

Journey to Better Financial Health



Budget Friendly Winter Activities for 2021

While the holidays usually afford some extra time, much of which we seem to be compelled to go shopping, there are creative ways to stay active while managing your budget.

If you're looking for fun things to do this winter, there's no reason that you have to splurge though. There are plenty of things to do for free (or nearly free) no matter what age you are. Here are a few tips to get you started.

Brainstorm New DIY Projects

Last year taught so many people the



value of resilience, and part of taking on new challenges is doing it on your own. Thankfully, there's a fun side to DIY, and it starts with finding your favorite outlets for creativity. So maybe you write your own personal story of 2020, or maybe you make your own decorations to celebrate the change of seasons. Sometimes it doesn't take more than a few blank pages and some markers to make something you're truly proud of.

Slow-Cook Your Favorite Meals

Pot roast, chicken noodle soup, meat sauce: many of your favorites require the most important ingredient of all — your time. The upside to this is that your home will slowly fill with the kinds of aromatics that make everyone feel warm and toasty. From baking cookies to making chili, this is a winter activity that will keep you both physically and mentally full for a while. Make a few batches so you can freeze the leftovers for the rest of the season.

Embrace the Darkness

Flashlights, glow-in-the-dark stars, glowsticks, shadow puppets: there are ways to turn all that darkness into

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.

NATASHA

Natasha was a successful businesswoman. She was doing well and living her best life when a few unfortunate events spiraled. First, Natasha lost her job. Her company ...
(Continued on page 6)



[Click to read Natasha's Story](#)

something a lot less dreary. Instead of just switching on the lights when the sun goes down, switch it up with a little extra imagination. Read books by candlelight or ask people to make up their own stories. There's something about not being able to see people's faces all the way that can really help them open up.

Weekly Movie Nights

Instead of just flipping through Netflix for a while before finally settling on something, it's time to kick movie nights into high gear. Fancy snacks, bowls of

(continued on page 7)

Ways to Cut Your Utility Costs

Reducing your home's energy usage doesn't require you to spend much money. By making small lifestyle changes and by making changes to the way you use electronics and appliances, you can reduce your home's energy bills. Over the course of years, you can save hundreds of dollars.

1. Cook Inside in Winter, Outside in Summer

Your stove and oven produce a lot of heat, which can warm up your home's interior at hot times of year. If you're running the air conditioner, this forces your A/C to work much harder than necessary to keep your home a comfortable temperature. Cooking outside, either with a portable electric cooktop or with a small grill, can help reduce the burden on your home's HVAC system, which prevents the HVAC system from running longer than necessary.



In winter, cooking indoors can help heat your home. After you're finished baking and the oven is off, leave the oven door open a crack. This lets the warm air into your kitchen, which helps the furnace do its job.

2. Cut Back On Appliance Usage

Think about the times when you use appliances at home. Many homeowners use their appliances more frequently than necessary. Take the dishwasher for example, which uses electricity and water every time

it's used. You can limit the water and electricity that your dishwasher consumes by only running the dishwasher when it's completely full.

Another appliance that uses a lot of energy, and which is often used unnecessarily, is the clothes dryer. At times of year when the weather is warm and dry, consider using a clothes line rather than a clothes dryer. Using your appliances in this way will reduce your home's energy usage, and will also reduce wear and tear on your appliances, which will save money on appliance repair and replacement.

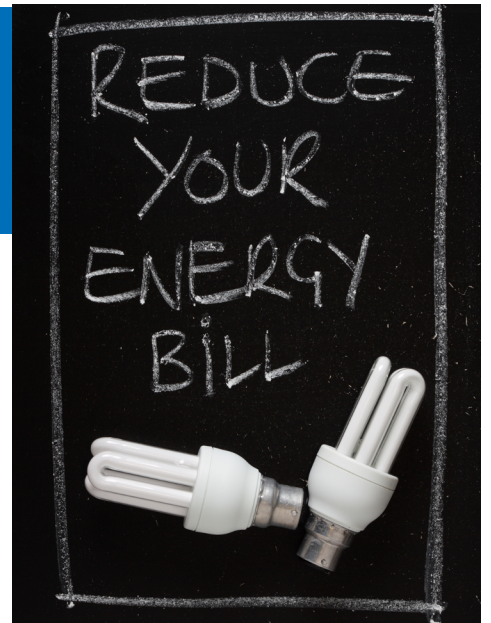


3. Use Your Programmable Thermostat

Programmable thermostats are common in homes now, but many homeowners don't use these devices as they were intended. By programming your thermostat to raise or lower the temperature at night, you can save money with little effort. According to the [U.S. Department of Energy](#), you can save about 10% per year on heating and cooling by reducing your home's thermostat by about 7 to 10 degrees daily.

