



Road to Financial Freedom

How to Stop Keeping Up with the Joneses

It's summer, so our social media feeds are getting flooded with pretty pictures from friends and acquaintances of their far-flung adventures. It's easy to get jealous and want to do what they're doing, but you know what? It's a bad idea. Those pretty pictures aren't really what they seem, and they can tempt you to live outside your means, something you will regret when the bills come in.

There is a better way, one that will give you far more freedom and happiness than you could ever feel trying to keep up with the Joneses and their expensive vacations.

Why Pictures on Social Media Are Not What They Appear to Be

Most people try to present a highly edited version of themselves on social media. They post pictures of rare glamorous moments -- but not of their everyday lives -- which creates the illusion that they are always smiling, always enjoying themselves and each other, and always having exciting adventures in exotic locations. Consciously or not, many people want their friends and acquaintances to be jealous. Don't fall for it.



DIY CARNIVAL GAMES

Carnivals delight both young children and the young at heart. The lights, music, and rides catch your eye from a distance but it's the carnival games that can really do a number on your wallet. With do it yourself carnival games in your backyard, you can embrace the fun of the carnival without throwing off your budget.

We've compiled a few great DIY Carnival game activities that kids and adults will love. So step right up and give it your best shot with backyard carnival games this summer.

Duck Pond

You only need three things for this popular carnival game: a basin, rubber ducks, and water. You can use any rubber ducks or floating water toys that are not likely to capsize.



To prepare the game, label the bottom of the toys using waterproof markers with numbers, colors, or shapes and ensure there are at least two of each option. Then fill the basin with water and toss in the toys.

Players take turns choosing two rubber ducks (or toys) and checking the bottoms to see if they match. One of the great things about this game is that it can be played over and over again by different people without needing to refill or refresh anything.

Bean Bag Toss

Bean bag toss is one of the easiest, most customizable carnival games you can create yourself. It's a great way to reuse a large cardboard box if you only plan on using the game once. For a more (Continued on page 5)

The Joneses Are Often Living Above Their Means

Another thing the pictures don't reveal is how your friends paid for their trips. Many people use credit cards to pay for vacations they can't afford, and then they struggle later when the bills come due. The camera may capture real or posed smiles during the trip, but you won't see your friends post anything on social media about the stress they feel when it comes time to pay after the trip is over.

If you are tempted to try to keep up with the Joneses, remember that part of what the Joneses are doing may be creating more stress in their future lives. That's something you don't want to imitate! (Continued on next page)



5 TIPS FOR BUDGET-FRIENDLY DAY TRIPS

Day trips give people the chance to explore without all of the planning and costs involved in taking overnight trips. You can see new places and meet new people without worrying about booking motel rooms, finding a place to board your pet, or missing a lot of time at work. If you can't afford to leave town for weeks at a time, why not enjoy a satisfying mini-vacation?

Five Money-Saving Tips for Day Trips

These money-saving tips can help you enjoy a memorable trip without generating big bills:

1. Consider Packing Food and Drinks



If you plan to stop for restaurant meals, you'll spend a lot more money. Packing a picnic offers you a fun and affordable alternative to eating out. Even if you prefer to stop for lunch at some interesting eatery, consider eating a substantial breakfast at home. Also, pack a cooler with drinks and snacks to avoid stops at convenience stores.

2. Check for Free or Discounted Days at Attractions

Many zoos and museums offer free or discount days during the week. They offer deals because they aren't as busy on weekdays. In addition to saving money on admissions, you can also enjoy attractions on days when you aren't so likely to have to deal with crowds and long lines. As you consider your itinerary, check websites for the best days to visit various attractions.

3. Consider Discounts From Third Parties

Do you have a membership in AAA, AARP, or a similar organization that offers discounts? If so, don't forget to check to see if local restaurants and points of interest have affiliations that can save you money. Also, sites like Groupon often offer two-for-one deals at restaurants, amusement parks, and similar venues. Very often, stores sell discounted tickets to area attractions too.

4. Comparison Shop for Gas Prices

Before you fill up your car, you can check the internet for gas stations with the lowest prices in your city. To find competitive gasoline prices in your area, you can start at FuelEconomy.gov. You will find a link to a list of local sites that help you compare current prices at different outlets. Also, don't forget to make sure your tires are properly inflated because that is one of the easiest things you can do to conserve fuel and make your tires last longer.

5. Don't Forget to Plan Ahead

You might have noticed one common theme that ran through all of the other suggestions. In order to save money on your trip, food, and activities, you'll need to make a list of where you plan to go and what you would like to do while you are there.




