



July 2018

Road to Financial Freedom

It's More Than Just the Vacation

Whether your idea of a vacation is visiting your favorite amusement park for an adrenaline rush or relaxing on a sandy beach with a cold drink in your hand, everybody deserves to enjoy a break from their everyday lives. However, affording your "dream" vacation isn't easy—especially when you have other financial obligations to take care of.

Still, with a little bit of foresight and careful planning, you can gradually begin saving for a well deserved vacation. And since planning and researching a trip can be a big part of the excitement and anticipation, it's never too early to get started!

Turning Your Vacation Dreams Into a Reality

You may want to begin by determining what type of vacation you'd like to take, especially as it

relates to how much you can realistically afford to save. Setting a budget might not be the most exciting part of planning your vacation, but it's an ideal first step that

will help the rest of your planning fall into place and go more smoothly.

Saving for Your Vacation

So, what are some practical ways to go about setting money aside for your vacation? Consider, for starters, opening up a dedicated bank/savings account specifically for your vacation funding. Having an account separate from the one you use for everyday spending will make you less likely to

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Century's Customer Experience

Communication is vital to your Century Debt Settlement program's success and in many cases, when communicating with Century, you will be interacting with a member of our Customer Experience team



(CXE). You can reach the CXE team in variety of ways, including email, phone and Live Chat – now available on your [MyCentury portal](#). If you have not registered for your portal, [click here](#) for instructions on how to begin. No matter which method you choose, you will reach a trained and knowledgeable representative ready

to assist you with questions or concerns regarding the details of your program along with more urgent matters such as approving pending settlements or handling changes to your upcoming deposits.

It is our belief that you should be treated with respect, as you work toward an admirable goal of financial freedom. We pride ourselves in having a compassionate team that will treat you with dignity, kindness and respect. Each representative genuinely cares about every Century client. Author Tony Robbins once said, "To effectively communicate, we must realize that we are all different in the way we perceive the world and use this understanding as a guide to our communication with others." Our team embodies this quote, as we tailor each interaction to meet the individual needs of the client to whom we are speaking. We understand this can be a stressful and difficult time for our



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Culinary Cooking on a Budget

Watching those fancy cooking shows and craving a tasty home-cooked meal? You can have healthy, gourmet-worthy dishes without breaking the bank. The trick is to focus on inexpensive base ingredients.

For example, consider rice. It costs only a few cents per serving, but it's the perfect blank slate to accept any combination of herbs and spices you can dream up. Add eggs — the most cost-effective protein out there — and you've got a great meal that can be dressed up or down with other seasonal ingredients in a whole host of ways.

The recipe to the right can be adjusted with different spices and toppings for an easy, chef-worthy dish several nights per week. Try adding peas to the rice and garnishing with mint, or go for Italian flair by replacing the avocado with tomato and fresh basil. You could also season the rice with curry powder and add cubes of roasted eggplant for Indian flavor.

Once you start to experiment, inexpensive rice and eggs just may become your new go-to dish!



Over 90% of American adults own a cell phone, with the number increasing to 97% for the 18-34 year old age bracket. The usefulness of cell phones is unquestionable. They make it possible to call for help in emergencies, check in with family and friends

when we are running late, and even stay in touch with loved ones across the globe. Unfortunately, they also make it really easy to take attention away from what's right in front of you. In recognition of National Cell Phone Courtesy Month we have compiled a short list of top tips for polite and courteous cell phone etiquette that will help ensure you are putting people first and technology second.

Put Your Phone Away

Thanks to their compact size, cell phones fit easily into a pocket or a purse. Yet, many people prefer to keep their phone always in sight. When the screen is constantly visible, every notification from incoming emails, text messages, social media, and more, can distract you from the present moment. Put your phone away during meals, while out with friends or family, when you are at any sort of ticketed event, while tending to small children, and every time you get behind the wheel of a motor vehicle.



