

# Road to Financial Freedom

## Making and Achieving Your New Year's Resolution

There's something about January 1 that is inspiring. That first, fresh page of a new calendar is full of promise. This year we can *do* better, and *be* better.

Enter the famous — or infamous, depending on your point of view — New Year's resolutions.

These vows to change ourselves and to accomplish the things we most want to achieve come up every winter, though of course it's never too late to set your mind toward reaching a new goal. It's easy to make a New Year's resolution on New Year's Eve and even stick to it for the first week of January. It's staying with it through the long winter and into spring to actually accomplish what you set out to do that's hard.



### Choose Your Resolution Carefully

When you make a resolution, it's crucial to pick something that you can actually achieve. If you're a dedicated couch potato, running a marathon might not be physically possible for you yet, but that's not to say that a goal related to running or better fitness isn't a good idea. You just need to "right size" your goal so that you will be able to accomplish it. When you are successful, you'll feel better about yourself, and this in turn will keep you motivated to continue your quest. If your goal seems impossible, you won't even try — and then it's definitely not doable.

Successful business people advise that goals should be SMART. SMART is handy acronym to help you craft a goal or, in this case, an achievable New Year's resolution. SMART stands for:

- Specific
- Measurable
- Achievable
- Relevant
- Timely

As you can see, the first thing to do when



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ANNOUNCING...  
The NEW Century Alert System!



See page 4 for details

## Avoiding Winter Boredom

Everyone groans at the monotony of winter. After the expense of the holidays, your spending might be a key concern. With colder weather and fewer social engagements, many families wind up stuck indoors more than usual.

If you're searching for ways to keep your family occupied without breaking the bank, you're not alone.



### Three Ideas to Avoid Winter Boredom

These simple but fun activities don't need to cost you a thing.

**Family Movie Night.** Going to the movie theater is an option, but it can be quite expensive. If you want to save money, turn your living room into a family movie theater. Go a little retro with a rented movie or pick

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# Financial Planning for 2018

A fresh year brings a fresh start, which means that this is a great time to examine your financial goals and expenses for the year. Taking a hard look at your goals for savings, retirement planning, increasing income, and reducing expenses can help you develop a realistic budget plan for 2018 to reach your goals. Not sure how to get started? Read on for quick, actionable tips on how to ensure that 2018 is your healthiest financial year yet.

**Savings of all Sizes.** When your budget is tight, it's tough to prioritize your savings. But even setting aside a small

amount every week can lead to a major improvement in your financial future. Without a savings cushion to protect yourself, it can be too easy to turn to credit cards to handle life's emergencies. Work to set aside a small amount of money every week, with the goal of creating an emergency fund of \$1,000. To make sure you can stick to your savings plan, consider

setting up automatic transfers so your savings goes out at the same time your income comes in. In addition, try creating a totally separate savings account that is difficult to access (no same day transfers allowed!). This will make you think twice when you try to transfer money into your daily expenses fund. Contact your human resources department and ask if they can split your pay check's direct deposit into two separate bank accounts. Finally, be realistic about what you can save. If you can steadily save \$10 per week, you'll be in better shape than if you set an unrealistically high goal.

You may feel comfortable with a savings plan of 3-6 months of your expenses. This number will differ for everyone depending on your family's needs and income, but creating a cushion of this size will allow you greater freedom and prevent you from fearing a sudden job loss or illness.

**Increasing Income.** What's a great way to boost your savings? Bring in some extra income each month. Easier said than done, sure, but there are plenty of ways to increase your cash flow. From taking on extra hours at work, to taking on a second part-time job, or even participating in the burgeoning "gig economy" through sharing apps like Uber, even a few extra hours per week can add up. Selling items to consignment shops or online is another quick way to raise some cash, and you can also try using your own social media presence on sites like Facebook or Instagram to share items you'd like to sell with

your trusted network of friends and family. Similarly, you can advertise your skills for hire. From cooking to organizing closets to childcare, offering your talents to your network at a fair rate is a great way to earn some money while strengthening your community.

**Creating a Budget.** The key to creating a budget is having a realistic sense of what you actually need to spend your money on each month, and how much money you actually have coming in. If your income is variable, try to determine a base level of minimum income and build your budget from there. If you're not sure how to determine how much money you actually need, first look back over your bank statements from the previous few months. Make clear categories of housing, food, utilities, and other monthly necessities. Then, break down less regular expenses into their monthly amounts. For example, if you purchase oil to heat your home, tally the annual cost and divide it by 12, and set aside the appropriate amount each month so you're not stuck with a fat bill come wintertime.

