

Journey to Better Financial Health



2nd Half of the Year Day: Time for a Financial Check

2020 has been a rough year for everyone and it has sometimes felt unbelievable as to what we have endured thus far. But 2020 will end and the end of June marked the year's halfway point. That makes the start of July the perfect time to reassess your budget to make certain that you are on track with your expenses and goals. Perhaps you put into place a detailed plan at the start of the year, but if 2020 illustrates anything it's this: you can't plan for the unexpected.

At the start of the year, no one could have predicted the effects that

COVID-19 would have had globally. There was no way you could have known what effect the pandemic did and will have on your finances and budget. Many have been deeply impacted. While COVID is an extreme example, there will always be unexpected issues that arise. This makes the start of the second half of the calendar year the perfect time to review your budgeting plan and make certain you're headed where you can and want to go. Here are some steps you can take to stay or get back on track.

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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.

RAYMOND

Raymond is a 64 year old Californian that loves being in the out-of-doors so much, he has worked and played in it his whole life. Since the age of 16, Raymond has worked on small farms. When not ...
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[Click to Read His Story](#)



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!

Happy National Parents' Day: Celebrating in Uncertain Times



Even if you've never heard of this holiday before now, it's an important one: **July 26th is National Parents' Day!** Celebrated on the fourth Sunday of July every year, this annual observation honors the important role parents play in the lives of their children. Certainly, the last few months have found many parents in uniquely stressful and unanticipated times. However, this is all the more reason to appreciate their dedication to their kids through the good and the bad. Here's a closer look at this special holiday, why it matters, and low or no cost ideas for celebrating.

All About National Parents' Day

National Parents' Day was officially signed into law by President Bill Clinton and adopted by Congress in 1994. Its purpose? "Recognizing,

uplifting, and supporting the role of parents in the rearing of children." The National Parents' Day Council says of the holiday, "On this day each year, Americans recognize outstanding parents, celebrate the teamwork in raising children, and support the role of parental guidance in building a strong, stable society."

The COVID-19 crisis has found many parents carrying unprecedented burdens. From unexpected financial woes, to managing young kids' remote learning endeavors while simultaneously judging their own professional commitments, to helping older kids cope with missing proms, graduations, internships and other milestones, the obstacles are many. And yet parents continue to rise to the challenge in order to support their kids' health and happiness.

Celebrating National Parents'

All over the country on National Parents' Day, towns and neighborhoods host events honoring parents. Parents' Day Committees organized at the local level sponsor programs, including applauding exemplary parents within the community. At the national level, meanwhile, a Parents of the Year Banquet is held in Washington, DC to recognize moms and dads who "exemplify parental love, service, and dedication to their family and to the

broader family of their local community." If you know someone you'd like to nominate, you can do so through [the National Parents' Day website](#).

However, parents don't need to receive an award to know they're love and appreciated. While some people choose to shower their moms and dads with cards, flowers and gifts, there are less costly yet equally impactful ways to show your love. These include attending to a helpful task or chore around the house; organizing a car parade for socially distanced loved ones; or cooking a special meal. Even something as simple as taking a walk together or planning a multi-generational movie night is symbolic.



While the acts of generosity and sacrifices made by parents to provide emotional, physical, and financial support for their children often go unacknowledged, they benefit their children well into adulthood. There's no better example of this than the commitment you made to achieving financial wellness. Sticking with your debt relief program, even under extremely trying circumstances like the current pandemic, is an accomplishment. While it may not be easy, doing so is one more wonderful thing you can do for your kids that could have long-term positive affects on them. Not only will they feel your relief and increased security when your family is financially stable, but you'll also be serving as an invaluable financial role model for them.





Spotlight on Success — Raymond

Meet Raymond. Raymond is a 64 year old Californian that loves being in the out-of-doors so much, he has worked and played in it his whole life. Since the age of 16, Raymond has worked on



small farms. When not pulling long 16 hour days, Raymond would hike, fish and enjoy his newest hobby of photography.

