



# Road to Financial Freedom

## Teaching Children to Budget

As a parent, your goal is to help your children attain success as they embark on their independent lives. Teaching children to live within a budget is a critical skill, yet many parents simply do not know how to begin. Follow these strategies to teach effective money management skills to your children.

### How Much Is Too Much to Share?

Before you start to teach your children to budget, it's smart to check in on your own financial health. Do you use a budget? Do you stick to that budget? How do you make decisions about money? What lessons have you found helpful when learning to manage your money? Understanding your own values surrounding money is essential to imparting healthy money habits to your children.



It is also helpful to make sure you are on the same page as your partner. Many parents worry that if they share too little about their own finances, their children will be too shielded from the realities of managing a budget. On the other hand, sharing too much about your own budget concerns may make your kids feel anxious or upset. Work with your partner to create a plan about how much you want to share about your family's financial situation and approach to budgeting.

### Start Simple: Demonstrate the Relationship between Money and Things

For young children, money may seem like a magical resource. Dad walks into the grocery store, grabs food, swipes a credit card, and gets to take everything home. Little kids may find it tough to make the connection between money and buying things they need. Start making that relationship clearer by practicing counting money with your children. When your son wants an ice

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## Success is Progress

Jim Rohn, an American Entrepreneur and motivational speaker, once said, "**Success is steady progress toward one's personal goals.**" As a partner in your journey toward financial freedom, let us assure you that you are succeeding! No matter what phase of the program you are in, you are making progress and progress is success.

Over the course of your journey with Century, you will encounter several milestones in your debt settlement program. Behind these milestones, there is your Century team working hard for you.

A LITTLE  
**PROGRESS**  
EACH DAY  
ADDS UP TO  
**BIG RESULTS**

At Century, communication between you and our team supporting your program is a priority. You may have noticed that your Century program is truly a partnership where we work together with you as you continue your journey toward financial freedom. A strong partnership requires clear communication from both parties and at Century, as you continue to progress along your program, you can choose how you would prefer to communicate with us. We are pleased to provide the following methods of communicating with us:

- **MyCentury** - Stay engaged with your debt settlement program by logging in to see how your program is working, authorize settlements, upload documents and much more! Click here to access your MyCentury portal.

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According to the Centers for Disease Control and Prevention (CDC), many of the greatest threats to men's health are preventable. These threats include heart disease, skin cancer, diabetes and prostate cancer. It's important to explore ways to improve and maintain your health now because practicing a healthy lifestyle today increases the likelihood that you will feel well and remain mobile as you age.\*

### Heart Disease: The Leading Cause of Death for Men in the U.S.

[The CDC states](#) that heart disease is responsible for one in four male deaths in

the U.S. And when it comes to sudden cardiac events up to 89 percent of them occur in men. Here are a few ways to improve your cardiovascular health:

**Diet:** Nearly 20 years after its initial report, the [American Heart Association](#) reaffirms the cardiovascular benefits associated with eating two, 3.5-ounce servings of non-fried portions of fish that are high in Omega-3 Fatty Acids each week. These fish include salmon, albacore tuna, mackerel and herring. Lower your LDL cholesterol and stay feeling fuller longer by eating high-fiber foods such as barley, oatmeal, brown rice, beans and oat bran.

**Exercise:** Any type of physical activity can benefit your health. Take the opportunity to participate in activities that you enjoy. (e.g., brisk walking, swimming, basketball, tennis, bike riding, etc.)

**Lifestyle Choices:** If you smoke, ask your physician to help you quit. Do everything you can to avoid exposure to inhalants like secondhand smoke, chemicals and air pollution. Manage your stress levels through meditation, reading or participating in a relaxing activity that you enjoy.

### Skin Cancer

Melanoma affects one in 28 white men. The good news is that skin cancer is easily prevented. Just remember to schedule regular checkups with your dermatologist and use sun protection products that are recommended by the Skin Cancer Foundation.

### Diabetes

Untreated diabetes can cause urological issues, neuropathy, erectile dysfunction, eye damage, dehydration, kidney damage and hearing problems. Once a man



gains weight, he is at a higher risk for developing diabetes than a woman would be. In addition, a man usually stores fat in different areas than a woman, which increases his risk of becoming diabetic. The biggest factor in diabetes prevention is maintaining a healthy weight through diet and exercise. If you are considered pre-diabetic, you may be able to delay or prevent the onset of diabetes by making healthy lifestyle choices. Should you be diagnosed with diabetes, regularly checking your blood sugar levels, eating healthy, diabetic-friendly meals and exercising regularly is essential.

