

Road to Financial Freedom



Navigating Your Health Insurance Options

When it's time to choose your health insurance policy, you may feel overwhelmed by all of the information and materials you must sift through before you can make your choice. The tips below will help you understand most health insurance options, so you can choose the best policy for you and your family.

Health Insurance Terminology

Some of the most common terms you may encounter while shopping for a health insurance policy include:

Premium - The amount you and/or your employer pay for your health insurance each month.

Deductible - The amount you need to pay toward your own healthcare expenses before your insurance benefits begin.

Out-of-pocket maximum - The maximum amount of money you will have to pay toward your healthcare expenses during the year. This limit includes your deductible, copays and coinsurance. However, it doesn't include your premiums.

New Twists On Lunch Classics

Day in and day out, lunch can get a little boring. Switching up your recipes makes lunch more fun to eat. If you're serving lunch to a child, keeping it fun can encourage him or her to eat everything without wasting. These twists on lunch classics are tasty for everybody, and they're easy on the pocketbook as well.

Peanut Butter and Fruit Sandwich

Peanut butter and jelly sandwiches are an old standby that almost everyone loves. That said, there are many ways to make peanut butter sandwiches more exciting and tasty. For starters, try removing jelly from the equation and replace it with fresh fruit. Slices of pear, apple and banana can easily be used to dress up your peanut butter sandwich. To moisten the
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Benefit year - A period of 12 months in which your health insurance benefits apply. At the end of this year, all of your deductibles and out-of-pocket maximums reset. This period isn't necessarily the same as a calendar year.

Copayment - A flat fee you must pay for certain medical services.

Coinsurance - The portion of healthcare expenses you owe after meeting your deductible. Coinsurance is usually calculated as a percentage.

Network - A group of doctors, hospitals and other facilities that have a contract with insurance companies to provide healthcare services at a discounted rate.

Health Maintenance Organization (HMO) - A health insurance structure that requires you to use specific healthcare providers.

Preferred Provider Organization (PPO) - A health insurance plan that allows you to receive services

from both in-network and out-of-network providers. However, the plan pays more for in-network services.

Health Savings Account (HSA) - A savings account that allows you to put away pre-tax dollars that you can use to pay for your healthcare expenses. HSAs are often paired with high-deductible plans.

Rider - An option that allows you to expand your coverage for an additional premium.

Exclusion or limitation - Any condition or treatment that isn't covered by your insurance policy.

Tips for Comparing Options

Cost Benefit Analysis

A variety of different health insurance policies are available to meet the needs of different individuals and families. To find the policy that's best for you, compare all of your options carefully.


1. Consider costs versus benefits.

Although it may be tempting to choose the policy with the lowest premium, this isn't necessarily the best decision. Policies with lower premiums typically provide less coverage than policies with higher premiums. Your goal should be to find a policy that provides the coverage you need while remaining affordable.

2. Evaluate networks before choosing a policy.

Different policies may have different providers in their HMO or PPO networks. Explore these networks to make sure that the providers you trust are included.

3. Consult a professional if necessary.

Understanding all of the complexities of health insurance can be difficult. If you aren't sure which policy you should select, consider talking to an agent who can help you understand how each policy will affect you and your family, both medically and financially. 

Expense. You may be attracted to these services because you think they will be cheaper than a taxi. According to [Consumer Reports](#), this tends to be true for longer trips but isn't always true for shorter ones. For instance, Consumer Reports published a study that found the average taxi ride in New York City costs \$19.50; however, an average UberX ride cost \$23.50.


Taxis usually charge a fixed price for mileage. The alternative services may charge extra fees that make your trip more expensive and hard to predict. In some cities, these new services also have flat fees for common destinations, so if you need to head for the airport, you might check this out. If you really want to save money, a subway, city bus, airport shuttle, or other public transportation will almost always offer you a better value.



getting a ride in certain neighborhoods where taxis are rare or in high demand. You also have the luxury of getting picked up at your door, something you won't enjoy with public transportation.

The app for the ride service also handles payment, so you don't need to have money to pay the driver. You also aren't required to tip them for their services, so you don't need to worry about carrying extra cash.

Should You Hail Uber or Lyft for Your Next Ride?

If you want the convenience of using your cell phone to select and hail a ride, these new ride services can offer you a good way to get picked up at your door. In some circumstances, they may even be cheaper than a commercial taxi. If you take into account the convenience of getting picked up from your home or hotel, they may also provide you with a great value. 

Uber and Lyft: The Evolution of Modern Taxis

In many cities, ride-hailing companies like Uber and Lyft offer an alternative to traditional taxi service and other kinds of transportation. Instead of trying to flag down or phone for a cab, you can use a handy app on your cell phone to call for a driver who will pick you up in his or her own vehicle. These companies first boomed in cities where taxis were difficult to access; now however, they have quickly spread to many parts of the US and even other countries.

