



Road to Financial Freedom

ENJOY A HEALTHY THANKSGIVING MEAL

Do you spend Thanksgiving trying to encourage people around you to remember all of the things they can feel thankful for? If so, you may consider good health as one of your most precious assets. Why not use a celebration of thankfulness to also help celebrate good health with a healthy Thanksgiving Meal?

Use Thanksgiving to Celebrate Good Health

Most of us associate Thanksgiving with a feast, and a healthy meal doesn't need to be a skimpy one. These suggested recipes for your guilt-free feast are also simple and affordable, so you can also be grateful for the time and money you saved.



Turkey is often the dish most people expect at their Thanksgiving feast. Honestly, lots of families don't have room to store an entire bird or care to dine on turkey leftovers for the next week. Even though turkey is a comparatively low-fat meat, the natural tendency to overeat at a feast means that diners may consume more saturated fat and less fiber than they should.

Also, while people may instinctively look forward to turkey at Thanksgiving, few ever say roasted turkey is their favorite food. Of course, roasting a large bird means that somebody has to stay near the kitchen for hours. Who's got time for that?

Do you know what turkey dish is quick, healthy, and loved by all? Of course, it's turkey fajitas!

Turkey Fajitas - 8 Servings

- Two pounds of boneless, skinless turkey breast, sliced into thin strips
- One onion, sliced
- Two bell peppers, sliced
- One sweet potato, sliced thin
- Chili pepper, cumin powder, garlic powder, salt, and pepper

Get a greased skillet hot, and then fry the turkey breast slices for about five minutes. Add a little more oil and then add slices of onion, sweet potatoes, and bell peppers. Some folks also enjoy adding other vegetables, like carrots and spinach. Add seasonings to taste. Cook



Century is Thankful

November is a month that reminds us to pause and reflect on all the things for which we are thankful. At Century, our team has much to be thankful for and PEOPLE are at the top of our list.

We are truly grateful to each one of you, our clients, who have trusted us to resolve your debt so that you may enjoy the quality of life, which you so deserve. We recognize and understand the financial distress you are faced with and the importance of helping you achieve your goal of better financial health. When our clients complete their programs successfully, we are proud to have been part of such an important journey.

This journey takes time and we

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Budget-Friendly DIY Holiday Gifts for Everyone on Your List

Autumn is here and the holiday rush is just around the corner. The best way to reduce your stress and stay on budget through the holiday season is to plan your gifts and spending limit. While most people try to do that when it comes to shopping for close family and friends, it's surprisingly easy to overspend on the small gifts for neighbors, co-workers, and teachers. Instead of running out last minute for overpriced mugs or sweets, why not make your own gifts this holiday season? Here are two of our favorite DIY gift ideas for this season.

Give yourself and your budget a break this holiday season with fun and functional presents you can make at home. Get started early to avoid a last minute time crunch and give yourself the gift of a low stress holiday this year.

DIY Cork Coasters

A less expensive spin on DIY tile coasters. Reward yourself for staying within your holiday budget and make your own set to keep too!

Supplies:

- Cork, you can get precut cork coasters for around \$0.50 each online
- Acrylic paint
- Templates and masking tape (optional)
- Ribbon
- Gift Tags



Instructions: Since the cork is precut, all you really have to do is figure out the designs you want to make on the coasters. Once you have completed your designs, stack the coasters in sets of four, secure with ribbon, and attach the gift tag.

For stenciled designs: Personalize your gifts by using a nice font to create a monogram stencil or use one of many free stencils available online with a favorite hobby or animal.

1. Find the stencil design you want and print it on cardstock or heavy weight paper.
2. Secure the stencil to the coaster using masking tape.
3. Use acrylic paint to color in the stencil.
4. Let dry for at least 5 minutes before removing stencil, then let dry completely before packaging.

For Freehand Designs: Let your imagination run wild and doodle your way to handmade, original gifts with a blank cork coaster and a paint pen.

1. Use paint pens or paint markers only in a well-ventilated space.
2. Draw your design and let dry.
3. While every coaster will be unique, you can create a more cohesive gift if you come up with a theme for each set of 4 coasters. A few ideas include animals, sports, flowers, or abstract geometric designs such as polka dots and lines.