### Prostate Cancer

Although the risk of prostate cancer increases with age, younger men have been known to develop it as well. When found in its early stages, this cancer is treatable; however, early-on, prostate cancer is usually asymptomatic (has no symptoms). The age when your prostate screenings will begin is based on your family history of the disease. Visiting your physician for your recommended annual or biannual prostate screenings is the best way to detect prostate cancer early.

### Certain foods and beverages may prevent cancer when added to your diet\*:

- ▶ **Lycopene:** watermelon, apricots, tomatoes, blood oranges, etc.
- ▶ **Beta Carotene:** orange-colored fruits and vegetables.
- ▶ **Polyphenols:** freshly brewed black or green tea.
- ▶ **Vitamin D:** cod liver oil, fatty fish and milk.
- ▶ **Vitamin C:** lemons, oranges, strawberries, leafy greens, bell peppers and broccoli.
- ▶ **Zinc:** lamb, beef, hummus, black beans and shellfish.
- ▶ **Vitamin E:** nuts (e.g., almonds, sunflower, etc.), wheat germ and soybeans.

\*The information contained in these topics is not intended nor implied to be a substitute for professional medical advice, it is provided for educational purposes only. You assume full responsibility for how you choose to use this information. Always seek the advice of your physician or other qualified healthcare provider before starting any new treatment or discontinuing an existing treatment. Talk with your healthcare provider about any questions you may have regarding a medical condition.

# HOME SAFETY

Did you know that June is National Safety Month? When was the last time you assessed how safe your home is, both for you and your family, as well as those that visit you? Here are some inexpensive ways to ensure your home is safe and help to keep it safe for years to come:

1. **Do a home audit.** Take an hour or so to go around your property to identify potential safety issues so you know which items need to be addressed ASAP. Get the kids involved too. This one tops the list for two reasons: It's free and it's simple.
2. **Fire safety.** Call your fire department and ask about inexpensive smoke and carbon monoxide detectors. Many communities offer free or discounted detectors or can direct you to an online store where you can buy them at a discount. Then remember to replace the batteries every year - a truly low-cost way to stay safe.
3. **Lighting.** Improve your lighting - indoors and outdoors. The cost of both fluorescent and LED bulbs has come down substantially, so it's a lot easier to add more light to dim entryways or stairs.
4. **Set pool rules.** No running around on the deck, no throwing people in or other types of horseplay, and no swimming without a buddy. These rules should apply at your pool (if you have one) and any pool you visit. If you own the pool, make sure it's surrounded by a locked gate (most towns require it anyway).
5. **Security.** Install a low-cost security system. There are DIY options you can install yourself and monitor from your cellphone. ([This article](#) offers some options for \$20 or less.) An alternative is to mount a fake security camera near your doors.
6. **Railings.** Tighten loose railing connections. Stairs are a major source of accidents. Make sure all the bolts and screws that connect your railing to the floor and walls are tight and secure.
7. **Anti-Slip tub.** Install tub decals and use a rubber-backed bath mat. Many dollar stores carry really inexpensive options that look, and work, great.



Get started with your DIY audit today. Even a small investment in improved home safety can pay off in a big way for you and for your loved ones.

## GARAGE SALE

### The How To's

With the warmer months of spring and summer finally upon us, it won't be long before weekend garage sales start to spring up around your neighborhood. For buyers and sellers alike, garage sales provide a great opportunity to either find some incredible bargains or make some extra cash. Whether you plan on hosting a garage sale this spring/summer or just want to make the most of your budget at your neighborhood garage sales, we've got some tips for you!

### Secrets to Hosting a Successful Garage Sale

Looking to get rid of clutter in your home while also making some extra cash in the process? If so, then consider hosting your own garage sale this spring or summer. With a little time and preparation, you can pull off a successful sale that clears out some of that clutter and puts extra money in your pocket that you can save or put towards your Century debt settlement program. Additional funds contributed to your Century program could lead to faster settlements.

**Choose Your Dates Carefully.** Deciding on the date(s) for your garage sale is one of the first and most important steps you'll want to take. Generally, weekends tend to be the best days



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# Summer Car Care Tips

The sun can be harsh on your car, both on the exterior and interior. Protecting your car from the sun will make it last longer and will help you save money. One of the biggest interior problems is that the sun cracks the dashboard and the seats, if they are leather or vinyl. You can save hundreds or even thousands on repairs and paint if you take a few simple, inexpensive steps to protect your car.



