

Journey to Better Financial Health



August 14 - National Financial Awareness Day

More and more people are noticing that their financial lives need more attention than they are giving it.

It is easy to get into a routine of using credit cards to get what is needed when things are on sale, and figuring that somehow things will work out by the time the bill comes due. Interest rates on major purchases can fluctuate, and sometimes all the best intentions go out the window, at it is time to face the cruel reality that it is time to regroup and find a financial strategy that will serve you and your family, before things get out of hand.

When it comes to turning over a new leaf, be it financial or something else, human beings love for their gestures to carry their share of something symbolic.



We like to choose a day that means something, like a birthday or the first of the year. But in the end, these are all stall techniques that don't serve anyone. If you must have some symbolism, consider starting your revised financial planning on National Financial Awareness Day, which happens to land on August 14.

Finding Our Way to Financial Literacy

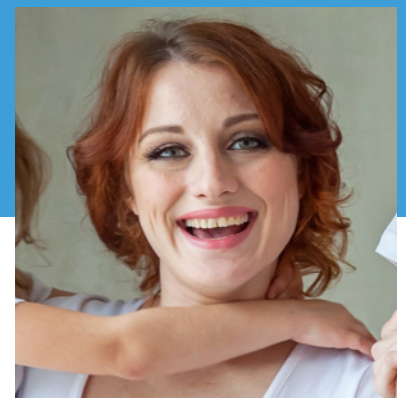
While a handful of people were taught how to properly manage their finances while they were growing up, others have little background outside the occasional round of Monopoly. Financial management has not traditionally been required learning, so many have just made up their own strategies as they go along. But there are dos and don'ts as well as best practices. Getting a grip on as many of these rules as possible can lead to improved financial outcomes, wherever you might be -- whether your next step is to pay your current bills consistently, develop a savings plan for a rainy day, or make a calculated upgrade in your family's standard of living.

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.

MORGAN

Morgan, a single mother of five children, experienced a significant loss of income and was struggling to stay above water. She tried other debt relief programs but unfortunately they did ...
(Continued on page 4)



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

Good Financial Planning Today Could Make or Break Your Financial Security Tomorrow

One of the most popular ways that people try to stay on top of their finances is by saving for their retirement. Many employers offer retirement plans that match at least a portion of contributions that can be withdrawn after the age of retirement. These accounts are there to supplement

(continued on page 2)

August 14 - National Financial Awareness Day

Continued from page 1

contributions made to Social Security accounts. While some manage to scrape by on their Social Security checks alone, it tends to be a tight squeeze, and an unexpended expense or sudden health issue can lead to difficulties.

The other side is that the small amount available for Social Security may not be as secure and set in stone as many people think. The Covid-19 pandemic was a major curveball, and for some people it could lead to smaller Social Security checks than originally anticipated. It's important to plan accordingly.



It's Never Too Soon To Prepare

Even the most financially diligent people sometimes find that the preparations they made for a certain future can fall short. It is not always possible to have the carefree endless vacation that good retirement preparation sometimes brings. It is important to have an awareness of what a "Plan B" might look like so you can limit culture shock, and still get by on a lower than expected income. Some options to consider include:

- Delaying Social Security benefits to increase the amount of each check.
- Work on becoming debt-free before retirement. Paying for the past is no way to spend your future.
- Consider relocating to save money
 - Some cities like Lincoln or



Omaha, Nebraska, Little Rock Arkansas, or Sioux Falls, SD have a lower cost of living and a good amount of jobs available. Relocating after retirement is an option as well in States such as Washington, Florida, Nevada, Alaska and others that have little or no taxes on income or sales.

Wherever you are in terms of your finances, there is most likely room for improvement. You may not be able to pull out all the stops this year, but it is important to stop and re-evaluate from time to time to see where you can do better in order to secure the best future possible.

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

Back-to-School Money Saving Tips on #NationalDollarDay



Back to school is an exciting time for many people, whether they are mom's loading up on crayons and safety scissors..

Older students in search of notebooks, folders, and a graphing calculator, or non-students taking advantage of the sales on "school" supply sales to stock up for their home offices. Only a handful of merchants actually ask you to prove you're an actual student.

Back-to-school sales start creeping up in July in some areas, and the deals get better as it gets closer to September. This makes this a great time to take advantage of National Dollar Day, which in 2021 falls on August 9. The occasion officially commemorates the



onset of the dollar bill being included in United States currency. The original dollar bill model, from 1862 was actually the Secretary of Treasury at the time, Salmon P. Chase, but eventually George Washington would take over

that honor, and despite various changes to other money, the Washington Dollar would stay largely consistent.

Fun With Dollars

These days, a dollar doesn't seem like a lot of money. You may be able to get a notebook or two on sale, a small pack of pens or pencils, or maybe a can of soup or a box of macaroni and cheese. In many cases your dollar will need to be paired with another dollar, or several bills in order to get anything substantial.

Seeing how far you can make a dollar go can remind you of how much each dollar in our budgets can have a real impact. If you keep track of the serial number on a dollar bill, you can look up the website Wheresgeorge.com, and track where your dollar has been, or start the process for a dollar you're about to spend. There is often a lot to learn when you consider how far others make their dollars go.