What You Need to Know About Services Like Uber and Lyft

Before you decide to rely upon a ride-hailing app like Uber or Lyft, you should consider the following:



New Twists On Lunch Classics (Continued from page 1)

bread and help the peanut butter go down easier, drizzle the fruit with fresh honey before putting it all together.

Money-saving tip: If you don't use the entire piece of fruit for this one sandwich, swab the fruit with lime or lemon juice to keep it from turning brown, then put it in the fridge in a plastic bag and save it until next time.

Leftover Drumsticks with Ranch

Leftovers are inexpensive, but sometimes they can be dry or tasteless. Meat especially tends to lose flavor and palatability when it's served cold. To make your leftover meats more enjoyable, serve them with a side of ranch dressing.

Dipping your drumsticks and other meat in ranch dressing gives it that zing that makes lunch worth eating. Best of all, ranch dressing is great for dipping veggies in too! Throw a few veggies into a bag and toss the bag in with the lunch. Carrots, celery and tomatoes are all tasty and satisfying when combined with ranch.

Egg Salad Bagel Sandwich

Eggs are affordable, filling and nutritious, so egg salad sandwiches are a common staple of lunch boxes. That said, egg salad sandwiches can get a little old. To keep things more interesting, replace the bread with a toasted bagel.


Ingredients:

- 6 Hard-boiled eggs
- Lemon juice, 1.5 teaspoons
- Mayonnaise, 1/4 cup
- 1 Small stalk celery, finely diced
- Minced parsley, 1 teaspoon
- Scallions, 1/4 cup finely diced
- Salt and pepper to taste

Directions: After peeling the hard boiled eggs, mash them with a fork and combine them with the mayonnaise. Add all other ingredients and mix. Refrigerate before serving.

When you're assembling your sandwich, toast the bagel and then give it time to cool. Put a slice of lettuce on the cut side of each bagel to protect the bagels from the moisture in the egg salad; this prevents the bagel from absorbing liquid and getting soggy. Spread the lettuce with the egg salad, then close up the sandwich.



Money-saving tip: Avoid waste. Buy the bagels in a bag from the grocery store, then keep them in the freezer until they're ready to use. This way they'll keep for a very long time. Don't forget to leave yourself time to thaw the bagels before assembling your sandwich. 

Stay Confident While Destroying Debt

You're on an exciting, important, and sometimes challenging journey to get rid of your debt. You know the goal is worth it -- just imagine how good you will feel when you finally get that debt off of your back and chuck it right out of your life.

Confidence Puts You on the Right Path to Success. You have many tools to help you make progress and stay on track as you continue to shrink your debt. The most important tool, though, is one that you carry with you everywhere you go. That tool is your mind.

The way you think and feel makes all the difference. Confidence is key. If you believe you

can reach your goal, then you will keep on trying, no matter what challenges may come your way. That's how you succeed. You can do it! Keep on reminding yourself of this simple, yet powerful, fact. Be your own best cheerleader.

Feeling confident is not just something you feel inside. Confidence actually changes things outside of yourself. When you are confident, you work harder and smarter. You persist instead of giving up. Stay confident that you can get rid of your debt -- and you will!

Your Past Doesn't Define Your Future. Almost everything worth doing takes effort. Since no human being is perfect, you are bound to make mistakes. The fastest way to lose confidence is to beat yourself up for unwise things you may have done in the past.

You don't need to do that! You can train your brain to stop getting caught up in regrets about the past. Here are some



tricks to add to your brain's tool box:


Re-frame the way you think about mistakes. Instead of berating yourself, look at mistakes as learning opportunities. In fact, our mistakes can be our best teachers. What can you learn from past mistakes that will make your life better? Can you maybe even use what you have learned to help other people?

Focus on the present moment. Life is just a series of present moments, each one sliding into the next. Every moment is new, and every moment is full of possibilities. The choices we make in each moment plant the seeds

for the future that is yet to come.

Give yourself the acknowledgement you deserve for all the work you have done so far in eliminating your debt. You have been courageous in facing your problem, and you've been wise in making good decisions about how to deal with it. You have taken action which has put you right on the path to success. You have changed your life for the better!

You are not alone. There are many in similar circumstances. You don't need to single yourself out for criticism. And now that you are working so hard to get debt-free, you have people who want you to succeed and who are proud of you for working so hard to improve your life. We are your partner in this journey!

Even if you have low moments when you feel discouraged, deep down you know you can do it! Just remind yourself of what you already know. 

SEPTEMBER SHOPPING GUIDE



Airline Tickets. Whether you're

seeking out an early deal for the holidays, or looking to take advantage of last minute "shoulder season" deals, September is a great time to find big discounts from all major airline carriers.

Appliances. While refrigerators are on sale in May, you can find September discounts on nearly every other major appliance, including washers, dryers, and kitchen appliances.

