



Road to Financial Freedom

Communication

The Key to Success



Spotlight on Success

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Welcome to our 'Spotlight on Success' column. Each month we celebrate a client's success by sharing their experience while on the Century program.



[Click to read David's Story](#)

The relationship we establish with you during your program is important to a successful outcome. It is our belief that you should be treated with the utmost respect, as you work toward your goal of better financial health. We pride ourselves in having a compassionate team that will treat you with dignity, kindness and respect.



We tailor each interaction to meet the individual needs of the client to whom we are speaking. We understand this can be a stressful and difficult time for our clients. We treat this journey as a partnership with our clients and set our service standards, as such.

Your program's success is

the primary goal and good communication between you and our team is essential. To make this communication as convenient for you as possible, we have created a variety of methods to interact with our trained and knowledgeable representatives from our Customer Experience team.

The [MyCentury portal](#) and Live Online Chat are two program features that promote good communication between you and our team throughout your program. Live Chat is available on our website and also while you are logged into your MyCentury client portal. If you have not registered for your portal, [click here](#) for instructions on how to begin.

Here are a few tips for success, when communicating through our different channels:

chat, that the document upload was successful. Most of your program questions and resolutions can be handled through this feature.

- The MyCentury client portal does so much more than just give you a status overview. You can upload documents, download forms like the LOA, review recent activity, watch the onboarding video to refresh you on program expectations and access many more additional program resources.
- Email is a great way to communicate with us regarding non-urgent matters, especially if you are not able to participate in Live Chat, at that time.
- The Automated Settlement Approval line is simple and convenient. When a settlement is pending your approval, just call in anytime, 24/7.
- Phone calls are a good option, when communicating about urgent matters, such as last minute changes to deposits.

Whether you have questions regarding the details of your program or need assistance with more urgent matters, such as approving pending settlements or making changes to your upcoming deposits, the Century team is ready to answer your questions, offer support and guide you along your path toward better financial health.



Easy Ways to Approve Your Settlements

We offer a variety of convenient methods that you can use to approve your settlement opportunities. Check out this video to learn more about each method.

[Click to watch the video](#)



CASH IS KING FOR TEACHING KIDS ABOUT MONEY



In the digital age, it's becoming exceptionally rare to see people using cash when they're out and about. But when it comes to teaching kids about money, this isn't the lesson we want them to absorb. See why using cash has a powerful way to reinforce money management, and how you can use it to teach your children about fiscal responsibility.



A Different Response

When you use cash, you see the physical currency disappear from your wallet as you spend it. When you use plastic, money begins to seem much less tangible. You may not notice how much you're spending until you review your monthly statement. Studies show that people who use cash tend to spend less than those who use credit cards. We start to physically attach to the wads in our wallets, no matter the size, after it's been there a few days. When we reach for it,

something in our brain tells us to be careful about just how much of it we give up.

Practice What You Preach

You don't have to stop using your debit card all together of course, but this summer



is a good time to begin keeping cash on hand. Your kids will see how spending has a direct effect on how much a person has. If you use cash to pay for goods and services, they'll have a front-row seat to how a large fold of bills can quickly turn into a single piece of paper floating around at the bottom of a wallet. It's a good lesson for kids who are used to seeing people buy everything online (seemingly by magic).

Bring Your Kids In

Your kids can start to budget their money at practically any age, and there's no time like the present. One idea to teach your kids the importance of cash is to give your child \$10 when they're at a summer festival. Let them know that there are no restrictions on what they can buy, but they also won't be able to 'reload' at any point during the day. If there's any change at the end of the day or if they choose not to spend the money at all, they'll be able to keep whatever is left over. No matter how they choose to use the \$10, they'll learn more about the consequences and rewards of managing cash. Their decisions at the festival will likely be very different when they know they have to pay for everything!



Speeding Up Your Century Program

The funds you deposit into your debt settlement program every month are the fuel that powers your program to success. 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.

The ability of the Century team to negotiate your debt is largely dependent on funds available in your program's reserve account. If your financial situation changes and you have the ability to increase your deposits (either one time or an increase to your scheduled deposit amount), these funds may reduce the length of your program and may even mean you are able to take advantage of a better settlement... quicker.

[Click here](#) for more information and instructions on how you can contribute additional funds. Investing in your future and the relief of settling your debt early, is worth every extra penny you can contribute.



CENTURY IS ON YOUTUBE



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Side Hustles that Make Sense

As you finetune your budget and save all you can, you may still find that the money just does not stretch as far as you need. If you are still struggling to pay the bills after budgeting, it might be time to consider a side hustle. All too often, however, these hustles take more funds, time, and effort than they are worth. You have to pinpoint the ones that make sense to effectively increase your income without skyrocketing your stress levels or draining your bank account. To get started, you can use this guide to learn about three practical side hustle ideas that can really pay off.

