



# Road to Financial Freedom

## Approving Settlements - Easier with CAS!

Century uses our Century Alert System (CAS) to send you important notifications about your program. The NEW Voice Automated Settlement Approval feature has been added to make life easier when approving a settlement. We are excited to offer this automated system, allowing you the ability to listen to the settlement offer and approve it with a touch of a button. Here is how it works.

- If you have a settlement pending your approval, our system will call you from our 724 area code.
- The system will ask you to verify your date of birth of birth.
- Listen to the important details of the settlement offer.
- Press "1" to accept and approve the settlement.

**IT'S EASY!**



Once your approval is recorded, your Century team will finalize the settlement with your creditor. If you have any questions about this new service, please contact us via the Live Chat feature available on our website and within the online client portal.



**Are you asking yourself...What is CAS?** CAS, our Century Alert System, communicates the most important program notifications to our clients using texts, automated phone calls and emails. Below are features of CAS:

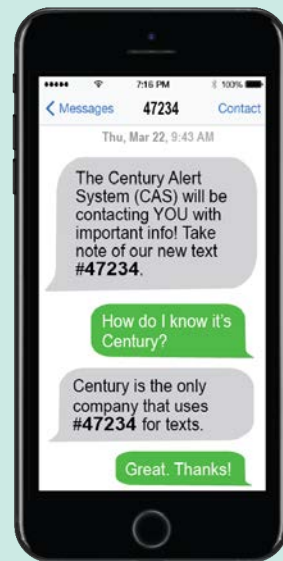
- Engaging email notifications,
- Real-time responsive text messaging. Messages arrive to your cell phone from '47234.' If you're new to CAS, it's important that you recognize the CAS number and read each message before you delete it.
- Voice messaging system, and
- An advanced call network connecting you to a live representative regarding urgent matters.

If you aren't currently receiving Century text messages, we encourage you to start today! Text messaging allows us to streamline communication for your program updates. Just text the phrase 'TextMe' to 47234 to begin receiving CAS program updates from your Century team.

**Methods to approve your settlements.** You can approve pending settlements through any one of the different methods Century offers. You choose which is most convenient for you.

1. **Text message\*** - Simply reply 'I accept' to the text message you received outlining the settlement details.
2. **Email** - It is as easy as replying 'I accept' to the email in your inbox which outlined the settlement details.
3. **Phone** - Connect to a live representative by phone or approve with Century's new Voice Automated Settlement Approval feature when our voice broadcasting system reaches out to you.
4. **MyCentury Portal** - Log in to your MyCentury portal to review the settlement details and follow the instructions on how to approve.
5. **Live Chat** - Start a Live Chat session with one of our representatives either on our website or within your client portal.

\*You will receive approximately 30 messages per month. Message and Data Rates May Apply. [Click here](#) for SMS Terms and Privacy Policy.



# THE WAR ON GERMS

As the days get shorter, susceptibility to the common cold and flu viruses grows larger. Colder outdoor temperatures force people indoors, increasing your likelihood of contracting a nasty bug. Learn the most common areas where germs are hiding as well as good strategies to combat them to ensure you have a safe and healthy flu season this year.

## Hidden Areas that Harbor Germs

Obviously, it's never a good idea to shake hands with someone who just coughed or sneezed. But are you aware of other common places where germs hide? Consider the following culprits:

**Keyboards.** Computer keyboards are notorious for harboring germs. Be particularly cautious if you share a computer with multiple people.

**Cell phone.** Not only do you constantly touch your cell phone, but you also hold it close to your face to talk. This makes it a huge carrier of bugs.

**In your laundry.** Washing clothes on a cold or warm cycle may not sufficiently kill germs. Use hot water, particularly when washing sheets and towels.

### Grocery store carts.

Take a moment before you grab a grocery cart at your local store. Wiping down the handle may save you from contracting nasty germs.

### Kitchen appliances.

Astonishingly, kitchen appliances harbor more

germs than a typical bathroom sink.

**Gas station pump.** More than 70% of gas station pumps are home to disease-causing microorganisms, making them one of the top carriers of germs.

**Car interior.** Many of us practically live inside our cars, especially during the winter months. Car interiors collect bacteria but rarely get cleaned, making them a common host for disease-causing bugs.

