



# Road to Financial Freedom



## How to Maintain the Value of Your Car

Is warmer weather giving you the urge to trade in your car for a more stylish one to drive around in? Before you decide to sell, check Kelley Blue Book to see if this is a good time to do so. If you won't get much for your car or if Kelley Blue Book recommends waiting, use these tips to maintain the value of your car. This helps ensure that you get a great deal when you do end up trading it in.

### Wash Your Car Regularly

One of the most important factors taken into consideration when you trade in a car is the condition of its exterior. You can keep your car's exterior in excellent condition by washing it regularly. Keep in mind that you shouldn't wait until your car looks dirty. Grime and dirt can build up on it slowly and gradually dull its appearance before you notice that it needs a wash. When it's time to wash your car, you don't have to bring it to the local car wash, which can get expensive. You can wash your car at home instead. All you need is a bucket, a couple of sponges, a cleaner that's safe to use on car exteriors and water for rinsing your car off.

### Clean the Interior

Your car's interior is also taken into consideration when you trade it in. Get into the habit of throwing out trash every time you get out of the car, rather than leaving it for a later time. This helps keep your car tidy and also reduces the risk of having odors linger in it. You can also keep your car's interior clean and protect it from stains and spills by placing clean blankets on the seats. If you're a smoker, keep in mind that smoking inside your car can lower its value due to odors and residue.

### Get Regular Maintenance

One of the most effective ways to maintain the value of your car is by having regular maintenance done. This includes having the tires rotated, having the oil changed and having the brakes and other parts inspected to make sure they're in good condition. Putting off regular maintenance can negatively affect your car's value and lead to additional wear and tear, which



can lead to costly repairs. Check with local car dealerships and repair shops for current deals on maintenance. Many places offer free or discounted services, such as oil changes and tire rotations.

### Park with Care

Some factors that can lower the value of your car are beyond your control, but you can take steps to prevent them from happening. Dents and scratches

## Let's Make Volunteering A Family Affair

Volunteering is a wonderful opportunity to help the entire family learn, grow, share, and make a positive difference in the lives of others. Through family service, children can learn to recognize how they can be an active community member who strives to always do their best.


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on your car's exterior can bring down its value. You can lower this risk by watching where you park your car. Try to avoid parking next to other vehicles in parking lots if possible, especially if they're larger vehicles or two-door vehicles with longer or wider doors. Don't park in spots that are tight due to the cars on either side parking too close. Your car is more likely to end up with a dent or scratch when the doors on those cars are opened.

### Drive with Caution

The way you drive your car can affect its value. Driving at higher speeds, driving your car on rough roads or roads that are in poor condition and towing items that are over the recommended weight limit for your car can all lead to excessive wear and tear, which causes your car to drop in value.

Putting these tips to use gives you an improved chance of getting more for your car when you trade it in. This means you're more likely to be able to afford to get the car you want. Whether you plan on trading in your car in the next few months or the next few years, it's important to follow these tips on a regular basis. 

## Can You Really Get Paid to Lose Weight?

Losing weight can be its own reward - you feel better, you look better, and you improve your health. What's really exciting is that there are a number of different apps and online groups where you can actually make money while achieving your weight loss goals. Now, most people are a little wary of any type of "make money online" or "make money with an app" deals. There are a ton of scams out there, so you do have to be careful and read the fine print. Many sites and apps are there to make money, so there might be a monthly fee involved or some other investment. But you can actually get paid to lose weight with a few weight loss challenges. If you choose wisely and are committed to your goal, there's no reason why you can't both lose the weight and earn a little side cash to help you buy the smaller size clothes you'll need.

### Some Weight Loss Challenges That Pay

The following sites and apps are legitimate and can pay you to lose weight in different ways. Pay attention to the payment method though. Bonus points might be valuable for someone who uses a service. For someone else, a straight cash payment might be better. Also, some sites only work for people who are using a device, like a fitbit. If you already use one, it might be a great choice to go with your current weight loss plan.



