



# Road to Financial Freedom

## A SPIN ON NEW YEAR'S RESOLUTIONS

With 2019 in full swing, now is a common time for many people to be implementing their new year's resolutions. Before you fall into the resolution trap, however, maybe it's time to rethink the way you set your goals for the new year. Specifically, instead of setting specific resolutions for 2019, why not choose a few words that you'd like to center your focus around in the new year?

### Why Resolutions Aren't Always the Solution

We've all been there. We set a lofty resolution for 2019, such as losing 20 pounds or running a marathon—and then we've given up on it just as quickly as we made it. If this vicious cycle sounds familiar, you're not alone. Unfortunately, about

80% of new year's resolutions typically fail by February. So why do we even bother, year after year, to set ourselves up for failure?

### Consider a New Spin on Resolutions This Year

Rather than setting a specific goal to achieve in 2019, why not consider a new spin on new year's resolutions by choosing a few words that you'd like to center yourself around this year? Unlike resolutions (which are often focused on a specific aspect of life), these words can apply to many different facets of your life and can therefore have a bigger impact on your overall well being. Not to mention, if you find yourself forgetting them or losing focus, it's never too late to get back on track. With this method of self-improvement for 2019, you are likely to succeed! And as an added bonus, you'll find that you're able to use these words to better prioritize your time, make decisions, and keep yourself focused on the things that matter most to you throughout 2019 and beyond.



## 5 Ways to Save on Heating Costs

Winter weather can be unpredictable. Every area is prone to weather extremes. Whether you're using your heat constantly, or are lucky enough only to need to turn it on occasionally, it's impossible to know when, how often, or for how long you may need to have your heat on. And these unknowns can lead to severe sticker shock when you get your heating bill. You may not be able to control the unpredictability of winter weather throughout the country, but these tips can help you lower the bill by changing the way you manage your thermostat.

### 1. Dress in Layers

Weather experts encourage people to dress in layers before they go outside into sub-zero temperatures. Dressing in layers and bundling up when you're inside will help you feel more comfortable, and you'll be able to set your thermostat at a lower temperature. If everyone in

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### Reinforcing Your Words For 2019

Consider, for example, that you'd like to spend more time with family in 2019. Rather than setting a resolution to have dinner with your relatives every Sunday (which is likely to be unsustainable throughout the entire year), you could instead choose "family" as a focus word. As a result, you may make more time to make phone calls to family members, drop by their houses, and schedule outings together without feeling "forced" to stick to a rigid schedule.

Once you've chosen your focus words for 2019, you'll want

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# What Foods are Seasonal in January?

In-season food typically refers to all types of plant foods that have been harvested shortly before they are sold and consumed. By spending your money on seasonal produce, you can enjoy lower prices, better nutrition, and a fresher taste. Since many people and stores buy in-season food from nearby growers when it's possible, they can also help support local economies and help reduce energy used for transportation and storage.

In some cases, such produce as in-season fruit may still have been shipped, but it's still likely to taste fresher and cost less in the month when it first ripened than after it has been processed and kept in long-term storage. If you want to get the most value for your money, you should consider buying in-season food when you can. At this point, you might ask what types of food you can buy that are seasonal in January.

## What In-Season Food Can You Buy in January?

Enjoy the winter bounty with these examples of fruits and vegetables that growers may harvest in January:



## January Vegetables

One easy way to remember some tasty vegetables that growers harvest in January might be to think of the letter B. In this case, B can stand for beets, broccoli, and Brussels sprouts. All three of these vegetables are pretty versatile and come packed with nutrition.

Beets can be prepared in both sweet and savory dishes too. Even though cabbage doesn't start with a B, it's also harvested through the entire year. You can use cabbage to make a salad, a slaw, pickles, Asian-style marinades, and many hot dishes. Many health experts urge consumers to eat both cooked and raw vegetables for a balanced diet.

## January Fruit

You might also be surprised to learn that January is a great time to look for fresh citrus fruit. Citrus fruit includes such mineral- and vitamin-rich choices as oranges, grapefruit, lemons, and limes. In the United States, Florida, California, Texas, and Arizona produce the most citrus fruit for retail sale. Other Southern and Gulf Coast states also produce some of these

popular and delicious fruits in the winter.

