

# Road to Financial Freedom

## Summer Reading List for Financial Success and Positive Thinking

Whether you're on a solid path to financial freedom or just looking for a foundation from which to get started, there are two key components to success. You need the right resources and a positive attitude. Determination is what will help you achieve your biggest goals. Educating yourself and keeping yourself motivated is easier than ever. This summer, we've prepared a reading list to help you do just that.

You don't have to spend anything to empower yourself with this information. Instead, visit your local library to enjoy these titles.



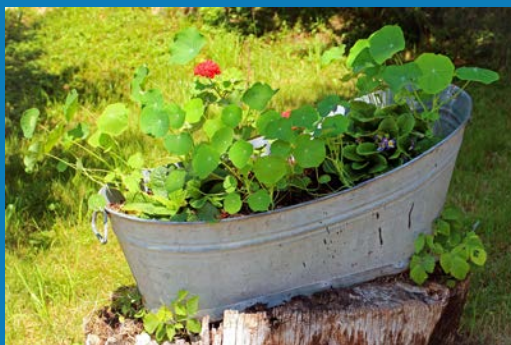
## DIY Outdoor Living Space Ideas

Your home is your sanctuary. It is a place you can relax, enjoy time with your family and friends and just be yourself. However, if you love entertaining, you can sometimes feel a bit confined by the walls of your house. Why not bring your living space outside the walls and into your backyard?

When you start researching outdoor living areas, it is easy to become overwhelmed by the concept. Plus, when everything you read involves serious construction or cost, it may seem like having this dedicated outdoor space is out of reach from a financial standpoint. Luckily, you don't necessarily have to spend thousands of dollars to achieve your goal of creating an enjoyable outdoor living area--all it takes is a little dedication and creativity. We've gathered six ideas that should inspire your quest to take the party outside.

**1. Unique Planters Give Your Flowers Character** - No outdoor living space is complete without flowers or greenery. You don't have to buy dedicated flower pots for each

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### #1: The Power of Positive Thinking

Put yourself in the right frame of mind first. Read *The Power of Positive Thinking* by Norman Vincent Peale. It will offer a new perspective and help you accomplish all of your financial and other goals. It offers practical techniques to help you move from that place you feel "stuck" in, to the place you want to be.

### #2: The Spender's Guide to Debt-Free Living

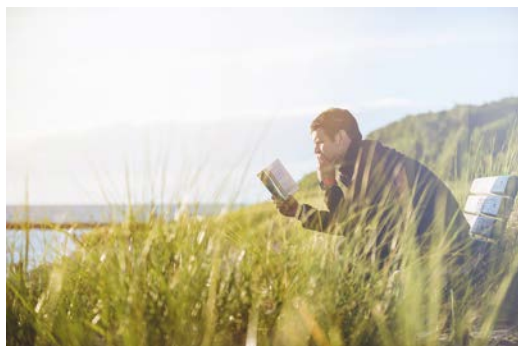
In the book, *The Spender's Guide to Debt-Free Living*, the author, Anna Newell Jones advises a spending fast, which helps individuals to move from a spending lifestyle towards a debt-free lifestyle. It's a practical, how-to guide to help you see what life can really be like – and how to get there – if you can reduce your debt and stop spending.





### #3: The Science of Getting Rich (A Thrifty Book)

*The Science of Getting Rich*, written by Wallace Wattles is a true classic in this area. It combines both the power of positive thinking with the tools today's family needs to move beyond a spending lifestyle towards creating wealth. In this book, the author demonstrates how getting rich isn't luck or hard work so much as it is a science. It's an intriguing look at how men and women at any point in their lives are capable of doing things that will make them rich.



### #4: Think and Grow Rich

Napoleon Hill's *Think and Grow Rich* is one of the most popular books to combine the power of positive thinking alongside the goals of financial wealth building. This book – which has sold over 20 million copies – offers a unique take on creating successful people. It was written after 20 years of studying and more than 500 interviews conducted on a variety of individuals. In addition, Hill also uses examples ranging from Henry Ford to Thomas Edison to demonstrate the process. A book focused on personal development, this is an interesting read even

for those who may be unsure about their path forward.


### #5: The Power of Now

Eckhart Tolle provides an inspiring book in *The Power of Now*. This book uses simplistic language to create a very visual story. It's all about self-realization of what the NOW means to individuals. Unlike other books that provide a wide range of "high language" and complex steps to follow, this book makes it simple.

