

# Journey to Better Financial Health

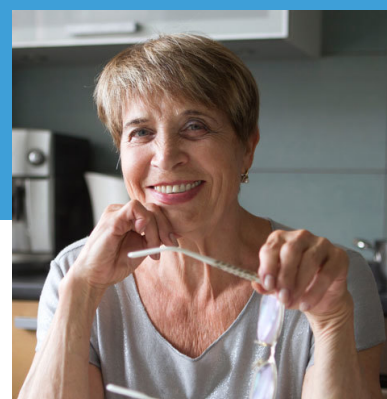


## SPOTLIGHT ON SUCCESS!

Welcome to our 'Spotlight on Success' column. Each month we celebrate a client's success by sharing their experience while on the Century program.

### BETTY

What can I say about Century! Well what can't I say. They are an incredible group of caring people that guided me through a very difficult time. They are lifesavers...truly! ...  
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[Click to read Betty's Story](#)

## Financial Goals for 2021

The new year has begun with continued economic uncertainty for many people, but the uncertainty caused by Covid-19 shouldn't cause you to forgo setting financial goals.

While the crisis will likely alter your current financial position and immediate goals, setting those goals remains as important as ever (if not even more important). If you don't know where to start, here are some financial goals to consider for 2021.

### 1. Strengthen Your Emergency Fund

An emergency fund serves as a first line of defense against the unexpected, and there's certainly plenty of unexpected emergencies right now. Even if you aren't currently impacted by Covid-19, there's a good chance that you still could be — and having a strong emergency fund in place could help you weather the storm.

No matter what the state of your emergency fund is, strengthening it will provide greater assurance in the

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## A Message from Century's CEO

We don't say it often enough but we truly value the successes you have had in your program with Century. The commitment it took to enroll, consistently deposit your monthly payment, communicate with our team and stick with the program plan, should be commended.

With all of the unknowns in the world today, you can count on the support of our team and the defined strategies of your program. **Our Commitment Together = Your Success**

If you find that your situation or hardship changes, especially due to COVID, please don't hesitate to contact us. Keeping us informed about what you may be experiencing is the best way we can most effectively work with and support you and your program.

***Thank you for your partnership in your journey toward better financial health!***

# Financial Goals for 2021

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weeks and months to come. If you do manage to over-fund it, you can always readjust the fund once the pandemic eventually subsides.

There are a few ways you might strengthen your emergency fund:

- Use part or all of a stimulus check to bolster the fund.
- Move the fund to a high-yield savings account that will pay interest.
- Set up direct payments from your paycheck to the fund.

In most situations, professionals recommend having an emergency fund that's between 3 and 6 months of your living expenses. In a time like this, there's nothing wrong with growing an even larger fund if you're able to. If you're not in that position, setting aside even a little is better than having no emergency fund in place.



## 2. Trim Your Monthly Budget

The two methods of increasing cash flow are to increase income and to decrease expenses. With conventional jobs, gig work and side hustles are all in scarce supply for many, decreasing expenses tends to be the way to improve cash flow right now.

Take a look at your monthly budget, and look for various ways that you can reduce what you spend. Most budgets have at least a few places where expenses can be trimmed. You might look to:

- Reduce how much you spend on subscriptions each month.
- Lower the number of times you order take-out or delivery.
- Minimize impulsive online spending (consider waiting 24 hours before buying).

Of course, now is the time to start a monthly budget if you don't already have one. List out all of your expected income sources and expenses for a month, and monitor them as paychecks are deposited and bills are paid. Your projections won't be perfect, and that's alright. Their purpose is simply to help you more clearly see your financial picture.

## 3. Reduce Your Debt Burden

If you have outstanding debts (and most do), reducing your debt will simultaneously help you free up money in the short-term and better improve your overall situation in the long-term. Any amount that you can reduce your debt by will better enable you to handle a Covid-19 financial emergency.

Depending on your debt load and financial situation, you have a few ways to potentially tackle debt. Either a one-time windfall or regular income can be used to:

- **Pay Down Outstanding Balances:** Paying down outstanding secured loan balances reduces your credit utilization, improving your credit score and minimizing how much interest you pay in the long term. It allows you to own your home and cars instead of the bank owning them. This can relieve the worry about the threat of foreclosure or repossession.
- **Accelerate Your Debt Settlement Plan:** Making an additional one-time payment to your debt

**PROGRAM  
TIPS**

**Do you have additional unsecured credit card or loan accounts that are not enrolled in your debt settlement program?**

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](mailto:Add@centuryss.com).

settlement plan can greatly accelerate your progress. Depending on your situation and the amount you pay, you may be able to settle one or more debts with the additional payment. Your stimulus check or tax return could be a source of funds for such an extra payment.