**Staying Motivated.** Personal finance can be challenging, especially when your goals out-pace your ability to meet them. Breaking down goals into smaller parts is the key to staying motivated. For example, if your goal is to create a \$1,000 emergency fund, or even a \$10,000 savings cushion, breaking that goal down into smaller parts will give you opportunities to celebrate and measure your success along the way. Give yourself quarterly benchmarks to shoot for. If you fall short, don't beat yourself up. Instead, use the quarterly check-in as a chance to assess whether your goal is realistic and then adjust accordingly. A great way to conduct these check-ins is in writing; start a finance journal in 2018 so you can keep notes on your goals, progress, and your feelings along the way.

By taking just a little time at the beginning of the year to check in with your financial goals, you'll gain better insight into your true financial soul, and will be better equipped to take the steps you need to build the financial future you deserve.

*"Planning is bringing the Future into the Present... so that you can Do something about it Now."*



# Making and Achieving Your New Year's Resolution

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deciding on your resolution is to be as specific as possible. While "getting healthy" is laudable, it's also incredibly vague. What will you actually *do* to get healthy? Is this about diet and exercise or quitting bad habits? The more specific you are about what you want to accomplish, the clearer your path is — you'll know what you need to do to reach you goal.

When you set out to craft your resolution, be as specific and narrow as possible. It's best to focus on just one critical habit or aspect of your life to work on at a time, you just can't change everything in one shot. It's actually better to make your goal a little smaller and reach it than to fail at a big task. After all, you can always make another resolution the minute you accomplish the first one.

One way to make your goal more specific is to make sure it's measurable. This is how you will know you've achieved it, or at least see that you are making steady progress. Using the example of the goal of getting healthy, your measurements could be running an eight to ten minute mile or getting your cholesterol below 200. If you plan to save money, you could have a certain dollar amount as your investment goal. Whatever your resolution is, be sure you attach a way to measure your success.

Finally, it's also wise to state a time frame for your resolution. Will you give yourself a year to accomplish your goal? A month? Choose a timeline that's reasonable, but not too long, otherwise you won't be motivated to work toward your goal and you may fall off the resolution wagon by February.



## Breaking Down Your Resolution for Success

Once you have a SMART goal in mind, break it down into specific steps to get there. If you want to save a certain amount of money, you need a plan to do it, whether it's making X dollars each weekend as a Lyft driver or having a garage sale once a month to earn money from your unwanted items. Likewise, your health goals should be broken into actionable steps as well. Decide exactly how much exercise to do each day or how many calories to consume.

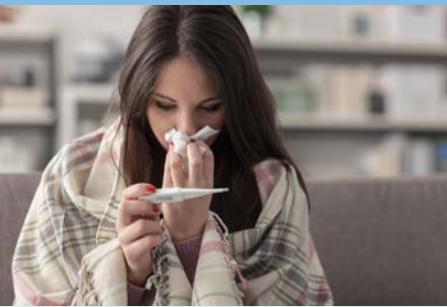
When it comes to changing a habit, it's a good idea to start small and gradually increase what you're doing instead of trying to do it all at once. For example, you'd be miserable if you tried to give up caffeine cold turkey, but you can wean yourself off by eliminating an ounce of coffee each week until you're not drinking any at all.

Likewise, adding regular exercise to your routine can be done in small, manageable steps. If you walk just 10 minutes a day the first week and add five more minutes to your routine each week, you'll easily be getting those 10,000 steps in by spring as you build your stamina.

Change is hard, but by crafting a SMART New Year's resolution, you can enjoy the sweet taste of success this coming year.

"The secret to change is to focus all of your energy, not on fighting the old, but on building the new." - Socrates

# Beat the Cold and Flu Season Without Punishing Your Wallet



The only thing worse than bitter cold and harsh winds is succumbing to a cold or the flu on top of it. Unfortunately, many

people will be laid up with symptoms ranging from mild to severe during the winter months. Some may even wind up being treated by doctors or need to be hospitalized. Then, along with everything else, the medical bills come flying in. There is hope. Here are several affordable prevention and treatment tips for beating the cold and flu season without punishing your wallet.