## Protect the Exterior

Wash your car often and wax it at least every three months. Washing the car gets the dust, dirt and bug guts off, all of which wears on the paint. You can use Dawn dish soap to wash it. Just be sure to use a soft brush or rag. The wax will help protect the paint from acids from bugs and dirt, and it will help protect the paint from the sun. When you wash the car, you are also washing the wax off, so the vehicle should be waxed often.

Make sure you clean the tires and rims, too, especially if you have aluminum or chrome rims. The dirt will eventually eat through the coating on the rims. Dawn dish soap also works well on the tires and wheels. If you have chrome or aluminum wheels, use a soft cloth instead of a brush. Sun can dry-rot the tires, so you should use tire black on them to help keep the tires from dry rotting. If you park outside and don't plan to move your vehicle for several days, cover the tires with old sheets to keep some of the sun's harmful UV rays away from the tires.

## Protect the Interior

If you can't park your car in a garage or carport, buy a sunshade for the front windshield. You can often find them cheap at dollar stores or even online. The sunshade will keep the sun off the dash and help keep it from cracking. Seat covers are great for vinyl and leather, they protect the seats and your legs from getting burned if the car was sitting in the hot sun. Using an old blanket that is pinned around the back to fit the seat also protects the material. The sun shade also helps to keep the carpet and cloth seats from fading.

Clean leather and vinyl seats with a product that has UV protection included to keep the seats from cracking. You should also protect the dash, steering wheel and other leather or vinyl components with the cleaner.



Detailing the interior and exterior is part of maintaining your vehicle, and allows you to save money since the paint and interior will last longer if you take care of it.

# Root Beer Float Popsicles

- 12-14 ounces Root Beer
  - 1 1/4 cup Vanilla Ice Cream (slightly softened)
1. Pour small amount of the root beer into each popsicle mold (equivalent of 3/4 inch in the mold)
  2. Evenly distribute the ice cream between the popsicle molds in spoonfuls.
  3. Pour root beer into molds in small amounts allowing the foam to die back before pouring more to fill the mold to the top.
  4. Cover with lid of popsicle mold. Place a sheet of foil on top of the popsicle mold top and insert the stick. The foil keeps the sticks in place so they don't slip into mold more than desired or float.
  5. Freeze until fully frozen. To remove popsicles, run molds under hot water for a few seconds and remove.

**Tip:** If you don't have a popsicle mold, small inexpensive paper or plastic cups are an easy stand-in.



# GARAGE SALE

## The How To's

(Continued from page 3) to host garage sales, since this is when the majority of people are off work and looking to shop. Time-wise, plan on an all-day ordeal if you want to maximize sales. It may seem odd to open up shop at 6 or 7 in the morning, but you may be surprised at how many "early birds" you'll see shopping at these hours. Having earlier hours is also great for days where you may have rain or other inclement weather putting a damper on your afternoon or evening.

**Advertise Plenty.** Unless you live off a busy road, you'll need to advertise your garage sale wisely in order to spread the word and generate interest. In the few days leading up to your garage sale, be sure to post signs at busy intersections in your area *and* around your neighborhood. You might also consider advertising online



by posting on neighborhood sites such as Nextdoor.

**Price Items Mindfully.** While you'll likely get some hagglers during your garage sale, it's important to price

your items reasonably to begin with, as a fair number of shoppers won't even bother trying to negotiate with you if they feel an item is priced far too high. Also be sure to consider the condition of an item when pricing it. For example, that leather sofa may have cost you \$500 when you first bought it, but if it's seen lots of wear and tear, you're probably going to have to let it go for much less.

**Be Ready to Interact.** Finally, be prepared to interact and negotiate with your buyers. Setting up a table and chair at the entrance of your driveway gives you a great opportunity to greet each shopper as he or she arrives. When it comes to haggling, consider the timing while entertaining offers. You probably don't want to drop your prices *too much* on the first day of your sale, but for items that are leftover in the final hours, you may need to be a little more open to negotiations if you want your items to sell.

### Helpful Hints for Garage Sale Shopping

On the flip side, if you plan on doing any garage sale shopping this summer, be sure to keep a few budget-friendly tips in mind.

