



Road to Financial Freedom

Reduce, Reuse, Recycle

April holds both Earth Day and Arbor Day. Explore ways to reduce, reuse and recycle this month and in the process you'll save money while passing along eco-conscious values to your children.

Reduce

Replace Bottled Water With Tap Water. The average American drinks 173 bottles of bottled water per year, a waste considering the high quality and low cost of tap water. Invest in pretty reusable water bottles for everyone in the family, then stop spending on bottled water. Even if you need a filtering pitcher, you'll save when you reduce the amount of bottled water you buy.

Take Reusable Grocery Bags. Say goodbye to all those paper or plastic bags cluttering up your pantry when you take reusable grocery bags. To cut down waste even more, save and reuse plastic produce bags or purchase biodegradable plastic bags.

Carpool. Busy parents put a lot of miles on the car taking kids to extracurricular activities. Why not carpool and share the driving with other parents while cutting down on the environmental impact? Get the kids involved -- and build math skills -- by tracking miles and gas saved through carpooling.

Repair, Don't Replace. How often do you purchase a new appliance or item because you don't have the time, interest, or knowledge to repair it? Learning a few repair skills can foster confidence and frugality. Whether it's learning to sew on buttons or rewire a broken light fixture, there are many ways to lower your environmental impact by repairing common household items instead of adding to landfills. Boost your knowledge through online videos, community skill-shares, or workshops offered at home improvement or craft stores.

Nix Plastic for 30 Days. Once you've tried the basic tips, nix plastic for 30 days. Don't purchase food in plastic containers, sodas, or plastics for the home. Recycle plastic bags when you visit the grocery store, instead of taking new plastic bags for each fruit or vegetable. The idea of giving up plastic forever is daunting, but a 30-day challenge is a fun way to cut back on how much plastic your family uses in a month without feeling deprived.

Reuse

Reuse Containers. Re-purpose glass containers as storage jars, reuse plastic containers to start garden seeds, or wash and reuse everything from aluminum foil to plastic sandwich baggies. Each additional use you get out of something you'd otherwise toss or recycle saves you money. Turn this into a game by awarding the kids one point every time they reuse something around the home, then give a reward at the end of the month.

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GARDENING STYLES

One of the best ways to help save money is to grow your own vegetables and herbs. Even if you don't have a lot of space, you can grow enough to feed your family. If you have extra space, you could even grow enough to sell some vegetables. Additionally, growing your own vegetables is healthier and they'll last longer since they are freshly picked instead of



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TRAVEL BACK...TO 1968

Have you ever wanted to travel back in time? If you had a time machine, would you go back to see the dinosaurs or maybe visit the renaissance period? If you look into the more recent past, you'll find plenty of interesting things as well. Fifty years ago, 1968, was quite possibly one of the most momentous years in history--not always in the best way. This was the year that Apollo 8 orbited the moon for the first time, but it was also when Martin Luther King Jr. and Robert Kennedy were assassinated. Bonanza, Laugh In and The Beverly Hillbillies were television favorites, while The Beatles and the Rolling Stones dominated the airwaves. You may have been able to rattle off these important aspects of life 50 years ago, but what was banking and managing your money like in 1968?



Banking Was Largely Manual. Computers were just becoming a reality so most banks were manual at their core. Checks were processed by hand and books were tallied each day to make sure the financial institution was perfectly balanced. For consumers, you visited a local store with cash in hand or perhaps a check.

Credit Cards Were Becoming Common. While not as common as today, the late 1960's saw many families begin getting credit cards. At the time, using one wasn't quite as seamless as today, but it allowed many consumers access to an open line of credit for the first time. Learning to manage the easy access to credit was a challenge for many living in the late 1960's.

Don't Bounce. Because check processing was manual, it was sometimes possible to "float" a check when waiting for payday, for instance. You may have been able to get away with this on occasion, but the lack of consistency in how checks were processed caused more than a few people to accidentally bounce a check. Luckily, many banks were locally owned and operated, so fees were often much less of a burden than they are today.