Become a Notary Public



With just a couple hundred dollars, you can quickly become a notary public and start raking in the cash. This role will put you in charge of witnessing the official signing of legal documents of all kinds. Your clients can

range from banks and other financial institutions to individuals who have won a sweepstakes.

Depending on your [state requirements](#), you will likely need to take a class, pass an exam, and acquire insurance and bond coverage to get started. After getting certified, you can find clients by marketing your notary public services online through social media platforms or in person by passing out business cards.

Once you have everything in place, your investment can pay off for years to come as you make extra money for your household. When you find the right clients, they will come back again and again, allowing you to make extra money whenever you have the time.



Make Rideshare and Delivery Runs

In recent years, many have embraced rideshare and delivery run as their side hustle of choice. With drive-share opportunities, you will

shuttle people from place to place, while delivery runs will have you bringing food to the doorsteps of those who order. Either of these options have the ability to bring positive cashflow into your household within just a single day.

While driving for rideshare or food delivery companies, you can set your availability and work for as long as you want. The rate you bring in will vary according to distance and demand, making for many lucrative runs along the way.

Uber currently holds the title for most [popular rideshare company](#) to work for due to their large userbase and consistent workloads. Lyft closely follows in popularity due to its user-friendly app design and ease in getting started. If you prefer to shuttle food around, you can look toward UberEATS, DoorDash and Postmates for lucrative food delivery opportunities in your area.

Rent Out Your Personal Vehicle

If you would rather your vehicle just do the work, you can rent it out through innovative platforms, like Turo. If you are on a fixed income, and already have a vehicle, this is a great option because there are no required startup costs.

Upon signing up, this platform will connect you with people in your area interested in renting your car when you are not using it. You can set your ideal price point or allow their innovative algorithm to set a competitive price based on your vehicle type, location, and other factors.

Turo even provides



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Questions about your Program?

Would you like a refresher of how your Century Debt Settlement program works for you? [Click here](#) to review our new onboarding video that reviews all aspects of your program, includes great tips for success and information about new features.

PROGRAM
TIPS



Please finish the entire video to complete your onboarding.

[Click Here to Watch](#)



Stop Tossing... Start Saving

Did you know that the total amount of food wasted in the US exceeds that of the UK, Germany, France, Italy and Sweden combined? In fact, [according to The Economist's Food Sustainability Index](#), Americans collectively throw away more than 100 million tons of food every year -- that's nearly 613 pounds of wasted food annually per person! While we often think of food waste in terms of its financial cost, there are other dire consequences as well, including the impact on the environment as well as food insecurity.

Certainly, you can reduce food waste by making more conscious and sustainable budgeting, buying and using decisions, but creative repurposing can help you make an even bigger difference. Read on for a roundup of six ways to use food waste, save money, and help the earth and its inhabitants.

1. Make broth from veggie scraps.



Carrot peels, celery tops, onion scales, and garlic skins often go straight into the trash can

or compost bin. But did you know that you could be using them to add flavor to vegetable broth instead? Just freeze the scraps until you're ready to use them.

Other surprising ingredients, which can be used to make stocks and soups even more savory include cheese rinds and corn cobs. Just store them in a Ziploc bag in the freezer then toss into your next concoction.

2. Keep brown sugar from hardening.

Tired of struggling with rock-hard brown sugar? A slice of citrus peel will keep it fresh. (Just be sure to store in the fridge

to prevent the peel from rotting.)

But the peel potential doesn't end there. Citrus peels can freshen up your garbage disposal, [apple peels remove stains from aluminum cookware](#) and [cucumber peels keep pests away](#).

3. Turn crusts into crumbs.

Despite your best efforts you still can't get your kid to eat a sandwich with the crust on? All's not lost. Refrigerate cut-off crusts in an air-tight container and grind them into breadcrumbs for later use. Leftover cracker crumbs are also great for breading.

4. Grow a pineapple from a pineapple.

Why toss a pineapple crown when you can [use it to grow another pineapple](#)?

Other produce which can be regrown from scraps includes sweet potatoes, green onions, celery, lettuce and bok choy.

5. Deodorize with coffee grinds.



Cooking with garlic and onions is delicious, but the lingering odor can be

overwhelming. Like baking soda, coffee grinds have the ability to absorb and eliminate unwanted odors. Just rub coffee grinds on your hands and cooking surfaces, then rinse. Voila! Bad smells are gone.

Coffee grinds can also be [used for everything from attracting worms to dyeing fabric](#).

6. Use more of your veggies.

If you're using the broccoli heads and throwing the rest away, you're missing out on the unsung heroes of the veggie world. Just peel away the tough outer layer of the stalk to reveal crisp, tender stems suitable for salads, slaws, stir-fries and more.

The leafy tops of root vegetables like carrots, beets and radishes, meanwhile, can be wilted down and eaten ---- just like swiss chard or kale.