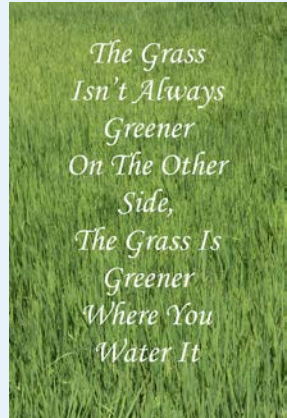
How to Stop Keeping Up with the Joneses (Continued from page 1)

Glamour on the Outside Doesn't Equal Happiness on the Inside

The pictures you see may look exciting, but chances are they were carefully posed. When no one is taking a picture, when no one is urging your friends to say "cheese" for the camera, how do your friends really feel? You don't know. Maybe they had problems that kept them from being able to really enjoy their trip. When your goal is to be happy, rather than to impress other people, you don't need to spend a lot of money. In fact, there is little to no relationship between how much you spend and how happy you feel.


Don't Become a Hostage to Your Experiences

If keeping up with the Jones' experiences tempts you to go into debt, then a brief vacation can cast a long shadow over your future. Before using your credit card, think about what will be involved in paying it off. Will you feel increased stress? Will you have to work more hours than you want? When you keep the future in mind, the answer will be clear. Don't let the desire to imitate the Joneses cause you to hop on the treadmill of debt. Live your own life -- go for your own happiness -- just pass that treadmill by. The freedom and peace of mind you will gain are priceless. 



You certainly do not need to chisel your itinerary on stone tablets; however, the more you plan, the more money you are likely to save.

Where Should You Go?

There's no right or wrong way to take a day trip. If you live in the city, your family might enjoy a visit at a nearby state or national park. If you live in a rural area, you could drive into the city to visit a museum or see an afternoon matinee. A simple internet search for day trip ideas in your local area should uncover lots of ideas to spark your sense of adventure. Advance planning can help you satisfy your urge to roam and save money at the same time. 

Make Your Favorite Fair Foods at Home

Going to the fair can be a lot of fun, but it can also be expensive! Luckily, you can experience the tastiness of the fair without paying the cost of admission and tickets. These recipes can easily be made at home on a shoestring budget. We recommend making these recipes on a lazy Sunday afternoon, or for your next outdoor party. These recipes are delicious crowd pleasers!

Lemonade



The best lemonade can be made inexpensively from water, sugar and lemon juice. If you live in a warm climate where lemon trees are common, you can make your lemonade inexpensively by picking the lemons fresh from a tree in your yard or in a neighbor's yard. To keep fresh lemonade on hand all year round, harvest lemons when they fall and freeze the juice in your freezer. If lemons are not commonly grown in your area, purchase lemons by the bag to pay the lowest price per lemon.

To make lemonade, combine one cup lemon juice, one cup of sugar and six cups of water. Stir, refrigerate and then enjoy!

Fried Dough

Fried dough is a fair favorite. This recipe is budget-friendly because it uses less cooking oil than a lot of other recipes--and don't forget, you can reuse the cooking oil to make more fried dough later.



Ingredients: 2 cups flour, $\frac{3}{4}$ teaspoon salt, 2 teaspoons baking powder, 2 tablespoons cold butter cut into $\frac{1}{2}$ inch cubes, $\frac{3}{4}$ cups of room temperature or warm water, cooking oil, powdered sugar

Mix the dough. Combine the flour, salt and baking powder, then integrate the butter into the dry ingredients. Crush the butter against the flour until it makes a crumbly mixture. Add water and knead the dough until it is soft. Let the dough rest, then divide it into 8 balls. Press the balls into discs.

Heat the oil. Fill the frying pan with $\frac{1}{4}$ or $\frac{3}{8}$ of an inch of cooking oil, then heat the oil to about 375 degrees. If you don't have a candy thermometer, you can tell when the oil is hot enough by putting a small piece of dough in the oil and watch it begin to cook. If the oil begins to smoke, this means it's getting too hot and you should turn down the heat right away.

Cook the dough. When the oil reaches the right temperature, place the discs into the frying pan. Use tongs to remove the discs when they are light, puffy and golden brown. Dust the fried dough with powdered sugar. If you want to save your cooking oil when you're done, let it cool and then pour the oil into a jar. To filter the little bits of fried dough from the oil, place a paper towel in a funnel and run the oil through the funnel before allowing it to drip into the jar.

Caramel Apples

Just like the lemons, caramel apples are cheapest if you can get the apples for free from someone's yard. You'll also need caramel candies, which you can often buy on sale after holidays like Halloween and Christmas, and craft sticks which can be purchased at craft stores, or you can save money by saving and washing your leftover popsicle sticks.