Balancing Was Key (and Not Easy). Since you couldn't get online to check your balance anytime, keeping track of how much was in your account at any time was a must. Perfect records were necessary, and many households did this without a calculator at all, or with a clunky desktop machine.

Things have changed dramatically in the last 50 years, especially when it comes to managing your finances. The MyCentury client portal, an example of how technology has made managing finances easier, is a convenient resource available to you 24 hours a day, 7 days a week. The MyCentury portal provides you the ability to monitor your debt program and communicate with Century, from uploading important documents to approving settlements, at your convenience. Click here to access your MyCentury portal.



Have you Written Lately?

in writing a few times today!

By making a more concentrated effort to write daily, you may find that this inexpensive hobby can be more than just a way to pass the days of April showers.

Benefits of Writing. There are endless benefits of writing. For example, writing out your thoughts in a daily journal can be a great way to clear your mind, work through challenges in your life, and exercise your brain. Many people also find journal writing to be therapeutic while providing great opportunities for reflection and retrospection later on.

Outside of journal writing, other forms of writing (such as



daily to-do lists or goal lists) can help you become a more organized person—especially when working through a specific challenge or trying to organize a project.

Where to Begin. Getting started with writing is literally as simple as picking up a pen and paper—or composing on your computer/tablet, if that's what you prefer. As you write more and get a better feel for the types of writing you enjoy, you might even find that you can make some extra income through this new-found hobby.

For instance, the blogging industry is always in need of innovative, fresh-thinkers to contribute content. Consider diving into paid writing by applying for [guest blog opportunities](#) or fiction-writing contests. You could even take a new spin on a current event by writing a unique editorial or news article.

At the very least, writing can be a fun hobby that helps you grow as a person. And if you're serious about it, writing can even help you earn extra income!



GARDENING STYLES

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sitting in a warehouse or grocery store for weeks.

Patio Gardening. If you have a small space such as a patio or porch, you can still grow your own vegetables and herbs, just grow them in small containers. Place them in a sunny window for fresh herbs all year. Grow tomatoes, green peppers, radishes, potatoes and even cucumbers in buckets on the porch or patio. Keep in mind the depth of the plant's roots and make sure the bucket is deep enough. Big box home improvement stores often have inexpensive 5-gallon buckets. For smaller vegetables, find inexpensive containers and buckets at dollar stores.



Growing Vegetables in Buckets. Choose the appropriate size buckets for your patio vegetable garden. Using a drill, make holes in the bottom of the buckets. Add 2 to 3 inches of gravel or small stones to the bottom of the bucket to help with drainage. Fill the bucket about three-quarters of the way with potting soil for vegetables. Plant vegetable seeds or starters as directed on the package.

Any containers will work as long as the roots have plenty of room. For example, you wouldn't plant carrots in a 3-inch deep bucket as carrots need at least 8 to 12 inches to grow. Radishes may need 4 to 5 inches. Peppers need at least 16 inches for the roots to grow properly.

Growing Potatoes in Buckets. Save raw potatoes until they grow "eyes." Cut the potatoes so that each piece has two eyes. Drill several ½-inch holes in the bottom of the bucket. Add 3 inches of gravel or small stone. Add 8 to 10 inches of soil. Place four of the potato pieces on top of the soil. Cover them with 6 to 8 inches of soil. As the plants grow, add more soil so that the bottom 2 to 3 inches of the plant is covered. Repeat as the plant grows. The potatoes in the bottom will be larger than the potatoes near the top of the bucket. Use these as baking potatoes. Use the top layer as "baby" potatoes – they'll be ready to pick when they are no longer green and are about 1 to 2 inches in diameter.

Growing Vegetables All Year. Plant one bucket of each vegetable you want. In 30 days, plant a second bucket of each vegetable. Repeat several times so that you constantly have a month's supply of vegetables. If you don't eat them quick enough, increase the amount of time between plantings. If you want more, shorten the time between plantings.

If you keep the vegetables on small dollies, you'll be able to roll them inside when it gets too cold and can grow vegetables throughout the year.

