



Road to Financial Freedom

5 Ways to Save Some Green this St. Patrick's Day

St. Patrick's Day is approaching quickly! Use this green holiday motivator to save some green, both with your celebrations and in your monthly expenses.

Stay In With Friends

Why go out with friends when you can stay in? Making your own foods and serving your own cocktails is an excellent way to



save money on food and fun. Decorate your house for a party, and ask friends to bring appetizers or beverages. Asking everyone to bring a little something reduces your prep time, and helps ensure a diverse menu of foods to eat.

If you're having a potluck, find out what each person plans to bring. Suggest platters that might be missing, to ensure that you'll have a nutritionally diverse meal.

Prepare Inexpensive Foods

When shopping for foods to prepare for

your meal, look for specials at the store. Some grocery stores will offer specials for corned beef.

Stock up on inexpensive vegetables like cabbage and carrots. They're easy to prepare and very budget friendly. If you're not sure how to prepare them, cut them up, drizzle them with olive oil, salt and pepper, then bake them on a cookie sheet at 350 for about 15 or 20 minutes. Watch the cabbage closely to prevent it from burning.

Make Your Own Decorations (or Buy at the Last Minute)

St. Patrick's Day decorations are not in high demand, so stores with surplus decorations often put their leftover products on clearance the day of the event. Shop for your decorations at the last minute to find the best deals, or go after St. Patrick's Day to shop for next year.

If you're not in the market to buy St. Patrick's Day decorations at all, make your own at home. Below are a few suggestions.

Tax season...Some people may look forward to it but for others taxes can be frustrating, stressful and downright intimidating. No matter how you feel about taxes, they are a fact of life. Keep reading to get a few tips about organizing for your taxes and to find out about a new opportunity available to you with a Century alliance. Let's make this tax season the smoothest yet.

Tip #1 - Educate yourself. The more you understand about your finances and tax laws, the better equipped you will be to complete your tax return without costly errors. So where do you start? Sure you can head to the internet and comb through tons of articles available out there. But which ones can you trust? Do these articles apply to your specific situation?

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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 Russell's story

Dried Split Pea Candles

Dried split peas are beautifully green. Pour one or two cups of dried split peas into the bottom of a candle holder, then place a candle in the middle. Light the candle when friends arrive, or turn the candle on, if it's electric.

Dried Moss Shamrock

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TAX SEASON

A Fact of Life

Corned Beef and other fun Irish dishes

If you've ever wanted to try a dish with corned beef but never did because of the cost of this cut of meat, your chance is coming up. With St. Patrick's Day just around the corner, stores will be putting corned beef on sale. If you already know that you like corned beef, you might grab some for the freezer if you find a particularly great deal.

Corned Beef and Cabbage

- 3 slices thick-sliced bacon
- Corned beef brisket, 3 to 4 pounds
- 3 cloves garlic
- 1 bay leaf
- Salt and pepper, to taste
- 1 tablespoon pickling spice or spice bag that comes with corned beef (optional)*
- 4 cups water
- 2 onions, medium, quartered
- 1 head cabbage, small
- 2 pounds potatoes
- 1 pound carrots



* If you use the spice that comes with the corned beef, you don't need the spices in the recipe. Many people prefer this dish with just the garlic, bay leaf, salt and pepper

Preparation

Set the crock pot to medium. Cut the bacon strips into quarters. Put them in the crockpot. Cook until bacon grease is released and bacon is about half-cooked. Rinse the corned beef and add it to the bacon. Add garlic, salt and pepper or spice packet/pickling spice. Cook it about 10 minutes on each side.

Add onions, bay leaf and water. Set temperature to low. Cook for 3 hours.

Core the cabbage and cut it into quarters. If it's a larger head, cut it into eighths. Wash the potatoes. Peeling is optional. Cut the potatoes into halves or quarters, depending on their size. If you are using small to medium red potatoes, you could leave the potatoes whole. Wash the carrots. If you are using whole carrots, cut them in half. Peeling them is optional—the peels add flavor.