Commit to Savings

With so many great deals for back-to-school popping up in August, many think that new stuff is the only way to go for back to school shopping, but this is also a great time to think outside of the box. Head to rummage sales in other neighborhoods. Go to thrift shops. Look at what you have

(continued on page 4)



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*



Our Century Alert System (CAS), communicates the most important program notifications to you via texts, automated phone calls and emails.

Learn More



SUBSCRIBE

to the Century
YouTube Channel

Back-to-School Money Saving Tips on #NationalDollarDay

Continued from page 3

leftover from last year, and make sure the old supplies are accessible, even if you still decide to buy new. Let kids express their personality by shopping at consignment shops. You may be able to get higher quality clothes in many cases that has only light wear. Shopping only big box sales can lead to your kids matching their peers a little more closely than they like. When shopping online, look for promo codes, and when in the store clip coupons. Pennies saved today may be the dollars you need tomorrow.



Spotlight on Success — Morgan

Morgan, a single mother of five children, experienced a significant loss of income and was struggling to stay above water. She tried other debt relief programs but unfortunately they did not work for her and the situation she found herself in with her unsecured debt. She sought out a new option and enrolled in the Century program to help her with her finances.

Morgan was able to better manage her debt with the flexibility that her program provided her. *"I discussed with the Century representatives what my budget was able to afford, and they gave me an estimate of my monthly deposit and how long it would take to complete my program",* Morgan said."

Morgan was also able to see improvement in her credit as her program progressed, unlike other programs she had tried before. She found Century's articles and resources very helpful — *"The program works for me because it was within my budget and it actually did something for my credit. Century has positively affected my credit."*



And they have given me advice on what to do and what financial mistakes not to make again."

"I'm at the end of the road and things are working out well. When I do have any issues, they are very eager to help. Everything they explained about the program is happening, - you just have to be patient. They are awesome."

Congratulations on your program success Morgan!

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

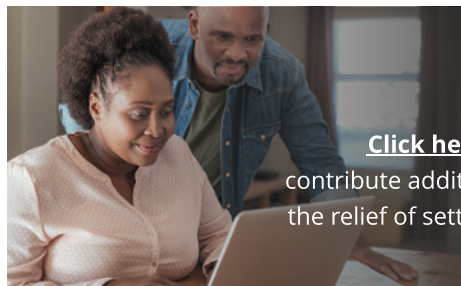
[Take the Survey](#)

MyCentury Portal



Review your on-boarding features, approve settlements, and information about new features.

MyCentury LOGIN



Speeding Up Your Century Program



[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.

Keeping Your Finances on Track this Summer

The warm, sunny weather of the summer season often brings along the temptation to overspend.

After all, with the many activities available, from vacations, water and amusement parks, concerts, graduations, plays, birthdays, summer weddings, family and friends' get-togethers, BBQ's and more, it's easy to understand why summer is synonymous with budget-busting overspending. This type of overspending can wreak havoc on an otherwise carefully constructed budget. Obviously, as you are going through your Century program, you want to make sure to avoid these typical summer spending pitfalls and stay on track this summer, allowing for a more stress-free future. Thankfully, the following tips will help you do just that:

Budget For Fun

Even while you are working your way out of debt, it's still important to have fun within reason. Ideally, you will save a specific amount of money heading into summer, so you have some funds available for fun. This can look however you want it to for your family. If you enjoy going out to eat or to movies, let that be how you spend your allocated funds. If you would rather go away and have a more traditional vacation, then use your funds for that purpose. The important aspect to remember is to stick with your budget in terms of your fun. Once your allotment of money is spent, don't spend anymore.



Sometimes, this means saying no, speaking of which.

Learn to Say No When Necessary

As mentioned above, the summer is fraught with potential activities for you to enjoy with your family. While these are fun, to be sure, they are also the impetus for a well and thorough budget bust. Therefore, you have to learn to say no on occasion to keep your finances on track this summer. For example, you might have multiple family members and friends each summer inviting you to attend their showers and/or weddings during the same summer. You can either choose to attend and give gifts to just the individuals whom you are the closest with or simply say you aren't going to attend any upcoming nuptials events at all this summer. The same goes for birthdays. If you have several family members or friends with summer birthdays, you can either set a price point that you will not go over for each event or do a complete opt-out. If you feel you must give something, just make sure you set a budget line for it and don't go overboard, or make something homemade for them like a favorite dessert instead.

Find Free Activities, Use Coupons for Promos for Favorite Events

Another way to keep your finances on track this summer is to find free activities to attend with your family

(continued on page 6)

Need a refresher of how your Century Debt Settlement program works?

Review our new on-boarding video that reviews all aspects of your program, includes great tips for success and information about new features.

[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

Keeping Your Finances on Track this Summer

Continued from page 5

instead of spending money on amusement parks and other touristy destinations. Often, state parks are free or cost very little to enter. That is one option. Other potential activities could include free concerts, farmer's markets with crafts and/or produce, free or inexpensive cultural festivals, art walks, etc. Look into your local area's upcoming events calendar and keep your eyes open for cheap or free options.