## Set a Financial Goal for 2021

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**Do any of these describe progress that you'd like to make during 2021? Make one your financial goal for this year, and you're bound to be better prepared for whatever the Covid-19 pandemic (or other things) might throw your way.**  
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# Health Vs. Wellness - Understanding the Difference to Achieve Both



After nearly a year of pandemic-related isolation and quarantine issues, many Americans have found that there is a difference between having health and achieving wellness. While many have been able to protect their health by staying home, social distancing, and masking up, they have found that other areas of wellness have suffered.

Isolation, while it may be necessary during this time, leads to struggles with depression. The overarching pandemic leads to increased levels of anxiety. Though the terms health and wellness are often used interchangeably, they are not the same. Here's a closer look at how they differ and how you can achieve both.

## What is the Definition of Health?

The World Health Organization defines health this way: "A state of complete physical, mental, and social well-being." This definition does not limit itself to physical health. It also includes mental and social well-being, which would, in turn, include financial stability.

## What is the Definition of Wellness?

The Global Wellness Institute defines wellness this way: "The active pursuit of activities, choices, and lifestyles that lead to a state of holistic health." This is an active pursuit that leads to good health. While it is connected to health, it is not the same thing.

## The Main Difference Between Health and Wellness

The main difference between health and wellness is this active process. Someone can be healthy without working for it, but wellness requires active pursuit. Someone may be healthy because their genetic makeup predisposes them to a lean body type and little risk for heart disease, but someone can achieve wellness because they eat a balanced diet and choose to exercise daily.

Though both definitions include non-physical aspects, the active nature of wellness makes it more likely that someone who is pursuing it will focus on their social, mental, and financial health as much as their physical health.



## How to Achieve Wellness

So if wellness is an active state, what can you do to achieve it? Consider these tips:

### Focus on Your Diet



One action you can take right now to help achieve wellness is to focus on your diet. Switching from processed foods to whole foods, focusing on lean proteins and plant-based foods, will improve your health. That said, strive for a balanced approach to your diet. Eating a whole-foods way the majority of the time, and enjoying an occasional treat for a special occasion, helps you achieve a state of balance.

### Move Your Body



Exercise not only helps you achieve health, but it can also boost your mental health. When you exercise, your body

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## 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*



**Subscribe to Our YouTube Channel**



# Smart Ways to Use Your Second Stimulus Check



The second stimulus check offers a direct cash infusion to many Americans, and there's a great deal of flexibility in how it can be used. If you have received or expect to receive a second stimulus check, how you should use it depends on your particular financial situation. Here are five potential ideas.

## 1. Catch Up on Past-Due Essential Bills

One of the main reasons to distribute second stimulus checks so quickly is so that people who are in immediate financial need can use the funds. If you've fallen behind on essential bills as a result of Covid-19 (or due to unrelated circumstances), use the money to catch up on those bills. Rent, utilities, auto and other necessities should be taken care of before all else.

## 2. Shore Up an Emergency Fund

Everyone should have an emergency fund, and the role of a fund becomes

even more important during uncertain financial times like these. Saving up even a little bit can help when something goes wrong, and having a well-funded account can greatly reduce financial stress even in a worst-case scenario.

Consider using the second stimulus check to start an emergency fund if you don't have one, or shore up an existing one. You may even want to over-fund emergency savings during the pandemic, and readjust them when the financial uncertainty is over.



## 3. Reduce Your Debt Load

Paying down debt will also strengthen your financial position, both in the short- and long-term. Reducing debt better enables you to handle financial emergencies, as you have more free cash to direct toward those emergencies. You'll also pay less interest in total, which helps you make more financial progress over time. Paying down outstanding secured loan balances allows you to own your home

and cars instead of the bank owning them. This can relieve the worry about the threat of foreclosure or repossession.

The stimulus check is likely enough to get you started along a debt relief program. Debt relief programs require a manageable monthly fee, which is used to negotiate your monthly payments one at a time. Most people pay off their first debt within a few months, and any progress that's made remains regardless of whether you ultimately complete the program. A stimulus check probably could cover the first or next month's payment.

If you're currently enrolled in Century Support Services' debt settlement program but have an additional unsecured loan or credit card, contact



Customer Care. It may make sense to enroll the additional debt into your plan, and part of your stimulus check to your reserve account to help with that addition to your program.

## 4. Increase Future Savings

If your immediate financial situation is comfortably secure, the second stimulus check can help boost future savings. This is an especially good use if you weren't able to save up as much last year as you normally would have. As you consider the future, keep in mind that financial strains won't stop as soon as the Covid-19 pandemic is over. Vehicles, homes, appliances and other high-ticket items will still wear down and need to be replaced

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# Health Vs. Wellness - Understanding the Difference to Achieve Both


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releases hormones that boost your mood. You increase your physical strength and stamina while also improving your emotional health.