Add the vegetables and cook for 6 to 7 hours until the corned beef is tender. Be sure to slice the corned beef

against the grain when serving.

Irish Soda Bread

- 1 1/3 cups wholegrain flour
- 2 cups white flour
- 1 1/2 cups buttermilk
- 1 generous teaspoon baking soda
- 1 large egg
- 1 teaspoon honey
- Pinch of salt
- Optional: Raisins, cheese, bacon, spinach, garlic leaves, cranberries, chocolate chips—pretty much whatever you want

Preparation



Preheat the oven to 375 degrees Fahrenheit. Grease and flour a bread pan. Combine the flour, baking soda and salt in a mixing bowl. Add in optional flavorings and mix well. In a separate bowl, mix

the buttermilk, egg and honey together.

Make a well in the center of the dry ingredients. Pour the buttermilk mixture into the well. Push the flour into the wet mixture from the edges until a dough forms. If the dough seems to be too sticky, add a little more flour. Shape the bread into a loaf and put it into the bread pan.

Sprinkle a little flour on top of the loaf and bake for 35 minutes. If the bread is done, it should sound hollow when you turn it out onto a wire rack and tap the bottom.

Seitan and Guinness Stew

- 14 ounces of seitan, cut in thin strips
- 2 tablespoons olive oil
- 2 tablespoons soy sauce
- 1 tablespoon steak sauce
- 3 tablespoons butter or margarine
- 1 medium onion, diced
- 3 stalks celery, chopped
- 2 carrots, chopped
- 2 medium potatoes, chopped into 1-inch pieces
- 3 cloves garlic, minced
- 24 ounces of Guinness Stout

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TAX SEASON

A Fact of Life

(Continued from page 1)

Often reading through these online resources can make the process even more

overwhelming. Check your local library... they may be offering free seminars and there are websites that offer free courses as well. In a debt settlement program as you are, many of these options are not specific to you. They are generally an overview of the tax filing process and laws. When it comes to taxes, it's important to educate yourself. In many cases, it's wise to seek professional guidance specific to your situation in a debt settlement program.



New Opportunity. At Century, we understand your journey toward better financial health extends beyond your debt settlement program with us. We want to help you live your best life. With this in mind, we are always searching for new alliances to provide value added products and services to our clients. Century is pleased to announce our alliance with Oxford Tax Partners. Oxford Tax Partners specializes in tax preparation and resolution for individuals in debt settlement programs. With this referral opportunity, you have access to the Oxford team.

More About Oxford. It's their mission to provide the best service to tax payers without the hype and exaggerated claims. Whether you want a trusted resource for annual tax preparation or have a substantial tax matter, Oxford has the resources, attorneys, CPAs, and tax professionals to assist you. Their advisors, accountants and attorneys are offering you a **free consultation** to better understand the specifics of your situation and how they may be of assistance. (insert logo)

[Click Here](#) to learn more about Oxford Tax Partners and what they can do for you.

Tip #2 - Gather documents. It's best to collect all the

necessary documents prior to starting the return process. Be sure you have the proper forms, any income documents such as W2s, and social security numbers for yourself, your partner if filing jointly, and any dependents you are claiming.

Tip #3 - Make the most of your return. If after completing your return, you find that you'll be receiving a tax refund, it's best to have a plan for those funds before you receive them. One great way to use that excess cash is to put it toward speeding up your Century debt settlement program. Adding even some of your tax return dollars to your program may allow you to take advantage of a better settlement...quicker. Whether you're new to the Century program or approaching the end of your debt settlement journey, adding extra funds can make a BIG difference.

If you would like to set up an additional deposit, or have any questions, please contact us via our Live Online Chat at www.centuryss.com or by calling our Customer Service team at 888-913-8784. Investing in your future and the relief of settling your debt early is worth every extra penny you can contribute.



Have a Question?

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

*Available during regular business hours only



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.



Corned Beef and other fun Irish dishes

(Continued from page 2)

- 2 tablespoons flour
- 1 tablespoon fresh thyme, chopped
- 1 tablespoon brown sugar
- Salt and pepper, to taste

Preparation

Saute the seitan in the olive oil and soy sauce until just browned, about 5 minutes. Reduce the heat and add the steak sauce. Stir the mixture until the seitan is lightly coated. Remove from heat.