4. Ensure Proper Insulation and Sealing

According to the EPA website, homeowners can [save about 15%](#) on their home's heating and cooling bills by sealing and winterizing their home. Weatherstripping is a part of this process. Weatherstripping is an easy activity that most homeowners can do on their own, even on a tight budget. Weatherstripping foam can be found in



hardware stores and home improvement centers. Installing weatherstripping foam along your home's windows and doors can prevent air leaks that puts pressure on your home's HVAC system.

Do you feel a draft in the room when you're standing near your windows. This is a sign that your home needs to be weatherstripped. Can you see daylight shining between your home's front door and the door frame? This is another indication that your home could use some weatherstripping. Get started!

Reduce Your Home's Energy Usage, Cut Your Bills

By taking small steps to reduce your home's energy usage, you can cut your home's energy bills. For more information about how you can save money through small lifestyle changes or adjustments, keep checking back with our blog.



Healthy Grocery Shopping on a Budget



As the COVID-19 pandemic continues, much uncertainty persists surrounding the economy, job market, and food supply chain. In these unprecedented times, many people may turn to cheaper and less healthy food alternatives.

The [World Bank](#) noted that 2020 "marked the most severe increase in global food insecurity." According to data published by the [U.S. Department of Agriculture \(USDA\)](#), food prices have been steadily rising. The Consumer Price Index showed overall food increased by 0.2% from September 2020 to October 2020. The data also showed overall food prices jumped 3.9% from October 2019 to October 2020. Many fresh foods are affected by rising prices. For instance, fresh fruit and vegetables are up 4.2% over the same time period in 2019, notes the USDA.

Eating unhealthily, even for a few months, can have a [significant negative impact](#) on your health. Even while under financial stress, you don't have to cut corners with your health, there



are ways you can still eat well.

Shop with a list

Writing a list and sticking to it is one of the best ways to stay within your budget. To do this, shop for sales at the grocery store and use what you find to plan your meals. For instance, when your grocery releases its weekly sales, build your meal plan around

wholesome food that is currently selling at a discount. Several [grocery apps](#) can help you build a list and, as a bonus, you can also track nutrition facts when you're buying.



Shop in bulk

Many pantry staples can be purchased in bulk which frequently equates to big savings since most stores and suppliers offer discounts for bulk purchases. Foods such as rice, beans, flour, nuts, oats, dried fruits, and dried pasta have a long shelf life. Other canned and boxed goods sold by the case can also equate to savings over the long-term. Keep in mind, you'll spend more money upfront, so you'll need to carefully budget for bulk shopping. However, you can tick these items off your grocery list for a long time and always have wholesome ingredients on hand in your pantry.

Be creative in the kitchen

Once you determine which foods are on sale for the week, look for recipes that focus on or highlight these foods. Or look for ways you can swap out a sale ingredient for the normal ingredient you'd use (e.g. substituting broccoli for cauliflower). Not only will creativity in the kitchen be a nice change for your palate, but you can also bring down spending in the process.

Reduce meat

Meat is expensive, especially good quality meat. Instead of centering your meals around meat, try building them around beans, tofu, and grains. With

(continued on page 7)



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

Easy Tips to Grow Your Savings While Making Ends Meet



Have you ever heard the advice to put 15% of each paycheck into savings? That's all well and good, but if your paycheck is barely enough to make ends meet, it's not advice you can put into action. After all, that last five dollars may be just enough to put gas in your car to get you to work. With millions of Americans struggling to get by on less money, shouldn't savings take a back seat? No way.

Actually, the less you have, the more important it is to grow your savings. Why? Because savings means security. If you find yourself without a job, that savings will be a real lifesaver. The less you have, the more vulnerable you are, so savings needs to be a priority. But what can you do to grow your savings while making ends meet? Here are some clever ways:

Start a Spare Change Jar

Keep a spare change jar next to the front door. Whenever you come home,



drop in all of your spare change; even the pennies. When you go out the next day, you shouldn't have any coins in your wallet or pockets. Those coins will add up faster than you think. Every couple of weeks, count them up and bring them to your bank. Make a savings account deposit and watch your savings grow little by little.

