt settlement program, over half of his enrolled accounts have already been settled. This moves him closer toward enjoying his well-deserved retirement in better financial health.

"I no longer worry about my bills," Tom shared when describing the peace of mind Century has provided him.

What is CAS?

PROGRAM TIPS

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.



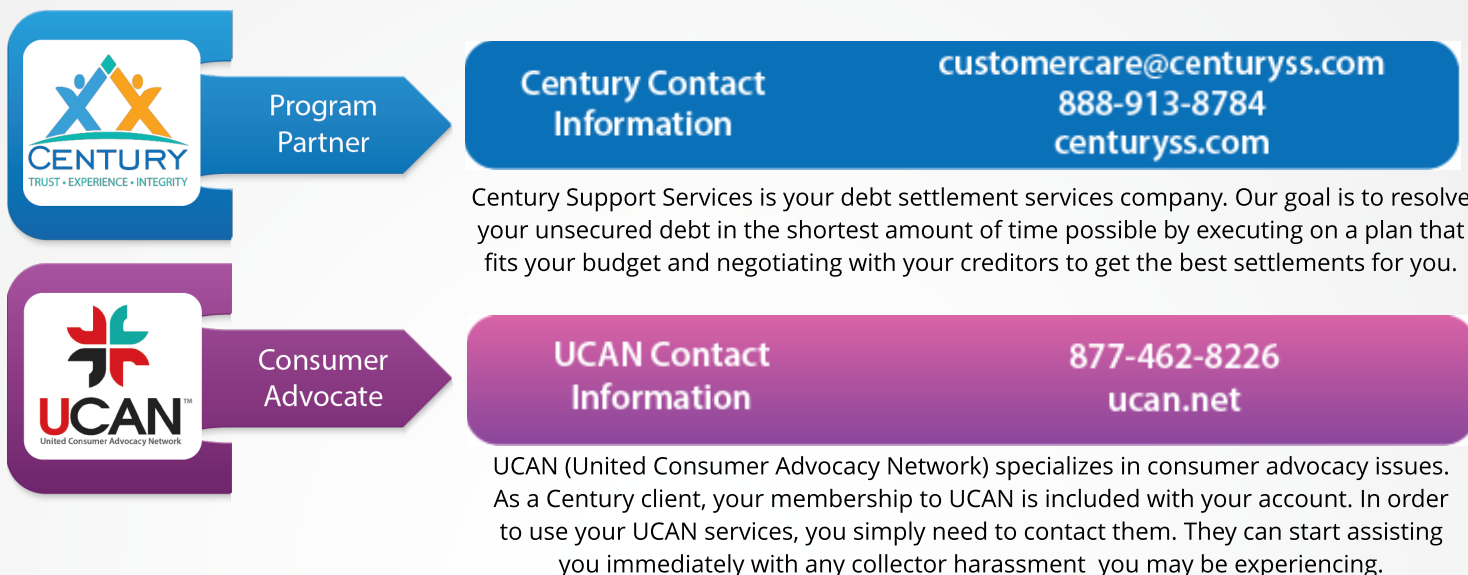
Congratulations on your program success, Tom!

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.*

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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