If it's not possible for you to buy locally grown citrus fruit, you can at least focus upon buying it in January, when it's in season.



You can eat this kind of fruit right out of its peel, in salads, and in desserts. You should enjoy creating citrus dishes that almost taste too good to be good for you.

By focusing upon buying seasonal food, you can enjoy the freshest produce, reduce your grocery bills, and in many cases, help reduce energy consumption and improve the environment. Your smart food choices can even help support your local economy if you try to buy local produce. When it comes to choosing fruit and vegetables, the frugal and eco-conscious choice is also a healthy one for you and your family. Have fun exploring seasonal foods and add more variety to your table.



## Have a Question?

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

\*Available during regular business hours only



# Start 2019 with Savings

After the holidays, we can all use some tips to save. If the holiday season has left you feeling over-budget, take advantage of these ways to cut back in January.

**1. Look for Discount Gift Cards.** There are a number of websites that provide discounted gift cards to savvy online shoppers. When looking for discount gift cards, only shop at sites that you trust. Below are three reputable online stores that offer discount gift cards for a good price.

[Giftcards.com](#): Discounts with Giftcards.com may go as high as 35% off. Physical cards must be sent through the mail which costs extra, so the best way to save money is by purchasing discount codes and shopping online exclusively.

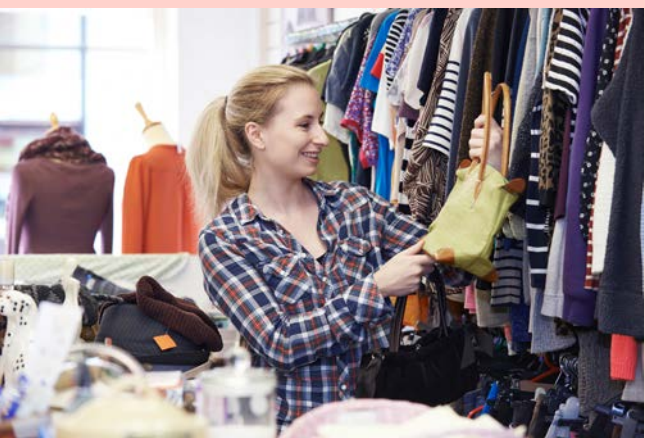
[Gift Card Granny](#): Gift Card Granny allows users to buy and sell gift cards for over 1,000 retailers. Discounts are available through major online and brick and mortar retailers, so you can buy gift cards for your favorite stores.

[Cardpool](#): Cardpool offers deep discounts and gives you the ability to print your own gift card, so you won't have to pay shipping on cards for brick and mortar stores. Like many of the other online gift card discount suppliers, Cardpool offers gift cards from major merchants that sell necessities like toilet paper, cleaning products, clothes and more.



**#1 Tip for smart shopping:** Only buy discounted gift cards for stores where you were already planning to shop. Check back with your favorite sites on a regular basis, as deals can change day by day.

If you do start buying gift cards to save money, be aware that some people spend more freely with gift cards than they do with cash. Stay frugal and buy only what you need. Make a list in advance of shopping so you can buy only those items on your list. Avoid purchasing anything extra just because you're paying with a gift card.



**2. Shop at Thrift Stores.** After the holidays, many people clean out their house to make room for the presents they received over the holidays. Swamped with donations in December, thrift stores put out new inventory in January. Shopping at thrift stores at this time of year is a great way to get necessary items like clothes, sheets, shoes and even furniture.

**#2 Tip for smart shopping:** If you're shopping for something particular, stop in at thrift stores weekly. Inventory turns over quickly, as many people continue to make large donations throughout the early part of the new year.

Pay special attention to thrift stores that offer sales and deals. For example, some thrift stores will offer an additional discount to items with a certain tag color. Stop in throughout the month to take advantage of discounts as

they occur.

**3. Look for Holiday Returns and After Christmas Sales.** After Christmas, some stores will discount holiday returns to get once-opened items off their shelves. After Christmas sales are also popular as stores try to coax shoppers to spend after the frenzy of the holidays. You can enjoy good savings in many major retail stores throughout the month of January.

