

Journey to Better Financial Health



Are You Financially Aware?

Financial awareness extends beyond merely knowing what state your personal finances are in, although that's certainly the start of becoming financially aware. The full scope of awareness includes being smart with money -- and that's never more important than during a pandemic that has brought great economic uncertainty. To help celebrate National Financial Awareness Day on August 14th, we've compiled a step-by-step guide to becoming financially smarter during the COVID-19 pandemic.

Step 1: Shore Up Your Emergency Fund

The COVID-19 pandemic is an emergency, and it certainly calls for



having a size-able emergency fund available. Even if you aren't in a personal financial emergency now, you could face an economic crisis in the coming weeks, months or (perhaps) years. Until this pandemic is over and the economy is recovering, having access to savings will provide essential reassurance against what could go wrong.

Depending on your current financial situation, there may be several ways that you can shore up your emergency fund:

- Migrate the fund to a high-interest savings account: Your emergency fund should be in a bank account that's only used for the fund so that it's not accidentally spent, and one of the best types of accounts to use is a high-interest savings account. A high-interest savings account will pay a slightly higher interest rate than a checking account or a regular savings account, which will help your emergency fund grow a little.
- Contribute to the fund on a regular basis: Regardless of what you're trying to save up for, developing the

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.

KAREN

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 ...
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[Click to read Karen's Story](#)

discipline to make regular contributions is essential. Every pay period or every month, make another contribution to your emergency fund.

- Consider forestalling investment contributions: If you know you face an imminent financial crisis, consider forestalling investment contributions to your retirement or children's college savings accounts. This should only be done with caution and on a temporary basis, for you don't want to permanently stop investing. If you
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August is Back to School Month: Is Your Family Ready?

This has been one of the strangest summers on record for many people. And while uncertainty abounds at the moment, at least one thing is for sure: A return to school is coming — even though it may look very different this year. If you're wondering how to prepare for back-to-school season when you don't even know what school will look like yet, you're far from alone. In honor of [August's Back to School Month](#), here's a closer look at what to expect this fall, along with tips for helping your family cope with the many challenges of this unprecedented time.

Virtual, Face-to-Face or a Hybrid?

With schools all over the country starting to roll out their recovery and reopening plans for fall, one of the most startling things we're seeing is how different they are. Proposed strategies include everything from staggered schedules and longer school days to temperature checks, routine sanitizing and social distancing in classrooms and buses. Meanwhile, while most experts agree that masks should be worn, many parents and teachers alike are questioning whether it's possible — especially in early childhood education settings.



Meanwhile, whenever and whatever your school district decides, plans are subject to change due to the fluid nature of the situation. "We'll have to see on a step-by-step basis as we get into the period of time with the fall about reopening the schools, exactly where we'll be in the dynamics of the outbreak," Dr. Anthony Fauci, director for the National Institute of Allergy and Infectious Diseases, [told Education Dive](#).

The takeaway? With so much in the air, planning is hard. And yet the more proactive we are about managing expectations, the better we'll be able to face what's ahead.

Supporting Your Family's Health and Wellness

There's no denying that all of this ambiguity is creating stress for many families, especially in cases where parents must return to work with young children who can't be home alone. Additionally, many families are struggling financially and lack the resources necessary to support virtual learning.

The priority through these challenges? Safeguarding the health and wellness of kids, most of whom have experienced major disruptions to their daily lives because of the pandemic. Helping them understand that a "new normal" is coming is important, as is focusing on the positives of the

situation. Whether they're scared to go back to school, worried about wearing a mask, or feeling isolated from friends after not seeing them for months, children are resilient, but will also benefit tremendously from reassurance from the adults in their lives.

For the good of everyone, this means attending to your own feelings, too. "As children often take their emotional cues from the key adults in their lives — including parents and teachers — it is important that adults manage their own emotions well and remain calm, listen to children's concerns, speak kindly and reassure them," [cautions UNICEF](#).

Persevering toward your Financial Goals

We understand that the financial health of your family is also important to you. Unfortunately, the COVID-19 pandemic may have been a setback in this respect. Between the inability to work, childcare issues, and other unexpected obstacles, it may feel especially hard to stay on track toward your financial goals. And yet committing to doing so is more important than ever.

