

Road to Financial Freedom

6 Steps Towards a Healthier Heart

Every day, your heart beats an amazing 100,000 times per day on average, pumping about 2,000 gallons of blood throughout your body. Blood is necessary for making sure your organs and tissue receive the nutrients and oxygen they need to function and thrive. With so much depending on your heart, it makes sense to do all you can to keep it as healthy as possible. And the good news is, improving and optimizing your heart health isn't difficult - and it's not expensive either. Here are some recommendations.

Six Steps to a Healthier Heart

Keeping your heart healthy begins with understanding what behaviors and medical conditions can influence your heart health, knowing how healthy your heart is *right now* and taking critical steps to support optimal cardiovascular health.

First, know your risk factors. Several conditions and behaviors can make you more prone to heart disease or heart-related medical problems, including:

- Diabetes
- Obesity
- High blood pressure
- High cholesterol
- Depression
- Older age
- Smoking habit
- Poor diet
- Sedentary lifestyle



The Center for Disease Control says about a third of all American adults have at least one of the three primary risk factors - high blood pressure, high cholesterol or smoking. Fortunately, those three risk factors are "modifiable," which means you can control them - and help your heart stay healthy.

Have your heart checked. Ideally, you should have an annual physical exam so your doctor can obtain important measurements that provide an overall "snapshot" of your health, including your heart health. This exam should include a blood pressure screening and a urine or blood test for blood sugar (glucose) levels to screen for diabetes. The doctor will also listen to your heart to check for any unusual sounds that could indicate an arrhythmia or other potential heart-related problem. Depending on your risk factors, your doctor might recommend other tests and screenings as well. Having your heart and blood pressure checked on a routine basis is very important for "catching" early signs or risk factors for heart disease so you can take steps to correct those problems.

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Valentine's Day...Not Just for Romance

Valentine's Day doesn't have to be just about significant others and it can be celebrated without draining your wallet. This Valentine's Day, take some time to celebrate the meaning of the holiday with those you love most, whether it's friends, family or your significant other.

Looking for some fun ways to indulge this Valentine's Day *without* breaking the bank? We've got a few suggestions!



Trade Dinner

Reservations for an Apron. Let's be real, most of us don't want to spend our Valentine's Day at a jam-packed, stuffy

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Valentine's Day... Not Just for Romance

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love you" more than a delicious, home-cooked meal? Even if you're not an experienced chef, it's the thought that counts here. Pick up some store-bought pizza dough and form it into the shape of a heart before smothering it in all the most indulgent toppings. Or, if you want to get really fancy, try cooking a new dish (and maybe have a back-up frozen pizza stashed away, just in case).



You'll spend far less money on ingredients to make a meal at home, and your loved one(s) will probably appreciate you cooking for them far more than you picking up the check on an over-priced restaurant meal.

Ditch the Cinema for a Comfy Couch. Instead of dropping big bucks at your local theater to see the latest cheesy

restaurant, paying for over-priced food and drinks. Not to mention, do V-Day plans get any more predictable than dinner reservations? Instead, save some of your hard-earned money and prepare a special meal for your date, family, or group of friends. What says "I

romance film, consider hosting your own movie night at home. Whether with your date or a group of friends, you can inexpensively provide all the trimmings for an enjoyable and cozy night in. Stock up on candy from your local dollar store, as well as plenty of microwave popcorn and refreshments. Then, pick out (or invite your guests to pick out) a line-up of movies. Maybe even insist that everyone show up in their comfiest pajamas. You really can't go wrong here!

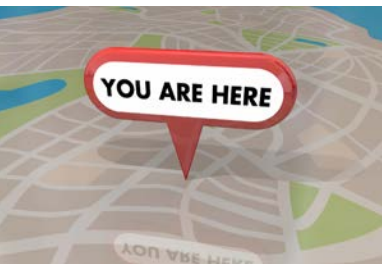
Forego the Fancy Flowers. Many people think of a big, beautiful bouquet of roses when they think of Valentine's Day. And don't get us wrong; roses are lovely. But they also wilt within a few days of receiving them. Not to mention, they're crazy expensive. Rather than sending roses to your date, friends, or family, why not write them a heart-felt letter telling them what they mean to you? If you want to get fancy, you can even break out the construction paper, scissors, and glue to create a hand-made valentine. Either way, writing something from the heart will warm their hearts more than any bouquet of flowers ever could.

