



December 2019

Road to Financial Freedom

Enjoy the Holidays Without Spending Money



**Century
Alert!**

Century will be
closed on
12/24 and 12/25.

No matter how many sayings there are about the true reason for the season, it's hard not to feel pressured to spend money over the holidays. But if you look hard enough (and ignore the constant drone of marketers), there are plenty of activities that won't cost you a dime.

Ceremonial Lighting Celebrations



Many cities and towns hold free lighting ceremonies where everyone can gather and watch the holiday decorations come to life. These events aren't just a great way to ring in a new season, they're also the perfect time to connect with your community. People of all generations will want to see all that color chase out the darkness.

Holiday Light Displays

Light displays are often free and celebrate the holiday season in all its glory. Bring a little joy to your world even when you're on a budget.

Free Holiday Concerts

This one may take a little more digging, but you can usually find a variety of holiday concerts that are open to the public. This may be anything from a professional symphony to a college orchestra to a children's choir. The point isn't to find the most talented musicians of all time, but to honor the locals who want to give back with a festive song or two.



Organize Carol Outings

Caroling can be exceptionally fun, even if you don't get a lot of people to open their doors to you. When you sing as a group, it can create an instant connection to the choir and the people around you. Plus, it's a great way to weed out



your least favorite music and put your own spin on all your favorites.

Budget-Friendly Entertainment

You may be hesitant to host a party this year, but there's no reason to avoid having people over. Plus, it gives you a good reason to clean up and decorate around your place. Use found objects to dress up your walls and door, ask friends and family to bring a bottle or dish, and watch how everyone pitches in to make for an unforgettable evening.

Volunteer Your Time

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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 Carmen's Story

**PROGRAM
TIPS**

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](#)

Core Values at Century



As we reach the end of this year and head to the start of a new one, many use this time as a point of reflection. A time to take a look at the last year and plan the changes they would like to make for the upcoming year.



It is often during this time that we make goals for ourselves, and sometimes these goals can be overly ambitious or difficult to achieve. This is a pitfall that many of us struggle with; whether it be in our fitness goals, career paths or even getting

out of debt. Because of this, you can start to feel like you are falling short, causing you to abandon the goals you have set for yourself.

We all have challenges and hurdles in life that end up knocking us off



the path toward our goals, but it is ultimately how we respond to those challenges that tell us whether or not we will achieve these goals. Just because you may not be able to maintain

100% effort at all times, does not mean you have to abandon the entire plan. A plan carried out at 50% is still better than a plan that is abandoned. A wise man once told me... Perfect is the enemy of good!

The one common factor in all success stories is that the person trying to achieve their goal never gave up. When you start to think of failure as a choice, not something that happens to you but rather an active decision, you start to reframe your efforts and realize even inconsistent progress is better than the alternative. What you will find is that consistency is like a

muscle, the more you work at it, the stronger it becomes.

You can carry this same way of thinking into your efforts during your Century program. Your program's framework is

set up for you to achieve your goal of better financial health. We work with you to create the optimal and most realistic approach to get you out of debt as quickly as possible. If you fall outside of that framework, don't get discouraged! We will work to get you back on track and help you achieve your goal. We understand that achieving financial health is a journey and we are here to assist you every step of the way.



Enjoy the Holidays Without Spending Money

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There may be plenty of amazing holiday events (e.g., charity galas, concerts, etc.) that you can attend if you volunteer to park cars, organize the guest list, and set up the decorations. This is also a great way to network with some of the more influential people in your area.

While the holidays may still require at least a little spending on your part, you can cut way back if you get a little creative. Use these tips to jumpstart your plans so you can really start enjoying the season.





Budget Friendly Cookies

Holiday cookies are a favorite treat this time of year. Whether you've been asked to contribute cookies to an event or you're thinking they'd make the perfect gift for teachers, friends and loved ones, keeping costs low can help you start the new year off on solid financial ground. But all cookie recipes aren't created equal in terms of ingredients and expenses. To that end, we've rounded up a list of five budget-friendly cookie recipes guaranteed to please -- without breaking the bank -- this holiday season.

1. Vanilla Almond Snowball Cookies

There's a reason why these are always the first to disappear during the cookie exchange! These winter-themed holiday cookies are as delicious as they are beautiful. They're also easy to make and inexpensive, too, thanks to just five basic ingredients, including almonds (or the alternate nut of your choice), butter, powdered sugar, vanilla extract and all-purpose flour.

