



Road to Financial Freedom

7 Random Acts of Kindness

Random Acts of Kindness Day is February 17, but you don't need to wait until then to do something kind. There are plenty of acts of kindness you can do any day of the year. They don't have to be big things, either. Even small stuff adds up, and often it really is the little things in life that turn out to have the biggest place in people's minds and hearts when they look back on their life. Have you ever been the recipient of someone else's random act of kindness? How did you feel about it?

You probably noticed that one small act from a stranger can turn your entire day around and make it better and brighter. Do you want to be that day-changer for someone else? Even when you are on a tight budget, there are many different things you can do to make a difference. Plenty of options

are even free, and some are things you might not have thought about. The world needs more kindness. Here are seven ways you can add to the joy in the hearts of others.

1) Send a Care Package to a Nursing Home

You don't have to spend a lot to touch the lives of the elderly. You can write notes and letters, or draw, paint, or color pictures. Add a few small items from the dollar store, as many seniors really need the essentials and don't have a lot of money to buy them. Some of them are completely alone, with no family to check on them, and you can really brighten their day by sending them something colorful and telling them they matter and they haven't



been forgotten.

2) Plant Trees or Flowers for Your Neighbors

Whether you help your neighbors plant in their yard, or you plant in your own yard for the beauty it brings to the neighborhood, both are acts of kindness. Helping a neighbor in need matters, and when you make your own yard look lovely people will get joy from looking at the colorful display, especially in the spring and summer months.

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Speeding Up Your Century Program

One of the keys to achieving your goal of better financial health is sticking to your debt settlement program. This requires patience as we create the most successful outcome for you. The ability of our team to negotiate your debt is largely dependent on monthly funds available in your program.

We understand your financial situation is stressful and we are doing everything possible to resolve your debts as quickly as possible. The funds you deposit every month are the fuel that powers your program. When you set up your deposits initially, you agreed to deposit an amount that was

comfortable for you at that time. Often, a client's financial situation changes and it's important to keep in mind that you can always increase your deposits, if you have the opportunity to do so.

Whether you increase your scheduled deposit amount or make a one-time additional deposit, these added funds may reduce the length of your program. Adding money to your dedicated account may even mean you are able to take advantage of a better settlement...quicker!



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Family Meals

WHY THEY MATTER AND HOW
TO MAKE THEM HAPPEN

"A family that eats together, stays together," goes the adage. And with good reason: A growing body of evidence attests to the profound value of eating meals as a family. Unfortunately, this can be easier said than done, especially when you factor in busy schedules, electronic devices and other distractions of modern life. The good news? There are some things you can do help your family stay connected -- during mealtimes and otherwise.

Here's a closer look at why family dinners matter so much, along with tips for reaping the benefits of social eating while keeping costs low.



The Eating Together Imperative

The Family Dinner Project reveals that [regular family meals have many benefits for children](#), including better academic performance; higher self-esteem; a greater sense of resilience; and lower risk of substance abuse, teen pregnancy, depression eating disorders, and obesity, The takeaway, [according to the American College of Pediatricians](#)? "Given the protective factors that are conveyed to children and adolescents, pediatricians should encourage parents to make

every effort to regularly gather around the 'Family Table' for meals."

But the advantages of eating together aren't limited to families with children. Whatever your age and regardless of however family members make up your household, breaking bread together yields social, emotional and biological benefits for everyone.

[The UK's Mental Health Foundation proposes](#), "Sharing mealtimes is good for your mental health. Whether it be through sharing experiences with family and friends, winding down with company, bonding with family members or just having someone to talk to, mealtimes provide a great opportunity for us to set aside a specific time of the day or week to give us time to socialize, relax and improve our mental health."

Scientists have also determined that people who share meals with others tend to eat healthier, more nutrient-rich foods than those who dine alone.

Making It Happen

Understanding that family meals are important is one thing. Making them happen -- given the hectic pace of everyday life -- is another. These eight tips can help get you started.

1. Start small.

Depending on your family's commitments, eating every meal together

may be an impossible prospect. Rather than throwing in the towel, commit to starting small with just a single meal. While we often think of dinner as the most likely occasion for gathering, choose the meal that works best for your family's schedule. For some families, this might mean a weekday breakfast or weekend lunch. Whatever you choose is a solid foundation upon which to build.



