

Journey to Better Financial Health



Happy Independence Day: Steps You Can Take to Financial Freedom

By enrolling in your Century program, you made it clear that you are ready to declare your financial independence.

With the fourth of July coming soon, it reminds us that there are other steps you can take advantage of to further your journey toward financial independence. The good news is that you can declare your financial independence, save for unforeseen expenses and prepare for your retirement with the steps below.

Start by Declaring Your Financial Independence with a Budget

The first step in any good financial plan involves creating a budget. Take a look at all your household bills and expenses,



including your subscription services. We recommend creating a spreadsheet of all your current bills. Then, in a separate column list all your income sources. Next cut unneeded or frivolous expenses.

Next, determine if you are earning more than you spend? If you're not earning more than you spend each month, it may be a good idea to find some additional income sources, like gig work, a part-time side job, or a better-paying job. After all, you can't save if you're spending every dime you earn.

Take Your Independence to the Next Level with an Emergency Fund

Emergency funds are for unforeseeable expenses, like car and appliance breakdowns or the sudden loss of a job. In the past, the recommendation was to have three to six months of your expenses in a savings account. Today, it may be more prudent to have between 12 and 18 months of living expenses saved. To effectively start your

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.

SOPHIE

Sophie joined Century after falling behind on out-of-pocket medical payments stemming from her cancer treatment. After surviving cancer and being in remission twice ...
(Continued on page 8)



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

emergency fund, take another look at your budget. Add a row labeled emergency fund. If you have any money left over at the end of the month, put it in the savings account you use for your emergency fund. Once you've achieved 12 to 18 months of living expenses into your account, it's time for the next step.

Light Your Financial Fireworks with Investments

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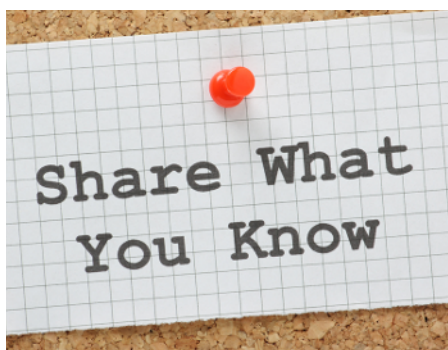
Happy Independence Day: Steps You Can Take to Financial Freedom

Continued from page 1



Once your debt is under control, it's time to light your financial fireworks with investments. This can be as simple as participating in your company's 401k plan and starting your own independent IRA with your banking institution. You can also take out CDs and invest in the stock market, once you become more comfortable with investments.

Consider Sharing Your Financial Independence



Throughout the process of taking your financial independence into your own hands, you'll learn a lot. Consider sharing what you've learned, so that others can take steps to enjoy their financial independence. This may mean sharing your Century experiences with friends and family that could be struggling financially. Don't forget the Century referral program will pay you \$100 for a qualified [referral joining our program](#).

You can also start helping your younger

relatives (i.e. nieces, nephews and grandchildren), by adding to a 529 college savings accounts and helping pay for extracurricular activities, to support them in broadening their knowledge and start out their adult lives with as little debt as possible.

Whichever steps you are able to take in tandem with your Century program, will only decrease the time it takes for you to reach your financial independence in the future. Thank you for being a valued Century client and our team is always here to support you on your journey to better financial health.

PROGRAM TIPS

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.

Want Some Extra CASH?

Refer a friend to Century for help and make some cash today!

[Learn More](#)

Financial Aid Secrets for College Students



With the COVID-19 pandemic having taken a huge financial toll on many hard-working Americans, the upcoming academic year will prove to be challenging for many college students and parents alike.

Shelling out thousands of dollars (or more) to attend school is difficult enough under "normal" circumstances, after all.

The good news? There are plenty of opportunities for financial aid available. From school-sponsored scholarships to Federal grants and everything in between, knowing how to take advantage of the resources available to you can make paying for school easier on your wallet.



Take Advantage of the "Summer Melt"

One of the biggest "secrets" to maximizing your financial aid package is to take advantage of a phenomenon

known as the "Summer Melt." This refers to the time around the end of May when many students who have already committed to a particular school/college change their minds and either choose to attend a different school or drop out altogether.

When this occurs, any financial aid money that was allocated to these students becomes freed up, creating the perfect opportunity for prospective students to bolster their own financial aid packages.

The best way to take advantage of the Summer Melt? Contact your school's financial aid office directly during the mid-summer months (ideally around late June or early July). This is usually around the time that most students who have changed their minds have formally withdrawn from the school. From there, the financial aid that was allocated to them has recently been freed back up and schools may be more willing to work with you.

Specifically, you'll want to ask if there are any new financial aid opportunities available for you, whether it be more scholarship money or even a grant that you won't have to pay back. If you're already taking out student loans, it's possible that you may be able to take out a larger subsidized loan than you originally qualified for (which will save you from accumulating interest while you're in school).