Dip Mix Ornaments

A lower cost version of mason jar recipes. This recipe is for an Italian dip, perfect with veggies and crackers or as a sandwich spread.

Supplies:

- Clear plastic holiday ornaments, large enough to hold at least 1-2 Tbsp dry mix
- Ribbon, 1/4 inch or smaller
- Paper, for gift tags
- Italian Dip Mix (see recipe below)
- Funnel



Instructions:

1. Make a batch of the Italian Dip Mix, scaling the recipe as needed.
2. Pour dip mix into ornaments using the funnel and secure the lid.
3. After all ornaments are filled, use ribbon to attach your gift tags with the instructions for use (see below).

Italian Dip Mix Recipe

- 1 Tbsp garlic powder
- 1 Tbsp onion powder
- 1 Tbsp paprika
- 1 Tbsp sesame seed
- 1 Tbsp dried Italian seasoning
- 2 tsp celery seed
- 1/2 tsp salt
- pinch pepper

Mix all ingredients together in a zip top bag until well combined.

Italian Dip Mix Instructions:

Mix 1 Tbsp Italian Dip Mix with 1 Tbsp grated romano or parmesan cheese and 1/2 cup of sour cream. Cover and chill, for at least two hours, until ready to use.

CASH BACK STATE OF MIND

Ready to start earning every time you shop? Rebate apps make it simple to save. However, not all rebate apps are alike. Here are three to consider when you're in a cash back state of mind.

Ibotta

Ibotta is one of the easiest cash back apps you'll find out there. Even if you've never used an app to save money before, or never even *used* an app, you'll be up and running with Ibotta in no time flat. The best thing about Ibotta is you save money without having to worry about buying name brands. And if you're like most people trying to save a buck, you don't exactly fill your cart with name brand products, anyway. With Ibotta, you can literally just stick to store brands and still get cash back on the items you bought. So right there, you're saving by buying



store brands, *plus* you get money back through the Ibotta app. Sweet, right?

So here's how it works: Just download the app from your computer or smart phone. Go ahead and register, then browse the app to check out the available rebates.

Don't worry about buying stuff you don't want, because you'll have plenty of opportunity to get cash back from Ibotta throughout the year. Select the items you want to shop for on the app, then do your normal shopping at any store you want. When you're done, just take a quick snapshot of your receipt. Ibotta automatically calculates your rebate and puts it in your Ibotta account. When you're ready, just transfer it to your Paypal account. The money will be in there within minutes! The only drawback

of Ibotta is that you have to pick your rebate items ahead of time, but that's a small price to pay!

Fetch Rewards

Fetch Rewards works a lot like Ibotta in that you send in an image of your store receipt. But instead of having to pick out the rebate items on the app ahead of time, you just upload your receipt. Fetch Rewards does all the rest of the work.

Sounds pretty great, right? Well, it is, but there is one drawback. Instead of getting cash rebates, Fetch Rewards gives you points. Those earned points add up pretty fast, though. And, you can use your points to get gift cards for your favorite stores. Another drawback is that Fetch Rewards only work on brand name items. So if you're primarily a store brand buyer, you might take a long time to accumulate points.

The biggest pro of Fetch Rewards is that you can shop in any store—even gas station stores!—and still earn points for your purchase. You can download the

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Drinks

If you try to buy beverages that cater to every family member's whims and desires, you'll be spending so much money that you might have been better off buying airline tickets instead of driving. That would defeat the purpose of the drive. Appease the taste of finicky people by cutting up lemons, limes, oranges, and slicing cucumbers, kiwi, and berries. Pack these sliced goodies in airtight plastic containers that you can stash in a cooler or insulated bag. Then buy water by the gallon so that each person can fill their water bottles and add the combination of fruits and veggies they prefer. Water is the healthiest

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As Thanksgiving approaches, families everywhere may think about an impending road trip. It's the time of year many extended families gather, and that often means that a long-distance drive is on the horizon. Although you can't avoid the necessary stops for gas, you'll make the trips a lot more enjoyable, and economical, if you plan and pack a mix of healthy and fun snacks that the whole family can enjoy.

Traditions **NEW** and *Old*

The holiday season is upon us. At this time of year, our calendars fill up quickly, and sometimes we run out of time to do those things that mean the most. These tips can help you stay on track this holiday season and make your holidays as meaningful as possible.