Some ways to keep your family's costs low during COVID-19 including reevaluating your household budget, meal prep, reducing energy usage, growing your own food, buying in bulk, taking advantage of digital coupons, and looking into reducing your home and car

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August is Back to School Month: Is Your Family Ready?

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insurance premiums. While these savings may seem small, they add up. Also, be sure to take advantage of resources for families in your area, such as free or reduced lunch programs and electronic device loan programs.

Another bright spot? Communities, schools and educators are working diligently to ensure that kids and families have what they need to succeed. "It hasn't been easy, and this health crisis presents us with a whole new set of challenges. But we're going to continue to fight through it to make sure that our kids have the best possible education," [teacher Michelle Polo-Thorpe told USA Today](#).

One thing COVID-19 has taught all of us is that we can't know what tomorrow will bring. By accepting that things can and will change and by keeping your priorities at the forefront — including your family's physical, mental, emotional and financial wellness — you can position your family not only to survive these troubling times, but to emerge stronger on the other side.



4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT METHOD FOR YOU!



1

Inbound Automated Settlement Approval

- Call us at **888-913-8784**
- Select Option 3, then Option 1
- Verify your **Century ID**
- Review the Settlement Details and Approve

2

Text Message

- You will receive a text message from '47234'
- Respond with '**Approve**' to accept your settlement offer



3

Online via MyCentury Portal or Live Chat

- Go to www.centuryss.com and choose '**Client Login**'
 - Click the red '**SETTLEMENT PENDING**' button to view all your pending settlements
 - Click on next to the Creditors name and review the settlement details
 - Scroll to the bottom and click on the '**Approve**' button
- Go to the main Century website or your MyCentury portal and start a **New Chat**.
 - Our representatives will review any pending settlements with you
 - Send your approval in the chat



4

Email

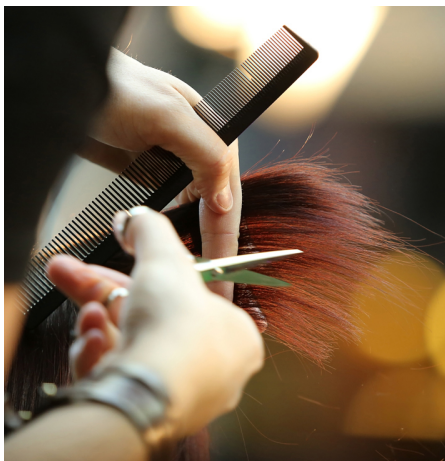
- When you have a pending settlement, **Century will send you an email** that explains the terms of your settlement.
- Follow the instructions in the email to submit your settlement approval.



Will Jobs Come Back After COVID?



COVID-19 has rocked the global economy and left millions of people unemployed. In the US, more than 20.5 million people are unemployed because of the pandemic. If you are one of the affected individuals, you are probably wondering whether you will go back to your old job or secure a new one. The ability to secure a job after the epidemic depends on the industry that you are in and your job title. Let us look at the various industry facts and discuss what you can do if you do not get your job back.



A Look Into the Service Industry

The service industry is one of the most significant contributors to the country's GDP. When the pandemic hit, the industry was among the first to implement the stay-at-home orders. However, most jobs in this industry are most likely to return. Here are some of the jobs that will probably hire back workers.

Retail Workers

Retail businesses shut down in April, rendering about 2.3 million people jobless. Currently, many stores have opened up, and about 368,000 jobs are available. The jobs are available mainly at general merchandise stores, car dealers, and clothing shops.

Bartenders and Kitchen Staff

Restaurants and bars were shut down for dine-in customers when the

pandemic hit. However, they remained open for delivery, takeout, and drive-thru. The demand for these services created about 1.2 million new jobs in hospitality, mainly bartenders and kitchen staff.

Beauty and Wellness Jobs

Most spas and salons shut down in late March. In May and June, a number of them began to open up, and customers flocked in. Most clients needed nail care, haircuts, and several beauty treatments.

Other Non-Service Jobs That May Return

Non-service jobs may make a comeback. Some of these jobs include:

- **Construction Contractors**

The government has loosened some building restrictions and is supporting construction workers. From May, construction contractor jobs have increased by 325,000.