### #6 Jim Cramer's Get Rich Carefully

In Jim Cramer's *Get Rich Carefully*, an important lesson on making wise financial decisions is presented. This is

an important component to your summer reading because it helps you to see through the get rich quick mentality that fails every time. Instead, Cramer puts together a tool to guide anyone's financial well-being.

This summer, gain a bit of insight into how to change the way you think about achieving all of your biggest goals, including your financial ones. Getting out of debt isn't easy. Building wealth takes time. And doing it all at once seems impossible. These books help create a clear path for your financial future. Start today! 

## Stay Hydrated this Summer

During the summer, it's important to prevent dehydration and stay cool, but still continue to work out. You can't stop exercising just because it's hot outside. Exercise is important for good heart and overall health so you want to keep it up.

Gyms, although a perfect way to stay out of the heat, are not workable for everyone, especially those with a tight budget. The best way to continue on with your workouts and promote good heart health during the summer is by being mindful of your lifestyle habits.

Here are some tips you can follow to keep exercising, stay hydrated and avoid unnecessary medical visits to keep more money in your wallet.

### Drink Plenty of Water

This is probably the first suggestion you see when researching how to stay cool, hydrated, and healthy during the summer months. There's a good reason for this. Water is essential for your body to stay hydrated and healthy, especially during the hot season. If you must exercise out in the heat, you absolutely have to drink plenty of water. Drink it before and after your workout to avoid painful dehydration side effects and get the most out of your workout. Not to mention, you won't be shelling out money for those artificial drinks, which may be unhealthy choices.

### Choose the Right Sport

You don't always have to pump iron or run on the treadmill to stay fit and healthy. Choose a sport such as swimming, surfing, and diving to stay cool while exercising. You still have to drink water though!

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# JULY SHOPPING GUIDE

**Swim Suits.** With spring vacation season gone and many of summer's shoppers already out at the beach, July is a great time to catch clearance deals on the last of summer's swim inventory.

**Jeans.** Keep your eye out for



early back-to-school sales for the best deals on denim, otherwise you'll need to wait until October for sales on clearance inventory.

**Video Games.** If you've got a gamer in your life, keep an eye out for the Steam Summer Sale, when dozens of games will be on a deep discount following their spring release dates.

**Furniture.** Since many manufacturers release new styles in August, July is the perfect time to find clearance sales on furniture items for your home.

**Party Decorations and Home Décor.** As wedding season continues, you'll start to see decorations go on sale in July. Look for festive items like patio lights, decorative chalkboards, or other discounted items for your home or an upcoming special event.

**Dairy Products.** Stock up on cheaper than usual butter thanks to increased production. Great for stocking in your freezer to prepare for a busy baking season in the fall.



## DIY Outdoor Living Space Ideas

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thing you grow. Old buckets, barrels and even pots and pans can make unique planters. Open your eyes to anything that will hold some dirt. All you'll need to do is drill a couple of holes in the bottom for drainage, and you will be ready to start planting.

**2. Try Upcycled Furniture** - There are tons of ways that you can take old furniture and make it work for your outdoor space. Painting and replacing the fabric slings on old lawn furniture is much cheaper than buying it new



(plus the old stuff is often better made.) If you are handy, you can even build simple pieces from scrap lumber or pallets. Then, all you will need to do is add pillows for comfort. These projects are quick and easy, even if you aren't an expert carpenter.

### 3. Spray Paint is a Great Way to Add Wow

Spray painting yard sale treasures or even your old outdoor decor is an excellent way to make them new again. An old metal



trash can becomes hip and fresh when you add a bright coat of paint. Make that old picnic table something special by making it match your patio set. The possibilities are endless.

### 4. Hit the Christmas Clearance

After Christmas, you'll likely find tons of holiday lights at 50% or more off the regular prices. The same white lights you find during this sale are sold at a premium in the summer as "string lights" or for wedding decor. Why not save some money with your lighting? No one will ever know the difference.

### 5. Get Creative with Serving Spaces

No outdoor living area is complete without a place to serve food and eat. You don't have to spend hundreds on an outdoor serving station. Use an old wagon to hold the cooler. Toss a cute vinyl tablecloth on your old fold-out table, and you have a great buffet station. When you are creative in this manner, you're not "stuck" with just one way of doing things. You can change things up as you desire to meet the needs of your gathering.