Cut Winter Energy Costs

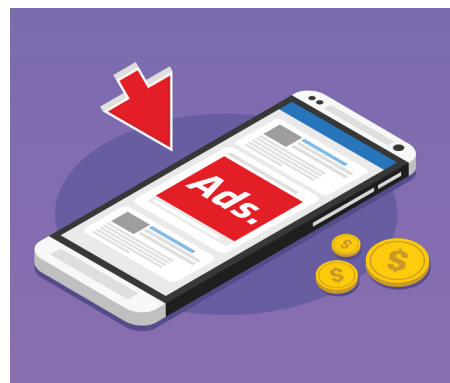


Save even more money by minimizing winter energy costs with these ideas. Wear a sweater indoors so you can keep the thermostat lower. If you own your home, install a programmable thermostat that you can set to lower the thermostat automatically while you sleep or while you're at work. Hang thermal drapes to trap heat indoors. Use heat activated, insulating plastic film on drafty windows.

Drive Less

Gas prices have come down, but it's still

an expense that you could cut back on. Find ways to drive less to spend less on fuel. Use an app to navigate multiple errands so you use as little mileage as possible. Get a bicycle and ride to pick up smaller items at the local store. Carpool with a coworker a few times a week. Try to track your savings and put



that money into your savings account.

Don't Read Advertisements

Every day, we're bombarded with temptation to spend. Most of the time it's for things that are a good deal, but you never thought of buying it. If you never knew Aldi was having a sale on women's slippers, would you really have wanted a new pair? Social media platforms also bombard you with ads, which you should block. Try installing a third-party app, such as AdBlocker. To specifically stop ads on Facebook, navigate to your Ads settings on your Facebook account. Delete the "new" ads category. If you still see some sponsored ads, you'll need to block them individually by clicking on the top right hand corner of the ad and selecting "Why am I seeing this?" Then select "Hide all ads from this advertiser." When you stop reading advertisements, you'll find that your shopping list is a lot shorter and you'll have more money to save!

Look For Side Gigs

These days, it's a lot easier to make a little extra cash without a full-blown job application process. Side gigs could get

(continued on page 8)

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.

4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT METHOD FOR YOU!



1

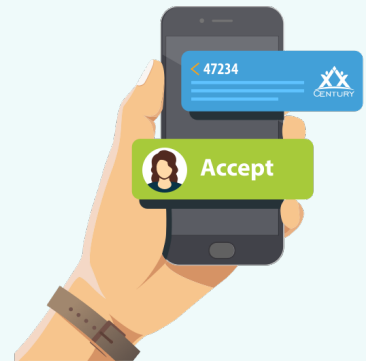
Inbound Automated Settlement Approval

- Call us at **888-913-8784**
- Select Option 3, then Option 1
- Verify your **Century ID**
- Review the Settlement Details and Approve

2

Text Message

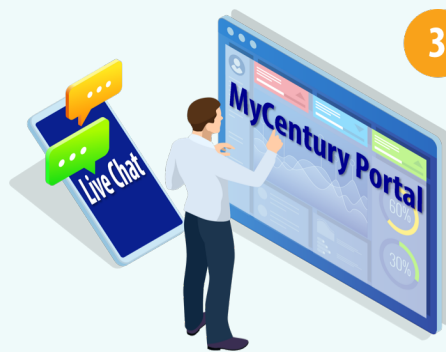
- You will receive a text message from '47234'
- Respond with '**Approve**' to accept your settlement offer



3

Online via MyCentury Portal or Live Chat

- Go to www.centuryss.com and choose '**Client Login**'
 - Click the red '**SETTLEMENT PENDING**' button to view all your pending settlements
 - Click on next to the Creditors name and review the settlement details
 - Scroll to the bottom and click on the '**Approve**' button
- Go to the main Century website or your MyCentury portal and start a **New Chat**.
 - Our representatives will review any pending settlements with you
 - Send your approval in the chat



4

Email

- When you have a pending settlement, **Century will send you an email** that explains the terms of your settlement.
- Follow the instructions in the email to submit your settlement approval.





Spotlight on Success — Natasha

Natasha was a successful businesswoman. She was doing well and living her best life when a few unfortunate events spiraled. First, Natasha lost her job. Her company was downsizing and her position was eliminated. And although she had a substantial savings, she quickly went through that money.

When Natasha was forced to relocate in order to accept a position with a reduced salary, she found herself supplementing her income by living off of her credit cards. Racking up more and more debt, she knew this was not the answer and decided to seek help.