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# Tire Care Tips

Taking care of your tires is a big part of maintenance for your vehicle. Properly cared for tires last longer, which saves you money in the long run. You could spend upwards of \$800 for a set of inexpensive tires for your vehicle, and that's a big chunk of change.



## When Do Winter Tires Make Sense?

If you change out your vehicle's tires for the winter and summer, you don't want to do it too early or too late. Know when the first snows typically hit for your area. Switch to winter tires a few weeks before. The tread on a winter tire is more flexible than that of all-season or summer tires, which means it wears faster. You want to wait as long as you can to switch to winter tires, but not so long that you are stuck driving with summer tires in the snow. Winter tires have a more

aggressive tread and help keep better traction during the winter. They only make sense if you get a lot of snow where you live. You also need to switch back to summer tires as early in the spring as you can while making sure that you won't have a surprise late snowstorm.

## Checking Air Pressure

Check the air pressure in your tires at least once per month. If you have air pressure sensors, you should check the air pressure manually every three months. Never rely on computer systems. Keeping proper air pressure in the tires keeps them from wearing unevenly. If the tire has too much air pressure, the center of the tread will wear faster. If the tire doesn't have enough, the outside edges of the tread will wear faster.



## Checking the Alignment

When you check the air pressure in your vehicle's tires, check the tread. Look for uneven wear. If just one side of the tread is wearing, you most likely have an alignment problem. If you don't have the vehicle aligned, the tires will continue to wear unevenly and will eventually have to be replaced sooner than if you had the vehicle aligned.

## How to Save When You Buy Tires

Check for sales on tires. Most tire shops run sales on different brands throughout the year. You might also consider a good all-season tire so you are not changing tires twice a year. If you absolutely cannot afford new tires, ask your tire shop if they have some good used tires. Often, people change their tires when they have plenty of tread left on the old tires or they change rim sizes when the tires are almost new. You can often pick up a set up barely used tires for a great price.

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# A SPIN ON NEW YEAR'S RESOLUTIONS

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to find ways to keep them "front and center" in your mind so that you don't forget about them. The key is to be constantly reminded of them in some way that works for you. You might consider, for example, writing them down on an index card that you keep clipped to the visor on your car—especially if you have a daily commute that will ensure you see the card

each day. Some other options for reminding yourself about these words include:

- writing them on your mirror with dry erase marker,
- journaling about them once a week or two,
- writing them down in your daily planner, or
- setting regular reminders on your phone.

No matter which method you end up going with, the important thing is that you keep the words you've chosen fresh in your mind all throughout the year so you don't lose focus.

While it may be tempting to set some specific new year's resolutions for 2019, this method of self-improvement is much more sustainable for many—and you may find that these focus words lead to major life improvement. So, now that you have a better idea of how to use focus words in 2019, which ones will you choose to center your life around?



## Start 2019 with Savings

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**#3 Tip for smart shopping:** While you're out and about, you may see good deals on holiday gifts for next year. Buy now and stash them away. This alleviates some of the pressure and gives you a head start on next year's holiday shopping.

As always, only buy what you need. Don't buy discounted goods just for the sake of saving money: buy with purpose.

To find the best sales, check your local papers and websites for your favorite retail stores. Head out with a plan. Avoid going to stores without knowing what kind of sales they're offering or what you want to buy there. Staying on task will help ensure that you buy only what you need and nothing more.

### 4. Refresh Your Budget

Life changes from year to year, as does the cost of living. Take a moment to build a new budget for 2019. Include a plan to save money as well as a plan for spending. Incorporate these money-saving tips into your budget:

- Set aside a small amount of money monthly to build up your emergency fund.
- Save all of your loose change in a jar and add that money to your savings at the end of each quarter.
- Set limits for gift spending and entertainment spending.
- Impose a 24-hour rule on major purchases: don't buy anything over a certain amount unless you've thought about it for at least 24 hours.
- Set a small debt-reduction goal and have a plan for implementation.

Once your plan is fully developed, stick with it. If your plan starts to feel too strict or unrealistic, revisit it quarterly to make changes if they're needed.

Smart shopping and smart saving throughout 2019 will help you stay on track financially. Good luck and happy new year!