2. Double Chocolate Peppermint Cookies



These festive holiday favorites -- which also contain just five ingredients -- are

packed with flavor thanks to the classic, palate-pleasing combination of chocolate

and peppermint. They also contain a secret ingredient that not only makes them a breeze to make, but also adds up to a soft, chewy final product: boxed cake mix.

3. No-Roll Sugar Cookies

Rolling out sugar cookies can be frustrating and time-consuming. But what if we told you there was an easier way? There is with this six-ingredient recipe which uses Bisquick mix, powdered sugar, butter, almond extract, eggs and granulated sugar to make gorgeous, melt-in-your-mouth holiday treats.

4. Triple-Chocolate Cookie Balls

What's not to love about a recipe with the words "triple-chocolate" in its title? Another five-ingredient go-to for bakers keeping an eye on their bottom lines, these chocolate-y confections are made with instant pudding mix, crushed OREOs and melted dipping chocolate. They're also a great activity for the whole family as little ones will love shaping the balls...not to mention devouring them later.

5. Two-Ingredient No-Bake Frosting Fudge

Yes, you read that right. This mouthwatering fudge can be whipped up in mere minutes with just two simple



ingredients: frosting and chocolate chips. The best part may be how easy it is to make. Just zap the chocolate chips in the microwave, stir in the frosting, press it into a lightly greased baking dish, cover, and refrigerate. Within 30 to 60 minutes your fudge will be ready to slice and go. If you've got extra cash to spare, you can get fancy by adding candy decorations.

Some other tips for keeping costs low while doing your holiday baking this season? Watch for sales on common ingredients like sugar and flour, use

coupons, scout out the stores with the lowest prices, and stock up when you see great deals. Doubling up on recipes also saves time and money. (If you don't have a use for the extra dough now, freeze it for later use.)

**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.

Staying Fit During the Holiday Season



The holidays are a great time of year for many people. There are a lot of celebrations, and you often get to see friends and family members you might not have seen for a long time. Unfortunately, those same holidays can also lead to eating and drinking more than normal, and not sticking to your exercise routine.

Here are some tips and tricks to consider, so you can reduce that risk and stay in shape throughout the holidays.



If you have a good plan and stick with it, you'll get through this time of year happy and healthy, and still have a lot of fun in the process.

Don't Let the Perfect be the Enemy of the Good

You may not be able to stick to your fitness plan 100% with the holidays happening all around you, but that doesn't mean you should abandon that plan. A fitness plan that's performed at 50% is still better than not sticking to a plan at all. So try to stay with your plan, but forgive yourself if you can't meet 100% of your exercise and diet goals during the holidays. Make wise food choices the majority of the time, and plan time to get some exercise in.



Eat Before You Go Eat

If you're headed to a family dinner or a night out with friends, have something small and healthy to eat before you go. You won't be as hungry, so you'll be less likely to overindulge. Even if you do choose less healthy foods during your visit or outing, you'll also eat smaller quantities of those foods if you eat a little before you leave your house. It's a great way to keep your diet in check during all the festivities.

Stay Active, Even if It's Only a Walk

Getting to the gym and keeping your same workout

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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...](#)

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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Decorate Your Home

Don't Drain Your Wallet



The holidays are upon us and it's time to start thinking about holiday decorations. If you go to the store, you might find that decorations are on the pricey side. That's not good when you are trying to save money for something special or because you just don't have the extra money for decorations this year. However, your house doesn't have to go naked for the holidays — and you don't have to spend outlandish amounts on decorations. Decorate on a budget with beautiful homemade decorations.

Create a Christmas Mantle



Add a festive look and a fresh pine smell to your home by arranging live pine boughs along the mantle. You might get some from a stand that sells Christmas trees for little to nothing — many of

them throw cut branches away. Get some thin Styrofoam from a craft store and cut out snowflakes. Add glitter to them for more decorations.

Light Your Table

Create a centerpiece from a clear glass bowl, some decorations, and flameless candles. You could do this in a solid

color bowl, though you wouldn't see the decorations. Arrange three or four flameless candles in the bowl. Arrange pieces of different colored garland around the base of the candles. Put as much or as

little as you would like. If you can get pine cones from the woods, add pine cones. If you do not have a clear glass bowl, use any type of filler so that the decorations show over the top of the bowl. Add other decorations such as Styrofoam snowflakes or even small ornaments. If you decide to use real candles, make sure they don't burn down far enough to catch anything on fire.