Unfortunately, the farms in his area got hit hard economically and his pay was reduced more than once. Raymond was forced to seek bankruptcy in his 40's, due to overextending himself and the lack of work. Now that he is reaching retirement age, he is feeling the stress of his expenses outweighing his income but did not want to file for bankruptcy a second time.

Raymond heard about Century through a friend that had just completed their program. He worked with a Debt Specialist at Century, revised his

monthly budget to work with his current income, expenses and his program payment and hasn't looked back since.

"I like working with the Century staff." Raymond said. "They are very helpful with all of my questions. The online staff are excellent, too!"

All of Raymond's accounts are settled and in term pays (i.e. payoff the agreed settlement over a period of months). With his continued consistency of making his monthly program payment, he will have the accomplishments of completing his program in just under 11 more months.

"I recommend Century to anyone who wants to get out of credit card debt."

Thank you Raymond for your glowing



HAVE A QUESTION?



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

**Available during regular business hours only*



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.

recommendation and **CONGRATULATIONS** on successfully navigating your program like a pro! Our team is here to support you in any way we can, now and in the future.



Over-50 Discounts You Can Take Advantage of Now!

If you've made it past your 50th birthday, you've been through a lot! Here's the good news ... Today's over-50 crowd generally expects to live as actively as they did in their 30s and 40s. Only now, you get discounts!

Over-50 Discounts You Can Use Today

Learn about some over-50 discounts you can take advantage of to help manage your budget and enjoy the kind of life you want to live.

AARP Discounts

Some people only associate AARP with insurance products, but this organization also provides members with everyday discounts. They even have a phone app that will help you find deals on the go or at home. While AARP offers too many discounts to list here, some highlights include free movie screenings, an active job board, such popular restaurants as Denny's and Outback Steakhouse, hearing, dental, and vision services, and even auto purchases and cell phones. Of course, AARP may also help you save money on such important purchases as car, home, and even health insurance.

Standard AARP membership costs \$16

a year, but you can even get a discount on that by choosing a longer membership term or automatic renewals. You can see a complete overview of benefits at the [AARP discounts page](#).

Entertainment, Travel, Shopping, and Dining Discounts

Even if you don't join an organization like AARP or AAA or simply want something they don't offer, you can access many over-50 discounts by presenting an ID, selecting your age on an order form, or in some cases, just by asking. Some discounts may vary by location, even for national chains, so it's wise to check with local businesses first.

Hotel and Motel Savings for Senior Guests

Motel 6, Travelodge, and Red Roof Inn are examples of hotel or motel chains that offer a 10 percent senior discount. Some other hotel chains, like Ramada, Wyndham, and Marriott, offer varying discounts by location. La Quinta has a 10-percent discount for any guests over 65, but it also applies that discount to all AARP members over 50.

Senior Savings at Restaurants

You may find senior discounts at many local restaurants. You just need to ask! Some national chains, like IHOP and Perkins, have a special discount menu for older diners. Others, like Carrabba's, Landry's, and Outback, will

trim 10 percent off any order. In most cases, discounts exclude alcohol.

Cheaper Transportation for Over-50 Travelers

Avis, Alamo, and Budget all have senior discounts for rental cars. While American Airlines discounts may vary by the route, British Airways reduces economy tickets by a flat-fee of \$65. Southwest has a varying discount but gives seniors free refunds. Also, look for discounts on long-distance trains, buses, and local, public transportation.



Senior Shopping Days

Shopping discounts for people over 50 may save you money on everything from wireless service to clothes to crafts. Many retail outlets limit their discounts to certain senior shopping days.

