

Road to Financial Freedom

December 2017

How to Host the Holidays for Less

The holidays should be a fun time to get together with friends and family. Unfortunately, many of us put so much pressure on ourselves to host the perfect holiday party that it's not enjoyable at all.

If you're completely over the idea of spending too much money on food, gifts, and decorations. If you're tired of spending weeks planning and days cooking. If all the work that goes in seems like it doesn't pay off in what you're really aiming for - great quality time with the ones you love - there's a better way to do it.

The truth is that hosting a holiday party doesn't need to be extremely expensive. And you don't need to stress yourself out over perfection. Here are a few laid back tips to help you stay on budget and still enjoy your gathering.

The Meal

One of the biggest stress points for a holiday party is the menu. Coming up with enough food for a large crowd can be

expensive. Not only that, but it's time consuming to try to prepare every dish by yourself. The outcome is that the hostess winds up spending all of their time working in the kitchen, and none of it enjoying the party.

Here are some ideas to make the preparation easier and save on expenses:

- **Make it a Pot Luck.** If you're hosting a party for a lot of people, a great idea is to ask guests to each bring a specific dish and let them know you will provide the main course. This lets your guests get some credit for their excellent cooking skills and cuts your grocery bill down a great deal.
- **Make it a Buffet.** A beautifully set table can be an elegant choice if your party is small enough. With a larger guest list, though, it can be very time consuming to set the table and get all the food in place. A great alternative is setting up a buffet so that each guest can serve themselves.
- **Use Disposable Cookware / Dishes.** It's free to use real dishes that you'll have to wash later. But the amount of time you spend cleaning up makes it completely worth it to use inexpensive disposable dishes and cookware. This allows you to just throw out as you go and the cleanup will be minimal.

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Road Trip Games

"Are we there yet?" As parents, you probably remember the bonding experiences and lasting memories from your own childhood road trips. You may not remember exactly how your own parents dealt with the inevitable boredom that children can experience on long car rides. You also don't want your kids to spend the entire holiday road trip with their heads



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Slow Down and Enjoy

Do you feel like you want to do it ALL during the holiday season? Most of us do. We try to stuff too much into our schedules, racing around to stores and parties and friends and relatives, wanting to see everyone and do everything, trying to serve the perfect meals, searching high and low for the perfect gifts, afraid to miss out for even a minute.

That would be fine, except it's not possible to do EVERYTHING without getting exhausted. During the holidays, it's easy to overfill our calendars, making our schedules so tight that we end up without a moment to spare. And then when something unexpected happens, there's no time left to deal with it. Talk about stress!

There has to be a better way -- and there is.



Slow Down!

If you try to do everything, you'll end up racing against the clock. That will wear you down -- and get in the way of your being able to fully experience the beauty of the holiday season. All those precious moments that are the essence of the holidays may slip by unnoticed if you are too tired to notice.

This year, if you're tempted to do too much, try slowing down instead and

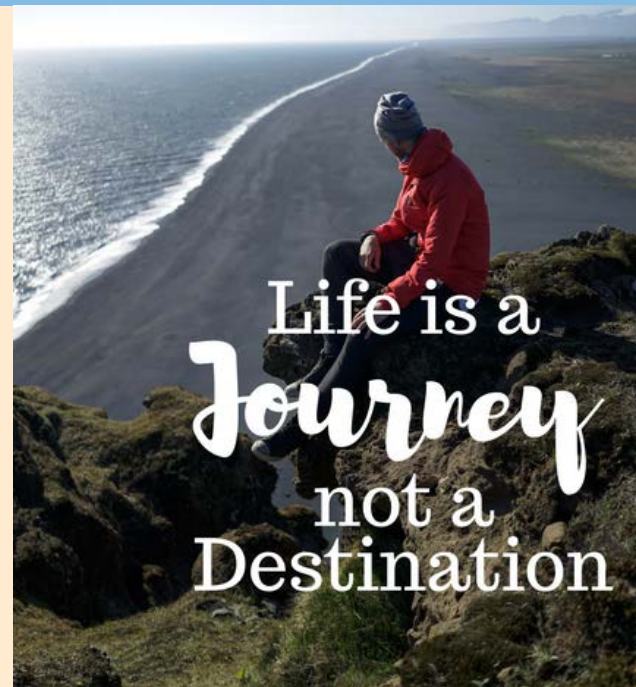
focusing on the things that are most important to you and your family. Give yourself the gift of time to savor the things that bring you and your loved ones closer and create memories that you will share for many years to come.

Set Priorities

The key to enjoying the holiday season without excess stress is to simplify your plans. Whenever you are tempted to take on too much, remember that there is beauty in simplicity.