Valentine's Day doesn't have to be just for couples, and it definitely doesn't have to break the bank when you give these ideas a try!



DRIVING HABITS THAT SAVE MONEY

A car is the second-highest household expense for most Americans, with maintenance and upkeep costing an average of \$8,700 per year. One way to curb car costs is to consume less gas and adopt driving habits that save money. Get started with these four tips.



Map out your errands. Errands have a tendency to take you all across town, but they don't have to. Before you head out, map out your route so you're traveling to the farthest destination and hitting up stops along the way, then traveling home and making other stops en route. This reduces backtracking, which consumes gas and adds extra mileage.

Avoid letting your car idle. If your car were to idle for one hour, it would burn through 1/5 to 7/10 gallon of gas. Put another way, when you are idling, your car gets 0 miles to the gallon. The longer you sit idle, the more gas -- and cash -- you burn. Not only does a few minutes here and there add up over time, idling also pollutes the environment.

Accelerate gently. Sure, it can be fun to race out from a full stop, but hard acceleration consumes more gas than gentle acceleration. Accelerating slowly can also break the cycle of blast and brake that often occurs on roads with timed lights. By cruising slowly, you may avoid the red light and approach the next light just as it turns green.

Coast to traffic stops instead of approaching at full speed. Lift your foot from the gas pedal when going downhill or approaching a traffic stop. You'll keep driving without using gas.

What's your favorite way to curb gas spending?

DIY

Valentine's Day - DIY Style

Historically, Valentine's Day dates back to the 5th century A.D. Today, Americans observe

Valentine's Day as a way

to express admiration,

affection, fondness or love for special people in our lives. People recognize others in their lives with small gifts like candies, chocolates, cards, homemade sweet treats, and often flowers.

Whether you're making cards, baked goods, or transforming your home or workplace with Valentine's Day decor, the most meaningful way to express Valentine's Day sentiments is through do-it-yourself craft projects.

Homemade Heart Cupcakes

People often get excited about homemade baked goodies. Baking is an excellent way to spend time together as a family. Many of the ingredients you'll need for cupcakes are staples that you already keep in your pantry. You can also use cake mixes, store-bought frosting and colorful cupcake pan liners in the baking department at the grocery store. Let the kids decorate the liners before you put them into muffin tins. After placing decorated liners into the tin, place a marble between the liner and the tin. After pouring batter into each liner, adjust the marble so there is an indentation in the center of one side. The marble forces the mixture to create a heart shape while baking.



After the cupcakes cool sufficiently, your kids can decorate them with sprinkles, colored frosting, cinnamon dots, or whatever they want to put on their masterpieces. Place them in a box or container that will keep them upright, then make your special deliveries.

A Craft Project to Give as a Gift or Keep at Home

Snow globes are fun to play with or look at, but they're expensive to buy. If you're looking for a fun project that will spruce up your home or give as a gift to a teacher at your child's school, to grandma and grandpa, or anyone else, make a Valentine's Day version of the Christmas snow globe. Here's what you'll need:

- A Glass Jar With Lid
- Pipe Cleaners - Red, Pink, and White
- Floral Foam
- Glitter - in Red, Pink, White, Gold, and Silver
- Craft Glue

Step 1. The first step involves gluing the floral foam to the inside of the jar lid, which will be the base. Allow it to dry.

Step 2. While the glue that secured the floral foam to the jar lid is drying, twist and bend pipe cleaners into heart shapes, making sure that you leave an inch or two at one end so you can push your pipe cleaners into the floral foam. After arranging pipe cleaners in the floral foam put the lid aside.