Know There Are Other Potential Expenses to Look Out For

Not only does summer offer many potential activities and the temptation to overspend while on vacation, but you will also tend to spend more anyway on utility costs as well as gas. Therefore, it's important to do what you can to offset these costs or at least to understand these expenses are coming and allocate more resources to cover the cost of cooling your home and operating your car. As far as gas goes, unfortunately, costs are rising rapidly at present. Thankfully, apps like Gas Buddy can help you find the best prices possible for gas. When it comes to your utility costs, make sure that your filters are clean and your AC unit is working optimally. Also, keep the

lights off and enjoy the summer sunlight.

Summer doesn't have to necessarily mean that you must kiss your budget goodbye. In fact, by keeping the above ideas in mind, you can keep your finances on track this summer and still have a wonderful time. Being financially responsible doesn't mean you have to forgo fun, it really just means you have to plan it



out. After all, if you fail to plan, you plan to fail! Enjoy this summer and keep your budget on track with the tips outlined above.



CENTURY PROGRAM SUPPORT CORNER



We have created partnerships with third-party lenders who specialize in providing consolidation loans to consumers enrolled in the Century Debt Relief Program. The Program Acceleration Loan (PAL) is a loan opportunity that allows clients who are actively enrolled in a successful debt relief programs, to complete their program much faster!

[LEARN MORE](#)



UCAN specializes in consumer advocacy issues. They assist with collection calls, threatening messages, or any other collector harassment that you may be receiving. Access to UCAN is included with your Century debt settlement enrollment.

[LEARN MORE](#)



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](#)



Community Tax has extensive experience assisting taxpayers with significant IRS tax burdens. Their dedicated team is ready to provide you with a free consultation to help determine the best plan of action for your specific situation.

[LEARN MORE](#)

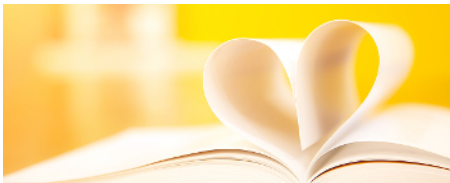


**CFT
Mobile**

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

National Book Lovers Day — Aug. 9

Calling all bibliophiles! Did you know that National Book Lovers Day is just around the corner?



In 2021, his celebration of all things books falls on August 9. It's a great day to find a comfy spot and crack open that tome that's been sitting on your nightstand. But you don't have to wait until National Book Lovers Day to engage in your love of the written word.

Best of all, reading is a low- to no-cost activity that you can do year-round. Here are 5 ways to indulge your reading habit without spending much — or any — money.

1. Visit Your Local Library

Where's the best place to find free books (and movies, and magazines, and music, and much more)? It can only be your local library!

If you haven't visited the library for a while, you're missing out. For many, public libraries are an underestimated and underused resource, and National Book Lovers Day is a great reason to go check out your local branch.

Not only will you be able to browse the shelves and take home multiple books, most libraries also offer a range of other resources, such as:

- CDs and DVDs
- Digital resources, like e-books, music, podcasts, research and movies
- Magazines and newspapers
- Book-related events
- Free internet access
- Interlibrary loans for hard-to-find items

(continued on page 8)

4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT METHOD FOR YOU!



National Book Lovers Day

— Aug. 9

Continued from page 7



2. Host a Book Swap

Got books you've already read sitting around collecting dust? Gather a few other book lovers and host an exchange. It's a great way to declutter and grab new titles for free.

Invite friends, family, co-workers, neighbors and others to bring the titles they no longer want. You can also swap books online; sites such as PaperBack Swap make it easy.

3. Read Online for Free

In recent years, organizations such as Project Gutenberg, Open Library and Google Books have been uploading full texts of books to the internet. Most are books that have outlived their copyrights. That means free access for you!

Here, you'll find classic works from authors such as Shakespeare, Austen and Kafka. You'll also find favorites such as the mysteries of Christie and Conan Doyle, the creepy works of Stoker and Poe, and a range of fiction and non-fiction from Du Bois to Darwin, Homer to Hawthorne, Rice Burroughs to Brontë, Douglass to Dostoevsky.

4. Trade at a Used Book Store

If you've got a stack of books you're finished with, head to a used book store. Most will exchange salable books (and, often, other media) for store credit.

Then, you can pick out new reading material without paying a cent! Some

stores also offer cash for used books. Just be aware that you'll usually receive more in store credit than you would in cash.

5. Hit Up the Thrift Stores

If you've got just a few bucks to spare on books, head to a thrift store. Many vintage and thrift stores sell donated books, including Goodwill, the Salvation Army and Value Village, just to name a few.

Best of all, most titles cost a fraction of what you'd pay new. You can also ask if the store offers a discount for seniors, military or students, or if they offer lower prices at tag sales or discount days.

It's easy to celebrate National Book Lovers Day without spending a lot — or spending any money at all. These no- and low-cost tips will help you indulge in your love of reading year-round.



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.



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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