## Rest Well

 Wellness is directly connected to quality sleep. When you struggle to sleep, you cannot achieve it. Aim to go to bed at the same time every night and get up at the same time, and take a day off to rest on occasion.


## Engage with Society

 Wellness requires social a focus on your social and mental well-being. Having a strong social network is critical to your overall well-being, so build and protect good, positive relationships. However, if you have relationships that sap your energy and drain your spirit, don't be afraid to cut ties.

## Achieve Financial Stability

 The worry over money is going to sap your mental and physical energy, so make financial health part of your overall wellness plan. Get financial tools in place so that bills are not a huge worry for yourself. Find ways to put money n savings while dealing with debt, so you can improve your financial situation.

## Protect Mental Health

 Finally, take time to protect your mental health. When you face problems with anxiety, stress, or depression, seek professional help. Mental health is a major component of wellness.

**Wellness and health are directly connected, but they aren't the same thing. By focusing on wellness, you will often achieve health. Take time to understand the difference, and embrace the path of wellness.**

## 4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT METHOD FOR YOU!





## Spotlight on Success — Betty

I was diagnosed with cancer several years ago. After seeing multiple doctors, I was faced with a major surgery for my cancer and my insurance did not do enough for my medical bills. Being on a fixed income, I was left in a place where I couldn't pay my bills and resorted to using my credit cards.

Then, my dog Sam got hurt and needed surgery on his leg. I couldn't let go of my best friend and I needed to find a way to pay for his surgery. I used my credit cards to pay the veterinary clinic and that only put me farther in debt.

My daughter Sarah was working with Century getting relief from her debt and suggested I call and speak with Century. The Century people and their program were great. Whoever I spoke with at Century was wonderful and I really liked their program. They put me

at ease when I would call with a question or problem. You can talk with them and they listen.



I finished my program with them at the end of 2020. If I ever have another problem with debt, I will call on Century. I don't know how I would have ever done this without their help. I would recommend Century to anybody who is having financial trouble.

### Congratulations Betty!

We thank you for trusting us to be part of your journey toward better financial health and celebrate your diligence in staying with the program to make such great progress!



## CLIENT QUESTIONNAIRE



We are always looking for better ways to service our clients. Knowing what lifestage you are currently in, helps us customize our messaging and future value added offers we can bring to you.

[Take the Survey](#)

## MyCentury Portal



Review your on-boarding features, approve settlements, and information about new features.

**MyCentury LOGIN**

## 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](#)

Click the button above to learn more about the features of CAS and the benefits to your program.



# Smart Ways to Use Your Second Stimulus Check

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eventually. If you have leftover funds and know you'll face a major purchase in the coming year or so, consider setting aside a little toward that purchase.

## 5. Help Others

Should you be in a position to help others, spending or giving your stimulus check in a way that's beneficial to neighbors is a noble gesture. Consider making a big purchase at a local business that you want to support, or make a direct donation to charity. Either way, now is a great time to help others.

## Use Your Stimulus Check Wisely


Before you spend your stimulus check, consider the many different ways that it can help improve your financial situation. You may use it to get caught up on essentials or to better position yourself for the future. In many cases, making an additional one-time payment to your Century debt relief program can greatly speed up your progress. That may be one of the smartest ways to use your stimulus check. Think about which of these uses will help in your situation, and make a wise decision about how to use the funds.

## Program Tip




## BUDGETING THROUGH A CRISIS CAN BE VERY TRICKY WITH THE UNKNOWNs FACING AMERICAN TODAY.

Many people have lost their jobs and others are still working through this uncertainty. Whatever situation you find yourself in, our team has put together some tips that may help guide you in using your Stimulus Check most effectively.

 Purchase essentials to have on hand — Food, gas, utilities. Here's a link of the best foods to stockpile when on a tight budget.

 Pay your basic living expenses - Rent, electricity, health care expenses, etc.

 Stay the Course on your Century program - Continue your monthly deposit to avoid losing active settlements and losing ground in your program.

 Put money in your 'Rainy Day' fund. As we have seen, an emergency can happen very unexpectedly.



**Watch the Video**

Would you like a refresher of how your Century Debt Settlement program works for you? Review our new on-boarding video that reviews all aspects of your program, includes great tips for success and information about new features.



## 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.

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 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.



# 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:

PROGRAM PARTNER



### Century Contact Information:

[customercare@centuryss.com](mailto:customercare@centuryss.com) | 888.913.8784 | [centuryss.com](http://centuryss.com)

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.

CONSUMER ADVOCATE



### UCAN Contact Information:

877.462.8226 | [ucan.net](http://ucan.net)

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.

## 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.



### CFTC Contact Information:

888.348.4543 | [cftpay.com](http://cftpay.com)



### Global Contact Information:

800.398.7191 | [ghllc.com/login](http://ghllc.com/login)



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