



February 2020

# Journey to Better Financial Health

## Filing Your Taxes Early



Filing your taxes can be confusing for anyone, regardless of what kind of job they have or how much money they make. If you're guilty of waiting until the deadline to even pull out your forms, you're certainly not alone. But before you resort to old habits, you should know there are serious benefits to getting it done early.

it needs to. No matter how much money you're getting back in a refund, you can use it to reach your 2020 goals. Now is a great time to begin knocking out some of your debt so you can breathe a little easier as the year goes on. Even in a debt settlement program, your ultimate objective is to pare down the principle of the debt rather than constantly putting your money toward interest. As your principle starts to dwindle, your payments will follow suit. If you happen to have anything leftover, consider placing the money into a high-yield savings account and watch your money blossom over the course of the year.

expenses. But the more you procrastinate on your taxes, the more your anxiety will build around it. That kind of dread can even lead to your filing after the deadline — and result in the denial of your rightful refund.

### More Time

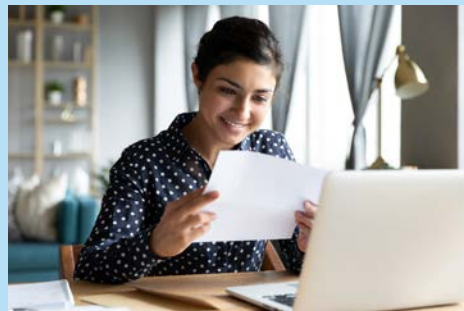
When you have enough time to fill out your taxes correctly, you're far less likely to make a mistake. There are a number

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### It's Your Money

There's no reason to let your money stay with the government for any longer than



### Reduced Stress

Taxes are a jumble of numbers and options, and the truth is that most people don't really understand the complex questions that litter the forms. Between the jargon and the number of line items, even certified accountants aren't always sure how to classify certain income or whether to declare certain

## 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 Isaiah'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](#)



## Managing Your Subscriptions

With the popularity of the digital world, a lot of applications and entertainment options are moving over to a subscription-based model. That can be a great option for something that's used frequently, but it's not so good on your budget if you have a lot of subscriptions and you aren't using them for anything. Fortunately, there's a way to fix that. By taking a look at the subscriptions you have, canceling what you don't use, and getting any necessary help to do that properly and efficiently, you can save yourself a lot of money. Here's what to consider.



### First, You Need to Know What You're Paying For

The first thing you'll want to do in order to preserve your budget is take an inventory of the applications and entertainment options you're paying for. Any kind of subscription service should be noted, whether you've had it for a long time or you've just signed up for it. If you're having trouble remembering all the services you've signed up for, you can take a careful look at your bank account or credit card statement. Those documents -- online or in print -- can help you find subscriptions you're paying for that you might have forgotten about. Then you can add them to your inventory list.

### Breaking Up is Hard to Do -- But it's Important



When you have a complete inventory of the subscription services you're using, then it's time to start canceling the services that you're not using and don't want to keep. You don't need to get rid of everything you enjoy or use, especially if those things fit into your budget without a problem. But if there are apps and services you've subscribed to, that are now just languishing and not being used even though you're paying for them every month, it's time to get them canceled so you can start having more money in your pocket and bank account again.

### There Are Apps That Can Help You Succeed

There are many apps that can help you cancel your subscriptions to entertainment and other types of services. Bobby, SubscriptMe, Truebill, and Trim are excellent

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## 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



## SUBSCRIBE





# TAKE YOUR CHILD TO THE LIBRARY DAY

Your library is an important resource in your community, giving you access to a wide range of media for both entertainment and educational purposes, but it's also a great resource for more than just books and magazines. February 1st is National Take Your Child to the Library holiday, and this is an excellent time to dig into the resources that the library offers. For families who are looking for affordable and free ways to occupy their time, the library is a rich treasure trove. Here are some things you might be able to enjoy at your local library, most of which are free!

## Participate in Age-Appropriate Children's Programs



If you have children, the library will often have children's programs for patrons at little to no cost. Story times, art nights, movie nights, book clubs, and special presentations are all excellent ways to engage your child and help them develop. It can also serve as a social outlet for your child and yourself as a parent. When you go to storytime,

you can meet other same-aged children and their families, and you just might make a new friend.

## Adult Programs to Expand Your Education and Knowledge



Not only do most libraries have exciting programs for children, but they often have programs for adults, too. This is a great opportunity to enjoy some entertainment and connect with other adults in your community, without spending a cent. Participate in craft nights, technology seminars, presentations from local professionals and artists, and even practical events like financial planning seminars. Increase your skills and social connections for free. You may find that some of these adult programs overlap with children's programs, so you can all enjoy the library together.

## Access Technology You Don't Have at Home

Does your child need to copy some articles for a report? Do you need to

type something up, but lack a printer at home? The library has these, and you can access them. While there may be a small fee of a few cents to use printer and copier services, this is far more affordable than buying one for your home if you lack one.

## Check Out Movies for Free

Movie rental has become increasingly affordable, but it's still an expense. At many libraries, you can check out movies and television series for no cost. Be careful to watch the due date on the movies, because you don't want to wrack up fines, but this can be a valuable resource for your family movie nights. And, because libraries can keep movies in their collection as long as they want, you may be able to find an older movie that's not available through the rental box or your favorite streaming service.

## Celebrate Take Your Child to the Library Day

If you haven't taken the time to explore your local library, make a family date to do so on February 1. Call up your local library to see if they have any special events happening that day, as that can make your excursion even more interesting. For families on a budget, the library is one of the best local resources.