## How to Keep Yourself Healthy During Cold and Flu Season

Staying healthy during flu season may seem like an uphill battle, but taking a few simple actions can dramatically lower your risk of the common cold or flu.

**Get a flu shot.** The number one thing you can do to prevent your risk of the flu is to get a flu shot. Getting a flu shot in the fall or early winter protects you throughout the flu season.

**Wash your hands.** Washing your hands before you eat and anytime you use the bathroom will help prevent you from getting sick.

### Carry hand sanitizer.

A quick squeeze of an alcohol-based hand sanitizer kills most germs, making this a smart strategy when soap and water are unavailable.

**Use vinegar.** Vinegar is a great antimicrobial agent and doesn't contain the caustic chemicals of many harsh household cleaners. Simply fill a bottle with vinegar and spray down your counters, door knobs, and sink surfaces to get rid of germs.

**Avoid touching your face.** Break yourself of the habit of touching your face or rubbing your nose or eyes. This spreads viruses and bacteria from your hands into your body.

**Wear a face mask.** If you know you're sick, do everyone else a favor and wear a face mask when at the doctor's office or commuting by bus or train.



## Have a Question?



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

\*Available during regular business hours only



# RINGING IN THE NEW YEAR ON A SHOESTRING BUDGET

Having a good time on one of the biggest party nights of the year can quickly become expensive. Drinks, food, and live entertainment are all ways to blow your budget. This year, skip the expensive New Year's parties and consider one of these alternative solutions. Throw your own party on the cheap, or just skip the party altogether. Whatever you decide, ring in the New Year saving money and enjoying time with those who mean the most to you.

## **Host Your Own Party.**

One way to control your spending is to simply throw your own party. Yes, it takes a little more elbow grease than getting glammed up and hitting the town, but in the end, your own party offers a more intimate setting that will help you connect with friends. Overall, there are two main kinds of parties to consider: a fancy, dress-up evening or a laid-back, chill-on-the-couch evening.

**Fancy, At-Home Evening.** Who says you can't be classy at home? You can easily host a killer party that will incite jealousy in even the highest echelons of society. Use these tips to guide your party planning:

**Buy your alcohol when it's on sale.** Better yet, stores like Costco offer off-brand liquor that's just as good as the expensive stuff.



**Create your own decorations.** Now is the time to bring your Pinterest boards to life. Use glitter and plenty of black, white, and gold to create a modern, sophisticated vibe.

**Serve up fancy hors-d'oeuvres.** There's no need to spend money on a catered dinner when you could just make some hors-d'oeuvres yourself. For example, try some bacon-wrapped tater tot bombs by taking frozen tater tots and wrapping each one in a cheese square and a piece of bacon. Bake for 25 minutes at 400 degrees Fahrenheit.

**Play some games.** You don't need the latest board games to keep your guests occupied. Plenty of fun dinner party games require only minimal props and your imagination, such as Spoons, Salad Bowl, or charades.

**Family-Style Pajama Party.** Don't feel like going through the effort of planning something so fancy? There's no need to. With a family-style pajama party, you can stay in your sweats while entering the New Year with the people you love the most. For the best party, consider the following tips:

**Bake some pizza.** Sure, ordering pizza is cheap enough, but it's even cheaper to make your own. Grab some pre-made crusts, tomato sauce, and cheese from the store, and you'll be set.

**Fill your rooms with blankets and pillows.** It might sound silly, but this is supposed to be a comfy party, right? Pass around your entire inventory of blankets and pillows to your guests so they can find their comfort zone.

**Turn on music.** Create your own at-home dance party by curating a playlist of music to groove to. Include classics like the Electric Slide and the Cupid Shuffle to get everyone on their feet.

**Ask everyone to bring their favorite game.** Don't have a big collection



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# 5 Tips for Safe Driving in December

December is a time when many people are on the roads, either shopping for the holidays or traveling to relatives' homes across town or the state, or even in another state. Many places in the country have to deal with ice and snow and most places have rain and darkness. Add long trips to what Mother Nature throws at us and driving could get dangerous.