Growing Herbs Inside. Fresh herbs not only add flavor to your meals, but they also add color. Plant seeds for herbs in small flower pots and keep them on a sunny windowsill. As you need the herbs, snip the bit you need. If you snip a little of each plant as you need it, the plant will continue growing. Keeping herbs inside allows you to grow them regardless of the season.

Go Larger. If you have a small backyard, you could start with a container garden. Because you'll save money by growing your own vegetables, the next year, you may be able to



plant more vegetables in a small plot in the yard. Shop around for fertilizer and know what type of soil is in your yard. You may have to add lime or other chemicals to achieve the proper pH level for a successful garden. Plant a row of each vegetable, then the next week – or in two or three-week intervals – plant another row of each of the vegetables. Be sure to leave space to add the extra rows when you first prepare your garden. You'll have vegetables to sell and use constantly since they will be ready at different times.

If you want a raised bed, look for scrap wood at sites where people are tearing down houses – just be sure to ask if you can take the scrap. You may also find scrap wood at lumberyards. And if you have a tree that needs to be taken down, don't throw the wood away – instead use it for borders for a raised bed.

Composting.

Compost vegetable peels, scraps and ones that are going bad, eggshells, fruit peelings and cuttings to use for fertilizer. You can create a small compost bin by picking up a larger plastic storage bin at a dollar store. Drill small holes in the bottom. Add grass clippings and soil from the yard – or potting soil if you are in an apartment. Add fruit and vegetable waste. Stir it with a shovel weekly. Keep the bin covered and in a sunny spot. You'll have compost in 60 to 90 days.



Growing your own vegetables and herbs is inexpensive and much healthier. If you have space, you could grow enough to sell. You may be able to cover the costs of growing your own or even make a small profit, depending on the size of garden you grow.

April Shopping Guide

Some people look forward to April because they anticipate a generous tax refund; however, others might find their budgets strained because they have to send off a tax check. Either way, lots



of folks start thinking about their budgets this month. Make the best of your own budget by considering some of the best things to save money on in April:

Spring Produce. Lots of people start thinking about their health and fitness as they look forward to warmer weather during April. Buying in-season produce offers you a chance to enjoy great flavors, support local growers, and save money. If you'd enjoy a different shopping experience for yourself and your family, you might experiment with some local farmers markets too. Of course, climates vary across the country; however, April is usually a good time to buy strawberries, asparagus, and artichokes.

Warm-Weather Clothes. In most parts of the country, stores start introducing their spring lines by the end of February. This means that they may start their sales by April to make room for their summer lines. Since people make a habit of doing their spring cleaning around this time, it's also a good month to look for lots of deals at local thrift stores. Of course, if you're the type who likes to plan ahead, you may also find some great deals on winter clothes for next year.



Earth Day Bargains. People all over the world celebrate Earth Day on April 22nd to help educate people about the environment and appreciate nature. Large companies like Starbucks and Target offer Earth Day specials around this time, and many local businesses also participate. Check online for national bargains along with special deals in your own city.

Reduce, Reuse, Recycle

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Donate, Don't Toss. Instead of throwing away clothing, shoes, books, or home goods, donate them or give them to a friend. Since many thrift shops sell unwanted clothes for rags, this is a great way to get one last use from things you might have tossed. When you switch out clothing for the seasons, have everyone pile up stuff that no longer fits, then donate. You'll also

pass along charitable values to your kids by thinking of others. While you're donating, take a few minutes to browse. You might find next season's clothing for less!

Recycle

Recycle and Redeem. Develop a recycling routine if you don't have one already. Start by finding your community's recycling guidelines and making sure you are following them. You may accidentally be trying to recycle a type of plastic that your community does not recycle.



To motivate the kids to get in on recycling, turn in soda cans for cash and let them decide how to spend it.

While your local recycling will take care of most everyday recyclables, don't forget about the stuff you can't recycle municipally. This includes electronics, compact fluorescent light bulbs, plastic bags, printer cartridges, and batteries. Look for stores that offer recycling for these special items to keep greening your home.