Be Courteous of Others


There are times when you absolutely have to take a call. However, it's important to be respectful of others when you answer a call in a public or shared space. If possible, excuse yourself and find a private place to have your conversation and always speak quietly or in a normal tone appropriate for the setting. By doing this, you allow others to continue their conversations and activities while you step away. Then return to your party, with your phone put away, as soon as you are able.

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Rice Bowl With Fried Egg and Avocado

Ingredients:

- 4 scallions, thinly sliced
- 2 cups cooked rice
- 1 tsp. red wine vinegar
- salt and pepper
- 3 Tbs. olive oil
- 4 eggs
- 1 avocado, sliced
- hot sauce



Directions:

- Mix prepared scallions, rice and vinegar in a small bowl.
- Season mixture with salt and pepper to taste.
- Heat olive oil in a non-stick skillet over medium heat.
- When oil is hot, crack eggs into skillet. Season with salt and pepper.
- Cook eggs until whites are set around the edges, about 1 minute. Flip eggs and cook to desired doneness, about 30 seconds for a runny yolk.
- Divide rice mixture into four bowls for serving. Top each bowl with an egg and avocado slices.
- Garnish with hot sauce to taste.

Improve Your Sleep - And Your Health

Few things are better than a good night's sleep, but the CDC says more than a third of Americans aren't getting the sleep they need - and that means they're at greater risk for chronic diseases, including diabetes and heart disease, as well as depression, anxiety and problems with concentration.



3 Steps to Better Sleep

According to the American Academy of Sleep Medicine, we all need at least seven hours of sleep each night. And contrary to what most people think, you can't make up for lack of sleep during the week by sleeping in on the weekends; in fact, studies show sleeping too long can be almost as bad as not sleeping enough. It is also important to make sure the sleep you get is deep and restful.

The good news: It's not difficult or expensive to improve your

sleep habits. These three tips can help:

1. "Train" your mind for better sleep by setting a regular bedtime and sticking to it. Use your bedroom only for sleep. Keep the TV out and never use the space for work.
2. Take a warm bath, read, meditate or create another bedtime ritual that helps you wind down and relax. Avoid heavy meals or spicy snacks.
3. Don't nap during the day, and try to get some physical activity like walking during the day so you're tired out at bedtime. Physical activity can also help to relieve stress.

How can I tell if I'm getting "good" sleep?

The biggest clue: If you're getting enough quality sleep, you'll notice you feel more rested and alert during the day, and you won't feel so anxious or irritable. Over time, you may notice other benefits too, like better performance at work and fewer colds and flu.

Don't overestimate the power of sleep. Make a commitment to better sleeping habits and start enjoying a healthier life.



You may feel like school just got out, but the reality is that September's just around the corner. As if that's not bad enough, retailers will soon start heralding the arrival of "back to school" season. Which means one thing for many parents: spending money. In fact, according to the most recent Huntington Bank Backpack Index, parents of elementary school children can expect to pay in the neighborhood of \$662 per child on back to school supplies. This number spikes even higher for middle school and high school students -- to \$1,001 and \$1,489, respectively. Even worse? These figures don't even include clothing costs!



The good news? If you're hoping to stock up on school supplies without draining your bank account, there are some things you can do to keep spending in check. Read on for a roundup of five money-saving back to (Continued on Page 5)

Cell Phone Etiquette

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Unplug Completely for Family

Summer time is vacation time for many families. Don't let your phone distract you from being fully present for the most important people in your life - your family. Whether taking a road trip, spending the day at the beach, or just sharing a meal, when you spend time with your family, you are creating memories that will last a lifetime. When you put your phone away for family time, you are showing your family that they are your priority and modeling polite cell phone etiquette for your children.

Technology should enhance your relationship with the world around you, not detract from it. Appropriate cell phone etiquette is not only courteous and respectful, it helps ensure that you are in control of your phone not the other way around.