In another pot, saute the vegetables and garlic in the butter or

margarine until the onions are starting to get soft, about 5 minutes. Reduce the heat and add the Guinness, stirring to combine. Add the flour, thyme, brown sugar, salt and pepper. Stir well. Add the seitan. Simmer until the Guinness reduces and the stew thickens, about 45 to 50 minutes. Add more salt and pepper to taste if needed.



Get to Steppin'

When Punxsutawney Phil did not see his shadow earlier this month in Gobbler's Knob, the world's most famous groundhog gave us something to look forward: the hope of an early spring. Regardless of whether or not his prediction comes true, warmer weather is just around the corner, and we can think of no better way to shake off the winter blues than by getting outdoors and in shape. The best part? It's as easy as putting one foot in front of another.

Here's a closer look at why (and how) to start walking your way to fitness.

Why Walk? Getting in shape doesn't have to mean paying for a monthly gym membership or logging hours

on an expensive treadmill. Brisk daily walking is one of the best ways to get in shape. The health benefits of walking are profound, including weight maintenance, disease management and prevention, bone and muscle strengthening, and improved balance and coordination. It's also a proven mood booster -- especially when you soak in vitamin D by walking outdoors.

And then there's the fact that the more you do it, the more you gain. "The baster, farther and more frequently you walk, the greater the benefits," [asserts the Mayo Clinic](#).

Walking 101. While the Department of Health and Human Services recommends that healthy adults get a minimum of 150 minutes of moderate aerobic exercise, 75 minutes of vigorous aerobic exercise, or an equivalent combination of the two a week, the Mayo Clinic recommends aiming for 30 minutes a day. This can be done at once or in short sessions. If you aren't used to regular exercise, start slow and build from there. "Any amount of activity is better than none at all," concludes the Mayo Clinic.

A few tips for getting going and staying motivated?

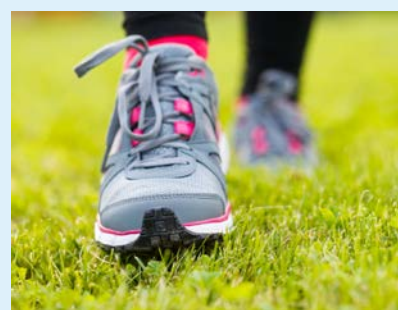
Start with an easy, attainable goal. It can be as simple as walking for 10 minutes a day during your lunch break. When this goal becomes a habit, set a new one.

Vary your routine to keep things exciting. (Just be sure to choose safe, well-lit locations, and let someone know where you're headed.)

Take precautions. Be sure to incorporate warming up, cooling down, and stretching into your routine.

Fit and function absolutely matter when it comes to walking shoes. Splurging on a new pair isn't just a matter of comfort; it can also help keep you injury-free. The good news? There are ways to keep costs low, including shopping last season's models and not being picky about color and design. And don't forget: The right shoes aren't an expense; they're an investment.

One last thing to keep in mind? While solitary walks can be relaxing, enlisting a buddy not only amps up the enjoyability factor, but also helps you stay accountable. Even better? Invite your whole family -- including the dog, of course -- to join you in strolling your way to better health this spring.



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Collect moss from your yard or from a nearby trail, then lay it somewhere to dry. When the moss has been drying for a few days, glue it to a piece of cardstock in the shape of a shamrock. Frame the card stock in a vintage frame.

Save Green by Going Green

Seal up your home and improve your home's efficiency to save money on fuel and energy. Weatherstripping is an inexpensive product that can prevent cold air from escaping through the cracks in your windows and doors. Check your air ducts in search of leaks, and if you find them, use duct mastic to seal the holes.

The filter in your HVAC system helps the furnace and air conditioner run more efficiently. Change the filter if you've been using it for more than three months. You'll find it in a slot near the return air duct. Just pull it out and put

the new one in. Filters are available for sale (inexpensively) at home improvement stores.