Turn Trash to Crafts. Let kids showcase their creative side with materials that would otherwise be tossed in the rubbish or recycling. Think dog toys made from old t-shirts, pencil holders from tin cans, or bird feeders from plastic bottles. For older kids, melt down crayons into candles, bind scrap paper into a notebook, or make lanterns from tin cans.

Clean Up Your Community. While you're walking around, collect trash and recyclables you find in your neighborhood or at the local park. Wear disposable gloves or carry tongs for hygiene. Toss the waste and recycle the rest. This small act also models positive behaviors for your kids.



While there are ways to "go green" that involve spending money, you don't need to spend a lot to save big, as these strategies prove. When you creatively reuse, reduce, and recycle materials, you will save money, foster creative thinking, and come together as a family.

Putting Yourself First... The Opposite of Selfish

Modern life is busy. With all of your commitments to work, school, family, and friends, how often do you get to take time for yourself? While it can feel strange, or even "selfish" to carve out a little "me time," there are some incredible benefits to taking care of yourself.

How "Me" Time Helps Everyone

When you find yourself spread thin across a range of responsibilities, it's really hard to put yourself first. But if you get too caught up in caring for others, then you can feel run down, which means that it's even harder to take care of all of your obligations. Taking time out for self care may seem self-centered when you have a full plate, but the truth is that even a small amount of time for yourself can leave you feeling



you work a desk job and find yourself feeling stiff after sitting in a chair for hours, the thought of a brisk walk around your neighborhood probably sounds downright luxurious! By taking

the time to stretch your muscles, get a little fresh air, and hit "pause" on your busy life, you'll feel better and more capable. But what if you skip that walk because you decide to tackle one more item on your to-do list? Chances are you'll end up feeling overwhelmed, if not resentful of the people and tasks in your life that take up all your attention. When you take "me time," you remind yourself that you are a priority, too, and you'll end up with more energy to run errands, care for loved ones, and return to your work with a fresh perspective.

Great Ideas for Simple, Effective Self Care

Depending on your interest and ability, there are tons of activities that can provide you with some much needed self care. Here are a few ideas to get you started:

Read a Book. Browse the library for new novels, or take time to learn about a new

refreshed and recharged, and better able to tackle your busy life!

For example, if

subject with a non-fiction selection. Taking a little time to read each day can relax and focus your mind.

Enjoy Outside Time. Taking a walk, tending to your garden, or just enjoying a quiet sit on a favorite bench can help shift your perspective in no time.

Try Yoga. There are thousands of free online yoga classes for all ability levels. Move your body and feel the benefits!



Meditation Moment. Taking even 5-10 minutes a day to meditate can give you lasting calm. Light a candle, set a timer, and take a few moments to focus on your breath and relax your thoughts.

DIY Spa. Make your own body scrubs or facial masks using household ingredients like olive oil, oatmeal, and fresh fruits. Enjoy an indulgent shower or bath to pamper your skin, and your senses!



As the saying goes, "no one can pour from an empty cup," so take time to fill yourself up and see the benefits!





Century is excited to announce a new system to more effectively communicate the most important program notifications, and it will be launching to you very soon! This system is being developed as an Omni-Channel approach to communicating with our clients. You will experience new and enhanced features of the CAS including:

1. Engaging email notifications.
2. Real-time responsive text messaging.
3. A voice messaging system, communicating your most important Century alerts.
4. An advanced call network connecting you to a live agent regarding urgent matters.



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:

 <p>Program Partner</p>	<p>Century Contact Information</p> <p>customercare@centuryss.com 888-913-8784 centuryss.com</p> <p>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.</p>
 <p>Client Advocate</p>	<p>UCAN Contact Information</p> <p>877-462-8226 ucan.net</p> <p>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.</p>

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.

 <p>3rd Party Bank</p>	<p>GCS Contact Information</p> <p>800-398-7191 globalclientsolutions.com</p>
 <p>3rd Party Bank</p>	<p>CFT Contact Information</p> <p>888-348-4543 cftpay.com</p>










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