Pay Attention to Your Surroundings

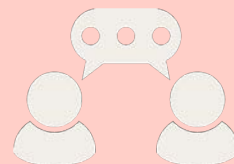
Whether you are texting a friend or catching up on the latest news, looking at your phone screen takes your attention away from your physical surroundings. There are innumerable videos available online, showing people engrossed in their phones completely unaware of hazards in their area until they walk directly into them. However, it's not just a safety issue. If your focus is on your phone, you are likely to miss the beauty and surprises of the world around you.



Century's Customer Experience

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clients. As consumers ourselves, many of us have had stressful experiences when reaching out to receive customer service. We treat this journey as a partnership with our clients and set our service standards, as such.



We are always working toward improving the service we deliver and welcome the feedback that our clients' provide. Football coach Vince Lombardi said, "Perfection is not attainable. But if we chase perfection, we can catch excellence." We appreciate our clients taking time to complete surveys. We review each comment received and use that feedback to assist us in mapping out the client journey from the client perspective.

We value the partnership established with our clients and believe that partnership is key to every client's success. Here are a few tips for success, when communicating through our different channels:

- Chat is accessible from your MyCentury portal, which allows our representatives to provide you live instruction. For example, if we assist you in how to upload a document, we can confirm, during our chat, that the document upload was successful. Most of your program questions and resolutions can be handled using this channel.
- Email is a great way to communicate with us regarding non-urgent matters, especially if you are not able to participate in Live Chat, at that time.
- Phone calls are a good option, when communicating about urgent matters, such as last minute changes to deposits.



The Century Team is ready and willing to support and guide you along your path toward financial freedom. Thank you for selecting us to be your trusted partner on this journey and we look forward to continuing to build our partnership with you.



school shopping tips.

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1. Be Patient

While stores may begin advertising back to school sales in mid-July, this is also when prices are high. The real discounts can be found after school starts when retailers slash prices to make room for next season's inventory. The takeaway? If you're looking for the best prices, don't rush to the store. Instead, buy just the bare minimum or make due with last year's leftovers. Then, wait it out until a few weeks into the school year. Not only will you find lower prices, but you'll also enjoy a more peaceful, less crowded shopping experience.

Delaying your back to school shopping has the added benefit of helping you get a better understanding of your child's true needs versus mere wants.



2. Take Inventory

Speaking of supply needs, shopping without a list is asking to overspend. Before so much as stepping foot in a store, spend a few minutes inventorying what you already have. You may be surprised to find that last year's backpacks are packed with plenty of usable materials. If you're shopping for clothes, determine what still fits before handing over your credit card. For example, while pants that fit last fall may now be highwaters, shirts and jackets may make it through multiple seasons. By taking inventory before making your shopping list, you can head off unnecessary or wasteful purchases.



3. Set a Budget

If you're like most people, you probably have a limit in terms of what you can afford to spend. So why would you start back to school shopping without establishing a target amount? After taking inventory and making a list, you will have a clear picture of your shopping needs. Now, you just need to set a budget -- and commit to sticking to it.

4. Price Shop

From big box stores like Walmart and Target to office supply stores like Staples and Office Depot, there are many possible destinations when it comes to back to school shopping. Factor in dollar stores, thrift shops, and online

retailers, and your options are near-endless. However, if you want the steepest discounts, it's important to do your research before setting out.

Thanks to the internet, it's easier than ever to find the best deals. Be sure to check weekly ads and circulars for prices and coupons. And don't forget that many websites and apps do the comparison shopping for you,

including [ShopSavvy](#), [BuyVia](#), [ScanLife Barcode & QR Reader](#), [PriceGrabber](#), [NexTag](#), [Shopzilla](#), [Slickdeals](#), and [Invisible Hand](#). Not only can these sites and apps help you shop and save on millions of products, but many also offer additional features and functionality, such as historical highs and lows and price tracking -- all aimed at helping you make the most informed buying decisions.