Get Organized. Take time before the holidays officially arrive to make lists of what you'd like to accomplish during the holiday season. Number every item according to its importance, and then prioritize the most important items on the list. Sit down with a calendar as you do this. Items that occur only on specific days (like attendance at a holiday parade, for example) should be noted on the calendar. This makes it easier to space out your activities and hopefully get to everything you want to do this season.

Start New Traditions. Sometimes we say good-bye to old traditions to welcome new ones. These low-cost traditions make the holidays special for everyone in the family.

Holiday Movie Night. It seems like everybody has favorite holiday movies at home. Do you watch yours? Take time one night in December to watch your favorite holiday movies back to back. Make popcorn, drink hot chocolate and

curl up on the couch with a blanket.

Drink Wassail. Wassail is a hot apple drink that some people serve throughout the cold winter. To make wassail for yourself, combine natural apple juice, two cinnamon sticks, nutmeg, allspice and some cranberry juice into a crock pot. Finally, poke an orange with several cloves and place the orange into the apple juice. Turn the crock pot on low and leave it to sit until the apple juice is steaming. This is a wonderful drink to have with loved ones at special dinners.

Burn A Yule Log . Yule logs are a tradition that go back hundreds of years. In the past, yule logs consisted of an entire tree, or portions of a tree that was burned for several nights in December. The ashes from one log were saved to burn with the next year's log. You can make your own yule log ritual in whatever way you want. Consider decorating and then burning a special log in your fireplace, or think about burning a log and then making wishes into the fire.

View Holiday Lights.

Some people light up the outside of their house at the holidays. Walking or driving around to see the pretty yard decorations is an excellent way to spend time

together outside. This is something that many people enjoy doing on week nights after dinner, once traffic has died down for the day.

Sleep Under the Holiday Lights. Sleep in your living room on the first night you put up a holiday tree with lights. This is a beautiful way to enjoy the decorations. Make a bed on the floor with blankets, pillows and cots, then tell each other stories as you fall asleep in the beautiful glow of the tree.

At the end of the season, write down the things you did this year that were successful. Next year, you'll have a list to serve as your road map as you plan your holiday season.



OVER THE RIVER

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beverage choice, plus you're adding flavor in the form of nutritious foods.

DIY Snack Mixes

Store-bought snack mixes are not just

expensive; they are loaded with salt, sugar, preservatives, and processed ingredients. The best way to satisfy your family's tastes for sweet and savory treats is by creating your own mix of healthy treats.

You don't have to have a food dehydrator to dry fruit to have on hand. You can do it in the oven - provided you have the time. Cut the core out of apples and pears and cut thin round slices. Line a baking sheet with parchment paper. Place the slices on the baking sheet, making sure that nothing overlaps. Dry them in a preheated 250 - 300-degree oven until the slices are rubbery and start to curl. Allow the fruit to cool before you pack it in an airtight container.

Make your own trail mix with the fruit you dry, raisins, sunflower and pumpkin seeds, and pecans, peanuts, almonds, and other nuts. Pack plastic bags full of snack mix and put family members' names on the bags.



Miscellaneous Travel Treats

Make sure that people aren't hungry during the drive. To do that, pack some food that's full of protein. String cheese is ideal at a time like this. You can buy packages with 12, 24, or 36 sticks, and they come in a range of flavors.

- You can also use the string cheese for protein-rich roll-ups. Wrap thin slices of ham or turkey around a string cheese stick, and you have a practical alternative to sandwiches - and something that's fun to eat. Wrap each roll in plastic wrap and put them in a plastic bag in your cooler.
- Pack small containers full of peanut butter so passengers can dunk carrots, celery, or apple slices. Place carrots and celery in plastic baggies and pack apple slices in plastic containers. Drizzle lemon juice on the slices to prevent browning.

Remember to limit the sodium in the snack foods you pack because salt makes you thirsty, and that will mean more

bathroom stops - extending the length of your trip.

Don't forget to fill a thermos or two full of coffee - even a flavored variety. That bag of coffee you buy in the grocery store will cost less than a single specialty coffee drink at any of the national chains.



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.