## What is CAS?



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.



## Market Your Skills to Earn Extra Money

If you have a hobby or even a skill, you can use it to make extra money. But, you have to be good at the hobby or skill, and you have to learn how to market your skills if you want to earn extra money. Before you even get started, identify your niche. Are you a great photographer? Do you have superb writing skills? Woodworking? Crochet or knitting?

Once you decide what you want to do, start sharing your knowledge. You can post pictures of crafts or write tutorials. Start a free blog or create a page on social media. Link to your pages and blogs on different social media platforms. Make sure you contribute something at least once every week.

You might even build a community based on your craft or skill. You can discuss different methods, share places to find work, and share methods to better your skill. So far, everything is almost free. While you have to pay for your internet connection, creating posts and pages on social media is free.

### Sell Yourself

Make sure you know what you are talking about, whether you are applying for a position



with a company or you are selling your hobby. Most employers have a program that searches for certain keywords for a position and might never see your

resume or CV if you don't include those keywords. But, don't just pad your resume with keywords you look up — make sure they are in your skillset. An employer will surely learn that you misrepresented yourself on your resume when you go in for the interview.

Whether you are looking for employment or starting a small business, sell your skills online. You have many free or low-cost options other than creating your own blog, including:

- *Creating content for someone else*
- *Post as a guest on someone else's blog*
- *Trade links with others to increase your blog's position with search engines*
- *Create podcasts*
- *Manage your reputation by encouraging people to leave reviews on your social media pages and on Google*
- *Use Facebook ads to help promote yourself*
- *Run a Google Ads campaign*
- *Run Instagram ads*
- *Use search engine optimization for your pages and blogs*
- *Create a social community around your skill(s)*

These are just a few of the things you can do to market yourself to earn money from your hobbies or skills. Always make sure you spellcheck and grammar check everything you put out about yourself. If someone notices a spelling error, that could be reason enough to trash your resume or to move on to the next person with the same skills you have.



## 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](#)





## Managing Your Subscriptions

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choices to find out what you owe, see how much you're really spending, and get help to cancel subscriptions you don't need, want, or use. These apps were created to make it easier for people to quickly find budget issues and subscription service problems. There are also more-established finance apps like HomeBudget and BillMinder, which can help people establish a healthier way to manage their finances.

All the apps and services -- established and new -- that are designed to help people budget their money and cancel their subscriptions, can be helpful. Which one will be right for you depends on a number of factors. You can choose an established budget manager, or a newer app, and see what it can offer to you. No matter which one you pick, though, make sure you do a complete inventory, cancel the subscriptions you're not using, and get back to enjoying all the money you're saving.

# Filing Your Taxes Early

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of ways to increase the size of your income, so long as you take the time to do your research. For example, there are likely a number of write-off opportunities that you can take advantage of. Expenses related to your job, charity donations, and capital losses are just a few examples of how to reduce your taxable income. If you start now, you can estimate and integrate those write-offs into your official tax forms.

A tax return is nothing to be afraid of, even if it can be intimidating at first glance. Taking care of it early not only gives you more time with the money

you've rightfully earned, it can also be an effective strategy to increase the size of your refund. Plus, you'll be able to sleep a little easier at night knowing it isn't hanging over your head.



### 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...](#)



## 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

(Continued from page 1 )

Isaiah was living your typical twenties lifestyle. Having just graduated from college, he was beginning his career and starting to push out on his own for the first time. He had his own apartment, his own car and was enjoying the autonomy of financial independence. He had some debt from his college loans but otherwise was fairly financially sound. Things like 'bankruptcy' and 'repossession' were the furthest from his mind.

Then tragedy struck. Isaiah's mother died suddenly at the age of 58 of a heart attack. His father had passed away when he was a boy, so the death of his mother left him the head of the household. He became responsible for both his financial obligations and those of his 17 year old younger sister. Moving back home to help support his sister was a challenge he took on willingly but the realities of his new financial situation became apparent very quickly.

His income paled in comparison to his mother's and even with insurance and help from friends and family, Isaiah had to start

relying heavily on high interest credit cards in order to make ends meet. Just when he thought he had the balances under control, bad fortune struck again - Isaiah's entire

department was laid off. Without a job and with his credit cards nearing their maximum balances, Isaiah was in financial turmoil like he

could never have imagined. Just when he thought things couldn't get much worse, his car was repossessed and he was left without transportation.

Isaiah needed help fast and Century was there to guide and support him. "Everyone I interacted with was very friendly, respectful and professional," said Isaiah. We were able to design a program that went to work for him even while he was unemployed. Helping him negotiate his balances and stop the harassing creditor calls. Once Isaiah found another job, we were able to redesign his program, accelerating his progress and allowing him to get out of debt even faster.

Isaiah has been with Century a little over two years and is nearing the completion of his program. He was able to get his family's finances back under control and now his sister is entering her sophomore year in college.

With Century's help, he was able to ensure that she will have a home to come back to during summer break. "I would definitely recommend Century for all your needs."



# Congratulations

## Congratulations on your program success, Isaiah!



**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><b>Century Contact Information</b></p> <p><b>customercare@centuryss.com</b>  <b>888-913-8784</b>  <b>centuryss.com</b></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><b>UCAN Contact Information</b></p> <p><b>877-462-8226</b>  <b>ucan.net</b></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><b>GCS Contact Information</b></p> <p><b>800-398-7191</b>  <b>globalclientsolutions.com</b></p>
 <p>3rd Party Bank</p>	<p><b>CFT Contact Information</b></p> <p><b>888-348-4543</b>  <b>cftpay.com</b></p>










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