



# Road to Financial Freedom

## Don't Wait: Start Saving For the Holidays Now!

The holiday season may still be several months away, but it's never too early to begin planning your holiday shopping budget. By setting a budget early on and sticking with it, you can avoid over-spending while still taking care of everyone on your list. And of course, when you plan and tackle the majority of your shopping ahead of time, you can better enjoy the holiday season with family, friends, and loved ones. Not sure where to get started when it comes to planning your holiday spending? We've got a few practical tips that can make all the difference.

### Start With a Realistic Budget

First and foremost, figure out how much you can realistically afford to spend on gifts this holiday season. Creating a budget (and adhering to it strictly) will help you avoid over-spending, racking up unnecessary credit card debt, and stressing yourself out over finances by the time the new year rolls around.



One way to create a holiday shopping budget is to write out a list of everyone you'd like to purchase gifts for. Then, for each person on your list, decide on a monetary spending limit. Another option for creating a budget would be to set a total dollar-amount limit and then dividing that up evenly among the people on your shopping list.

Make sure you also have a practical way of tracking your spending to ensure you're sticking  
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## A Debt Free Mindset with Century

If you are reading this, congratulations! You are making progress along your journey to financial freedom. Century's team is working hard to obtain the best settlements for you and to relieve you of your financial stress.

One of the most important things to us here at Century is to ensure that you are able to live a debt free life and avoid falling into debt in the future. There are many things you can do that will help you design a debt-free lifestyle. The great news is that you can start today!

While we live in a country where consumerism has run rampant, making a conscious effort to be frugal with your money can help eliminate your debt more quickly.

With the money you save, you can deposit additional funds right into your Century program, which could speed up your program. You will also get in the habit of cutting costs and saving money. Not sure where to start? We can offer you some tips beyond the norm to help you make a lifestyle change and step towards a stress-free life.



### Live In a World Which Supports Your Goals

The people, places, and things that you live around can often be a big influence on your thoughts and your actions. One of the best ways to make progress in life is to surround yourself with a world that supports your goals. Some ways to do this are through learning and association. Spend time with people who are living a debt free life and learn how they are enjoying life without burdening themselves with debt. Another way some may reduce their urge to

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# 3 Low Cost Pets You'll Love

It has been said that people who have pets are often happier than those who do not. Whereas, traditionally, cats and dogs have been the pets of choice, as the cost of purchasing and caring for these pets continues to rise, many are fulfilling their dreams of having a pet by choosing a less-expensive option.

## The Cost of Cat and Dog Ownership

According to the American Society for the Prevention of Cruelty to Animals (ASPCA), the initial cost for the first year of owning a cat is nearly \$1,200 and from \$1,500 to \$2,000 for a dog (depending on its size). Thereafter, annual costs for a cat are approximately \$800 and for a dog from \$740 to a little over \$1,000 (again,



depending on the size of the dog).

## Inexpensive Pet Options

### A Parakeet (Budgie)

The swings, branches, mirrors and toys in their cages make parakeets fun to watch, especially when there is more than one sharing a single cage. These birds have beautiful singing voices and they can also let you know when they are less than happy with a subtle squawk.



You can purchase a beautifully-colored parakeet for less than \$25. First year ownership costs are around \$400. These costs include purchasing a cage, toys, food and treats. Instead of bird

cage liners, choose one of the inexpensive litters available. The litter that is made from ground-up corn cobs lasts for a long time, is very absorbent, eliminates odors and is easy to change because it does not stick to the bottom of the cage.

According to the ASPA, annual costs after the first year are approximately \$300. If you plan on having your bird out of its cage, you need to have its wings clipped: Talk with your veterinarian about your wing-clipping options: Some vets will teach pet parents how to clip their bird's wings at home.