Century is Thankful

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thank you for your commitment to your program and your ongoing communication with us. Whether you are logging into your portal, chatting with us online, emailing or calling us, your efforts to stay in communication with us are critical to your program's success.

Thank you to all those who have shared their stories of how we have helped them along the way. Reading testimonials sent in by our clients is a humbling experience. We are committed to doing what's right and our team takes feedback seriously, as they provide opportunities for us to continually improve the customer experience we provide. At Century, we are blessed to be surrounded by an incredible team. We value our diversity and recognize that our wide array of perspectives and life experiences are the strong foundation of our

organization. Our team members support and encourage one another to learn and grow and to think big and make changes, all with the goal of delivering excellence to our clients. The passion and commitment of the Century team allows us to provide you with the best program experience possible, while we work on your behalf to negotiate the best settlement on every enrolled account.

The Century team wishes you, your family and loved ones a Happy Thanksgiving full of blessings. If you are traveling to spend time with loved ones across town or across the country this holiday season, may your journey be a safe one and your time filled with fun and laughter. If you are hosting the holiday this year, may you have time to take a moment and enjoy all the blessings around you.

CASH BACK STATE OF MIND

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app on your computer or smartphone. You can even get it in the Google Play Store.



Checkout 51

Checkout 51 is a rebate app that lets you get cash back on your grocery purchases. It's a little like Ibotta in that you have to pick out the items you want to save money on. The next step is really easy, though. Just shop! After you come home, upload your receipt through the app. Checkout 51 goes through the receipt and credits your account with real cash—not points—on certain items.

Now, the downside of Checkout 51 is that you have to wait until your account balance reaches \$20 before they allow you to cash out. That could mean a long wait depending on how you shop. The biggest difference is that they actually mail you a check, instead of offering a cash transfer option. However, this means you don't need PayPal.

Well, these are three great options for fueling your cash back state of mind. Depending on if you shop for name brands or store brands, and how you like to earn rewards, one of these rebate apps will surely fit the bill!



Have a Question?

Chat with a representative directly from our website!

www.centuryss.com

*Available during regular business hours only

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for another five to ten minutes until the meat is done and the vegetables have softened up.

Serve these Thanksgiving turkey fajitas with warm, whole-wheat tortillas wraps. Offer an assortment of colorful toppings like salsa, guacamole, beans, rice, lettuce, and tomatoes. Since it's Thanksgiving, add cranberry sauce as another topping. Even if your guests were expecting a roast turkey, they're not going to complain.

Drunk Sweet Potato Custard Pie - Serves 8

Thanksgiving sweet potatoes don't have to come covered with gooey marshmallows to taste as good as dessert. These naturally nutritious vegetables can showcase their natural sweetness in a sweet, rich and healthy casserole recipe.



- Three pounds of sweet potatoes, boiled and mashed
- Eight ounces of crushed pecan or walnut pieces
- One-half cup of melted margarine or butter
- Two tablespoons of brown sugar
- Two eggs
- Rum flavoring or rum

Simply mash the sweet potatoes together with one tablespoon of brown sugar, the two eggs, rum or rum flavoring, and one-quarter cup of melted butter or margarine. Add that to the casserole dish. Then make the topping by mixing the rest of the brown sugar, melted butter or margarine, and the nuts. Spread the topping on top in an even layer. Bake at 350 for forty-five minutes. This dish is suitable for a side dish, but it's got the crusty feel and sweetness of a dessert.

Bountiful Spinach Salad - Serves 8

Round everything off with a colorful spinach salad that won't make it seem like you're asking your Thanksgiving guests to eat spinach. Honestly, spinach salad is a dish best served sweet! Start with the leaves from a head of spinach. Add dried cranberries and nuts



as a nod to the holiday. Other ingredients that complement spinach perfectly include orange slices, grapes, berries, tomatoes, and mild onions.

You can make a healthy dressing with a dash of vinegar, olive oil, black pepper, and lemon juice. A squeeze of fruit juice and a couple of dashes of cayenne pepper add zest.

Go ahead and toss the salad with the dressing in advance, so the flavor has a chance to set. This combination of sweet, spicy, and sour will change your opinion about how delicious a spinach salad can taste.