First, sort out what is most important to you and what you may be able to drop. Identify the top three things that you care about doing the most. Promise yourself you will give these things your full time and attention. Then look at what you can eliminate from your schedule.

- Are you doing things out of habit that no longer have much meaning for you? Are there any parties or other events you are invited to that you could skip this year without feeling like you were missing out?
- If you are shopping in crowded stores, consider shopping online instead. This will save you both time and money, and let you avoid the hassles of dealing with traffic, the crowds, the frustration of not being able to find what you want, standing on line at the cash register, and packing up and mailing gifts.
- If you are making a holiday meal, consider whether less could be more. Unless you



love to cook, you might be better off preparing a simple meal, rather than trying to go all-out with elaborate new recipes and more side dishes than people can comfortably eat.

Use the time and energy you save from these avoidable hassles to put more energy into your top three priorities.

Stay Calm Under Pressure

Even if you prioritize wisely, you may still find yourself feeling overwhelmed at times. Here's a simple trick that will provide quick emotional first aid:

Tune into your body. Are you feeling tense? Are the muscles in your shoulders, neck, or jaw tight? If so, let the tension go. Take a deep breath, and let it out slowly. If you are standing, notice how the floor feels beneath your feet. If you are sitting, place the palm of your hand on your desk or chair, and notice how that feels.

This simple exercise can quickly change the way you feel, helping you feel grounded and calm. Repeat it as often as necessary

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Hosting the Holidays

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The Entertainment

Making a memorable holiday doesn't need to cost a great deal of money. There are a number of holiday traditions that don't cost anything.

- **Caroling.** Resurrect an old tradition and take the whole family out caroling door to door. You can cap off your singing adventure with hot coffee and hot chocolate while enjoying some holiday treats afterward.
- **Sightseeing Holiday Lights.** For many families, driving around to look at stunning holiday displays is a bit of a tradition. In most areas, you can even look in the paper to see where the biggest displays are located.

The Games

There are a number of gift giving games that are fun to play and inexpensive for everyone. This one comes with a few versions. Each person needs to bring a number of "presents" (you might stipulate three or five per person). Each present has to be wrapped and it needs to cost less than \$5. The items might be something as mundane as a package of batteries or a key chain. The only other thing you need to play is a pair of dice.



Each person puts their presents in the middle of the circle in a pile. You go around the circle, and each person gets to take a present until each guest has the same number of presents in front of them.

A set activity is assigned to the dice. For instance, you might say that if you roll a 2 or 3, you can switch gifts with someone. For 4 or 5, you can freeze a gift so no one else can take it. If you rolled a 6, you can unwrap one gift. This play would go around the circle until everyone has unwrapped their presents.

There are other variations of the game, using poems or assigning numbers to presents as they are put in the pile. The objective is that everyone gets something to open and no one spends a great deal of money on the gifts. You can also make the gifts a theme - maybe they all need to be holiday ornaments, or they all need to be food related.

It's easy to get lost in the commercial appeal of the holiday - spending more on gifts or decor than you should. But the truth is that you can have a very memorable holiday gathering without all the extravagance.

Slow Down & Enjoy

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throughout the day whenever you feel frazzled.

Do One Thing at a Time

Multitasking is vastly overrated. Our brains work best when we focus on one thing at a time. Be present in the moment. Don't think about what's next on your to-do list. Give your full attention to whatever you are doing now.

Multitasking

Stay Organized

Leaving things to the last minute and then getting into a frantic rush is a major cause of holiday stress. You can avoid that by trying to get as much as possible done early. If you've simplified your plans, you will have less to do, so it will be easier to get things done sooner.

Think about the goals that you identified on your priority list, then working backwards from those goals, list all the tasks you need to do to make those goals happen. Estimate the time each task will take and allow yourself twice the time you estimated! That will give you a large cushion of extra time in case your estimate was low and may also give you time to relax and revitalize yourself between chores.

Create Beautiful Memories

In the end, the most important things you can do during the holiday season are share special

moments with your family and friends and create memories that you will treasure forever. By slowing down and enjoying yourself, you will be able to fully appreciate and remember every moment of sharing and joy.



Handmade Gifts on a Budget

The holidays are a wonderful time of year to reflect on all that we are thankful for, and to show those in our life that we care about them. But when it comes to giving gifts, your shopping list can quickly outpace your budget! This



year, when you start planning gifts for coworkers, neighbors, teachers, or even family and friends, sometimes a handmade gift created with thoughtfulness and care can mean more than a store bought gift. Read on for some great handmade gift ideas that will let you be as generous as your heart's desire without breaking your holiday budget!