**DietBet.** This popular app works the way you might guess - you bet on yourself to hit your weight loss goals. So, if you're committed and hit all of your goals, you can win money. You can join site challenges or start your own group challenge.

**HealthyWage.** This app works in a similar fashion to DietBet. There's a


weigh in when you join and you determine your weight loss goals. If you meet your goals, you win money according to what you wagered.

**Higi.** This one works a little differently. If you currently use apps, like fitbit, you can link your apps to this service and redeem points for activities you complete. This one doesn't pay in cash - it pays in discounts and prizes.

**Walgreens Balance Rewards.** If you're a Walgreens shopper, using this service means that you can earn balance rewards points for your account. There is a cap on the amount of rewards points you can earn each month.



**Charity Miles.** Want to lose weight and give to your favorite charity? This is the app for you. Your activities, such as biking, walking, or running, are worth money. You simply log in the amount of miles and money can be paid to your favorite charity.

There are real ways to earn money through different apps and weight loss sites, but you do need to pay attention to how they pay out and what the initial investment is for the service. Still, if you want to lose weight, many of these apps can help provide motivation and support, plus a little extra monetary incentive. 



# Let's Make Volunteering a Family Affair



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As an added bonus, volunteering is a great way to strengthen bonds, while simultaneously creating memories that will last a lifetime.

**Where Can You And Your Family Volunteer?** The beauty of volunteering as a family is that you will be able to explore areas of your community that you might not have visited before. It will also give you the chance to try new and exciting tasks. From feeding the homeless at a soup kitchen to learning about national and state parks, the following list will help you to identify the right volunteering opportunities for your family.

**1. Feed The Homeless At A Soup Kitchen** -- All across the United States there are soup kitchens that feed meals to the area's homeless population. These organizations feed hundreds of thousands of people throughout the country on a daily basis. In fact, many homeless people rely on soup kitchens, also known as food kitchens, for their daily intake of food. Volunteering as a family at a soup kitchen can be a very rewarding experience that teaches the importance of giving back to those in need by showing that a good meal can bring everyone together.

**2. Volunteer At The Animal Humane Society** -- The Animal Humane Society is a wonderful organization that looks out for animals

in need. While volunteering at the animal shelter will require participants to be at least 16 years of age, there are ways for younger children to become involved. Helping animals get back on their feet can be an amazing experience that teaches both adults and children the importance of compassion and empathy for others.

**3. Volunteer At The American Red Cross** -- Did you know that 90 percent of the humanitarian work completed by the American Red Cross is carried out by volunteers? Whether you and your family are able to help in the aftermath of a natural disaster or choose to provide comfort to a veteran, there are countless ways that you can help your local community by volunteering at the American Red Cross.



**4. Be A Friend To An Abandoned Pet In Need** -- The ASPCA is another pet-focused organization that consistently needs volunteers like you and your family. Through rescue, rehabilitation, government relations, pet adoptions, and numerous other volunteer opportunities, the ASPCA strives to make a difference to animals in need.

**5. Give Back To Your Country By Volunteering At Veterans Affairs** -- Veterans Affairs (VA) is a

government run organization that focuses on helping veterans throughout the United States. Each year, over 140,000 volunteers proudly donate over 11 million hours of their time to help American veterans. From helping to organize Veteran's Day parades to providing care to former service members, the VA is proud to offer volunteer opportunities for the entire family.

**6. Volunteer In Your Day-To-Day Activities** -- If you and your family want to start volunteering, but don't know what organization to choose, you can always be on the lookout for events where the "proceeds are donated to charitable causes." These events might be running a 5k race around the holidays, donating non-perishable goods to a local food bank, giving away your gently used clothing that you no longer wear to Goodwill (or a similar organization), attending a charity concert, or hosting a lemonade stand where the money raised will be donated to a local charity or family in need.