For instance:

- **Jo-Ann Fabrics** has 20-percent discounts on their senior shopping days, but the exact day of the week could vary by location. In contrast, Michael's offers only 10 percent, but you're not limited by the day of the week.
- **Dressbarn** has 10 percent discounts on Tuesday and Wednesday, Ross discounts 10 percent on Tuesday, and Kohl's cuts prices by 15 percent for older shoppers on Wednesday only.
- If you enjoy **thrift shops**, you should see if your local **Salvation**

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Over-50 Discounts You Can Take Advantage of Now!

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Army outlets will cut your bill by up to 50 percent on their selected senior shopping days.

Making the Most of Your Discounts

Some companies publish standard discounts. At the same time, deals might vary because of the location, type of service or product, or even the day of the week. In addition, you may be entitled to more than one offer. For example, some businesses may offer senior discounts but have a better deal for AARP or AAA or even members of their own loyalty program. It's always a good idea to compare offers to make sure you enjoy the most savings.

Most of all, it's impossible to provide you with a comprehensive list of promotions, deals, and discounts for people over 50. Some companies promote their offers, but others won't offer them unless you ask. If you plan to shop for new clothes, take a trip, or get supplies for your next craft project, take a few minutes to check online to see which businesses will reward you for your age and experience.

Don't forget to ask... YOU'VE EARNED IT!



4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT METHOD FOR YOU!



1

Inbound Automated Settlement Approval

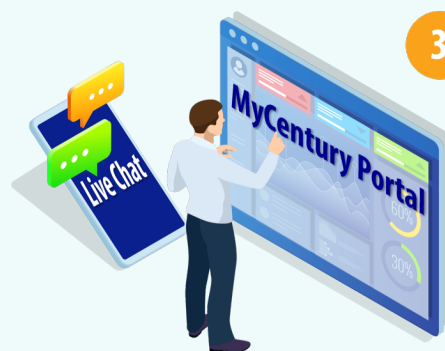
- Call us at **888-913-8784**
- Select Option 3, then Option 1
- Verify your **Century ID**
- Review the Settlement Details and Approve



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

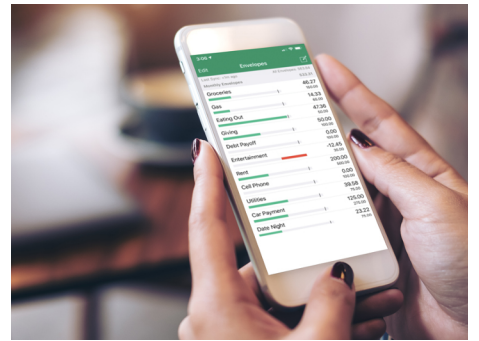
4

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.



Finding the Best Budgeting App for You



The COVID-19 pandemic has disrupted millions of people's household budget plans. With hundreds of thousands of people out of work, the strain on the economy is being felt strongest right at home. Now, more than ever, it's important to manage the money you do have with prudence and forethought. It's never smart to let money trickle down the drain, but the current situation makes it even more crucial to track every penny spent.

Unfortunately, it's not always easy to track spending. Anyone who's tried to record the details of every penny spent knows that it can be an uphill challenge to be precise and consistent. Luckily, there's an app for that. Budgeting apps let you easily manage your money right from your mobile device. Here are the best ones on offer right now.

Goodbudget

[Goodbudget](#) is ideal for those who are used to writing everything down and newly transitioning to digital budget keeping. Compatible with both Android and iOS, Goodbudget offers manual transaction entry but combines it with visual graphs and stats that let you see exactly where your money's going. You can even sync your Goodbudget app with a family so you can track everyone's spending. Goodbudget has both free and paid versions, making itself a budget-friendly option.

to PocketGuard is that it's only compatible with iPhone, iPad and Apple Watch.

Making and keeping a budget isn't something that comes naturally to everyone. But with the assistance of a budgeting app, it can be a no-brainer that helps you curb spending, save money and learn more about money management. Maybe it's time to take control of your finances and try out a new budgeting app for yourself!

YNAB.