Edible Gifts

Edible gifts can not only be cost effective, but if you do them right, you know you're giving someone a gift that they will actually use instead of another knickknack that will just gather dust. A classic and cute idea is creating something special in a reusable glass jar. From cookie mix to a secret blend, jarred treats are eye-catching and impressive, all without costing too much. If you have room in your budget for canning tools this year, you can also make homemade soups, jams, or other delicious canned goods for an edible gift that will last all year. And what if you're in a last minute pinch? Try whipping up a super sized batch of cookies, brownies, or candy and portion them out in cute holiday themed bags from the dollar store to create an easy, but sweet treat.



Decorative Gifts

Craft stores typically sell basic wood cutout ornaments around the holidays, which can make for an easy stocking stuffer. Stock up on paint, glitter, pipe cleaners, or even magazine cutouts to create custom made ornaments for those you love! Another easy decorative craft utilizes inexpensive thrift store paintings, plus a little paint and letter stencils. Select a colorful painting, apply stencils to add in a word or phrase (like "peace," "joy," or "family,"), then paint over the painting and stencils. Peel off the stencils to

reveal the colorful design below the letters for a [totally unique piece of art](#) that only costs a few dollars to create!

Gifts of Time

Finally, never underestimate the power of your time and attention. For friends and family, a gift of time can mean much more than an item from the store. Create gift certificates that offer a homemade meal, a girls' night in, or even just an afternoon spent taking a walk in nature. Plan to follow up with your recipients once the hubub of the holiday dies down so you both can cash in on some quality time during the winter to reconnect and spend time together without having to spend a lot of money. Your loved ones won't miss the "stuff," rather, they'll appreciate getting some uninterrupted time to talk, laugh, and make memories together!

Getting through the holidays without overspending isn't just doable, it can also make your gifts far more thoughtful. When you set aside the time to create personalized, handmade gifts, the people on your list will be touched by your thoughtfulness and perhaps inspired by your thrift as well!



Road Trip Games

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bent over their tablet computers or phones. These non-electronic travel games can make your car rides as memorable as the people and places you plan to visit when you stop. With just a bit of preparation, you can make the car ride fun and engaging with these 3 road-trip games for your family:

1. The License Plate Game

If your children are old enough to read, they can have fun and even learn a bit of geography with the kid-tested license plate game. You can find printable maps of the



United States at [The National Map](#), a government website. Give the players a crayon or marker to mark out each state as they spot a license plate. In the end, your

family can reinforce their knowledge of state locations within the United States and have a lot of fun.

2. Pig Latin

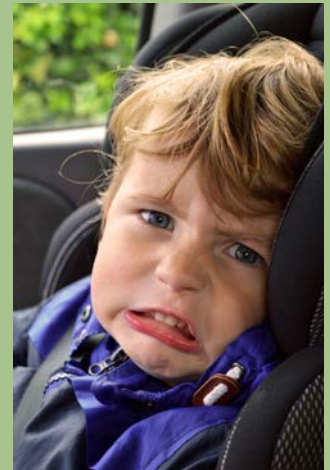
Isn't it time that your children learned a classic language? Have them describe the scenery, buildings, and animals that they see in Pig Latin. In case you have forgotten, Purdue

has published a handy [cheat sheet](#). Of course, now you and your spouse will have to find another way to communicate when you don't want your children to understand you, but they were bound to figure it out eventually. *Ave-hay an ice-nay ip-tray!*

3. Never-Ending Stories

This fun game can help develop creativity and even pre-school children can play. Have somebody start a story with one or two sentences. The next player adds to the story with a few more lines, and then it continues until somebody concludes the story or you arrive at your destination. Your family may create stories that they will remember as long as they remember the real adventures they had on the trip.

With just a bit of advanced planning, you can keep your kids engaged. At the same time, you'll help make the trip more fun and less frustrating for adults. Bring along some healthy snacks, drinks, or even picnic lunches, to reduce your unplanned expenses.



Ingredients

- 12 ounces good-quality semisweet chocolate, chopped into 1/2-inch pieces
- 1 1/2 teaspoons peppermint extract
- 1 pound good-quality white chocolate, chopped into 1/2-inch pieces
- 3 candy canes or 12 round hard peppermint candies, crushed

Line a 9-by-13-inch baking dish with aluminum foil, shiny-side up; smooth out any wrinkles. Heat 1 inch of water in a saucepan over low heat until steaming. Put all but 3/4 cup of the semisweet chocolate in a heatproof bowl. Set the bowl over the saucepan of steaming water (do not let the bowl touch the water) and stir until

Almost-Famous Peppermint Bark Recipe

one-third of the chocolate is melted. Remove the bowl from the saucepan; keep the steaming water over low heat. Gradually stir the reserved 3/4 cup semisweet chocolate into the bowl, a few pieces at a time, until all of the chocolate is melted. Return the bowl to the saucepan, 5 to 10 seconds at a time, to help melt the chocolate, if needed. It may take up to 10 minutes to melt the chocolate. Wipe off any moisture from the bottom of the bowl. Stir 3/4 teaspoon peppermint extract into the chocolate, then quickly pour into the prepared baking dish and spread in an even layer. Firmly tap the dish against the counter to remove any air bubbles. Set aside at room

temperature until almost set, about 10 minutes.