# The 'Awesomeness' of Books

If you haven't delved into a good book lately, you could be cheating yourself out of some great benefits. Reading is still a popular pastime, even with the emergence of the internet and all things digital. In fact, a recent [Pew Research report](#) found that 74% of Americans read a book in the past year. Print books still rule. 67% of Americans have read at least one print book within the previous 12 months.



There's nothing like feeling those pages between your fingers and inhaling that sweet aroma of a fresh, new book just waiting to take you on a wonderful

adventure.

So what benefits can you get from reading? Check out these surprising benefits that reading offers.

**Reduces stress.** Diving into a great story can help relieve tension and reduce your stress level. It provides a good distraction and draws you away from the cares of the world.

**Awesome adventures.** A good story can take you to faraway lands and on awesome adventures – all for the price of a book (sometimes even for free!).

**Improves your vocabulary.** Of course the more you work with words the better you will be at using them. Try keeping a small dictionary near you when you read, which you can use to look up words that aren't familiar to you.

**Better critical thinking skill.** When you are working with plots, plot twists and context cues you are using your analytical and critical thinking skills as you strengthen them.

**Makes you smarter.** Reading non-fiction books can increase your knowledge of certain topics but reading fiction can do that as well. The more you expose yourself to different ideas, cultures, and philosophies, the better rounded (and smarter) you will be.

**Improved writing skills.** If you are reading regularly, you will naturally

write more effectively.

**Stimulates you mentally.** Reading helps to keep your brain active and your mind sharp. Some studies even suggest that it can slow the progression of dementia and Alzheimer's.

**Better concentration and focus.** In a world where everything is so fast paced, books force you to slow down and really digest what you are reading. No multitasking, just you and the book. Over time you'll enjoy better concentration and focus.

**Improves your memory.** When you read you have to remember plot lines, characters, and events – and all that goes with that. Reading regularly exercises your memory. The result, much better recall.

**Feel more relaxed.** Reading brings you to a place where you are more relaxed and peaceful, especially if you are reading calming books.

**Haven't read in a while?**

If you haven't read in a while but would like to start, there are plenty of low cost and even free ways to get back in the game.

- Visit your local library
- Start a book club
- Get some friends together for a book swap
- Check out a discount book store
- Join [BookFreeSwap](#)
- Shop at thrift stores
- Get great book deals on sites like [Abebooks](#) (Tip: They are an [Ebates](#) store so if you are an Ebates member you can get cash back on all your purchases)
- Find and release books in the wild with [BookCrossing](#)



So, go ahead, pick up a book and jump right in! Print or ebook, you can get a lot out of a great story. Explore different genres. Check out different authors. Find something that speaks to you. But whatever you do, keep on reading.

# 5 Ways to Save on Heating Costs

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your house dresses in layers, you won't have to deal with the hassle that arises when people in your home have different cold tolerance levels. The best part of dressing in layers is that you can always take something off if you get too warm. Wear warm socks and slippers to keep your feet warm. Doing so will lessen the likelihood that the rest of your body will feel as cold because the discomfort starts at the extremities - your hands, your head, and your feet.

## 2. Use Winter Decorating as a Way to Warm Up Your Home

Help your family members feel more comfortable in bed at night, and when they wake up in the morning. Opt for flannel sheets. And instead of a lightweight comforter or a thermal blanket, put wool blankets, down quilts, or down alternative comforters on every bed. Although our bodies generate heat while we sleep, if you're not used to living in a cooler environment, you may feel cold. Flannel sheets, wool blankets, and weighty comforters will warm you up fast.



Put decorative, but functional throws in the common areas of your home so that your guests and family members can use them when they're watching television or spending time together. Over-sized throw pillows will inspire people to curl up together, allowing their bodies to take advantage of the heat they generate.

Purchase thermal curtains because they're effective at blocking cold during the winter. On the flip side, they'll keep heat out during the summer months when your air conditioner is cooling the home. Thermal

or insulated curtains create a barrier between the windows in your house and the outdoor areas.

## 3. Take Advantage of Passive Solar Energy

During the warmest part of the day, your south and west-facing windows will generate the most heat. Even if you don't have high-end energy-efficient windows, you can still take advantage of the sun's natural heating by opening blinds to let sunlight in when it's at different positions in the sky at various times during the day.