**Driving in the Dark.** Always remember to use your low beams in cities, towns and on highways. If you are traveling on rural roads, stay alert for other drivers and switch to low beams as soon as you notice them. Even if the other driver is some distance away, switch to low beams. The hills on the roads could cause your high beams to momentarily blind another driver if both of you are on part of the road that

causes your lights to shine directly in the windshield. If it's foggy, use low beams – you'll be able to see better. If you have fog lights, use them as they'll significantly increase your visibility.

**Driving in the Snow.** The main thing to do when driving in the snow is to slow down considerably. Your speed should not be over 45 mph, if it's that. It takes very little snow or ice to cause your car to slide. You should always carry an emergency kit with extra warm clothes, non-perishable food and water in your vehicle in case you do slide off the road and it is some time before someone can get you out. This is

more of a concern if you are in rural areas, but it could happen in urban areas as well.

**Driving on Ice.** Always remember that bridges ice over before the rest of the roads. If you do start sliding on ice, you should know how to stop the slide. Never hit your brakes and always turn into the spin. If the rear of the car is sliding toward the right, steer to the right. Be careful to not over-steer, as that will cause the car to slide in the other direction. If it does, be prepared to steer into that slide. It may take a few times of going back and forth before the car straightens out. As with driving in the snow, slow down if the precipitation is turning to ice.

**Driving in the Rain.** Driving in the rain could be just as dangerous as driving in the snow and ice. While it's not frozen, you could hydroplane, which is just as bad as sliding on ice. Again, remember to steer into the slide. Don't rely on traction control or other anti-slide systems in the vehicle. They may not work or the condition may be too much for them to correct. Slowing down in the rain could keep you from getting into an accident or sliding in the first place.

**Driving on Long Trips.** It's very easy to lose focus after you've been driving for many hours. No matter how much of a hurry you're in, stop every two to three hours to stretch. Even if you are sharing the driving, you should stop and stretch or even get something to eat. And, if you find yourself getting tired, stop and relax for an hour. Even if you don't sleep, you'll be more refreshed.

Reducing speeds for the conditions goes a long way in saving you from getting in a wreck. Even if you are not hurt, you could end up spending money for repairs if you wreck. It's better to leave earlier and drive slower.

**CENTURY IS NOW ON  
INSTAGRAM!**



**@centurysupportservices**  
*Follow us!*



## 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.



# 3 Lessons from the 'Joneses'

Around the holidays it's not uncommon to find yourself trying to "keep up with the Joneses." From Christmas lights to holiday parties, gift giving and other activities, it's hard to watch the festivities without trying to compete. This can lead to more spending and stress on your finances.

There's a healthier way to keep up with the Joneses. The holidays are a richer experience when we use them as an opportunity to improve ourselves. Here's what you can do to keep up with your neighbors and friends in a way that is healthy for your spirit and your pocket book.

**1. Pick the right Joneses, and use them as motivation.**



Don't look to the neighbors who have the brightest holiday lights or the biggest presents as your model. Look to the Joneses who are enjoying a modest holiday celebration with their closest family and cherished loved ones. Here's how they're saving money:

## **Keep Family Gatherings Intimate.**

Big parties can be fun, but they can also be a drain on your finances. Intimate gatherings are more practical, easier to pull off, and often more meaningful. When planning your gathering, invite others to participate in the making of the food. Ask each family to bring a dish, so you can sample one another's favorite dishes and bond over holiday treats.

**Re-use Holiday Decorations From Years Past.** Buying more exterior decorations every year can get costly. The more lights you plug in, the more energy you'll use. Save money on your utilities and power by re-using the same holiday decorations you've enjoyed for years.

**Set a Budget, Stick to It.** How much can you afford to spend on each person in your family? Set a budget for each person. Keep the amount low. It's more



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## **RINGING IN THE NEW YEAR**

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whatever tidbits you have lying around the house.

of board games? Have everyone bring their own so you can turn your party into a game night.

**Make your own noisemakers.** One thing that's truly a waste of money to buy is noisemakers. Luckily, it's easy to make your own by using empty water bottles, buttons, and glitter. Just fill the bottles with the buttons and glitter and glue them shut. If you don't have buttons, get creative and use

Overall, this type of party should be far more laid back than a fancier variant, so just go with the flow and let your guests dictate how the evening goes.