To prevent her situation from getting any worse, she reached out to Century. One of our Certified Debt Specialists talked with her about her needs and provided her with what options would be best for her. After reviewing her possibilities, Natasha enrolled in our debt settlement program.



"So far, they've settled five out of the seven open lines of credit that I have. They work with however much I can afford to pay a month. I have almost 90% of my debt paid down."



She has worked closely with our customer experience team throughout her program and has taken advantage of several of our convenient communication methods. "I've been able to increase my credit score a lot easier. My quality of life has improved greatly since I've enrolled in the program ... I can breathe that weight off my shoulders now." Natasha stated.

Congratulations Natasha!

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.

Budget Friendly Winter Activities for 2021

Continued from page 1



popcorn, and movie candy are just a few ways to get things going. Make sure that you decide on a movie beforehand (maybe rotate having people choose every week or vote on a movie to watch). Or have a picnic on your carpet with a little help from a checkered blanket and basket stuffed with goodies.

Play Games

Whether it's a snowball fight or a board game, playing games is a time-honored way to have fun without spending any

dough. For this year, try avoiding video games and concentrating on competitions that require a little face time. (It only takes one deck of cards to have hundreds of games right at your fingertips.) You can also create your own winter traditions this year by making chores fun. Have a prize ready for whoever can shovel the most snow or rake up the most leaves.

Go for a Sled Ride

Sledding is an exhilarating way to let out your frustrations. Plus, it really only takes one for everyone to enjoy. If you don't have a sled, see if someone will lend you one this winter for an afternoon filled with screams and laughter. Have a thermos filled with hot

chocolate or tea to take the chill off the worst of the winter winds.

There's nothing better than enjoying yourself without having to compromise your budget this year.



.....
These activities are not only fun to do, but they can also bring you closer to those you love the most by adding to your most precious memories.
.....

Healthy Grocery Shopping on a Budget

the right spices, you can create cheap, healthy meals that taste oh so good. Over time, once you get the hang of meatless cooking, you can save a bundle and eliminate the saturated fats associated with meat.

Substitute frozen

Fresh veggies and fruit, especially those offseason or not grown locally, can significantly boost your grocery bill. Don't be afraid to substitute frozen produce, these are packaged at their

most ideal time to seal in nutrients. Essentially, you'll get the health benefits of produce without the dent in your wallet. Once the spring arrives, try to shop local, it's fresher since it hasn't been shipped very far and you can often find good prices.

Tip: Frozen fruits pair nicely with other ingredients to make healthy smoothies.

Learn the 'Clean 15' and 'Dirty Dozen'

Consuming too many fruits and vegetables that absorb heavy amounts of pesticide isn't good for you. However, organic produce is more expensive than conventional. To stay healthy while keeping your budget in check, choose your produce wisely by limiting organic purchases to those foods where pesticides don't easily wash off or are too heavily absorbed. Every year EWG publishes its "[Clean 15](#)" and "[Dirty Dozen](#)" lists. Use these as a



guide when buying your produce so you know which ones you should splurge on.

Also, remember to join your grocery store's reward program. You'll not only receive special savings, but you may also get personalized coupons and other less widely published discount offers which can save hundreds of dollars a year.

By making conscious choices at the grocery, combined with a willingness to plan and be a little creative, you can eat better while keeping within budget.



Easy Ways to Grow Your Savings While Making Ends Meet

Continued from page 4



you an extra \$400 or more per month. That's \$4,800 before taxes. That's enough to really see your savings grow. Consider side gigs like delivering for Uber Eats, Door Dash or Instacart. Some of these even offer instant payouts so you can get paid by direct deposit as soon as the same day.

Being a Century client is a great start on your financial journey.

The sooner you start with even just one of these tips, the better. Also, be patient with it. These tips can get you on the road to saving, investing, and reducing your debt, and help you attain the financial security you deserve.



Century's Alliance with



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...](#)

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.

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.

**PROGRAM
TIPS**



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:

customer care@centuryss.com | 888.913.8784 | 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

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



Global Contact Information:

800.398.7191 | ghllc.com/login



2000 Commerce Loop, Suite 2111 • North Huntingdon, PA 15642 • centuryss.com

The Journey to Better Financial Health is published by Century Support Services. Photos courtesy of Shutterstock.com. While articles in the newsletter are factual and accurate, they are not intended to replace the advice of professional financial, accounting, and/or legal advisers. As with all decisions regarding your finances, the advice, techniques, ideas and suggestions offered herein should be followed under the supervision of the appropriate competent professional.