## 4. Consider a Programmable Thermostat

Programmable thermostats (also called Smart Thermostats) are the most effective way to lower your heating costs. But they can also help you save money on your air conditioning costs all summer. The reason they're called "programmable"



is that these types of thermostats let you "pre-program" temperature settings for optimal comfort and energy-efficiency in your home. A programmable thermostat will let you turn the heat down when no one is in the house, turn it up before you get home, and lower the temperature at night.

Be sure you purchase a programmable thermostat that is compatible with your heating system. Use the government [Energy Star guide](#) on choosing a programmable thermostat to help you understand your options. Some utility companies offer incentives to make the purchase of a programmable thermostat more affordable.



## 5. Learn About Provider and Rate Plan Choices

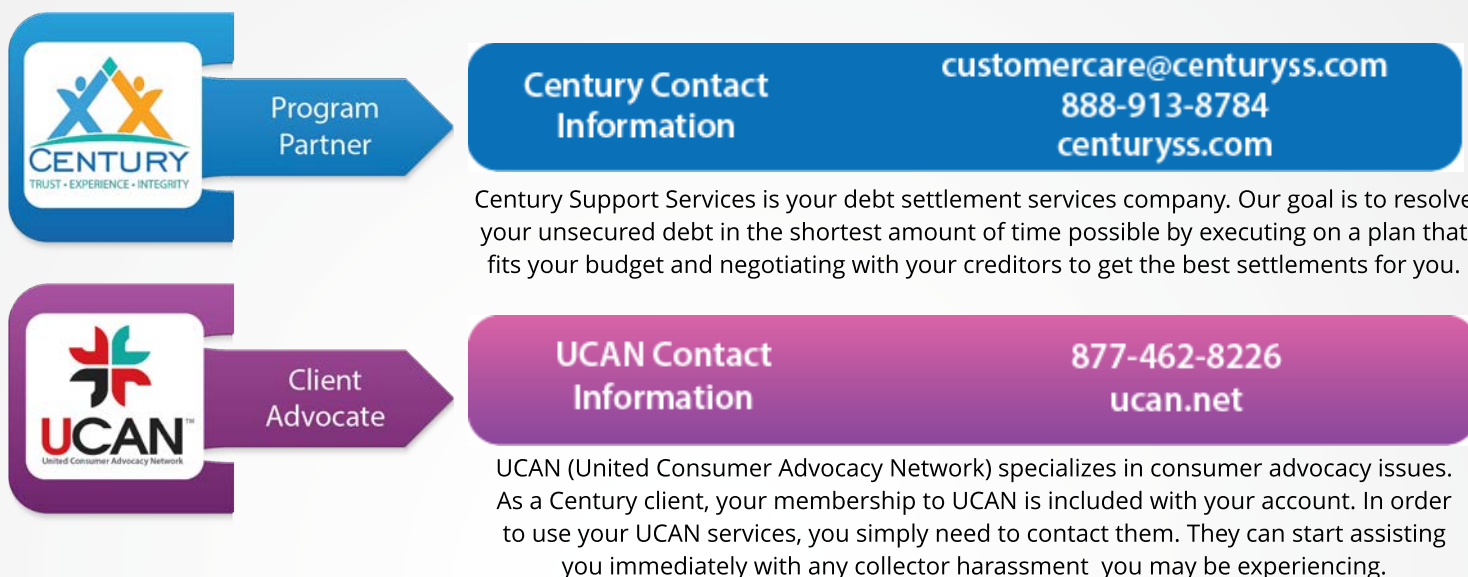
The de-regulation of the utility industry makes it possible for people to pick their providers and rate plans in many areas. But your choices will depend on the type of services, and the variety of providers there are in your city or state.

Most companies offer plans that involve contracts of anywhere from six months to two years. And you'll find rates listed as variable and fixed. You'll save the most money by choosing a fixed price and opting for the longest possible contract so your rates can't go up while the deal is in place.



# 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:



## 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.



2000 Commerce Loop, Suite 2111 • North Huntingdon, PA 15642 • [centuryss.com](http://centuryss.com)

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