## **Get Out and Have Fun**

Of course, hosting a party is a lot of work. Don't feel like putting in all the effort? Just go out instead! You don't have to spend hundreds of dollars to have fun. Consider the following low-cost ideas that you can enjoy with your best pals:



**Watch a local fireworks show.** Most big cities have them, and while you're waiting, people watching should provide ample entertainment.

**Head to a movie at your local bargain theater.** While seeing a new release might be too pricey, second-run theaters often show releases that are a few months old at a major discount.

Whatever you decide to do this year, take pride in the fact that you're keeping your spending under control.

# 3 HOLIDAY STORAGE TIPS

If you're like most people, decorating your home for the holidays is an annual highlight. However, many people share something else in common: Dread of packing away and storing holiday decorations when January 1 inevitably rolls around. The good news? There are some ways to make this activity less of a chore while saving money and simplifying the process. Read on for a roundup of three budget-friendly holiday storage tips.

## 1. Use only clear storage bins.

Storage bins are available in a breadth and depth of colors. While fuchsia or neon green bins may seem fun, opt for clear storage bins instead for one reason: It's much easier to find what you're looking for. For increased efficiency, store items away that will be displayed together, such as mantle decor or outdoor decorations.

If you've already got plenty of bins in a variety of hues and aren't ready to invest in new ones, consider color coordinating them for each holiday. For example, designate the green bins for Christmas and the pink bins for Easter.

If you are in need of new bins, however, skip the stores and check out Craigslist or your community tag sale group on Facebook, instead. These are great places to find used bins for less.

Think you can continue to get away with using cardboard boxes to store your holiday decorations? This is taking a big risk due to potential exposure to the elements.



## 2. Take time to protect your breakables.

The holidays often seem like they're moving at hyperspeed, leaving you feeling like you need 48 hours to fit everything into a 24 hour day. There

are many ways to save time this season, but rushing through the ornament-packing process is not one of them. There's nothing worse than eagerly opening up a bin of holiday decorations only to find your favorites shattered. Careful

wrapping is an investment in protecting everything from your great-grandmother's heirloom holiday china to the Santa ornament your adult old son made 25 years ago in kindergarten.

While ornament storage boxes are one solution for safeguarding your tiny treasures, wrapping breakables in newspaper works fine. Another trick used by the experts?

When wrapping and tissue paper pass the point of reusing, run them through a shredder and re-purpose them as packing material.

To avoid having entire bins of belongings wiped out, be sure to store them in a cool, dry, off-the-ground place.

## 3. Shop -- and store -- smarter.

Stores mark down their Christmas inventory by as much as 50 percent come December 26. When the spirit of the season hits you in early

December, resist the temptation to run to the store for that lawn inflatable you've had your eye on. Instead, plan to stock up after the holidays when prices plummet. This is also a good time for savings on anything and everything winter-related, such as outerwear and last year's appliances. Keep an eye out for these deals as you go; you may be able to find a discounted gift or two to put under next year's tree.

Just be sure to pack these purchases away with all of your other seasonal stuff so you don't forget about them when the hustle and bustle of the holidays starts up again next year.



One last thing to keep in mind. In addition to savings, there are other reasons to reuse holiday decorations from year-to-year, including being kinder to the planet and creating family traditions. To begin reaping all of these beautiful benefits, use these three holiday storage tips to trim costs while you trim your tree.

# 3 Lessons from the 'Joneses'

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important to buy something thoughtful than it is to shower your loved ones in expensive presents.

**Invest Time, Not Money.** Show your family that you may not have a lot of money to give, but you do have time and you will be generous with it. Your family will know you love them by the way you treat them. Make them cookies, give them hugs, spend time talking at your meals and reflect together on the good things that you've experienced in the last year.



## 2. Be grateful for what you have.

Watch after neighbors who are content with their lives as they are, and are not constantly striving to buy more. Keep

feelings of envy at bay by appreciating what you have. Do you have heat when it's cold? A warm bed to sleep in? A loving family? Take an inventory of your blessings. Write down one thing each day that you're grateful for, whether it's a person in your life, an item you own, experiences or memories made or even a feeling of security.