Ingredients: Butter, 14 ounce package caramel candies, 2 tablespoons milk, 6 Apples, 6 Sticks, Toppings of your choice

Prep the work surface. Butter a baking sheet.

Melt the caramel. Unwrap the caramel candies and place them in a bowl. Add the milk and place into the microwave for 2 minutes. Stir midway through the microwaving process, then stir again at the end.

Prep the apples. Let the caramel sit for a minute while you pull the stems from the apples and push the sticks into the top. Or slice the apples and place in the sticks.

Dip the apples. Roll the apples in the caramel and in your topping of choice. Sit the apples on the buttered cookie sheet. Stick them in the refrigerator and allow them to cool.



Fried Onion Rings



Fried onion rings are made from cheap ingredients found around the house, and best of all, they can be fried in the leftover oil saved from the fried dough! One of the main ingredients in this recipe are the breadcrumbs that coat the onions. If you don't have store-bought dried breadcrumbs, you can easily crush up saltine crackers or dried toast for the same effect.

Ingredients: 1 onion cut into ¼ inch slices, 1 teaspoon baking powder, 1 ¼ cup flour, 1 egg, 1 teaspoon salt, ¾ cup bread crumbs, 1 cup milk, salt, oil

1. Mix together flour, salt and baking powder.
2. Dip the onion into the flour mixture.
3. Mix an egg into the flour and whisk it into a batter.
4. Dip the onions back into the batter.
5. Set aside the onions until the excess batter has dripped off.
6. Set the batter-dipped onions into the breadcrumbs. Coat the onions with breadcrumbs. Shake off the extra breadcrumbs.
7. Heat the oil to approximately 365 degrees. You can tell when it's warm enough by putting a tiny bit of batter-dipped onion into the oil. The oil is ready when the onion turns brown. Do not allow the oil to start smoking.
8. Place the onions into the batter and fry them until they turn golden brown. When they're done frying, lay the onions onto a paper towel spread over a plate. Serve hot when the excess oil has run off.

Couch to 5K: Get Motivated to Get Active!

Getting into shape is weighing heavily on the minds of many people – and families – around the world. Unfortunately, many people, just like you, are convinced that it costs a lot of money and requires a bunch of equipment to get into shape.

This isn't the case at all. Consider 5K runs as prime examples. In fact, getting ready to run your first 5K can be done on a very limited budget. Here is a play-by-play to get you from the couch to 5K, all the while stretching your legs, but not your budget.

First, create a plan.

It takes more than wishing to bring about significant changes in your life. You must act and be an integral part of the process when it comes to making monumental shifts in your health, fitness, and overall wellness. It also takes careful planning, including a plan that takes you from blueprint to action.

Next, gather the essential tools.

Running, or even walking at a brisk pace, requires little in the way of expensive exercise equipment or even fitness DVDs. You need a



AUGUST SHOPPING GUIDE

Back to school deals often mean markdowns on laptops, and/or special deals in which retailers will throw in a gift card, printer discount, or other tech accessory. This is a great time to stretch your dollar the extra mile, and is perfect if you don't want to wait until Black Friday to make a big electronics purchase.



Linens and Storage Items.

Big retailers always offer significant savings on linens, like towels and bedding, to accommodate college students heading back

to the dorms. Stock up on these items, and find a discounted storage bin or drawer set for storing your extra stock. These items are also on discount during August thanks to back-to-school sales!

Office Furniture. Basic office furniture, like desks and office chairs, also tend to go on sale as part of the back-to-school push. If you've been eyeing a new chair for your home office, now is the time to buy.



School Supplies. At this time of year, school supplies will be widely available, and usually discounted...but act quickly before they're gone.

Sunglasses and Summer Styles. While the days of summer are numbered come August, this is an excellent time to stock up on summer wear for the family. Any remaining beach accessories, sunglasses, and summer clothing, like shorts and tanks, go on deep discount to make way for fall and winter styles.



comfortable pair of running shoes, perhaps a little music to set the mood, and a little motivation. You can get two of the three from a simple mobile app, called [C25K](#). The free app gives you all the tools you need (with the exception of a good pair of running shoes) to get off your couch and 5K ready in an eight-week span of time. The Zen Lab, LLC C25K app offers coaching, music, and is compatible with other apps like MyFitnessPal, HealthKit, and more. You can even coordinate with GPS so you know just how far you've come in your journey to a 5K frame of mind.

Third, find a partner for motivation.