### A Hermit Crab

While some of these little guys remain in their shells when you pick them up, if you take your time, you can find a  
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# A Debt Free Mindset with Century (Continued from page 1)

buy is to avoid temptation. Skip out on lunch with friends at an overpriced restaurant and skip annoying TV commercials that are meant to pry at your wallet. Associate yourself with others who understand your goals of saving money and who may also be trying to save money and spend smarter. Great support can be found within your circle or through participating in numerous online groups of like-minded individuals.

A few other things you can implement in your life is to learn new skills, such as cooking from scratch and doing your own mending. Look for free and low-cost entertainment opportunities for those date nights, including free outdoor concerts and free passes to local museums. Look over bills and cut expensive cable packages as plenty of entertainment is available online and outdoors.

Think of it this way - The savings that you obtain by cutting costs and skipping out on expensive luxuries can be put towards settling your debt. In return, your debt will be settled faster and that will ultimately accelerate you towards your goal of financial freedom more quickly.

## Stick with the Plan

Not everyone will agree with your newfound lifestyle. And that is perfectly fine. It might hurt a little to have to turn down an expensive dinner invitation and some friends may not be into potluck dinners. However, those friends and family members who are supportive will try to understand and respect your efforts. Stay strong and keep going. You may be surprised to find that you become a source of inspiration to those around you. Have a plan and stick to it – the reward will be priceless.

Your efforts to stay out of debt don't have to start after your Century program is completed. The steps you take now can have a massive impact on the progress of your settlements and ultimately your time on the Century program.

We encourage you – start your new lifestyle today and prepare to live debt-free in the future!





# Time for an Oil Change?

An oil change is something most people are able to do for themselves to save money. Always keep your receipts so that you are able to document the maintenance you did, as vehicles with a maintenance history are known to bring more on resale. Depending on the type of oil you need, you could save over \$20 by doing your own oil change. Before starting, consult your vehicle's maintenance manual for more detailed instructions for your year, make and model.

## You Will Need:

- Jack.
- Jack stand.
- Oil drain pan.
- Oil filter wrench.
- Shop rag.
- Ratchet for the oil drain plug. The size varies from model to model.
- Oil. The amount varies depending on the year, make and model of your vehicle. Your owner's manual will tell you the type and amount. Most cars and small trucks take 5 quarts while full-size trucks and SUVs take 7 or more quarts.

## Changing the Oil

Lift the front of the vehicle with the jack and place a jack stand under the vehicle. Be sure to lift the vehicle on the proper lift points. Slide the oil drain pan under the oil drain plug to catch the dirty oil. Remove the oil drain plug. Allow all of the oil to drain.

Remove the oil filter. Check the filter housing to ensure that the old gasket came off with the old oil filter. Wipe the gasket-mating surface clean and check the housing for leaks. Screw the new oil filter onto the housing by hand. Snug the oil filter in place but do not over tighten it. You should not

use tools to install the oil filter as you could get it too tight.

Reinsert the oil drain plug and tighten it snugly. Do not over tighten the drain plug as the threads are easily stripped. Wipe the bottom of the oil

pan clean. Add the oil to the engine. Lower the vehicle off the jack and jack stand.



Start the vehicle and watch the oil pressure gauge or the dummy light. If the gauge does not come up to the proper pressure or the light does not go off in a few seconds, shut the vehicle off. You may have an oil leak. Check for leaks. If the oil pressure is normal and the light goes off, you are set.

## Finishing Up

Dispose of the oil at an auto parts store or another facility that accepts used oil. Do not dump it on the ground.

# When to Repair Or Replace Home Equipment

It's the age-old question for any adult. When something breaks down or wears out, do you put in the money to repair it, or just replace it? Knowing how to answer this question practically can help you save a lot of money. You might even pick up some useful skills along the way.