Keep your written notes of gratitude in a jar. To remind yourself of your gratitude, pick out each note and look at them when you're feeling pressure during the holiday season.

## 3. Pick up some side hustle.

Learn from your neighbors who have side jobs to help them pay off bills. How are they integrating their second job into their lifestyle? How much money is it bringing in? Does it improve their quality of life? What skills could you learn to help you earn extra money?



You may not be able to replicate what your neighbors are doing, but you probably have a skill that you could

hone to boost your income. Talk to neighbors who make things to sell, provide services for others or have a talent that other people will pay to utilize.

**Also, don't forget to give**

**back.** As you learn lessons from neighbors and loved ones this holiday season, don't forget that you could be someone else's "Joneses." Set a good example for those who are struggling with financial hardship. Help them realize that everyone has challenges. Offer to help them improve their situation, either by showing them what you've learned from others, or by donating your time to help them make the most of what they have.

## Century's "Get Answers" Button

Your Century program is most successful when you understand the process completely. Century has a "Get Answers" button that will quickly find explanations to your questions and covers many aspects of your program. You can find this button located on every MyCentury client portal page.



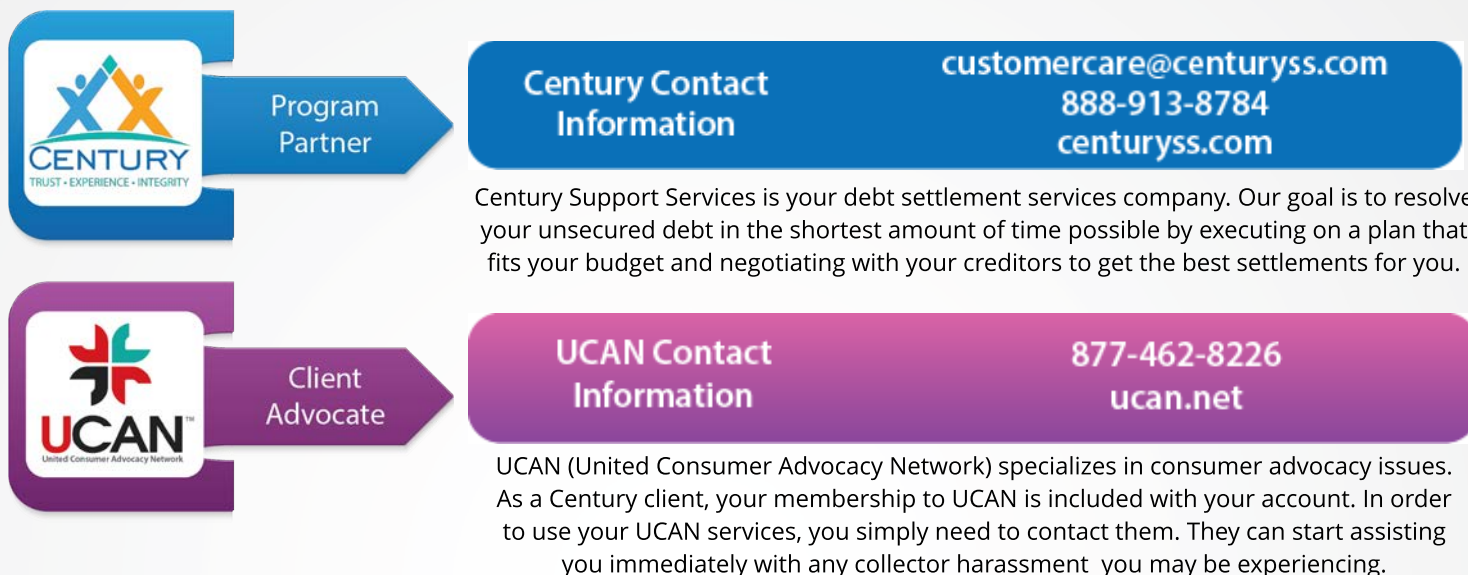
Just click on this button to the left and you will be directed to the Answers page.

If you haven't registered for your MyCentury portal, [click here](#) for the instructions on how to begin.



# 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.



2000 Commerce Loop, Suite 2111 • North Huntingdon, PA 15642 • [centuryss.com](http://centuryss.com)

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