2. Schedule it.

You wouldn't omit a doctor's appointment or soccer game from your calendar, so why would you leave off something as significant as a family meal? Scheduling family meals as you would any other event increases the likelihood that everyone will be able to attend.

3. Focus on healthy foods.

While you've got everyone together, why not take the opportunity to make healthy choices? Involving all members of your family in planning and preparing meals can teach life skills while supporting healthy eating. [According to Science News](#), children who help cook at home show a greater preference



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WARMUP YOUR FEBRUARY WITH THREE COMFORT FOODS

February is a time when people seek comfort from warm, healthy foods. These classic dishes are easy to whip up from basic ingredients you probably keep around the house. In fact, most of these meals incorporate leftover ingredients from other meals, so they're extra thrifty.



Stuffed Pepper Soup

This hearty soup can be made from leftover hamburger meat or any other extra meat you have on hand at the end of the week. If you don't have any veggie broth, use water instead. Enjoy this soup with crusty

rolls and a simple salad.

Ingredients:

- 4 cups veggie broth or water
- 1 cup cooked ground meat
- 1 can tomato sauce, 15 ounce size
- 1 can diced tomatoes, 15 ounce size
- 1 diced red pepper
- 2 teaspoons beef bouillon cubes
- 1/4 cup packed brown sugar
- 1/2 diced yellow or white onion
- 1-2 cups brown rice
- Salt and pepper to taste

Combine the ingredients into a pot or a dutch oven. Heat until boiling, then simmer for 20 minutes. Serve steaming.

Chicken and Veggies with Biscuits



This easy chicken pot pie-like recipe can be made with chicken leftovers, pre-made biscuit dough and frozen veggies. Whip it up on a weekend night and put it in the fridge to be baked for dinner after work. Voila!

Ingredients:

- 1 tablespoon olive oil
- 3 cups frozen peas and carrots
- 2 cups pre-cooked chicken leftovers, cubed
- 3 tablespoons flour
- 1 1/2 cup milk
- 1 1/2 cup veggie broth
- Salt and pepper
- Pre-made biscuit dough

Preheat the oven to 375 degrees. Saute peas, carrots and chicken in the skillet for a few minutes, then coat with flour. Add milk and veggie broth, then stir until the sauce thickens. Flavor with salt and pepper, and add more flour if the sauce is still too thin.

Once the sauce has thickened to a creamy, gravy-like filling, grease a casserole dish and pour the filling into the dish. Cut up pre-made biscuit dough into circles about 1/2 inch thick. Place biscuits on top of the filling and cook on 375 degrees for approximately 25 minutes, or until the biscuits are golden brown.

Shepard's Pie

Shepard's pie is traditionally made with minced lamb, but you can use any minced meat (including ground beef) that you have on hand. This is an excellent dish to make after a meal with mashed potatoes, because you can use the leftovers. Use a deep casserole dish for this meal to ensure that the food will not fall out of the dish when it bubbles in the oven.



Ingredients:

- 1-2 tablespoons olive oil
- 2 cups minced meat
- 1/2 cup diced onion
- 2 cloves garlic
- Salt and pepper to taste
- 1 cup cream of mushroom soup
- 2 cups of frozen peas and carrots
- 2 cups baked beans
- 3-4 cups of mashed potatoes
- Shredded cheddar cheese (optional)

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Speeding Up Your Century Program

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Our team may reach out to you regarding a potential settlement opportunity that can be obtained if you are able to contribute additional funds to your program. We recognize that coming up with extra funds may not be possible and that's okay. Maybe you recently received a bonus at work or your tax refund just arrived giving you some extra cash. It would be a disservice to you and your program if we did not make you aware of the benefits additional funds can have on your Century program.

You also do not have to wait for us to contact you to increase your funds. We encourage you to reach out to us through your client portal online or via the Live Chat option on our website to complete the deposit. If you need additional assistance, our Customer Service team is here to help by calling 888-913-8784.