- **Medical Professionals**

Numerous elective treatments for conditions that are not life-threatening were put on hold

in March and April. They resumed in May, and since then, about 312,000 positions were open.

What's Next If Your Job Does Not Return?

Do not lose hope if you do not quickly get a job after the pandemic. There are several steps that you can take to protect your future and finances.

Reduce Your Spending

While you are still out of work, try making some lifestyle changes that will help you save money. You can start by limiting the number of times you eat at restaurants, getting rid of cable, and stopping unnecessary spending.

File for Unemployment Benefits

You may be entitled to unemployment benefits if you lost your job or if your hours were cut. Even though unemployment laws are different in each state, there is a possibility that you may receive half of what you were making at your previous job for about 26 weeks.

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Spotlight on Success — Karen

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 and stop making monthly payments. Karen felt responsible to take care of the debts she had created but she trusted the experience the Century team had in handling situations like hers.

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



CLIENT QUESTIONNAIRE



We are always looking for better ways to service our clients. Knowing what lifecycle stage you are currently in, helps us customize our messaging and future value added offers we can bring to you.

[Take the Survey](#)

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!

Will Jobs Come Back After COVID?

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Consider Getting a Job In a New Industry

Do not be too rigid. You can explore industries that are high in demand, such as the service industry. A job in a new field may be the answer to your unemployment problem.

Ensure That Your Healthcare is Taken Care Of

Illness or injury can occur when you least expect it. To alleviate any financial burden that may result from an accident or disease, ensure that you have health insurance.

With all of the unknowns in the world today, you can count on the support of our team and the defined strategies of your program. We have created a '[Stay the Course](#)' page with the resources available to you whenever you need them.

If you find that your situation or hardship changes, especially due to COVID, please don't hesitate to contact us. Keeping us informed about what you may be experiencing is the best way we can most effectively work with and support you and your program. [Find our contact information here.](#)



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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.

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.



Celebrating the Value of Friendships



While quarantine may make it more difficult to spend time with friends these days, there's no doubting the importance of friendships in your day-to-day life. Did you know that there's even a national holiday that's designed to celebrate these special relationships? The first Sunday of every August is considered [National Friendship Day](#). This year it is August 2nd.

While this holiday originated as a marketing strategy for Hallmark Cards in the 1930s, it has since grown to be celebrated not only across the United States, but internationally as well. In fact, the United Nations has even designated its own International Friendship Day on July 30th.

The Importance of Friendships for Mental Health

Think about some of your best memories; more than likely, at least a few of them were spent with your closest friends. But having healthy friendships aren't just *fun*— they are actually essential to your mental health. When you're going through difficult times in your life, a friend gives you a shoulder to lean on and an ear to listen to your troubles. And of course, friends can provide you with some much-needed advice when you're facing crossroads in your life.

Even during less stressful times, friendships can strengthen your mental health by giving you somebody to laugh with and spend time with. Friendships also help to [increase your sense of belonging](#) and boost your self-confidence, both of which are good for your mental health.

Ways to Celebrate National Friendship Day This Year

Looking to celebrate National Friendship Day with some of the special people in your life? Things might be a bit more challenging this year due to social distancing requirements throughout the United



States. However, there are plenty of ways you can still spend some quality time with your closest friends.

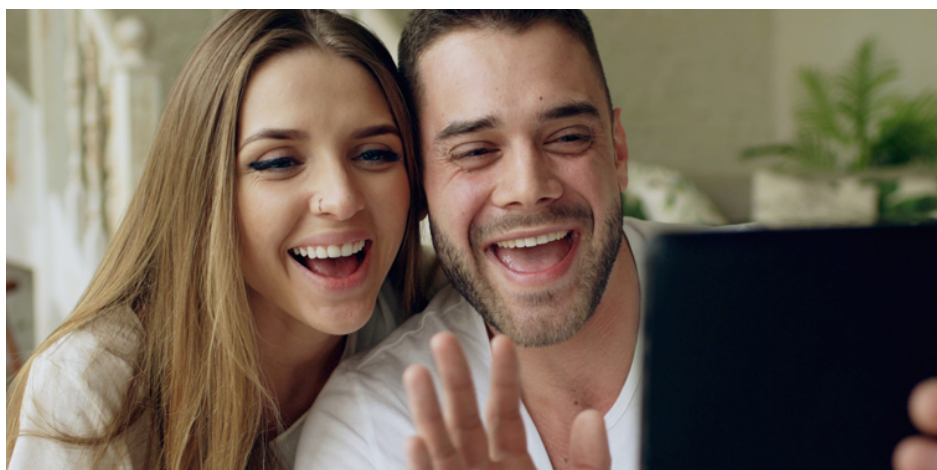
If you're not able to meet in-person, consider scheduling a video chat session with a few of your closest friends. Platforms like Zoom and even Facebook Messenger make it easy to video chat in real-time using a Wi-Fi connection. This can be a great