(continued on page 4)



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*



Our Century Alert System (CAS), communicates the most important program notifications to you via texts, automated phone calls and emails.

Learn More



SUBSCRIBE

to the Century
YouTube Channel

Financial Aid Secrets for College Students

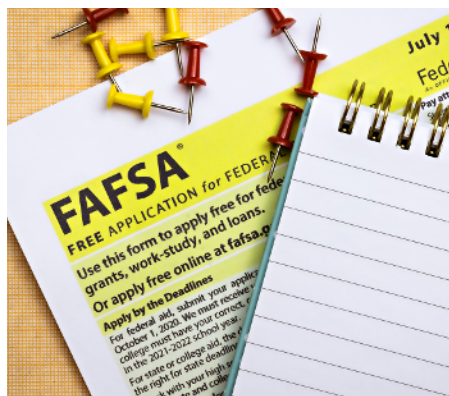
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More Tips to Maximize Your Financial Aid

In addition to taking advantage of the so-called Summer Melt, there are some other steps you can take to maximize your financial aid and minimize your out-of-pocket expenses this school year. Start by exploring new scholarship opportunities as they become available. Aside from the **scholarships** offered by your school directly, there are all kinds of private scholarships that you could be eligible for and that can add up quickly. Some of these will require you to write a short essay, while others may only require you to fill out your contact information to apply.

You'll also want to make sure that



you're taking advantage of any **grants** for which you qualify. Like scholarships, grants are money that you don't have to pay back. One of the best ways to determine your eligibility for grants is to fill out a **Free Application for Federal Student Aid (FAFSA)**. If you haven't done this already, check your school's FAFSA

application deadline; if it hasn't already passed, complete your FAFSA as soon as possible!

The Final Word on Paying for College

It's no secret that paying for college can be difficult for students and parents alike. Fortunately, there are all kinds of resources available (from grants and scholarships to low-interest loans and subsidized loans) to make paying for school a little easier. At the end of the day, it's also important to remember that a college degree can pay off many times over by helping you land a stable and well-paying job after graduation!

Speeding Up Your Century Program

PROGRAM TIPS

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 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.

Century Announces a New Value Added Service for YOU!

 **billcutterz**

Do you have a cell phone? Internet? What about cable or satellite TV? Just like most of us, you're probably paying an arm and a leg for those services. Billcutterz saves you money by negotiating lower rates with your current providers.

[Learn More](#)

Need a refresher of how your Century Debt Settlement program works?

Review our new on-boarding video that reviews all aspects of your program, includes great tips for success and information about new features.

[Watch the Video](#)

July 12th is National Simplicity Day

July 12 is National Simplicity Day—a holiday that few people have heard of but that many people could benefit from celebrating.

With a better understanding of the idea behind this holiday and how its principles can improve your own lifestyle and finances, perhaps you can make some changes to begin living a more simplified and stress-free life.

More About National Simplicity Day

This particular holiday was created in honor of transcendentalist Henry David Thoreau, who was known for reflecting on simple living in his writings (including the famous book *Walden*). The idea behind this holiday is that sometimes, life is best lived when you cut out all the unnecessary things and tasks that don't bring you joy. This doesn't mean going without; it simply means getting more out of less.



A simpler life can also cut down on stress, leaving you with less pressure to accumulate pointless things or spend your precious time on activities you don't truly enjoy. And of course, by cutting out some unnecessary things in your life, you can be better off financially as well.

Simplifying Your Life to Save Money and Reduce Stress

So, what are some steps you can take to start simplifying your own life in



celebration of National Simplicity Day? The nice thing about this holiday is that you can observe it as drastically or subtly as you're comfortable with.

- One goal that you may want to consider is simply sitting down and making a physical list of the things and activities that are most important to you. This might include physical objects and things like spending time with family. Focus on the things and activities that bring you the most joy in your everyday life; this will be your guide to cutting down on some of the "clutter" that may be having the opposite effect.
- From there, brainstorm some ways in which you could begin living a simpler life today. This could mean going through your garage and closets to find physical objects you no longer need. You could even consider taking these items and holding a garage sale to get rid of them and bring in some extra cash.
- Another way to potentially simplify your life is to stop worrying so much about having the "latest and greatest" things. When something breaks (such as an appliance or electronic), look into having it repaired rather than replacing it outright. Doing so will not only save you money but will cut back on unnecessary waste.

- You can also simplify your everyday lifestyle to save money. Consider, for instance, something as minor as turning down your thermostat even a few degrees during the summer months. Doing so will put less wear and tear on your AC unit while also saving you money on your energy bills. Meanwhile, a difference of a few degrees inside your home will probably not even be noticeable to you.
- Cut down further on your energy costs and live more simply by hanging up your laundry to line-dry rather than running it through a clothes dryer. There's just something about the scent of line-dried clothes that cannot be beat by a store-bought fabric softener.