Whether you're new to the Century program or approaching the end of your debt settlement journey, adding extra funds in any amount can make a BIG difference. Investing in your future and the relief of settling your debt early is worth every extra penny you can contribute!



Family Meals

WHY THEY MATTER AND HOW TO MAKE THEM HAPPEN

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for fruits and vegetables.

4. Embrace bulk shopping and batch cooking.

Buying bulk foods is a cheaper and greener way to shop, [according to Martha Stewart](#). Batch cooking builds on the benefits of bulk shopping by helping you optimize prep and cooking time. By setting aside one day of the week to prepare meals, you ensure that you'll have healthy and inexpensive family meals at the ready -- even at your busiest times. Just pop them in your freezer for later use.

5. Cultivate conversations.

If you're not used to eating together, finding topics to talk about can be challenging. The Family Dinner Project has compiled a helpful [list of conversation starters](#) suitable for people aged two to 100.

Other tips for keeping the conversation flowing? Keep it positive. If you have something difficult to discuss, save it for another time.



6. Detox from devices.

While devices may connect people with the internet, they also interfere with our ability to connect with each other. All televisions, computers, phones and tablets should be turned off and tucked away during family meals.

7. Resist the rush.

Sure, we all have places to be and things to do. But is there

anything more important than spending quality time with your family? If you have kids or seniors at your table, remember that they may take longer to eat. Whenever possible, model mindful eating to encourage others to practice this health habit, as well.

8. Invite others.

If you're solo, you, too, can still enjoy the benefits of social eating. Invite nearby family members, neighbors, and friends to join you for a low-cost meal. Or, consider hosting a potluck dinner.

One of the best things about family dinners, breakfasts, and lunches?

No matter what your family looks like or what's involved in your current typical mealtime, it's never too late to start getting in on the many upsides of eating together.



Have a Question?

Chat* with a representative directly from our website or client portal!

*Available during regular business hours only



Get Fit on a Budget with these Top Fitness Trends

Getting in shape doesn't have to hurt your wallet. Check out the following fitness trends to see how you can increase your fitness levels without spending big.

Bodyweight Training



By using your own body weight as resistance, you can easily get in a sweat-inducing workout right at home. Try the following exercises:

Squats: Standing with feet hip-width apart, bend your knees. Keep your back straight and your knees behind your toes, then straighten back up.

Lateral leg raises: Lay on your side and lift your top leg while keeping your hips straight.

Tuck jumps: Keeping your feet apart and chest up, squat down and fling your arms up when jumping. Tuck your legs into your chest and land softly.

Push-ups: Lay on the floor and plant your hands under your shoulders.

Keeping your body straight and your elbows at a 45-degree angle, lift yourself up.

When doing exercises like these, be sure to get in three sets of 10 to 15 repetitions each.

Functional Fitness



Functional fitness is a little different than bodyweight training, as it helps you specifically train muscles you use in your everyday life. Add the following exercises to your routine to improve your daily mobility:

Lunges with rotation: With feet shoulder-width apart, step one foot forward and bend until the back knee taps the ground. Concurrently, rotate your upper body to the side.

Hip openers: Come to a lunge and place your back knee on the ground. Shift your front foot off to the side and lean forward.

Single leg dumbbell rows: Kick one leg behind you and hold it parallel to the ground. Lean forward until your upper body is also parallel, hang the

dumbbell below you, and then pull it into your chest.

Kettlebell swing: Sink into a slight squat with the kettlebell hanging between your legs. As you start to swing the kettlebell up, straighten your legs and drive your hips forward.

Create a workout plan with these exercises and give yourself just a few seconds between each one to really see the benefits.

DIY Equipment

So what happens when you get strong enough that your own body weight isn't cutting it anymore? Use [some DIY weights](#) to make things a little tougher:

Sandbags: Fill an old duffel bag with sand or kitty litter.

Kettlebell: Take an old basketball, fill it with concrete, and attach a sand-filled PVC pipe as a handle.

Dumbbells: Grab soup cans, water bottles, or paint cans.

Skip the pricey gym and try these fun and low-cost fitness trends

instead. Your body (and bank account) will thank you.



**The information contained in this article is not intended nor implied to be a substitute for professional medical advice. Always seek the advice of your physician or other qualified health care professional before starting a new exercise routine to be sure you are healthy enough to do so.*



DID YOU KNOW?