opportunity to catch up, share a few laughs, and possibly even enjoy a few drinks together while social distancing.

Small in-person gatherings (with proper social distancing and mask-wearing) can also be a great way to celebrate National Friendship Day this year. Going on a walk through a nearby park or even grabbing carry-out at your favorite local spot, can make for a fun afternoon with some of your favorite people!

Looking to Make Some New Friends?

You can also celebrate National Friendship Day by [cultivating some new friendships](#)! While social distancing may make it more difficult to meet new people face-to-face, you can always find like-minded people on social media platforms. In fact, using the internet can be a great way to find people who share similar hobbies as you—and that can certainly blossom into a new and genuine friendship that you'll be celebrating together for many years to come!



HAVE A QUESTION?



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

**Available during regular business hours only*

Are You Financially Aware?

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need more funds in the immediate future, though, this can be a way to quickly boost your emergency fund.

In general, building up an emergency fund that's equal to [between 3 and 6 months](#) of your expenses is a good idea. As long as the pandemic continues, you might want to build up your emergency fund indefinitely so it's even larger.

Step 2: Reduce Your Living Expenses

Whether you need to build up an emergency fund or stretch one as much as possible, reducing your living expenses will let you save up more and survive longer on less. In addition to buying generic and using coupons, there are some additional ways to save money that are especially relevant right now:

- Eliminate vacations: Vacations are a major expense of many people's annual budgets, and they often need to be eliminated when expenses have to be cut back. With the crisis of COVID-19 continuing, this is an obvious expense to cut from your budget.
- Stop dining out: Dining out is a larger discretionary expense in many monthly budgets, and it's one that you can stop for now. While people have different assessments on dining and the risks of COVID-19, the economic benefit of eating at home is obvious. Purchase yourself a nice steak or fancy seafood to cook at

home, and you'll still spend less than what a restaurant meal costs.

- Wait 24 hours before buying online: Online shopping can be seductive, and who hasn't bought something they don't actually need because it looked good or was on sale? To limit impulse buys online, leave everything in your shopping cart [for 24 hours](#) before you check out. If you still want it a full day later, go ahead and make the purchase. Many items won't seem as necessary later.

Step 3: Pay Down Your Debt



If you have an emergency fund in place and still have extra money in your budget, work on reducing your debt load. This will both help you better navigate any personal financial crisis you might face and put you in a better financial position once the COVID-19 pandemic subsides. To pay down debt, you can:

- Bring late payments current: Making extra payments on past-due secured loan (mortgage & vehicle) and utility (electric & gas) accounts will reduce late fees and give you more flexibility going forward.
- Add funds to your debt settlement program: This strategy will allow you to take advantage of settlement opportunities that arise earlier in your program, shortening

the length of your program.

- Use the debt snowball method: The [avalanche and snowball methods](#) of paying down debt each have their merits, but the snowball method is better suited to an economically uncertain time. When you pay down your smallest debts first, you lower the monthly minimum payments you must make. Reducing these can help if you face a financial emergency.

Wherever you are financially, this is a time to improve your situation. Make efforts to improve your emergency fund, reduce your monthly expenses and pay down debt, and you'll be more able to manage the COVID-19 pandemic's economic fallout and succeed financially once this terrible pandemic is over

BUDGETING THROUGH A CRISIS CAN BE VERY TRICKY WITH THE UNKNOWN'S FACING AMERICAN TODAY.

PROGRAM TIPS

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



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



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