



January 2020

Journey to Better Financial Health

50/30/20

An Easy Way to Budget



Budgeting can be a tricky thing for many people, especially if they don't have the time or energy to carefully keep track of each penny. Those who would prefer a simplified version of the process may find luck with the 50/30/20 rule.



The 50/30/20 rule is a great way to roughly categorize and control your spending, so you can start building toward the financial future you want. As 2020 begins, there's no better time to explore alternative solutions to curb your spending.

What is the 50/30/20 Rule?

The idea behind this rule is to put 50% of all your post-tax income toward needs, 30% toward wants, and 20% toward savings, debt or in this case, your monthly deposit into the Century program. This easy way to budget begins with mapping out the dollar amount for each category. For example, if you make \$3,000 a month after taxes, you'd be allocating \$1,500 on needs, \$900 on wants, and \$600 to settle your finances.

How Do I Decide on My "Needs"?

Needs can be difficult to define for many people, but in general include things like food, shelter, health insurance, utilities, transportation, and general living



supplies. As with any budgeting rule, the idea is to minimize the spending on these needs. For example, you may need to find cost efficient food options or carpool a few times a month, to ensure you don't go over 50%.

How Do I Keep Track?

There are only three categories to organize, so you're merely lumping each expenditure into needs, wants, or saving/debt. Instead of carefully analyzing every cent, you only need to allocate your money so it fits into this rule. Just keep in mind that these are estimates. If you go a few percentage points over in any category from month to month, it's perfectly understandable.

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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 David'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](#)

Comfort Food While Counting Calories

The good news? We're nearly halfway through winter. The bad news? We still have several weeks to go before we can officially bid farewell to winter weather. If you crave your favorite hearty foods when the thermometer drops and the cold winds blow, you're hardly alone. Unfortunately, indulging in comfort foods often comes at the expense of New Year's goals -- both in terms of finances and fitness. But it is possible to have your (rice) cake and eat it, too. Read on for a roundup of five of our favorite healthy and budget-conscious comfort foods.



1. Turkey White Chili

Whether you're planning a game-day meal or simply want a stick-to-your-ribs option to serve up to your family on a chilly day, this flavorful chili delivers. It's also high in protein so you'll get a solid metabolic boost while also feeling sated longer.

While this one uses quite a few spices, you're probably already got them in your spice rack.

One hint to trim costs even further? Swap in dried chickpeas for the canned version.



2. Hearty Vegetable Soup

This veggie soup is so satisfying that it's got "hearty" built into its title. While this incredibly versatile recipe calls for carrots, celery, cauliflower, zucchini, tomatoes and kidney beans, you can use a variety of other vegetables you might have in the fridge, including broccoli, green beans, corn, peas, parsnips, spinach, kale, potatoes, sweet potatoes, squash or leeks. You can also swap out the kidney beans for another bean in your pantry, such as pinto or black beans.

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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.

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CENTURY IS ON YOUTUBE



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Building Good Habits Before You Buy a Gym Membership

If you're headed into the new year with new fitness goals, you're not alone. But before you go out and sign up for a gym membership starting January 1st, make sure you have the kind of fitness habits you need to succeed. That can save you a lot of money, and help justify the cost of a membership to your local gym. Remember, if you don't go there enough to get your money's worth, it's really not a good deal. When you have good fitness habits and a workout regimen *before* purchasing a gym membership, you'll get a lot more benefit. It's a good idea to keep that regiment for a while, too, so it's truly a habit.



Want to get a good fitness regimen started before you head to the gym? Here are some great exercises you can do indoors in the winter months. By taking the time to learn these and do them on a set schedule for a few weeks or months, you'll have a fitness habit already established. Then, going to the gym will just be a natural extension of that. You'll get value from your gym membership, and you'll also be more comfortable exercising, so you won't

feel out of place. These exercises don't have to be that hard to do in order to get you started and motivated. You can raise the degree of difficulty as you get more comfortable.

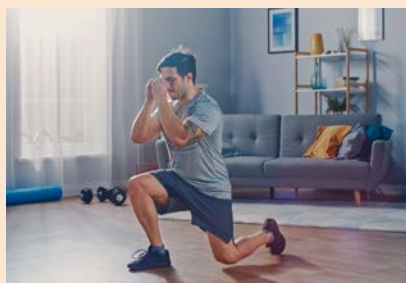
Don't Underestimate the Benefits of Yoga

A lot of people discount yoga and think it's only stretching. But there's much more to yoga than just that. It can be easy or difficult, depending on your skill level and the positions you choose to work on. It's also relaxing, and you can do it just about anywhere in your home. It's the perfect winter exercise and a great way to get started on building a fitness routine. You'll get a good idea of what your body can do easily, and what you might need or want to work on. You can also consider online yoga classes, so you can get the poses and postures just right as you get started on your fitness journey this winter.