No-Bake Pumpkin Pie With Chocolate

Some guests will be happy to waive the roast turkey, but they may not forgive the lack of pumpkin pie. This pumpkin recipe won't require you to pre-heat the oven or let out your belt. It's a little bit richer than the other suggestions, but after all, this is Thanksgiving. The pumpkin contains lots of great nutrients, including fiber, potassium, and vitamin C. You can also find low- or even no-sugar chocolate chips to reduce the calories.

- One 15-ounce can of pureed pumpkin
- Two teaspoons of unsweetened cocoa
- One teaspoon of vanilla flavoring and one of salt
- One tablespoon of sugar or equivalent sweetener
- One cup of chocolate chips or bark



Simply melt the chocolate on the stove or in the microwave. Once it's soft and creamy, take it off the stove and mix with the other ingredients. You can pour the mixture into a pie crust or make an easy no-crust version by simply pouring servings into cupcake or muffin papers. Let your creation harden in the fridge for a couple of hours.

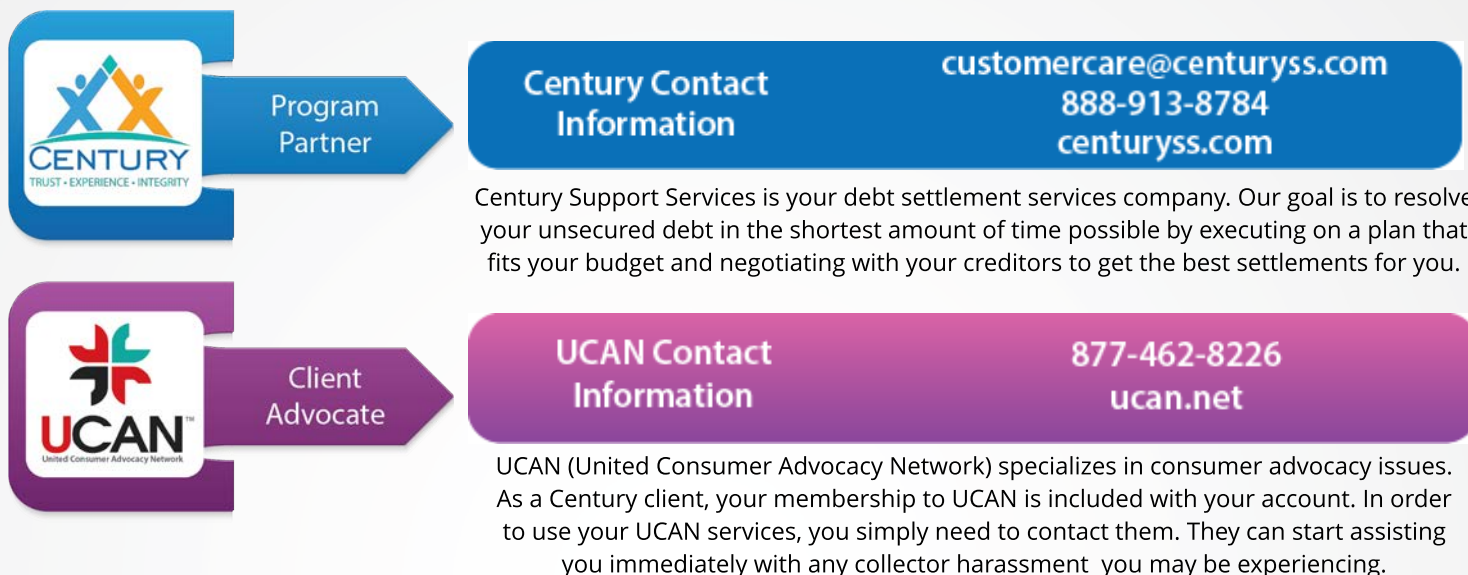
For a dramatic flair, you could melt a little extra chocolate to drizzle over the top before you serve it. Whipped toppings and a handful of berries also look and taste great on the plate.

You Can Always Turn Dinner into a Healthy Feast

Hopefully, these recipe suggestions inspired you to think about Thanksgiving dinner in a somewhat different way. You can still delight guests with their favorites, while you surprise them with some new, healthy twists that may turn out to be easier to prepare and more convenient and affordable than traditional choices. You don't have to reserve these recipes for Thanksgiving, and you don't even need to tell your guests that the dishes are healthier alternatives.

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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