## Practical Prevention Tips

### Keep Hands Germ-Free.

Wash hands when returning from a public place, such as a grocery store, before preparing food, and after exposure to a sick person.



### Switch to Paper Towels.

Change to

paper towels in the kitchen and the bathroom during cold and flu season. Use paper towels to dry hands and face, as well as to open refrigerator and kitchen cabinet doors. This will prevent the spread of germs within the household, especially if you have a sick family member.

### Get Adequate Sleep.

After the chaos of the holidays, it's important to get back to your regular sleep routine to ensure maximum protection against illnesses. During sleep, your body heals and rejuvenates itself, including the immune system. Experts advise getting between seven and nine hours of restful sleep each night.

## Effective Treatments\*

### Take Apple Cider Vinegar.

Apple cider vinegar creates an alkaline environment within the body, which is hostile to viruses. To heal faster from a cold or the flu, take a tablespoon of apple cider vinegar with a glass of warm water twice every day at the first sign of infection.



### Flush Ears With Hydrogen Peroxide.

The ear canal leads into the entire respiratory tract. Hydrogen peroxide can kill the viruses that cause colds, sinus infections and some flu symptoms. It's helpful to flush the ears with hydrogen peroxide to cut short your cold or flu. Use a dropper to insert the hydrogen peroxide in the ear as you lie on your side. Let "bubble" for 10 minutes, then drain by tilting your head and ear into a clean cloth. Repeat with the other ear.

### Soak With Eucalyptus Oil.

Eucalyptus essential oil can help alleviate many of the symptoms associated with colds and the flu. Clear blocked sinuses by soaking in a warm tub with several drops of eucalyptus oil. Relieve headache and body aches and pains by making a warm compress with three or four drops of eucalyptus oil on the side facing the skin.

### Flood Your Body With Nutrients.



Your body uses nutrients to combat the viruses that lead to colds and the flu. Make an effort to ensure that every bite you take is loaded with as many nutrients as possible. This is especially important when your appetite wanes from sickness. Green juices and fruit smoothies deliver potent doses of micro-nutrients and vitamin C.

You don't need to take out a loan to beat the cold and flu season. Use these natural and inexpensive tips to prevent sickness and get healthy faster.

## THE NEW CENTURY ALERT SYSTEM

Century is excited to announce a new system to more effectively communicate the most important program notifications and it will be launching to our clients 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:

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

\*Health conditions vary by person. Check with your doctor to ensure these treatments are safe for you.

# Avoiding Winter Boredom

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one from your local cable/internet provider. To make it even more special, pick up some of the treats you'd have

at the actual theater - popcorn, candy, and your favorite drinks. Then cuddle under blankets with the lights turned down to make an evening of it.



## Outdoor Winter Fun.

There are plenty of free outdoor activities for the winter months. If there's a local park where they freeze an ice rink, all you need are your own ice skates. With a group, you might even get together for regular hockey games or just to skate for a few hours. If there's no free outdoor play options in your area, recreate some fun from your childhood. Building a snow fort or snowman can be a great way to spend the day. If you feel like a little competition, you can



divide the group into teams and have a friendly snowball fight or a game of capture the flag.

**Crafts and Projects.** One great way to keep the whole family engaged is to pick a craft or project to complete over the winter. For little ones, you might just pick simple crafts so they can help. You can also use the time to teach older kids new skills - maybe a renovation project, such as painting and trimming a room. If you have a hobby, like woodworking or sewing, the winter months can be a good time to teach the skill to younger family members.

Lots of people get a bit of cabin fever in the winter. The days are shorter and there's a lot of time spent indoors. Coming up with activities to keep you occupied will help elevate your mood and make for a happier season.

## REFRESH YOUR HOME ON A BUDGET

In the days after Christmas, after the tree has been removed, homes often look bare and dark. Fortunately, these low or no-cost home decorating tips can restore your home's beauty.

**Touch Up Walls.** Use leftover wall paint to touch up scuffs and make your walls look fresh and new. Before



applying paint, use a microfiber cloth to remove dust and cobwebs. With just a little effort, your rooms will look clean and newly painted.