[YNAB](#), or You Need a Budget, is a budget app geared toward those who are seeking to get out of debt. The app not only gives you fun and easy to use budgeting tools; it's also designed to teach you how to better manage your money. If debt is holding you back from financial security, YNAB could be a smart option. The drawback is that the app itself is \$11.99 per month or \$84 per year. While not for the cash-strapped, YNAB is a useful tool for becoming debt-free.



[PocketGuard](#) is a free budget app that aims to simply money management for just about everyone. The way it works is that a budget is designed for you that's based on your existing spending habits. This can be a real eye-opener for anyone who doesn't currently track their spending. Once the budget is made, you can then make adjustments right in the app. PocketGuard lets you set goals for yourself, such as saving for a specific item like a downpayment on a house or a new car. It's chock full of graphics that help you to visualize your spending and savings habits. This alone can be a strong motivator to save more. Finally, PocketGuard comes with some financial product offerings that can further help you save money on insurance, car loans and mortgages. The biggest drawback



BUDGETING THROUGH A CRISIS CAN BE VERY TRICKY WITH THE UNKNOWN'S FACING AMERICANS 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.

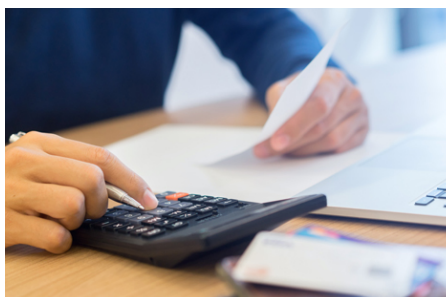


Put money in your 'Rainy Day' fund. As we have seen, an emergency can happen very unexpectedly

2nd Half of the Year Day: Time for a Financial Check *Continued from page 1*

Knowing Is Half the Battle

The first step is to review your current 2020 budget. Do you know precisely how much you are earning and spending right now? If not, it's time to find out. Even if you made a comprehensive budget a few months ago, you may have found your income has changed since then. If expenses are exceeding your income, then it's time to take a careful look at discretionary spending to figure out where to cut back. Perhaps you're doing a bit better with your budget this year than expected. In that case, it's important to determine if any extra money is serving your financial goals. It could be a good time to reevaluate how to best save or pay off your debts more quickly.



Review Your Goals

The world is a different place than it was six months ago. It's likely your life looks somewhat different as well this year. Now is a good time to review your goals, perhaps they too have changed. It's important to spend time reflecting on whether your goals are still in alignment and make some course corrections if needed.

Be Mindful of Debt

Though these are difficult times, it's critical to not fall behind on programs setup to get you out of debt. Paying off unsecured debt is an important priority. If your financial picture has changed, it's important that you take steps to insure that you are able to meet commitments and stay the course with your goals. If you do find yourself with extra money at this time, it may be worth paying extra into your debt relief program. You may also have secured debt, such as a home

mortgage or car loan. These require regular payments, but there is no need to attempt to pay it off earlier, especially if you are working on your unsecured debt.



Unanticipated Expenses

Once you've made sure your current expenses are properly budgeted for, a great place to put extra money is into a savings account. This allows you to be prepared for sudden hardships, which are a part of life, and have certainly been a big part of 2020. Putting a little bit away today, can make a big difference in dealing with the unexpected expenses of tomorrow.

Maximize Tax Savings

When you plan ahead with your money, you can take advantage of many tax-saving opportunities, including:

- **Retirement Accounts:** The maximum contributions that you can make to a tax-saving retirement account goes up regularly. Are you up to date and contributing the maximum to your accounts? For 2020 the maximum increased to \$1,950 for many plans, including 401(k), 403(b) and the majority of 457 plans. If you are not maxing out your retirement contributions, can you change your budget to allocate more money to this tax-saving plan?
- **Health Savings Account (HSA):** For those with high-deductible insurance, contributing to an HSA can be a great way to save money on medical expenses.

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](#)

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



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](#)

Click above 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:

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



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