Meanwhile, put all but 1 cup of the white chocolate in a large heatproof bowl and repeat the melting process over the steaming water; dry off the bottom of the bowl. Stir in the remaining 3/4 teaspoon peppermint extract; pour over the semisweet chocolate and spread in an even layer. Sprinkle immediately with the crushed candy canes, gently pressing them into the white chocolate. Set aside at room temperature until firm, about 1 hour. Lift the bark out of the pan using the foil and break it into pieces. Store in an airtight container at room temperature for up to 2 weeks.

Burning Off Those Holiday Treats

When the holidays hit, it can be tough staying trim with all the rich hot chocolate drinks, irresistible cookies and other yummy calorie-laden foods and beverages. It often feels like one extended celebration from Thanksgiving through New Year's Day, complete with one continuous buffet of delicious meals, tasty treats and beverages.

Even at work, you can't escape as the break room fills up with special goodies too. The good news is you don't have to avoid holiday food like the plague; you can even indulge a little. The trick, however, is to keep up at least some degree of physical activity during this time and no, this does not mean you have to pay gym fees or buy expensive workout gear.

Below are some out-of-the-box ideas to increase your physical activity during the holiday festivities.

1. Shovel Your Driveway

So, you want to indulge in that piece of pecan pie? Go right ahead — and then undo that slice by going out and shoveling your driveway for about an hour and fifteen minutes. Built-up, wet snow can make one hefty workout. Shoveling snow works your lower back muscles, lateral muscles, biceps, triceps, shoulders and abs. You can even work your legs by lunging into your shoveling. Health



warning: Snow shoveling is a known trigger for heart attacks. Take frequent breaks. Choose lighter amounts of snow at one time rather than shovel loads full of heavy snow. Stay in tune with your body and if you think you are showing signs of a heart attack call 911 or your local emergency number.

2. Run or Jog

Stuffing; small chunks of white bread, seasoned and soaked in butter. While full of calories, you don't have to avoid it. Just 15 minutes of running or jogging around your home or neighborhood can burn off those calories quickly. Another option would be to try out some healthier stuffing recipes such as:

- Cranberry cornbread stuffing
- Herb stuffing
- Sausage stuffing
- Spinach-and-couscous stuffing

3. Jumping Jacks

Mashed potatoes are a holiday meal tradition, but the typical recipe equates to unhealthy fats and calories. Not to worry, do 23 minutes of jumping jacks and it will be as if you never ate this traditional comfort food staple. This might seem excessive, but doing your jumping jacks while you enjoy your favorite holiday movie will help to pass the time quickly.

4. Ice Skating

Eggnog can be a whopping 400 calories or more per cup. It's rich in eggs, cream and alcohol, but it's also a holiday favorite and many just "have to" indulge in it.

Fortunately, you can burn off that cup of eggnog with some fun family ice skating. Ice skating for 90 minutes will burn off over 500 calories and work your calf and thigh muscles too.



5. Shopping

There's nothing like going to the mall to catch those "after holiday sales" to save money. And mall shopping means walking. That translates into burning those holiday calories off.

You can burn about one calorie every 20 steps. Of course, walking speed and body weight matter too. A 130-pound person can burn up to 140 calories per hour walking at a moderate pace - more than enough to burn off that sugar cookie.

Don't just stop at walking around the mall either. Maximize the burn by carrying and unloading your packages

after you shop at each store. So if you shop at 10 different stores, you make 10 trips to your car to unload the packages. Those multiple trips to and from the parking lot will burn even more calories.

You're meant to enjoy the holidays. So, instead of torturing yourself trying to avoid all the holiday temptations, focus on sensible control and throw in some physical activity during this busy time.

*See your doctor to be sure you are healthy enough for exercise.



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:



Century Support Services is your debt settlement services company. Our goal is to resolve our client's 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.

**Century Contact
Information**

customer care@centuryss.com
888-913-8784
centuryss.com



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.

**UCAN Contact
Information**

877-462-8226
ucan.net

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**GCS Contact
Information**

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globalclientsolutions.com



**CFT Contact
Information**

888-348-4543
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