## Good General Rules to Follow

Everyone wants to spend wisely. Sometimes it's hard to know how to do that for every situation. In some cases, the financial risk of replacing is not very great, like the cost of a new t-shirt. Understanding when you should replace a car or a furnace is a different matter, entirely. These criteria can give you a good sense for when you should seriously consider replacement:

- The equipment or material is about to die anyway.
- It will cost more than half of a new item to repair it.
- You don't have another reason to keep it (e.g. the market value of a classic car).
- Buying something new or upgrading will save you money on regular use.

If most or all of these are true about the item you're worried about, you may be better off to replace it.

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# 4 Ways to Chill Out This Summer

There's a part of summer when the heat sticks to you like glue. If you don't have air conditioning (or you're trying to cut back on your bills), you need practical ways to keep cool. Fortunately, there's a lot of options. Give any of these tips a spin, and you will be chilling out in no time.

**1. Reduce the Heat.** When you feel the mercury rising, the best thing you can do is to keep it down. There are lots of tasks you do in the home that create heat, like run the stove or the dryer. On

the hottest days, you can easily save a few indoor degrees by waiting to do these chores another day. If you must use heat, plan it for the early morning or late evening, when the temps are low. Shutting your blinds and shades when the sun shines directly on the window will also help to block the heat.

**2. Cool Off Indoors.** Do you have it set as cool as you can, but you're still

sweating? Try changing the way you feel about it. Wear lightweight clothing that isn't too restrictive. Use fans to circulate the air. Be sure to stay hydrated, especially if you engage in a lot of exercise. If you are handy with a blender, make a frozen drink for lunch or dinner. Add a nice break with a book on your patio, and it might feel like a mini resort vacation.

**3. Head Outdoors.** Sometimes, the hot weather outside feels better than inside, because you can catch a breeze every now and then. Plan to get up early and go for a walk or run while it's a bit cooler outside. When you get home, take a lukewarm shower to help cool you down and refresh you. If you can, find a shady spot in your yard or at the local park. A break from the busy world in a spot with bright colors and fresh air may help all your worries disappear.

**4. Feel Someone Else's Chill.** Even if you're trying not to run the air conditioning all the time, you can still take advantage of it. Malls, museums

and libraries have to run it for their patrons. Head to the mall to window shop and get some breezy walking in. Visit the library for a new book or DVD, or even to use the computers. Find out when the local museums offer free days. That way, you can enjoy the cool air without having to spend a lot of money.

Getting through the heat of summer takes a few different methods to help you chill out. When you follow this advice, you may find that it feels even better than you thought.



## 3 Low Cost Pets You'll Love

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curious critter who enjoys a bit of attention. Although the pincers look intimidating, there are hermit crabs that will not pinch the hand that feeds them: In fact, some crabs enjoy being held and will nearly come all the way out of their shells if you hold them just above your hand!

These animals are extremely low maintenance, needing only a warm, humid environment with plenty of sand (changed monthly). Other necessities include water, sponges for drinking and humidity, food, climbing

wood and extra shells.

Each hermit crab costs around \$10, you should purchase at least two, a habitat starter kit costs less than \$15, the habitat itself costs approximately \$35; therefore, initial costs are about \$70. The yearly food cost is around \$125, as your crabs grow, you may want to purchase a larger habitat.

### A Guinea Pig

If you are looking for a cuddlier pet with fur, consider a guinea pig. Guinea pigs offer personality: They show their excitement with high-pitched whistles and, like a cat, they purr. The pitch of the purr determines how the guinea pig is feeling: A deep-pitched purr

typically means that he is content, but a high-pitched purr may signal that he is annoyed. Guinea pigs are social animals; therefore, unless you plan on spending a lot of time with your pet, you may want to consider purchasing more than one.

Guinea pigs cost approximately \$40 each. Due to the need for a cage and the expense associated with purchasing the pet, the first year will cost about \$415, with subsequent years costing a little over \$300.

There you have it: Three inexpensive pets that will surely bring joy to you and your family!