Get on the Path to a Simplified Life Today

These are just a few ideas for simplifying your lifestyle to reduce stress and save some money in the process. That money you save can then be used to add funds and speed up your Century program. Meanwhile, you will have cut out the excesses from your lifestyle to reveal a simpler and more enjoyable existence.

live simply

July 5th is National Workaholics Day

Are you a workaholic?

If you are, there is a "holiday" just for you. July 5 is National Workaholics Day. Instead of skipping lunch like you normally do, take lunch (or Zoom lunch) with coworkers – it's a first step in "curing" this condition. The workaholic condition might be one of the hardest to break because it is one of the few socially acceptable conditions a person might have. While many people think being a workaholic is good, it actually has more drawbacks than you would think. .

Signs of Being a Workaholic

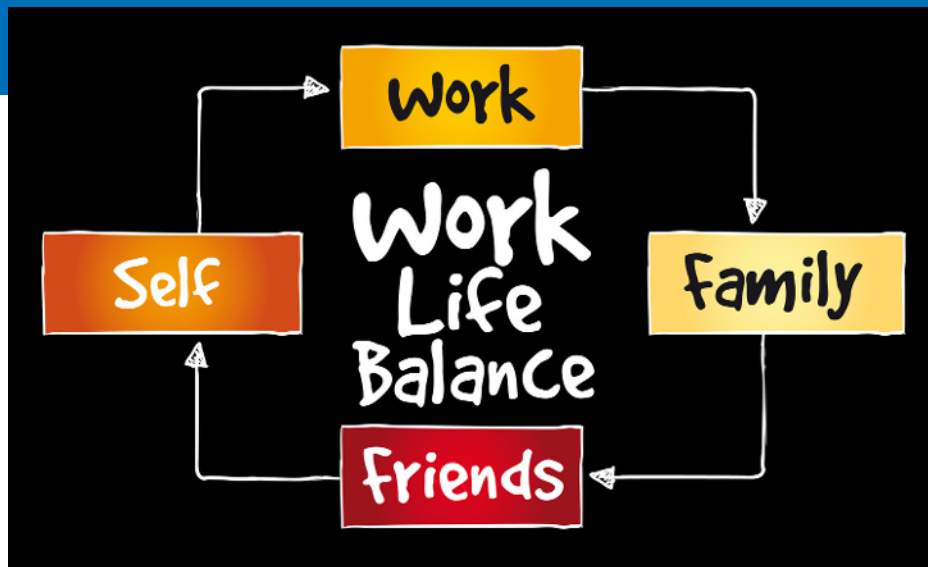
You might be thinking, "Well, that's an easy one – I don't stop working." It's more than that, though. Workaholics often have anxiety, do not have a social life, or are unhappy. They do not admit that they have a problem. However, making work your first priority can affect your health. You could suffer from impaired cognitive function from sleep deprivation. If you are staying at the office until all hours of the night and then showing up before the start of the workday, you are working too much and 1) not getting enough sleep, 2) ignoring your family and friends.

While achieving a good balance between work and life can be difficult, it is something you should do – for your health most importantly. These steps can help you achieve that balance and hopefully rid you of anxiety and sadness – if you are feeling these symptoms.



Make Yourself Take Lunch

Even if you don't want to eat –sit outside, take a walk, or do something, but get out of the office. Don't even look at your



social media or anything else that requires a device. Even if you have to vacuum the house (if you work at home) to get yourself away from all of your devices, do it.



Set a Time to Leave

If you normally stay at the office after hours, pick a time to leave. Stick to that time every day. If you can't manage to leave at 5:00 p.m. and you normally stay later than 8:00 p.m., set your time for 6:00 p.m. You can cut it down another hour after a few weeks of the "new" late time.

By the same token, do not leave for the office earlier than you need to in order to get there on time. If you work from home, pick a time and stick to it – preferably around 9:00 a.m., but no

earlier than 8:00 a.m. If you start working earlier, you should plan to leave earlier.



Leave Work at Work

Regardless of whether you work in an office or your home, do not check your work email after hours. Unless your job requires you to respond to emergencies, ignore texts and phone calls when you are off the clock. Your coworkers will just have to understand that you need to have some time for yourself.



Transition In and Out of Work

If you drive to work,

(continued on page 7)



July 5th is National Workaholics Day

Continued from page 6



use the drive as your transition time to allow you to walk into your house and be ready to spend time with family or friends. If you work from home, take 10 or 15 minutes to think about what you want to do now that your day is done and then get crackin'.