Also, don't underestimate in-house store brand items. In many cases, the quality is just as good as name brands like Elmer's and Crayola for a much lower price.

5. Don't Deviate.

You've devoted a significant amount of time and energy to taking inventory, setting a budget, comparison shopping, and making lists. Don't let it all go to waste once you're on your actual shopping mission. Many retailers lure in customers with amazing deals on a handful of products in the hopes that you'll buy more expensive items while you're there. Don't fall for it! To stay within your budget, stick to the plan and only buy what's on your list for each store.

Let's face it: Raising kids is expensive. However, back to school shopping doesn't have to be a bank account buster. By following these five tips, you can shop smarter and save big this school year.



ANNOUNCEMENT

The Century team has recently launched a new Facebook page focusing on tips and articles to help you enjoy your life while saving a few dollars!

Check it out and LIKE us today.



It's More Than Just the Vacation (Continued from page 1)

"dip into" your vacation fund; you might even consider setting up an automatic recurring transfer of money from your regular checking account into your vacation account to boost your savings. If you get paid bi-weekly, even scheduling a \$20 transfer per paycheck will equate to \$40 in extra savings each month—all without you having to lift a finger!

Cutting back a little on your day-to-day spending can also help you save up for your vacation. Packing your lunch and bringing it to work, instead of going out, can easily save you \$5-\$10 per day during the week, which is a savings of \$25-\$50 per week! That's money that can easily go towards a hotel stay, transportation, or even a little extra spending money for your trip.



Planning is Half the Fun!

Even if it will be months or even years before you have enough money saved for your dream vacation, you can motivate yourself to keep saving by planning out portions of your trip in advance! Take some time to research some of the different activities you'd like to partake in during your vacation. For example, if you'd like to go on a cruise, why not look into different add-on excursions that will be available for you to participate in at each of your stops?

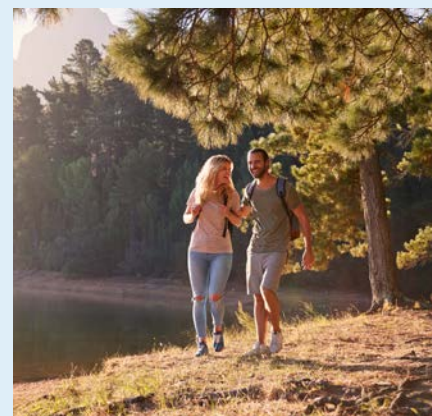


Taking the time to research transportation options in advance is also a good idea. Setting up an airfare monitor, for example, can help you find the lowest rates on flights so you can take advantage of them when they become available. Even if you're planning on driving or taking another mode of transportation to your destination, it's never too early to plan out a tentative itinerary. The more planning and research you do, the better prepared you will be when it finally comes time to embark on your trip!

Making Every Day a Vacation

Feeling a little bummed that you won't be able to take your dream vacation anytime in the near future? Consider ways in which you can make your everyday life a little more "vacation-like" in the meantime. One of the best ways to do this is to break out of the routines you're most familiar with.

For example, if you're the type of person who generally works 9-5 during the week and then comes home to lounge around until bed time—consider going out of your way to plan something fun after work at least once a week. It doesn't have to be anything expensive or extravagant; taking time to meet a friend for coffee or even spending an evening hiking at a local park can be great ways to break out of your everyday routine while reconnecting with yourself and others.





When was the last time you acted like a tourist in your own town? If you have some free time this coming weekend, make it a point to tour your city as though you've never been before. Explore local museums, parks, and other attractions. You might be surprised at just how much your local area has to offer, and you'll likely feel as though you've taken a true vacation by the end of the weekend.

Everybody deserves a vacation every now and then—and you're no exception! The key is figuring out what steps you'll need to take to save for your ideal vacation. And, in the meantime, there are plenty of ways to keep your everyday life fun and exciting!

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>Client 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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