### 6. Use What Makes Your Space Unique

The best tip to get the most from your outdoor living space is to use what already exists. If you have a small creek, why not make



that a focal point by constructing a simple bridge? If your yard has lovely old stumps, consider using those as a base to hold planters or birdbaths. If you have sturdy oak trees, you have the perfect place to hang a hammock. Using what you have saves money and makes your outdoor space unique.

The best thing about these ideas is that you can use them as a launching point for creating an outdoor space that is uniquely you. Don't be afraid to try something different and you'll have a one-of-a-kind backyard that becomes the "place to be" for your family, coworkers, and friends.





# Turn off the Electronics and Have Good Old-fashioned Fun!

Summer is here and with it, sunny days with vast stretches of time just waiting to be filled. As a parent, filling the long days of summer for your kids can be a full-time job. The long daylight hours extend the evenings during the week, not to mention weekends!



With so much available technology, it's easy to feel like electronic gadgets and video streaming services are necessary parenting tools to fill the time, but it is simply not true.

The old-fashioned ways of playing and being a kid are not gone. Don't believe us? We've compiled a list of low-tech, low-cost ways to beat boredom, get outside, and inspire active play this summer.

## Backyard Obstacle Course

Turn an ordinary yard into an obstacle course with outdoor toys and a little imagination. Hula hoops, swing sets, sports equipment and more can be used to create obstacles for kids to jump into, over, and through.

Don't put the burden of figuring out challenges entirely on yourself. Let kids come up with their own obstacles – just be sure to supervise the creation of the course for safety. Encourage them to rearrange obstacles and see how that can change the difficulty level.

## Washable Spray Paint

Sidewalk chalk is great, but during the summer everything is better with water.

Chalk Spray Supplies:

- 1 tsp. washable tempura paint
- 1 cup of hot water
- 1/2 cup of cornstarch
- squirt of dishwashing liquid
- 1 squirt bottle

Instructions:

1. Add cornstarch to one cup of hot water whisking to mix so that there are no clumps.
2. Add one teaspoon of washable tempura paint and a squirt of dishwashing liquid. Mix well.
3. Pour it into your squirt bottles and shake well.



Watch your kids enjoy making designs and pictures on your driveway. I always spray my driveway down when we are done. After you let your spray sit a while it will separate. Shake it really well before you use it each time.

Mix up a few different colors and let the kids loose to paint the town, or at least the driveway, without worrying about messy chalk dust.

Source: [thirtyhandmadedays.com](http://thirtyhandmadedays.com)

## Drive-In Puppet Show

Drive-In movie theaters can be a lot of fun, but it's not uncommon to spend over \$50 to get drinks and popcorn for a family of four. Save money without the screen when you bring the fun of the drive-in home with a drive-in puppet show in the backyard.



Cardboard boxes make great cars and kids can decorate them with crayons, markers, and stickers before the show. Make puppets out of paper bags or just use favorite stuffed animals. Kids can take turns being the audience and performers. Let their creativity run wild and enjoy the show.

## Soap Boat Race

A lot of outdoor play is messy. Honestly, getting dirty is often a big part of the appeal of playing outside for kids. Soap boat races, on the other hand, may actually leave your kids a little cleaner when they are done. Young children can decorate their soap with sails made from a toothpick and triangle of paper. Older kids can carve designs using toothpicks, forks, or clay tools.



Once your boats are ready, set them afloat in a kiddie pool or water table. You can also consider picking up a couple of rain gutters, around \$5-7 each, at a local hardware store to create a track. Place a garden hose at one end and watch the boats speed from one end to the other.

## Make Your Own Ice Cream

Ice cream is a favorite summertime treat. Save money and encourage physical activity when you make it at home using zip-top freezer bags. (Recipe on page 5)



## Is rental car insurance necessary for your summer vacation?

As a budget-minded person, you probably research most vacation costs. That way, you can be proactive about finding great deals on hotels, airfare, and of course, rental cars. Most price quotes for rental cars won't include any extra fees for rental car insurance. Typically, you won't learn about those until you're ready to pick up your rental. Don't wait until you get to the counter to decide if you need to buy rental car insurance. Use this handy guide to make a proactive decision that can save your budget and give you peace of mind.

### A Quick Guide to Rental Car Insurance

The only way to tell if you need rental car insurance is to learn about your existing coverage. For instance, your personal auto insurance policy may include these kinds of coverage:

**Liability:** This covers damage to other parties in an accident when you were at fault. This kind of coverage is legally required everywhere in the United States, so if you own a car, you probably have liability insurance.