Don't Forget to Socialize

Working all the time doesn't leave room for play and that can be stressful on relationships. Start scheduling time to spend with family and friends – away from work. Don't discuss work. Turn off your devices and give your family and friends 100% of your time while you are with them.

Century Announces a New Alliance with



Tax Preparation, Tax Resolution, and Tax Monitoring Services

Community Tax has extensive experience assisting taxpayers with significant IRS tax burdens. Their dedicated team is ready to provide you with a free consultation to help determine the best plan of action for your specific situation.

[Learn More](#)

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 — Sophie

Sophie joined Century after falling behind on out-of-pocket medical payments stemming from her cancer treatment.

After surviving cancer and being in remission twice, Sophie's debts were racking up faster than she could pay them back. Sophie was only working part time in January of 2019 when she became disabled. In February, she found herself unemployed and only receiving disability checks.

Since her disability wasn't covering the medical bills, she started using her credit cards to help pay her monthly bills. Due to the extremely high interest rates and the lack of income, she was unable to pay down her debt and the balances kept climbing. This is when Sophie took action and sought out debt relief help from Century.

Joining Century's program helped



Sophie get the financial relief she needed. *"I've had nothing but super experiences with Century. They got some of the credit cards and accounts to accept less money."* Sophie said. *"I have a few months left in the program and Century has helped me a lot."*

Sophie not only understood her program, she also understood the role she played in her program's successes. She paid close attention to alerts and notifications our team sent along the way and it paid off for her. Sophie is now finishing out her final settlement and should be completed this year.

Congratulations on your program success Sophie!

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 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



Orchard Law, PLLC

Century has established a partnership with Orchard Law to support the effort to settle enrolled accounts with certain creditors.

Your Benefits with Orchard Law



No Additional Fees



Simpler Negotiations



2 Experienced Teams

Bank Account Bonus Month

Did you know that July is Bank Account Bonus Month across the United States? This month-long holiday, which was started by **Doctor of Credit's** founders Will and Chuck, encourages people everywhere to explore and take full advantage of account bonuses and other incentives offered by financial institutions across the country.

What are Bank Account Bonuses?

The concept is pretty simple, just like any other business, banks have to spend money to gain new customers. Some of the ways they do this is by running advertisements and offering sign-up bonuses. Specifically, these bonuses are incentives that many banks pay out to consumers who open up a new account with them and follow some basic requirements. These bonuses can total \$250 or more—and when you use them strategically, you could end up with an extra chunk of change in your pocket (or savings account) by the end of the year.

Ready to Celebrate Bank Account Bonus Month?

Now is a great time to consider researching bonuses and incentives currently being offered by various banks. Opening up a new account with a bank and taking advantage of bonus offers is not only a great way to celebrate this month—but to essentially score some free money that you can save, invest, or use to **pay down your debts** responsibly.

What are the Benefits to Having Multiple Bank Accounts?

- Meet multiple saving goals
- Hold a savings reserve
- Make use of FDIC coverage
- Get access to funds in case of failure
- Get different perks from

different banks

- Test out various bank accounts

Where to Find Bank Bonuses

So, where should you begin when it comes to taking advantage of bank incentives and bonuses this month? Without a doubt, the best place to find bank account bonuses is Doctor of Credit. He keeps the definitive list of the best bank account bonuses, and this is the first place you should always start.

Another way to find out about bank account bonuses are from mailers. Every few months, you probably get something in the mail with an offer from some bank (for example, US Bank seems to always send me something every few months). If you pay attention, you'll see plenty of bank bonus offers out there.



Finally, explore, where should you begin when it comes to taking advantage of bank incentives and bonuses this month? Start by exploring some current offerings from banks near you. What kinds of incentives are banks offering if you open up a new account for them, and what are the account requirements you'll need to follow before you'll receive your money?

For example, a bank may offer a \$250 bonus when you open up a new account. However, you may also have to open your account with a certain amount of money and then make a specific number of subsequent deposits before you will receive your bonus. In some cases, you may also face monthly fees or other small costs



(which can add up quickly) before you receive your bonus, so it's important to do the math and figure out which offers are most worth your time.

Ultimately, opening up a new account and cashing in on the bonus offer can result in hundreds of dollars earned. From there, you can continue to use the account or close it and move onto another bank. The money you make from taking advantage of these offers can add up quickly to total hundreds or even thousands of dollars; you can then use that extra cash to pay down your debts more comfortably.

The most important thing to keep in mind is that you'll want to review a bank's account requirements for earning the bonus before you open up an account to be sure it is worth your while.

The Final Word on Choosing a Bank Account

Ready to celebrate **Bank Account Bonus Month** in July? There are likely a handful of banks near you that are currently offering these incentives (and more) to those who open up new accounts. Now, it's just a matter of carefully choosing the one that's right for you.



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

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