**Remove Heavy Curtains.** Heavy curtains can cast your home's interior into darkness. At this low-light time of

year, this can make your house seem a little grim. To freshen and

brighten rooms, remove heavy curtains, but leave sheers in place. Sheers provide privacy while allowing sunlight to filter into the home.

**Install Lamps.** Lamps provide an inexpensive way to bring back some of the cheer and warmth from the Christmas tree. Install lamps in rooms where shadows are prominent to make spending time inside more enjoyable.

**Declutter Rooms.** Clutter can make your home seem messy and cramped. Removing clutter can help. To declutter your home, start by sorting through papers and bills on counters, then organize your closets. Buy budget shelves and modular storage containers to make this task easier. Decluttering can be overwhelming and takes time. Break down this project

into smaller tasks and create a time line to keep yourself on task.

**Refinish Furniture.** Use wall paint that you have on hand to refinish some of your older pieces of furniture. To achieve a distressed look, paint one color on top of another, then use sandpaper to reveal glimpses of the undercoat. This gives your furniture a casual, rustic appearance.

Make the best of these cold winter days by following these tips, and you will be on your way to enjoying the new year in your refreshed, and possibly even transformed, home.



# Have You Shopped for Car Insurance Recently?

If you're like so many of us, you just accept your auto insurance premium as a given. You probably even accept the fact that it increases each time the policy renews. Besides paying for auto insurance, most of you probably also need to buy other types of coverage for your home, other vehicles, and maybe even a business. You may pay insurance companies a lot every month, but you also have quite a bit of bargaining power and should not hesitate to shop around for car insurance every year or so.

## Why Shop Around for Car Insurance Every Year

You may not realize it, but it's likely that your insurance needs have changed over the past year. Even if everything has stayed exactly the same, the insurance market is incredibly dynamic. This means that you probably should update your insurance or at least, search for better value.

## Auto Insurance Discounts Your Agent Might Not Have Mentioned

Insurance buyers often look around for available car insurance discounts that may help them save money for

things that they are already doing. Insurers offer some of the same discounts, but

there are also some different discounts they offer from time to time as they try to gain a competitive advantage over their many rivals. If you haven't taken the time to compare car insurance recently, your agent probably did not inform you about everything you could be

entitled to or new discounts that have been introduced since you last reviewed your policy.

These are some examples of discounts that you might not get from your current car insurance company:

**Multi-policy.** If you need both homeowners, condo, or renters insurance *and* auto insurance, you should know that many companies will offer you savings for bundling everything with them. You may also get a discount for other kinds of insurance, as long as your household buys multiple policies or has multiple people insured on the same policy.

**Safety.** Insurers offer a variety of discounts for cars with new safety features or installed safety systems. Since some of these systems come with the car, you might not even be aware of what you have. If you ask, the insurer or agent can look up your make and model of vehicle and tell you what you have.

**Safe drivers.** If you've avoided accidents and tickets or even taken a defensive driving course to help avoid future problems, you probably have also earned a discount from insurers, but the kinds of savings you can enjoy vary by the company. Young drivers with good grades and who have taken driving classes may also get a discount, and everybody can



use a break from the high price of insuring younger drivers.

**Energy efficient vehicles.** A few insurers have begun to offer savings for customers who buy more eco-friendly cars. It's not that these cars are necessarily safer to drive. However, insurance companies have found that the kinds of people who invest in energy efficiency tend to be more responsible in other ways.

## How to Shop for Car Insurance



Some folks put off shopping for new auto policies because they imagine it will take a lot of time or be difficult to understand their quotes. If you know what you want, you can find online quotes that can give you premium



offers within seconds. Otherwise, you might simply call an independent insurance agent who can learn more about your unique situation and budget, suggest the right coverage, and then shop for you to find affordable premiums from a quality insurance company.

# 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><b>Century Contact Information</b></p> <p><b>customercare@centuryss.com</b>  <b>888-913-8784</b>  <b>centuryss.com</b></p> <p>Century Support Services is your debt settlement services company. Our goal is to resolve our client's 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><b>UCAN Contact Information</b></p> <p><b>877-462-8226</b>  <b>ucan.net</b></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><b>GCS Contact Information</b></p> <p><b>800-398-7191</b>  <b>globalclientsolutions.com</b></p>
 <p>3rd Party Bank</p>	<p><b>CFT Contact Information</b></p> <p><b>888-348-4543</b>  <b>cftpay.com</b></p>










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