If you have a programmable thermostat, program it to lower the temperature significantly when you're asleep and while you're at work. According to the EPA, you can save as much as 10% on your heating and cooling bill by turning the temperature down 7 to 10 degrees for 8 hours each day.

Clean your air conditioner condenser before the cooling season starts. Cleaning the condenser prevents the air conditioner from working harder than necessary to do its job. To clean the condenser, cut the power to the unit and remove the lid. Use a shop vacuum to suck leaves out of the unit, then spray the inside with a strong jet of water from a hose.

Protect Your Pot of Gold with Good Budgeting

Establishing a household budget to save money. There are many inexpensive apps for smart phones that make budgeting easier.

[Mint](#) is a free app that connects to your bank, reminds you to pay bills and can help

you decide how much should be spent on entertainment (like your St. Patrick's Day party). [Wally](#) is an app that works for Android and iPhone to help you budget and track expenses. Using Wally, you'll be able to determine where your money is going and how you can cut back. There are other budgeting tools out there, so pick the apps that work best for you.

When you're making your budget, leave a margin of error for emergencies, and save what you don't spend. Protecting your pot of gold makes the rest of the



A Veteran's Burden Lifted

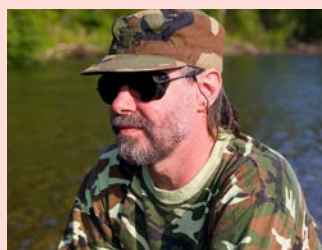
Russell was living on a limited fixed income, which is hard enough as it is. And then it all came crashing down. In the same year, he was diagnosed with cancer, his fixed income was reduced significantly and he had to replace my furnace. He could no longer pay the bills and cover his basic expenses. That's when Russell found Century.

"It was a fairly simple onboarding process and, as I'm not the best with computers, they walked me through a lot so that I could track my program online," Russell stated.

"Everyone I worked with at Century was happy to help me. When I wanted to get my program done more quickly, I asked if I could pay a little more. I just reached out and they were able to help me. They have gone out of their way to help me, getting me to where I needed to be. I've told others about Century and that they should use them if they are experiencing similar financial issues. They aren't going to overextend you and when you're ready to pay more, they'll work with you on that, too.

Century has lifted a burden off my shoulders. Now that my program is complete, I'm able to focus on the future rather than dwelling on the past. I'm enjoying life and working toward my goal of traveling someday soon."

Congratulations, Russell on completing your program!
We are thrilled that we could help you reach your goal of better financial health.





Curing Your Cabin Fever

As the last days of winter approach and the warmer days of spring beckon, some people may start to feel a little stir crazy. When a spring vacation is not in the budget, it may feel like you're stuck with cabin fever until the ground thaws. But if you can't help thinking about

replacing your boots with sandals, why not put your daydreams to good use and start planning your summer now? In the process, you may come up with a few ways to get out of the house even before the warmth and sun of summer arrive. We've compiled a few summer activity ideas and resources to help you cure cabin fever without needing to spend a cent.

Day Trip

Escape the everyday without the hassle of packing or expense of travel by planning day trips for your upcoming summer. Pack a cooler with snacks, lunch, and water to avoid unnecessary stops and food costs. How far



away you can go for a day trip? The answer to that will depend a bit on your household. But there are likely a range of options within a couple hours' drive, no matter where you live. When determining your destination, be sure to add in time for bathroom breaks to get a realistic idea of travel time. Taking the time to plan your route in advance will also give you the chance to research scenic areas or detours that may make the journey as enjoyable as the destination.

Staycation

When you choose a staycation over a lavish vacation, you are choosing to spend time instead of money. While researching what to do on a staycation, check out the websites of nearby towns and cities. Most municipalities will highlight any tourist attractions and may even have an historical society with events or small, local museums. Keep in mind



that many well-known areas may have off-peak hours or seasons with discounted pricing. As a local, you can take advantage of these discounts and avoid crowds.