**Collision:** This coverage may be optional. It covers accident damage to your own car that isn't covered by another driver's policy. If you still have an auto loan, your lender probably requires it.

**Comprehensive:** If you have comprehensive coverage, you can get reimbursed for non-accident damages to your vehicle. Examples include damage from vandalism or hail. Lenders usually offer comprehensive insurance too.



If you have any or all of these coverage types for your own car, they might extend to any cars that you rent. Either read your policy or contact your agent to make sure. If your policy doesn't already extend to a rental car, you might find it's cheaper to upgrade your base policy than to pay a daily rate for a rental car. Personal car insurance commonly covers rental cars the same way that it covers the car that you own. Be wary of some possible exclusions, like renting cars in other countries or using vehicles for business. Of course, renting a car for a vacation is considered personal use.

**What About Credit Card Rental Car Coverage?** Lots of credit cards offer some sort of rental car protection benefit. Very often, this only covers collision damage. Very few credit cards offer full coverage, but it's a great perk if you can get it. If you only have liability insurance on the car you own, you might be able to use your credit card's protection to reduce your risks. Again, you need to look into the type of protection that your own credit card offers. Don't assume that the rental car protection benefit will insure you against every circumstance, so be sure to read the fine print. And remember to pay for the rental with the card that has the best benefit.



**What If You Don't Own a Car?** If you don't own a car, you probably don't have liability insurance for your rental car. In this case, you may choose to pay the daily rate at the counter. If you plan to rent the car for several days or rent cars frequently, you might save money by purchasing a non-owner liability policy from a regular insurance company.

**Do You Need to Buy Rental Car Insurance?** First, you need to figure out what kind of coverage you already have. Make sure that you also check out potential exclusions that could apply to your situation. If you're still not sure what to do, call an auto insurance agent to ask. He or she should be happy to help you have a fun and worry-free vacation.

## Homemade Ice Cream Recipe

For 1 serving:

1/2 cup half-and-half

1 tablespoon sugar

1/4 teaspoon vanilla

1 sandwich zip top bag

1 gallon zip top bag

3 cups crushed ice

1/3 cup rock salt



Put first 3 ingredients in the smaller zip-top bag and seal bag (Make sure it is tightly closed!). Put ice and rock salt in the larger bag and then add the filled small bag. Seal the large bag. Squeeze bag until ice cream is thickened, about 10-15 minutes. Remove small bag, unseal, and eat with spoon. No need to even dirty a bowl!

Source: food.com





# Stay Hydrated this Summer (continued from page 2)

## Start Early in the Day

Start your workout in the early morning before the sun gets too hot. You can beat the heat and get your workout in for the day while staying cool. A cool summer morning is a great time to jog or walk in the park or around your neighborhood. It will free up the rest of your day so you can enjoy other summer activities.

## Wear Proper Attire

Wear appropriate clothing to regulate your body temperature and stay cool during the summer months. Some ideas include:  
Single Layers, light Colors, loose-fitting clothes, and wicking fabrics (fabrics that wick moisture away from your body). You don't need to buy expensive workout gear. Any clothing that meet the suggestions above will work and save you money.

## Take Your Exercise Indoors

Exercising outdoors is not only great for your body and health, but it soothes your mind too. It's nice to take in nature and Mother Earth's tranquil sounds while you work out. But, when it's hot outdoors, you can quickly become dehydrated and be at risk for heat exhaustion. Staying indoors during these hot months is always an option, too. Take the proper precautions and you can exercise outside

safely. Stay hydrated by drinking plenty of water (coconut water or sports drinks are good substitutes) before, during and after you exercise to replace the water you lose through sweating.

Keep in mind that by the time you feel thirsty, you're already in a state of dehydration. This is why you should drink water even if you're not feeling thirsty.

Bottom line, listen to your body. If you're sweating, have a dry mouth or are feeling fatigued, take a break in a shady area and drink some water. You may even have to go indoors for a while to recuperate. Don't push yourself too much; you can always resume your workout at another time.



## Century's GetAnswers Button

Your Century program is most successful when you understand the process completely. Century has created a GetAnswers button that will take you to a page where you

can quickly find explanations to many aspects of your program. You can find this button located on every MyCentury portal page.



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

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