Bodyweight Exercises are Challenging and Effective

Doing exercises that just use your body weight, which is also called doing calisthenics, has been around for years. But it's recently had a resurgence in popularity. You don't need any special equipment to do body weight exercises, such as leg lifts, squats, lunges, pushups, crunches, and planks. You can pick the ones that are right for you, or choose challenging options to



build up strength faster. Doing several of these exercises a few times a week will make you stronger throughout the winter months. Then when you join a gym you'll already have an established routine you can easily expand upon.

Keep in mind that there are plenty of other types of exercises, and it all comes down to what you like and what you need or want to work on. Playing with your kids or pets, jumping rope, climbing stairs, doing jumping jacks, choosing an online source for at-home workouts are all great ways to get into a good fitness routine. Those good habits will help you get more value, when you choose a membership to a local gym in the future.

What is CAS?

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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.



Indoor Family Fun



When the temperature is too low for snow fun in the winter, keep your kids busy with indoor fun – and away from the screen for a while. Create activities that are pure fun and activities that encourage learning. Depending on the age of your kids, learning activities might involve colors, numbers or even the alphabet. Older children might enjoy science projects that you can do with ingredients you have around the house, or they might even enjoy learning how to make cookies.



Homemade Twister Game

Teach colors with a homemade twister game. You can find a white tablecloth at the dollar store if you don't have one. Watercolors, a piece of cardboard and a round-head fastener make the spinner. Have the kids dip their hands in different color paints, and put the colored handprints on the smooth side of the table cloth. You might have to help them keep the print lined up, depending on their age. Color the cardboard with the colors on the twister

cloth. Attach a cardboard arrow to the center with the round-head fastener, making sure it's loose enough to spin.

Cooking Activities

You don't have to wait for the holidays to make sugar cookies. You can make them into balls, then flatten them and bake, then decorate them after they cool. Use non-holiday cookie cutters if you have some or look for plastic inexpensive cookie cutters at the dollar store. Your kids will learn the fundamentals of baking while having fun decorating cookies. And, they're healthier than store-bought cookies.



Plant a Garden

Teach your children about growing food by creating an indoor herb garden. If you can't find potting soil, check online for peat pellets. Use inexpensive plastic plates or bowls from the dollar store to hold the peat pellets. If you have potting soil but do not have planters, create your own out of inexpensive plastic bowls or buckets by punching drain holes in the bottom.

Plant seeds you saved from last year if you are using the peat pellets. If you are using potting soil and larger bowls, have the kids grow a carrot by cutting the top off a carrot and planting it. You can do the same with a fresh pineapple, potatoes (make sure you have at least two eyes in each piece) and even celery. With celery, support the root on top of a glass with toothpicks – only the bottom of the celery should be in the water until roots grow, then you can plant the celery in a pot.



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Questions about your Program?

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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](#)

Comfort Food While Counting Calories

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This wholesome lunch or dinner is also fridge- and freezer-friendly so you can save some for a rainy -- or snowy, as the case may be -- day.

3. Kale Pesto Pizza

Loaded with antioxidants, fiber and good fat, kale is the ultimate superfood. It's also inexpensive compared to many other leafy greens -- especially in the winter. The takeaway?

If you're craving pizza but worried

about the calories and cost of takeout, this cheesy, crispy pizza is a tasty and affordable solution.

People with nut allergies aren't out of luck: Just use green pumpkin seeds (pepitas) instead of pecans and you're good to go.

Plus, if you end up with extra pesto, you can always use it later on a sandwich or pasta.

4. Vegetable Fried Rice

Chinese food may be tasty, but it's not the best choice when you're trying to make healthy choices for your waistline and your wallet. Enter this lighter version of fried rice, which offers all of the flavors without sabotaging resolutions to eat better and spend less in the new year. If you've got other veggies on hand, such as broccoli or julienned carrots, feel free to toss those in, as well.

Always wondering what to do with your leftover rice? Meet your new go-to dish.

5. Red Chicken Enchiladas



Think Mexican is off the menu if you're counting calories? Think again. Rachael Ray is the master of serving up delicious food on a budget. And with a prep time of just 15 minutes, you'll be saving time, as well.