# When to Repair OR Replace Home Equipment

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## When to Repair

Similarly, you need to know when you should think about repairing something. Here are a few guidelines you can keep in mind as you debate:

- The item is fairly new and in overall good condition.
- The fix is relatively minor.
- You can afford to repair, but not replace.
- It would be difficult to locate or buy a replacement.

Buying a \$50 part on a two-year-old refrigerator is probably a good investment. Similarly, putting in \$300-\$500 on a car that you could drive another 5-10 years costs a lot less money than getting another one.

## DIY or Pro

When you start to dig into the repairs for a piece of equipment, you might wonder if you can just do it yourself. There are certain circumstances in

likelihood of making big mistakes? It might be best to just hire someone.

## Deciding to Replace

As you begin to think about replacement, you should watch out for throwing good money after bad. Sometimes when you feel personally invested in an item, it's easy to continue putting money into it, even if it doesn't help. Spending hundreds or thousands of dollars a year on a car that is inches from the junkyard is likely to result in a lot of frustration. Limping along with a washer that leaks or eats clothing is a level of irritation you probably don't need. In these cases, you may be very glad you opted for an upgrade.

## How to Save Money on Replacements

Of course, when you do make that choice, you want to be sure to factor in quality. Replacing a central air conditioner with a window unit may be a



lot cheaper, but not as effective. Do some research on the latest brands and options, so you can choose the one that works best for you. Check out businesses that refurbish used models. This might be a great way to get something better, at a cost much lower than new.

Maintaining, repairing and replacing the items in your home is a regular responsibility for anybody. Investing your time to make wise choices about these tasks will always pay off. By knowing when to fix and when to upgrade, you'll get the peace of mind that comes with a problem solved.



which learning to perform your own fixes leads to great savings. For example, basic mending for your clothing could give you years of extra use. It also costs almost no money at all. Other tasks, like replacing the brakes on your car, can be reasonably accessible for someone with limited skill. Just remember to keep opportunity cost in mind. Will you have to spend hours or days working on something yourself? Is there a high

## Holidays in August?

While August may seem to fall a little short on holidays, each week of August celebrates "the good stuff." Check out each week's theme below:

- Week 1 - National Simplify your Life Week
- Week 2 - National Smile Week
- Week 3 - Friendship Week
- Week 4 - Be Kind to Humankind Week

Here are a few other days to celebrate in August:

- August 12th - Middle Child's Day
- August 13th - International Left-handers Day
- August 17th - National Thrift Shop Day
- August 31st - National Eat Outside Day





## DID YOU KNOW?

The Century team has a Facebook page focusing on tips and articles to help you enjoy your life while saving a few dollars!

Check it out and LIKE us today.



## Don't Wait: Start Saving For the Holidays Now!

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with your budget. You might consider, for example, creating a spreadsheet that allows you to track how much you've spent thus far in relation to how much you have left to spend.

### Set Aside a Little Each Month

Once you have a better idea of how much you can afford to spend on holiday shopping, it's time to begin saving! The earlier you begin setting aside money for the holiday shopping season, the better shape you'll be in. And ideally, by setting aside all the money you need to do your holiday shopping ahead of time, you can avoid having to use your credit card or otherwise go into debt with your purchases.



Think about it: even if you start saving \$100 per month starting in August, you'd easily have several hundred dollars saved up by the time the holidays rolled around. The key is to start saving as early in the game as possible!

### Begin Shopping Early

Just as it's wise to start setting aside money early on, it's also a good idea to begin your holiday shopping early. Not only will this allow you to take advantage of sales leading up to the holidays, but it will also save you a lot of time and stress as the busy and hectic holiday shopping season approaches. Rather than spending your time rushing around and trying to shop for everyone on your list at the last minute, you'll be able to relax and focus on what truly matters this holiday season: spending time with loved ones.



If you plan on shopping early, try to brainstorm gift ideas for items that would likely be on sale in the months leading up to the holidays. For example, if you have a teacher friend in your life, why not use all the back-to-school sales of July and August as an opportunity to stock up on some classroom supplies for him or her? Seasonal items like these can make great gifts—and if you can time your purchases accordingly, you can save a great deal of money by starting your shopping a little early.