Bicycles. In preparation for the release of new models, bike manufacturers typically clear out inventory with sales. And since bicycles don't change significantly from year to year, this is the perfect time to get a new bike for



you or your family.

Broadway Tickets. If you've got a little extra money to spend on a memorable experience out at the theatre, now is the time to save. September is one of Broadway's brief off seasons, so look for discounted deals or 2-for-1 tickets this month.

Cars. Dealers will be looking to push out the last of their remaining inventory in September to accommodate the new late summer models. Not only will you find sales, but this is a good time to flex your negotiating skills and snag an excellent deal on a new car or lease.


Lawnmowers. While the supply and selection may be dwindling at this time of year, you can definitely scoop up a discounted lawnmower

in September as many stores are looking to make room for late fall and winter equipment, including snowblowers and leafblowers.

Wine. September means harvest time for many vineyards, so look out for discounts on wine as



retailers look to push out their old inventory and say "cheers" to the new vintages.

Stay tuned for our next newsletter. We'll offer more tips on the best items to buy in mid-fall, plus additional advice to help you achieve your personal finance goals. Enjoy the savings! 

NO FRILLS FALL CAMPING



The changing leaves and cooling temperatures of fall make it a great time to experience the great outdoors. Since September marks the beginning of the off-season for many popular campgrounds, the summer crowds will be gone and many campgrounds offer reduced rates after Labor Day.

Our short, simple fall camping guide covers everything you need to know before you go.

Inexpensive Campground Options

Most camp sites are part of a campground and you will need to pay a site fee to use them. There are popular nationwide chains and their local equivalents where you can choose between a tent site, an RV site, or even a cabin. These types of campgrounds are generally inexpensive and include on-site amenities such as bathrooms, showers, playgrounds, and dog parks that make them a popular choice.

State and National Parks also offer a wide array of camping locations for very low cost. Generally, these sites are going to be less expensive than a commercial campground. However, they do not tend to have the same amenities. Most national and state parks are tent camping only. Some will have campground restrooms while others will not. When researching where to go camping in the fall, be

realistic about which amenities are essential for your group.



What to Bring

Not sure which items are essential and which are unnecessary? We've made it simple with the following lists:

NECESSARY

Three-Season Tent - Ensure your tent has

a rain cover that protects the entire tent. This will help keep rain and other moisture out of your tent.

Cold Weather Sleeping Bags - Bring a sleeping bag that is rated for lower temperatures than you expect. Mummy bags are ideal.

Sleeping Pads - A sleeping pad doesn't just put extra padding between you and the dirt. It also prevents you from losing heat by creating a barrier between your sleeping bag and the cold ground.

Clothing that Layers - Layering clothing allows you to adjust to daily temperature fluctuations. Bring a base layer, fleece vest or jacket, waterproof jacket, warm hat, sturdy boots, gloves or mittens, and lots of socks.

Insect repellent and sunscreen

Camping Basics - Flashlight, pocket knife, first aid kit, waterproof matches, toilet paper, water, and a compass.

NICE TO HAVE

Tarp - A tarp under your tent provides an extra moisture barrier to prevent your tent from absorbing moisture from the ground.

Firewood - Check with your campground for regulations on bringing your own firewood, especially if you live more than a couple hours away. Some campgrounds sell firewood that you can pick up when you arrive, but you'll definitely want to confirm this in advance.

Camping Stove - With a little preparation, you can cook all your

meals over the campfire. But a camping stove allows you to cook more in less time.

LEAVE AT HOME

Swimming Gear - No matter how warm it gets during the day, the water is going to be cold. Unless you are going to a campground with a heated indoor pool, leave the swimsuits and water toys behind.

Most Cooking Supplies - With the right meal planning, you may be able to leave all the pots and pans at home, relying instead on long roasting sticks (for hot dogs and marshmallows) and foil dinner packets.

What if You Don't Have Equipment?

If you don't already have basic camping equipment, we don't recommend dropping a bunch of money on brand new supplies for your first trip. Between the tent, sleeping



bags, and camping stove, the cost will add up quickly.

Instead, you can rent equipment from an outdoor retailer such as [REI](#), [Eastern Mountain Sports](#), or a locally owned outdoor store in your area. Another option is to rent from an online outlet like [OutdoorsGeek](#) or [Mountainside Gear Rental](#). Either way, you will be able to use high-quality equipment for a fraction of the purchase price.

With planning and preparation, you can add an extra weekend camping getaway to your calendar without adding much to your budget.

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:



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 creditors to get the best settlements for you.

**Century Contact
Information**

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



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 (Payment Processors)

Century's third party affiliate banks work with Century debt settlement clients to help administer payments (deposits) in and disbursements out of our clients' Dedicated Accounts. Neither of these payment processors 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 payment processors below.



**GCS Contact
Information**

800-398-7191
globalclientsolutions.com



**CFT Contact
Information**

888-348-4543
cftpay.com



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