**7. Give Nature A Hand** -- Did you know that you and your family can volunteer at local and national parks thanks to the Bureau of Land Management (BLM)? The BLM has numerous volunteering opportunities throughout the United States that are a perfect way to enjoy the great outdoors, while simultaneously giving back to the land.

Volunteering is a wonderful activity that can help your family come together, bond, create new memories, and have a positive impact. By giving back you and your family can participate in new activities that are fulfilling and help your local community.



# Choosing the Best Meat Cuts for Your Summer BBQs

This is the second and final part of a two-part series on money saving summer barbecue tips.

## What to Consider Before Buying Meat for Your BBQ

Many local and national grocery store chains have smartphone apps that customers can use to see their weekly ads, compile grocery lists, and look for digital coupons that consumers use by typing their phone number and pin code into a keypad at the checkout. Take advantage of your

favorite store's app to find out what is on sale from week-to-week.

During the summer months, most stores have [frequent specials on meat](#), condiments and other staples you'll need for a barbecue. They may also have weekly sales on different cuts of meat and poultry. If you have adequate freezer space, you can take advantage of cheaper value packs. Divide the package into portions and freeze what you don't need immediately. If you don't need all the meat in the value pack, you can buy it and freeze half for the next time you grill.



## What You Need to Know About Choosing Burgers, Chicken, Chops and Steaks

Look at the prices your grocery store charges for [different cuts of meat](#) and poultry. The price per pound of anything that is boneless and skinless will be more than twice the cost of cuts with the bone and skin. Whenever the meat department has to debone, remove skin, cut chicken breasts into tenders, or pound boneless cuts of meat until they are very thin, you'll pay more for the product because the butcher does a lot of work for you. Consider buying a whole chicken instead of packages of cut up pieces. The price per pound of a whole chicken is a fraction of the price of breasts, legs, and thighs. If you're making pulled chicken, a whole chicken is your best option. If you want cheap chicken cuts, go for legs and thighs. The darker meat doesn't dry out, and it's ideally suited to a gas or charcoal grill. If (Continued on page 5)

## JUNE SHOPPING GUIDE

### Gym Memberships and Gym Equipment.

A solid six months after New Year's means that exercise resolutions have gone the way of holiday decorations—out of sight and out of mind! If you're



looking to purchase some gear for your home gym, or looking for a

great deal on a monthly membership, June is the time to find deep discounts on getting fit.

**Tools.** Power tools and hand tools tend to go on sale in early June, before Father's Day drives up demand. Get in before the crowds to find cheap power tools, and keep your summer projects under budget.



**Cellphones.** Demand for mobile phones goes up in the summer months, when parents often purchase phones for their children to stay in touch during vacation and/or camp. Take advantage of price competition by getting an ungraded device at a discount.

**Dishware.** Early summer wedding bells mean deals on dishware sets

for everyone! This is a great time to replace your old dish set with a discounted upgrade.

**Lingerie.** Victoria's Secret leads the charge with a semi-annual sale that inspires many other retailers to do the same. Stock up on undergarments at up to 50% the normal price this month.

**Movie Tickets.** As the warm weather arrives, many theaters offer discounted tickets for kids and families. Stock up on some ticket packages for rainy days and save.





## Choosing the Best Meat Cuts for Your Summer BBQs

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you're going to make hamburgers, don't buy ground sirloin, ground round, or extra lean ground beef. The lower fat content in leaner cuts of meat will dry your burgers out on the grill anyway. Steaks and pork chops will have more flavor when they have a higher fat content. The fat will also help to keep your chops and steaks from drying out. If you're buying ribs, there's bound to be a lot of fat and bone, but that adds to the flavor and lowers the cost. Beef and pork ribs are excellent choices for a barbecue, but the [key to making delicious ribs is cooking them slowly and for a long time](#).

### DIY Dry Rubs and Barbecue Sauces

A custom dry rub is one you blend according to your taste using a combination of dry spices, salt, pepper, spicy peppers, chili powder and other sweet or savory ingredients.