Motivation comes in many forms. For some people, the perfect partner is an app that is always available. For others, it's a furry friend, who's always willing to go for a run, tail wagging and all. Still, others prefer an accountability buddy. That's the person who helps you stay motivated and holds you accountable to show up and exercise when the going gets tough. And for some people, the perfect partner is a purpose. It can be in honor of a person or to raise awareness of a cause that is near and dear to the heart. Regardless of the inspirational form, finding a motivational partner is often the true secret of success when making the transition from a bonafide couch potato to an on-the-go 5K runner.



Along the way, embrace failure as a precursor to success.

It's not about how many times you fail to complete a 5K. It is about getting in the race time and time again until you complete your first 5K. After that, it's all downhill. By that time, you know you can do it and there are no excuses for failing again.

You don't have to run the entire time. You can walk — and even crawl to the finish line if that is what it takes. The key is to keep going and finish the first one. After that, you can focus your efforts on a faster finish for the next race – and the next one after that.

All the while, keep it simple.

Perhaps the most important thing you can do to ensure continued success in your efforts to get off your couch and finish your first 5K is to keep it simple. Warm up. Run. Cool Down. Repeat. Don't add weights or complicated obstacle courses along the way. Keep it simple until you've accomplished your first goal, then consider raising the bar – one level at a time.

DIY CARNIVAL GAMES (CONTINUED FROM PAGE 1)

durable version, a sheet of plywood is a better option.

Decorate your game according to your theme. Clowns and popcorn are perfect for carnivals. If you are hosting a carnival themed birthday party, cake, ice cream or presents would also be fun designs for the board.

Once the paint has dried, it's time to cut the holes. You probably want a minimum of three holes for targets. Varying the size of the holes can make the game a bit more challenging.

If you don't have bean bags, you can make some with dried beans and socks. Just cut the socks to size, fill with beans and then stitch up the open end. If you don't sew, you can use crew socks and tie them off to create the bean bags. Or skip the bean bags entirely and have tennis balls available instead.

Ring Toss

The basics of this classic carnival game are simple - grab a ring and try to toss it over a soda bottle or bowling


pin. If you are using unused soda bottles, the players can keep the bottle they ring as their prize. If you are reusing plastic bottles, add some whimsy by decorating them with paint. Instead of just painting the outside, put about a tablespoon of paint inside the bottle, seal, and then swirl to coat all sides. Since empty plastic bottles are fairly light, add sand or water to weigh down previously used plastic bottles.

What About Prizes?

A full carnival experience is not complete without prizes for winners. To prevent handing out items that will add clutter, provide fun, sweet treats for winners. Our favorite prize ideas are:

- a few goldfish crackers scattered in a bag of blue jelly beans
- a giant lollipop from a dollar store
- a bag of cotton candy from a dollar store



Running your first 5K can be one of the most terrifying, yet equally (or more so) rewarding adventures you're likely to face. One thing it is not is one of the most expensive. It's also a key step toward helping you achieve better overall fitness without derailing your attempts at restoring your financial fitness along the way. 

Don't let overpriced tickets and difficult to win games keep your family from enjoying the fun of a carnival this summer. Skip the lines and make memories in your backyard or at a local park. Let the kids help create the games and you will be sure to have a special day. You may decide to make it an annual event that the whole family can look forward to! 



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 Support Services is your debt settlement services company. Our goal is to resolve our clients unsecured debt in the shortest amount of time possible by executing on a plan that fits your budget and negotiating with your credits to get the best settlements for you.

Century Contact
Information

customer@centuryss.com
888-913-8784
centuryss.com



Client
Advocate

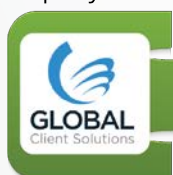
UCAN (United Consumer Advocacy Network) specializes in consumer advocacy issues. As a Century client, your membership to UCAN is included with your account. In order to use your UCAN services, you simply need to contact them. They can start assisting you immediately with any collector harassment you may be experiencing.

UCAN Contact
Information

877-462-8226
ucan.net

Century's 3rd Party Bank Affiliates

Century's third party affiliate banks work with Century debt settlement clients to help administer payments (drafts) in and disbursements out of our clients' Dedicated Accounts. Neither bank has any legal affiliation with Century. The third party affiliate banks enable our clients to accumulate and control their own funds within their Dedicated Accounts. These funds are then used to payoff the client's creditors once settlements are authorized. Each client will work with one of the third party affiliate banks below.



3rd Party
Bank

GCS Contact
Information

800-398-7191
globalclientsolutions.com



3rd Party
Bank

CFT Contact
Information

888-348-4543
cftpay.com



2000 Commerce Loop, Suite 2111 • North Huntingdon, PA 15642 • Phone: (888) 913-8784 • centuryss.com

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