As much as 40 percent of the food grown and manufactured in the U.S. is never eaten. While this statistic is shocking, we can all do our part to reverse the trend. And trimming your debt is just one of the many reasons to commit to reducing your food waste. These six tips are not only budget boosters, but can also help you have a more positive impact on the world around you. We'd call that a win-win -- for your bottom line and for the planet's.

**DO YOU HAVE ADDITIONAL
UNSECURED CREDIT CARD OR
LOAN ACCOUNTS THAT ARE NOT
ENROLLED IN YOUR DEBT
SETTLEMENT PROGRAM?**

You may have established new accounts or have forgotten accounts when you originally enrolled the rest of your unsecured accounts into your Century program. If you have one or more of these accounts with a balance over \$200, you have an opportunity to maximize your program benefits.

**PROGRAM
TIPS**

Accounts that are not enrolled in your program, may actually be slowing down the efforts you are making toward your goal. [Click here](#) to learn how we can add these new accounts without increasing your monthly program deposits.

Exceptions to the Rule: We have found that in the exceptions listed below, it is in your best interest to work directly with these creditors for your best results:

- Medical debt,
- Student loans and
- State or Federal agency related debts.

For more information about adding an account or to get an account added to your Century program, please contact a Certified Debt Specialist via phone at 855-417-6643 or email at Add@centuryss.com.

3 Side Hustles that Make Sense

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several levels of liability insurance that your vehicle needs to stay safe while on the road without you. If you prefer additional protection, you can work with your personal insurance company to [set up commercial coverage](#) that protects your car while it is rented out.

Spotlight on Success

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completion of the program but also in achieving milestones along the way. These include things like achieving a first settlement, accessing the online client portal for the first time or having only one account left to settle.

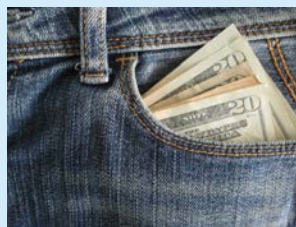
Honesty Leads to Satisfaction

'It won't ever happen to me.' Like so many others, this was David's mindset for many years. He understood how credit cards worked. He had an income and was paying off his credit card balances each month. Up until a few years ago, life had been pretty good for David. He spent his days balancing his family and career. After working all day, he enjoyed coaching his son's soccer team. While his weekends were filled with everything from golfing with his brother to date nights with his wife Sandy and Sunday game nights with the family. Life was treating David well.

It all happened so quickly. A few years

Simply Select a Method to Make Extra Money Today

Whether you want to pay off debt, reduce the impact of a loss of income, or just get by, side hustles have the power to bring in extra money and improve your financial health. Simply select your preferred method and set off to make it work to start bringing in extra money on a regular basis.



What is CAS?

Our Century Alert System (CAS), communicates the most important program notifications to you via texts, automated phone calls and emails.

[Click here](#) to learn more about the features of CAS and the benefits to your program.



PROGRAM TIPS

Century's Alliance with



Oxford Tax
PARTNERS



Need help with Tax Resolution?

Oxford Tax Partners specialize in tax resolution for consumers in debt settlement programs. If you are interested in taking advantage of this valuable referral opportunity, the Oxford team is ready to help you.

[Learn more...](#)

back, David's health took an unexpected turn for the worse. As the complications worsened, he could no longer work. Before he knew it his family was living paycheck to paycheck and the medical bills continued to rise.

Eventually, David was in need of a heart transplant. After nearly nine months in the hospital, David was able to recover physically but the idea of ever recovering financially seemed impossible. They had turned to credit cards to get by and it came to a point where they were no longer able to make even the minimum payments. Sandy and David needed immediate relief and they were not interested in bankruptcy. They began researching alternatives for debt help and had reached out to several debt settlement companies.

"When I met with Century, I had spoken to at least two or three other companies and I preferred to go with Century. They were honest and were able to work WITH me. I used to be a mortgage bank representative, so I knew what to look for when people ask me questions. I felt most comfortable about what the representative from Century had to say," David stated when explaining why he chose Century.

"What got my attention, was that they told me very clearly that it was going to take three to four years for me to finish the program. It was not going to be easy and that my credit was going to go down

for a couple of months, but with time I would get my credit back."

It is Century's focus to help clients save money by negotiating settlements on the balances they owe. By resolving debts, clients are allowed to take back control. David has been dedicated to his program's success and after just 12 months on the Century debt settlement program, four out of his five enrolled accounts are already in an active settlement, with only one remaining!

"Every time I had a question, they answered my question right away and were honest with me. I'm satisfied with Century and I would recommend them to others in need of debt help."





Congratulations on your program success, David!

We thank you for trusting us to be a part of your journey toward better financial health and celebrate your diligence in staying with the program to make such great progress!

*We protect the privacy of our clients by changing their names and omitting any identifying details.

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>Consumer 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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