Step 3. Take the glass jar and fill it with water, leaving about ½ inch of space at the top. Scatter sprinkles into the water. Then secure the top of the jar,

so it's tight enough to prevent spillage. Shake the jar and turn it right side up.

This creative spin on a holiday snow globe is an excellent way to add a bit of Valentine's Day elegance to your home or to give to a meaningful person in your life.

Goodies in a Jar

A Mason jar is a fun, attractive, and useful way to share food gifts with

someone. For Valentine's Day, red, pink, and white felt, fabrics, construction paper, ribbons, and stickers can transform a plain glass jar into a festive gift package.



As for filling the jars, there are a variety of options. Think about the types of treats your recipient would like. You can keep it simple by filling the jar with conversation hearts or Hershey Kisses. Or, if you know someone loves brownies or hot chocolate, assemble the dry ingredients needed for either treat. Put the ingredients in a plastic bag before you stash it in the jar. Add a homemade card that includes the recipe and instructions for preparing the sweet treat. Alternatively, create a cookie making kit that consists of all the necessary dry ingredients for making the type of cookie you choose.

Homemade gifts always carry more significance because of the thought that goes into their creation. Having a pantry stocked with basic baking supplies and staples is the best way to ensure that you don't have to make extra trips to the grocery store. When you and your kids work on craft projects together, you teach them the value of family time and of giving from the heart.

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Pay attention to your body's

"signals." Tiring out with even minor physical activity like walking or climbing stairs, and unusual sensations like chest pain or fluttering in the chest can be signs of heart-related disease.

Listen to what your body is telling you. See your doctor if you notice any unusual symptoms, including pain in your legs or numbness in your feet or hands.



Stock up on healthy foods. Most people think eating a heart-healthy diet involves a lot of expensive organic or "specialty" foods. Fortunately, that's just not true. Eating a heart-healthy diet means cutting back on sugars, sodium and unhealthy fats - all of which can be found in a huge array of prepared and prepackaged foods. You can follow a heart-healthy diet without spending more money, but you will need to spend a little more time reading labels. The basics:

- Cut down (or eliminate) sugary,

high-fat snacks and drinks and replace them with fresh fruit and veggies or whole-grain, low-fat chips.

- Drink more water and less sodas and other sugary beverages.
- Look for whole-grain breads and pastas and eat them in moderation.
- Cook with olive oil instead of butter or other unhealthy fats.
- Include foods that contain heart-healthy fats like salmon or other oily fish, avocados and walnuts. These foods satisfy your body's need for fats while also helping to lower your "bad" cholesterol.

Quit smoking. This one's really a no-brainer; using tobacco products is bad for your heart - and your overall health too. Stopping smoking can reduce your risk for many chronic and acute diseases. Going cold turkey is tough, so join a support group and look into nicotine patches and other products that can reduce your cravings.

Get moving! Being more physically

active doesn't mean signing up for a gym or investing in costly exercise

equipment. What it does mean is getting some moderate exercise - at least 30 minutes five days a week, according to the American Heart Association. You can even divide up your exercise into 10- or 15-minute intervals and still enjoy the heart-healthy benefits. Brisk walking gives you just the amount of moderate activity you need to meet these requirements. Regular exercise also helps relieve stress, another risk factor for heart disease.

Each of these steps can make a difference in your heart health. Implement all six, and your heart will be thanking you for years to come. Make 2018 the year of *your* healthy heart!



**Health conditions vary by person. Speak with your doctor about their recommendations for a healthier heart.*

MARDI GRAS FUN

Mardi Gras is just around the corner! Now is the time to plan your party and get ready for fun. Food, decorations and wild celebration are the focus of this rejuvenating and enjoyable time of year. These budget-friendly suggestions will help you enjoy your Mardi Gras without breaking the bank.

Make a Trip to the Dollar Store. Mardi Gras

decorations don't have to be expensive, just colorful. At the dollar store or discount store, look for a range of colorful beads, streamers, balloons and other shiny, sparkly objects to decorate your home.