### Resist the Holiday Shopping Hype

If you decide to save and complete the majority (or all!) of your shopping early, do your best to resist the "hype" and temptation to do any additional shopping during the holiday season. There may be some good deals out there in November and December, but if you've already reached your spending limit and have covered everyone on your shopping list, there is absolutely no need to continue spending your money. There will be a lot of pressure from retailers to spend more, but at the end of the day, it's better to stick with your budget. You'll thank yourself when the new year rolls around and you're not buried in credit card debt from holiday shopping. Did you know that the average

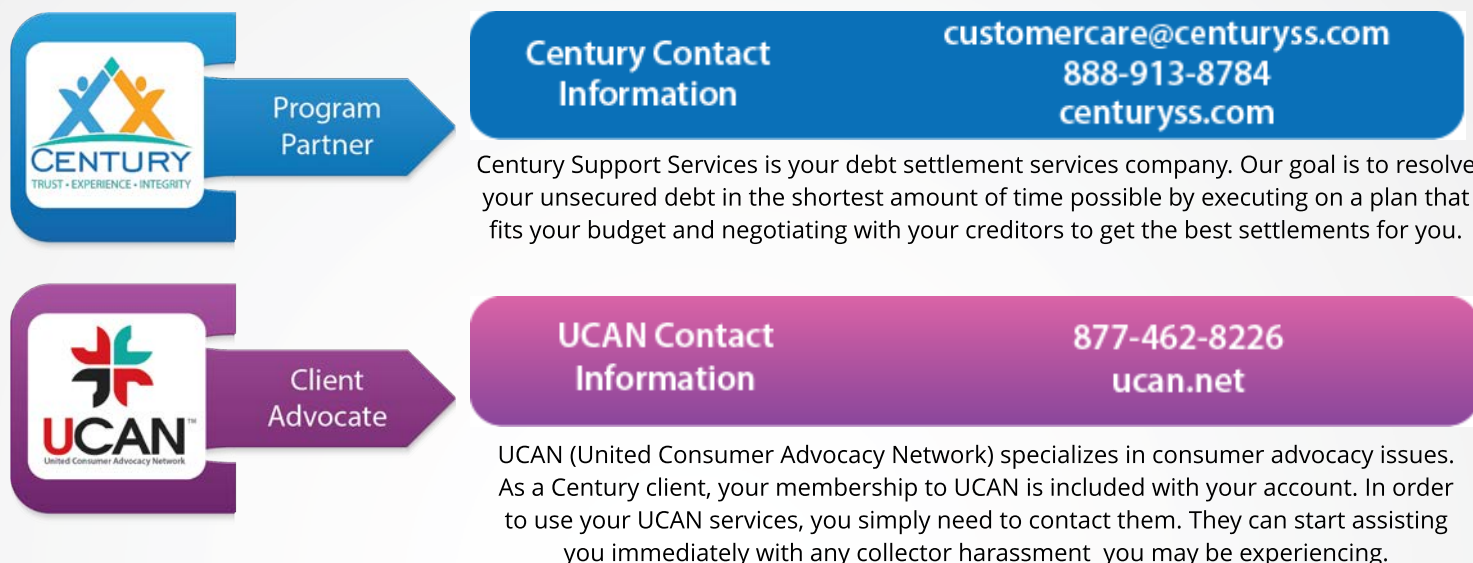
American accumulates around \$1,000 in credit card debt during the holidays alone? Don't be one of these people.

The holiday shopping season can be a stressful time, especially for those who are worried about their finances. Fortunately, by implementing a few practical tips, you can avoid over-spending and still take care of everyone on your shopping list. From there, you can enter the new year in a better place financially *and* spend less time stressing out about paying off any holiday credit card debt.



# 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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