Candle Lights



Mix Epsom salts with red and green glitter and put about 2 inches in the bottom of a mason jar. Add a candle. If you make several, you could line a mantel with them or even put the mason jar candles in the window. If you are going to put

them near anything flammable, you should consider using flameless candles.

Christmas Tree Name Cards

Glue fabric or left-over wrapping paper on poster board or even cardboard cut into tree shapes. If you cut a slit from the top of one tree and the bottom of another, you can fit the two together, so they stand up. Draw or glue decorations onto the tree, including each guest's name.

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Questions about your Program?

**PROGRAM
TIPS**

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



How Your
Program Works

Click Here to Watch

Staying Fit During the Holiday Season

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routine might not be very realistic during the holiday season. But you can still get some exercise in each day. Even if all you have time for is a short, brisk walk, that's still much better than not getting any exercise at all. If you're really limited on time, focus on your strength training. You don't want to lose the muscle you've already gained, just because the holidays are here.

Don't Skimp on the Water

When you make smart eating choices and get some exercise you'll feel better, and that can make the stress of the holidays easier to handle. You should also make sure to drink plenty of water. That can help you stay in shape during the holidays by filling you up and keeping you from over-eating. You'll be less tired and hungry when you're well-hydrated, and feel more alert so you can enjoy your time with family and friends.

The holidays can cause some adjustments to your fitness and diet routines. But when you plan for those adjustments in advance you'll be much more likely to have a good holiday season and still stick pretty close to your goals. Then you'll be ready to tackle the new year.



Decorate Your Home

Don't Drain Your Wallet

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of the branches, you could use this a corner decoration on the floor or a small table or you could put it on the mantle.

Create an Ornament Curtain

Use holiday-colored ribbons to hang ornaments on a curtain rod. If the ribbons are wider, you could have a curtain. Tie the ribbon on the curtain rod and cut it to the length you want. Tie an ornament on the bottom of the ribbon.

Floating Snowflakes

Cut snowflakes out of cardboard. Paint the cardboard white. Decorate it with glitter. Hang them from the ceiling with fishing line to give the illusion that they are floating in your home.



Christmas Branches

Grab some branches that are long but small in diameter from the woods. Spray paint them with white spray paint – or use holiday-themed colors. Let the paint dry. Meanwhile, add a mixture of Epsom salts and glitter into a quart mason jar. Once the branches dry, stick them into the “snow.” Add colorful decorations to the branches. Depending on the length



DID YOU KNOW?



Our [Facebook page](#) 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.



Have a Question?

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

*Available during regular business hours only

Spotlight on Success

For Carmen, getting out of debt was something that she always wanted to do but never seemed to be able to take that big step towards getting it

done. Then, after a few years into her retirement and living on a fixed income, she realized that her credit card debt balances had not moved and some of them were growing higher. This is when Carmen knew that she needed to make a change in order to get her financial situation under control.

She was unsure what the next step should be, as her fixed income left her very little extra when it came to her monthly budget. Carmen's initial idea to eliminate her debt was to take out a loan to pay off all of her balances and consolidate her payment. She found out her credit score was too low to secure financing.



She then enlisted the help of her daughter Desiree to assist with researching the different debt relief options and to determine which would be right for her. "My daughter and I had sat down together and looked at prices per month, in terms of what I could afford since I'm on a fixed income," Carmen said. When they came across Century, the first thing her daughter did was check Century's Better Business Bureau rating and was pleased with the A+ rating. "I went with Century because of the



price per month and the reviews," said Carmen.

Once she made the decision to partner with Century, our team went to work, personalizing a program that was best suited to her needs. We evaluated how much unsecured debt she currently had and devised a strategy to get her out of debt as quickly as we could while staying within her budget.

In just a little under two years and by making payments that worked in her budget and were less than her previous minimum payments on the debt owed, Carmen was able to settle all outstanding credit card debt and is currently living debt free.



her to get out of debt under the limits of her fixed income but it also helped her build better financial habits, and she is now saving the money that she was once putting toward paying off high interest credit card debts.

"I would recommend Century to anyone who needs debt relief," said Carmen. "Century is my savior." The structure of the program not only allowed

What is CAS?

PROGRAM TIPS

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.





Congratulations on your program success, Carmen!

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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