**Avoid Impulse Purchases.** There is no shortage of deals to be found at garage sales, but it's important to have a good idea of what

you're looking for when you go into a garage sale and before you make any purchases. Otherwise, you're more likely to spend money on things you don't need simply because they're cheaply priced. When considering the purchase of a garage sale item, ask yourself these important questions:

1. *How much use will I get out of this?*
2. *Is this something I actually need?*
3. *Will I be upset with myself later if I don't buy this?*

### Don't Be Afraid to Haggle.

Furthermore, don't be afraid to negotiate and haggle, just be reasonable and respectful when doing so. The last thing you want to do is offend somebody that you're trying to buy something from by offering them significantly less than the item is worth. Also keep in mind that sellers are generally more open to haggling on the last day of the sale, as this is when they are most likely to be left with items they may have a hard time selling otherwise.

For buyers and sellers alike, garage sales can be one of the best parts of summer! Whether you're looking to host one of your own or prefer to shop garage sales in your neighborhood, be sure to keep these tips and tricks in mind.



# Teaching Children to Budget (Continued from page 1)

cream cone, tell him “Okay, that’s going to cost \$3. Let’s count out the money and buy it.” This helps your child understand how much things cost.

## Emphasize The Importance of Saving

It is never too early to instill the importance of saving money. Many parents adopt a “save, give, spend” rule for gifts that their children receive. If a child receives cash for a birthday gift, for example, equal parts may be designated for savings, giving away to a favorite charity, and spending. Beginning this lesson early in life helps kids recognize the importance of saving money.

To hammer home the message, make sure your child sees the tangible increases in savings over time. A clear piggy bank can be a great way to do this, as your child can observe the money physically accumulating. Alternatively, creating a savings chart to meet a particular goal (“Once you hit X dollars, we can go to the zoo!”) keeps children motivated to save while providing a helpful visualization of their progress.



## Be Honest about Opportunity Costs

By elementary school, kids can begin to understand the opportunity costs associated with purchases. They understand that money is a finite resource, meaning that if you spend \$20 on one thing, you no longer have that \$20 to spend on something else. To illustrate this concept, let children join in making some (small) financial decisions. For example, perhaps you have \$50 and want to plan a fun day as a family. Walk your kids through the decision-making process, weighing the pros and cons of each option in light of the money it costs.

## Teach Appreciation for the Things You Have

As kids enter their middle school years, comparisons with other children become more pervasive. All of a sudden, there may seem like a limitless number of things your kids “need” to keep up with the Joneses. This can be particularly stressful as a parent, as you want your children to fit in with their peers yet cannot indulge every whim. Whenever possible, look for ways to teach appreciation for the things your children already have. Learning to be content with the things you have is a great way to avoid money mistakes later in life.



## Entrust Your Child with a Supervised Budget

By the time your children are high schoolers, they can be trusted to manage a budget in a supervised setting. It’s up to your family to choose how to do this. One option is to provide a set dollar amount per month to cover all necessary expenses: clothing, makeup, food with friends, movie tickets, etc. Sit down with your child to make a sample budget, and monitor his or her ability to stick to it. This includes letting your child fail if necessary. Experiencing the consequences of blowing the budget on concert tickets, only to find that there is no money left over for new shoes, is a valuable life lesson that many children do not learn until long after they leave their parents’ home.

# Success is Progress (Continued from page 1)

- **Chat\*** - A private live chat feature in the MyCentury portal allowing you to communicate directly with a Century Customer Service representative about your program.
- **Email\*** - Our team monitors email and responds quickly to your questions. You can email us at [customercare@centuryss.com](mailto:customercare@centuryss.com).
- **Phone\*** - Live Century representatives are available to take your call phone call.
- **Century Alert System** - Text alerts sent to you for the most urgent updates during your program.





As a reminder, our operating hours are Monday through Thursday 9am - 8pm and Friday 9am - 5pm. We are happy to communicate with you however you prefer and are most comfortable, whether it's by email, chat or phone, and look forward to seeing your continued success on the program.

\*Century representatives are available during normal business hours Monday - Friday.

# 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><b>Century Contact Information</b></p> <p><b>customercare@centuryss.com</b>  <b>888-913-8784</b>  <b>centuryss.com</b></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><b>UCAN Contact Information</b></p> <p><b>877-462-8226</b>  <b>ucan.net</b></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><b>GCS Contact Information</b></p> <p><b>800-398-7191</b>  <b>globalclientsolutions.com</b></p>
 <p>3rd Party Bank</p>	<p><b>CFT Contact Information</b></p> <p><b>888-348-4543</b>  <b>cftpay.com</b></p>










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