Inexpensive Adventures

Sometimes all it takes to turn a summer day into an adventure is a theme. Dig around online and find local connections, attractions, or events that tie into the theme. The theme can be literally anything that you or a family member finds interesting. From dinosaurs or space travel to music or skateboarding, the possibilities are endless. You could even let each family member choose a theme and let them help plan the day of adventures.



If you're still not sure where to start, here are few good resources to help you get started:

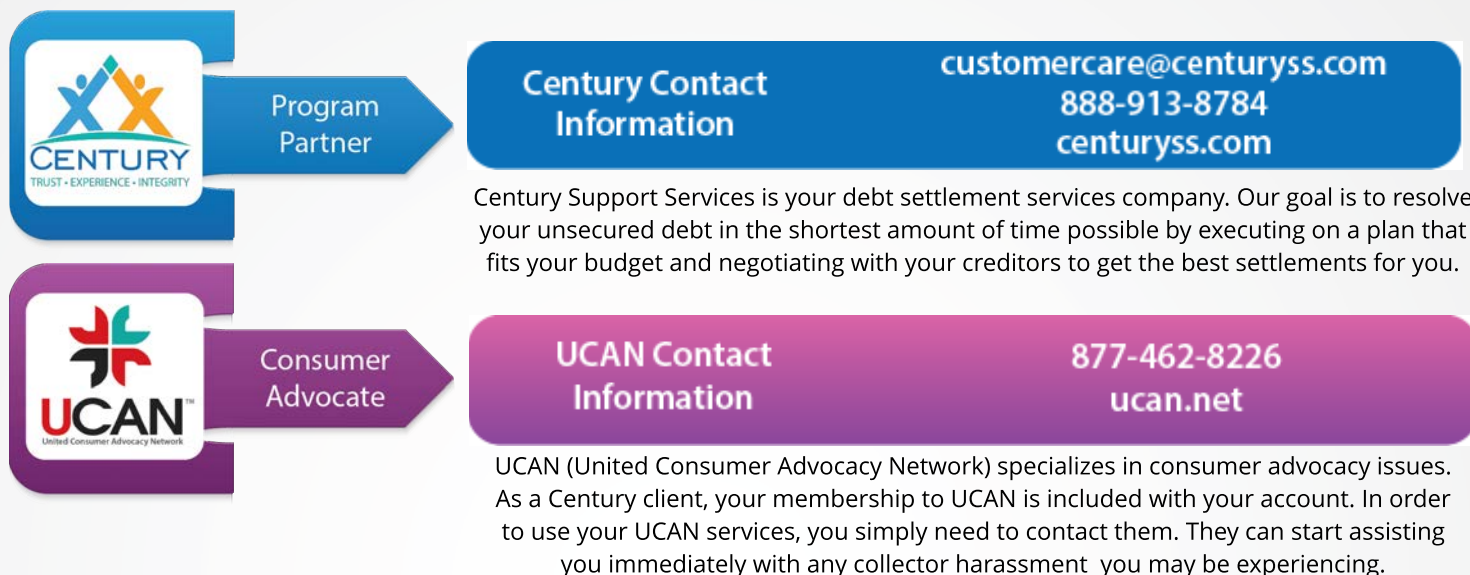
- [National Park Service](#) — There are over 400 National Parks in the United States where you can explore the nation's natural beauty and historical sites. The [Junior Ranger](#) program is a great way for families with to encourage young children to engage with the natural world.
- [Class Trips](#) — Compiled with schools in mind, the resources on Class Trips are organized by theme, such as science and recreation, as well as by cost, including a free admission section. Additionally, they have prepared teacher's guides for many recommended attractions that you can use to plan your trip.
- [Public Library](#) — The local public library is a great resource for day trips. The librarians can help you find information about nearby historical sites and interesting places to visit. Additionally, many public library systems offer discount passes or free admission to local museums.

Channel your cabin fever into something fun and productive by planning ahead. As you make plans, it can lift your spirits and give you something to look forward to on those days when cold, rainy weather can bring you down. Taking the time to plan activities now can help you ensure your summer is both busy and within budget.



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.



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