#### Consider using the following in your dry rub:

- Kosher salt, regular salt, or sea salt
- Brown sugar - which is white sugar and molasses for added flavor
- Paprika - smoked, sweet or regular
- Peppercorns (black, green, red, white -- all of which impart different flavors)
- Chipotle - which is a chili-like seasoning that's made from smoked jalapeno peppers
- Chili powder
- Cumin
- Cayenne pepper
- Ground red pepper flakes




### Helpful Tips

1. Keep your newly made custom dry barbecue rub in an airtight container in your spice rack or cabinet.
2. Rub your meat or poultry with regular yellow mustard before applying the dry rub. This will allow you to get the dry rub to stick to your meat better, and minimize the waste.

### Recipe For a Homemade Barbecue Sauce

Most recipes for [homemade barbecue sauce](#) start with the same basic ingredients: ketchup, yellow mustard, brown sugar (or honey,) apple cider vinegar and salt and pepper.

- Combine 1 ½ to 2 cups of ketchup with ¼ to ½ cup of yellow mustard
- Stir the ingredients to mix
- Add ¼ to ½ cup of brown sugar or raw honey
- Season with ¼ to ½ teaspoon of salt and pepper - or more to taste
- Cook over a medium flame until the solid ingredients dissolve

When grilling, you can rev up the flavor by adding onion powder, garlic powder (or even a finely minced fresh onion), a few dashes of Worcestershire sauce, and a teaspoon each of hot red pepper flakes, smoked or sweet paprika and ground chipotle peppers for a spicy and smoky flavor. 

## Blog Through Your Journey Towards Financial Freedom

You are on an exciting journey! Working towards your goal of financial freedom takes determination and focus -- and it will be so worth it in the end! Getting rid of debt may be one of the most satisfying goals you can achieve. The journey itself is important. Every time you save money and add to your settlement account, you have taken one more step towards financial freedom. Each step is a success worth celebrating. It's very motivating to keep track of your progress. One great way to do that is to blog about your journey. This will help both you and others.

### How Blogging Helps You Achieve Financial Freedom

Sometimes when we are on a long journey, we tend to forget there are many small steps along the way. If you just think about the big goal at the end, you might sometimes feel overwhelmed. But if you



think about each smaller step as it arises, you will feel encouraged and empowered. Try blogging about your daily successes in saving money. You can write about how you saved the money, and if you like, you can also write about what you were thinking and what you were feeling. When you take the time to record your daily experiences in written words, you are giving yourself a gift -- the chance to savor your step-by-step successes. This feels good! You are rewarding yourself for your hard work, which in turn makes it easier to forge ahead on your path to freedom.

### **How Blogging Can Help Other People**


When you blog about your experiences in your journey to becoming financially free, you are helping other people who are on the same kind of journey. It's encouraging for them to read your blog. It will make them feel they are not alone in their own journey.

Your blog can also inspire people in

two ways. First, as you progress in your journey, you may discover new ways to save money that you hadn't thought of before starting on your current path. When you blog about those discoveries, people who read your blog may learn something they hadn't thought of before either. Your successes can help inspire their successes. The second way that your blog can inspire people is if you write about your challenges. The path to success is not always totally smooth. You will encounter difficulties -- and you will find ways to overcome those difficulties. When you write on your blog about how you dealt with problems that arose along the way, you can encourage others with the knowledge that solutions are possible.

### **The Key to Blogging -- Be Honest and Be Yourself**

Blogging your journey is like keeping a diary or a journal, except that instead of locking it in a drawer, you are sharing it with others who could

benefit from reading about your experiences. There is nothing fancy about blogging. You just have to be yourself and write about your successes and your challenges as they arise. The key is to write about your experiences in an honest way -- don't exaggerate, but don't understate things either. Just tell it like it is. You may be surprised at how much the act of writing down your experiences helps fix your successes in your memory and helps motivate you to keep on doing the great work of saving that will lead you to the financial freedom you want. 



## **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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