The Century team has a [Facebook page](#) that 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.



7 Random Acts of Kindness

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3) Pick Up Litter in Your Neighborhood

There's nothing like making your community a cleaner and more beautiful place to help others feel good about living there. Especially if you have older neighbors who may not be able to clean up the block as easily, you can pick up papers, discarded items, and trash left behind by people passing through your area. It's a no-cost way of making your neighborhood an even better place to live.

4) Help Outdoor Workers Be More Comfortable

Some inexpensive, store-brand bottles of water or a big, warm pot of coffee are all that's needed to help workers in your community feel appreciated. If you live in a hot climate, it can be hard for people to work outdoors in the summertime. You can help them stay cool. If it's very cold where you live, consider brewing some coffee and buying disposable



cups to help workers stay warm. Comfort can go a long way when people are working outdoors.

5) Tell Someone What You Like/Love About Them

If you haven't mentioned to your sister how much she means to you lately, or you keep seeing a stranger at the coffee shop with a great smile or a clothing style you'd like to emulate, stop and tell them. You don't have to make a big deal about it, because that can make someone uncomfortable. But tell people they're important, and share what you like or love about them. They'll carry that compliment with them for a long time.

6) Leave Letters or Words of Encouragement for Strangers to Find

Write short notes or longer letters on small pieces of paper, and leave them for others to find. Write your waiter a napkin note, or leave words of encouragement on your co-worker's car (anonymously, of course). If you see someone struggling and trying hard, make sure you give them a little bit of



encouragement. People underestimate the power of a few kinds words, and how much they can really mean to someone who may feel that no one cares or sees their difficulties.

7) Put Money in a Vending Machine for the Next Person to Use

A candy bar or bag of chips out of a vending machine only costs a dollar or so, but it can put a smile on the face of the next person who comes along and gets it for free, instead. Leaving money in a vending machine is a very inexpensive way to give a stranger an unexpected treat. They may even be inspired to leave money for the next person, or take their free item back to the office to give to a coworker or the homeless man on the corner. You can change a lot of days with that dollar.

WARM UP YOUR FEBRUARY WITH THREE COMFORT FOODS

Preheat the oven to 375 degrees. Saute minced meat, onion and garlic in a pot until all the meat has turned brown. Season with salt and pepper. Mix with cream of mushroom soup and place in a greased casserole dish. Sprinkle frozen peas and carrots over meat, then spread baked beans over vegetables.

Spread mashed potatoes over the baked beans, then sprinkle with cheese on top. Bake for 35-40 minutes. The meal is done when the edges are bubbling.

Save Money on Food this February!



tips, you'll waste less food and eat well all winter long.

Check the expiration dates on the foods in your fridge on a weekly basis, and plan your meals around what's going bad first. When making soup, save leftovers and bring them to work in a thermos. Following these

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Staying on Budget With a Baby

A tiny baby on the way can mean big changes are also on the way when it comes to your budget. With some planning, however, you can prepare for changes and minimize unexpected expenses. The truth is, infants don't actually need a lot of stuff. We've compiled a short list of simple things you can do to keep your wallet from shrinking when your family is growing.

Avoid Overpreparation

There are some things you will never be fully prepared for as a new parent, like the feeling of holding your baby for the first time. But when it comes to material goods, it doesn't take much to be prepared. Spreading out large purchases based on when you will realistically need them can help prevent going over budget before the baby arrives.

Differentiate Between Essentials and Extras



You may have heard about the Baby Box new parents in Finland receive when they leave the hospital. The box contains essentials and a few extras for the first months of a newborn's life. It includes a small mattress, bed linens, onesies, bath sets, and

cloth diapers. While your individual list will vary with specifics, this covers the basics. Babies need a carseat to leave the hospital, something to eat, a safe place to sleep, clothes to wear and bathing supplies.

Register Selectively

Creating a list before you register can help you stay focused on what you really need. If your registry has a lot of extra wish list items, your friends and family could shop exclusively from

your registry and still not help with any of the essentials. The only exception to this would be larger items you will definitely need but not right away. Most places will give you a discount to purchase items that you registered for but did not receive after the baby is born. Some of these discounts can be as much as 20% - so go ahead and register for that larger car seat or stroller.