Spray Paint Natural Decorations. Gather natural items like sticks, evergreen branches and pine cones and spray paint them in Mardi Gras colors, purple, green and gold.



These items can be used to adorn the food table or placed around your home in vases to add color and beauty. Visit a thrift shop or flea market to look for discount items to paint. Ceramic figurines, vases, bottles and jewelry can all be turned into Mardi Gras decorations with a simple layer of spray paint.

Make Paper Mask Decor. Paper masks can be made inexpensively from construction paper and then you can decorate them with with glitter and

paint. The more time you spend on your masks, the better they'll look. Take your time and have fun with it!

Showcase the Food. The food is the true focus of any Mardi Gras party, so dress up the table with colorful fabric or plastic table cloths. Layer the cloths under the food to make your table a dazzling display.

Finally, encourage your guests to bring fun Mardi Gras beads and other items to the party. Get everyone to contribute and make the day fun and enjoyable for all!

Foods to Boost Your Mental Health

When the dark days of winter descend, it can be easy to indulge your junk food habit and embrace a more sedentary lifestyle, which in turn can affect your overall physical and mental health. But by focusing on nutritious foods that support a positive outlook and a healthy body, you can get through the winter without catching the winter blues--and all while staying within a reasonable budget. Read on for our must-eat foods for great mental health this winter.

Citrus

Citrus fruits like oranges, lemons, limes, and grapefruit, and other treats like satsumas and pomelos, are all in season during the winter months. Adding a slice of lemon to your morning glass of water can



improve digestion, which means less pain and discomfort to stress you out. Enjoy citrus fruit

sliced raw as an addition to any meal, or juice them for a bright pop of color that delivers vitamin C to boost your

immune system and keep you feeling safe from the dreaded winter cold.

Complex Carbs

From oatmeal, to whole wheat pasta, to brown rice, complex carbohydrates can help your body produce serotonin, which regulates mood and helps you avoid depression. Be sure to balance your carbohydrates with plenty of fruits and vegetables, as well as a range of protein sources for a balanced diet.

Sweet Potatoes

Packed with B vitamins folate and B6, cheerful looking sweet potatoes can be eaten roasted in salads or stews, or enjoyed baked whole with your favorite toppings. Choosing sweet potatoes can help you maintain steady levels of blood sugar to avoid sudden mood swings, while still giving your taste buds a sweet and comforting taste to enjoy.

Bone Broths and Soups

Using your leftover bones after roasting a turkey or chicken is not just an affordable way to make your own cooking stock, but it's also an excellent food for improving mental health. Bone broths contain a number of beneficial nutrients, including the amino acid glycine, which can help alleviate anxiety, as well as brighten skin tone.

Lentils

For vegetarians, lentils are a great source of nutritious protein during the winter months. Lentil soups are inexpensive to make, and contain B vitamin folate, which helps boost mood, and actually may improve the body's response to some antidepressant medications. Cook lentils in soups, loafs, or in homemade veggie burgers.

Bananas

Limiting your intake of refined sugar is always a good idea to improve mental health, and bananas are an awesome replacement if you're craving a little sugar boost. Beyond their appealing sweet flavor, bananas



are also a great source of potassium, which your body can run through quickly when you're feeling stressed. Slice

banana onto your morning bowl of oatmeal or cup of yogurt, or try sliced banana smeared in nut butter for a low cost, high protein afternoon snack instead of hitting up the vending machine.

Focusing on a healthy diet as your foundation is a great approach to keeping your spirits up and staying healthy this winter.

**Health conditions vary by person. Speak with your doctor about their recommendations.*



Century is excited to announce a new system to more effectively communicate the most important program notifications, and it will be launching to you very soon! This system is being developed as an Omni-Channel approach to communicating with our clients. You will experience new and enhanced features of the CAS including:

1. Engaging email notifications.
2. Real-time responsive text messaging.
3. A voice messaging system, communicating your most important Century alerts.
4. An advanced call network connecting you to a live agent regarding urgent matters.



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>Client 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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