Why let heavy meals weigh you down this winter when you can enjoy crave-worthy cozy foods with none of the guilt associated with overeating and overspending?

These five recipes will help you prepare to welcome

warmer weather with a healthier body and bottom line.



DO YOU HAVE ADDITIONAL UNSECURED CREDIT CARD OR LOAN ACCOUNTS THAT ARE NOT ENROLLED IN YOUR DEBT SETTLEMENT PROGRAM?

You may have established new accounts or have forgotten accounts when you originally enrolled the rest of your unsecured accounts into your Century program. If you have one or more of these accounts with a balance over \$200, you have an opportunity to maximize your program benefits.

Accounts that are not enrolled in your program, may actually be slowing down the efforts you are making toward your goal. [Click here](#) to learn how we can add these new accounts without increasing your monthly program deposits.

Exceptions to the Rule: We have found that in the exceptions listed below, it is in your best interest to work directly with these creditors for your best results:

- Medical debt,
- Student loans and
- State or Federal agency related debts.

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.



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

Indoor Family Fun



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Save seeds from green peppers, tomatoes and other fruits and vegetables. Dry them and plant them to watch them grow!

Indoor Camping

Younger kids will love to pretend they are going on a trip. If you have a small tent, set it up in the living room, along with sleeping bags so the kids can “camp out” for a night or two. If you don’t have a small tent, make one with blankets or a tarp

and some furniture.

While you are setting up, teach your kids the importance of survival if they happen to get stranded in a snowstorm. Teach them how to layer clothing and what kinds of things they should always carry with them in the car, including a flashlight with good batteries, non-perishable food and water. Teach older kids how to do basic first aid. Your kids will learn the basics of camping, but more importantly, they will know what to do if they ever get stranded in a snowstorm later in life.



50/30/20 An Easy Way to Budget



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How Does This Fit in the Century Program?

This budgeting plan can be a very helpful way to manage your money while on the Century program. By setting those benchmarks for yourself and earmarking 20% of your monthly income to go towards paying off debt, you may be able to add additional funds to your Century program. Adding additional funds can help Century



negotiate better settlements, earlier in your program, meaning you can out of debt even faster.

Is This Right for Me?

Not everyone can make use of this basic rule. Some people may need a more rigid structure to stick to the plan. Others may live in an area with an exceptionally high cost of living, making it nearly impossible to allot only half their income to basic needs. You may need to adjust the percentages to fit the realities of your lifestyle and locale.

If you want to see your bank account come alive in 2020, there's no better

time to explore and implement new ways to save money. Instead of turning toward a traditional budget that includes coding nearly every purchase, the 50/30/20 rule can help you break down your income without the hassle.



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...](#)

Spotlight on Success

(Continued from page 1)

David had been gradually building his credit card debt ever since he graduated from college. As he entered his mid-30's, he was tired of seeing the accounts stuck at the same balances, from making just the minimum payments, after all these years. Over the past decade, he had tried to juggle balances to different cards to take advantage of lower interest or promotional financing, but realized his strategies were not working and he needed to seek help.



After doing some research, David found a number of companies that offered debt relief options and they all seemed to present viable solutions. David figured that with this many companies offering proven solutions, almost any that he chose

should be able to get him out of debt. But he wanted to work with a company that would provide him the best customer service and support him through the program.

Working in the service industry for nearly a decade as a restaurant manager, David had learned that your product is only as good as the service that comes along with it. "I

value quality customer service with a passion," said David. "Should I find it lacking, I generally tend to stop dealing with that particular company."

Once he had compiled what he felt were the best programs to help resolve his debt, he checked Trustpilot and Consumer Affairs reviews of each company to get an idea of who other customers felt were giving the best customer service. This is the information that ultimately led him to choosing Century to handle his debt and we are glad he did. At Century, we value customer service and an excellent customer experience just as much David does.

"I have found Century Support Services to be totally professional, straight forward in explaining the process, and they remain constant with updates on the information I need to know." Our team went to work for David immediately, designing a program tailored to his needs and making sure all of his

questions were answered.

"Their staff is patient, courteous and friendly; qualities which are extremely important to me."

With the help of the Century program, David was able to resolve over \$25,000 dollars he had in unsecured credit card debt and is now able to start saving again. "I give Century 5 stars."



Congratulations



Congratulations on your program success, David!

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>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>Consumer 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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