Reduce, Reuse, and Recycle

Environmentally conscious choices are often also budget conscious choices. Clothing and gear for babies almost always is still usable long after they have been outgrown. For this reason,



accepting hand me downs and buying gently used baby items are great options. Seek out local children's consignment stores and consider joining baby-focused sales groups on Facebook. Additionally, if your area has a parents of twins or multiples club, these non-profit organizations often have seasonal tag sales filled with clothing and gear that are open to the public.

Friends and Family - How You Can Help



If you are buying for expecting parents, there are a few ways you can ensure your gift is exactly what they need.

If you are a parent and noticed something you needed is not on

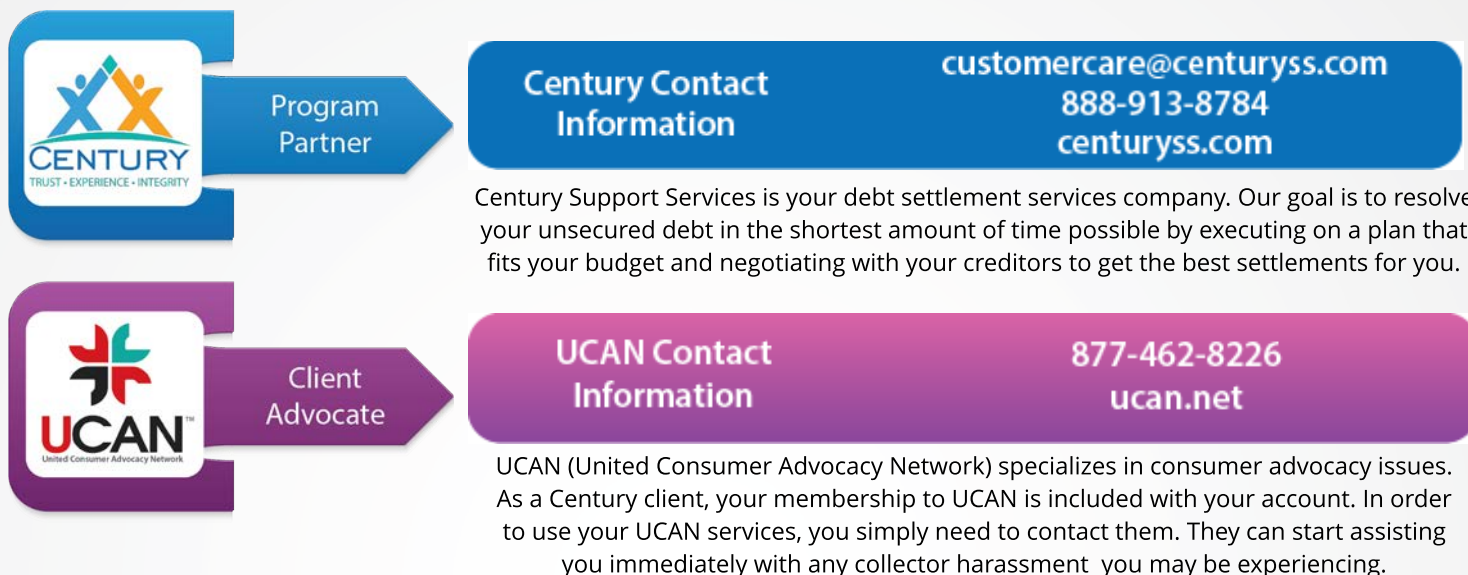
the registry, go ahead and pick it up for them. Just make sure to get a gift receipt in case they already have one.

Consider giving premade freezer meals or, if you're not much of a cook, gift certificates for groceries. Offsetting routine expenses, like groceries, with a gift card can allow new parents to save their anticipated food budget for unexpected expenses.

From bottles to booster seats, babies are big business. Infants don't care, however, if the onesie they spit up on is namebrand or secondhand. As parents, we all want the best for our babies and that can make it tempting to overspend. Avoid this temptation with a little planning so you can spend what's really important with your baby - your time and focus.

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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