

Journey to Better Financial Health



Celebrate Father's Day by Taking Care of the Men in Our Lives

June is not only the month in which we observe Father's Day festivities across the country. It is also a month that has been set aside as Men's Health Month.

What better way is there to celebrate Dear Old Dad than by working to help him take care of his health.

The good news is that there is more than one health. That gives you a few great options to choose between. We'll explore things you can do to take care of Dad for his mental health, physical health, and financial health.

Taking Care of Dad's Mental Health

Your dad has been there for you



through good and bad times throughout your life. Most often with a corny "dad joke" to commemorate the occasion. Now it's your opportunity to return the favor.

Consider a wide range of "gag" gifts that are sure to get a laugh from your dad. It can be something super silly like a Road Rage Button complete with ideal traffic sound effects or a potty putting green kit for dad's toilet time (and mom's annoyance).

Or it could be something sincere like a Daily Devotion Book for dads or a gift subscription to the Calm app. The idea is to help your dad find some downtime in his life or reduce stress. These types of gifts can be ideal options.

Taking Care of Dad's Health

Dad may be getting on up there in years, and you may be as concerned about his physical health as his mental health. Consider things you can do to help keep your dad fit and active well beyond Father's Day and Men's Health Month.

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.

RAPHAEL

Raphael's life went upside down in 2006 when he lost his job due to drugs and alcohol resulting in several attempts at rehab. After getting his life back on track with the help of a ...
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[Click to read Raphael's Story](#)

Even better, give dad gifts that will keep him active and spending time with you, like a state park pass that allows you to visit state parks in your state together for hiking, biking, fishing, and more. Consider going bird-watching with dad or spending a day at the lake. The goal is to keep dad active without making it feel like a lot of work for him. More importantly, you're giving him the best possible gift, your time.

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Celebrate Father's Day by Taking Care of the Men in Our Lives

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You might even consider giving your dad a fitness band and comparing stats daily. It gives you an opportunity to talk daily and lets your dad know you care.

Also, encourage your dad to take care of things like preventative health visits, vaccinations, and eating healthy. These things can extend not only your dad's number of years but also the quality of life within those years.

Taking Care of Dad's Financial Health

This one is a little trickier, but can be quite necessary. Especially if your dad is living on a fixed income. You might consider inviting dad to move in with your family if you have space. It may take some adjustments along the way, but can offer you both quality time together, while eliminating one of dad's largest monthly expenses — housing.



Of course, you don't have to frame the discussion as a financial one, but make it about the distance and reconnecting with dad as an adult. You'll need to establish ground rules everyone can live with, but this decision may be a huge weight off your Dad's mind and a massive relief of the financial burden living on his own provides.

If Dad appears reluctant or doesn't accept the offer, let it go. Chances are that he is touched you made the offer



but not yet willing to give up his personal sense of independence. He may reconsider in the future.

Don't forget to mind your own financial health when making plans for Dear Old Dad. The gifts you give dad do not have to be expensive to matter greatly. In fact, your time and attention can be one of the greatest gifts your dad will cherish most.

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

June 25th is the Halfway Mark to Christmas



Did you know that June 25th is Leon Day in the U.S.? Leon Day (Leon is Noel spelled backward), is the halfway mark to Christmas.

That means you now have six months to prepare, financially, mentally, and spiritually, for the main event.

We are committed to helping you stay on track to meet your financial goals. With that in mind, our mission is to help you prepare, now, so that Christmas doesn't take a bite out of all your hard-earned financial progress during the rest of the year. These tips should help.



Start Saving Now

Even if you already have a Christmas Club membership with your bank, it's a good idea to remember that Christmas involves more expense than simply gift-giving. It's never a bad idea to supplement those savings now. Plus, if you come across a perfect gift idea at an incredible price, you have the cash on hand to purchase the gift. Especially if you stash your monthly savings in an envelope or automatically transfer

them into a separate savings account each month.

The **SMART method** is a great way to set goals for holiday savings. In order for goals to be SMART savings goals they must be:

- **Specific.** Be specific about your financial needs. For instance, if you'd like an additional \$600 beyond your Christmas Club money, that should be your goal.
- **Measurable.** With only six months till Christmas, you know exactly how many checks you can expect between now and then. You need to make progress each month toward the final goal. If you are paid twice a month, then you can expect 12 paychecks between now and Christmas. You'll need to set aside \$50 from each check toward your goal.
- **Achievable.** You don't want to set a goal that is too ambitious. Keep it something you can achieve and live with for the next six months. Otherwise, you'll blow it all about month three and go on a giant spending spree. It defeats the purpose.
- **Results-Driven.** If you have a specific goal in mind, this is even easier. You can focus on the results and stay motivated along the way.
- **Time-Sensitive.** Finally, you need a deadline. December 25th is the big day. That's your deadline for saving your additional Christmas money.

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DID YOU KNOW?

Our **Facebook page** focuses on tips and articles to help you enjoy your life while saving a few dollars!

Click on the Like & Share button and LIKE us today.

HAVE A QUESTION?



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

**Available during regular business hours only*



SUBSCRIBE

to the Century
YouTube Channel

June 28th is National Insurance Awareness Day

are you covered?

National Insurance Awareness Day is June 28. It's a great reminder to examine your insurance coverage, assess your risks, and consider any life changes that necessitate updating your policies.

Once identifying your needs, you can comparison shop to get the best prices to aid you in your goal to pay down debt while still getting the right coverage.



What Kind of Insurance Do You Need?

You've been working hard to get yourself on strong financial footing. Paying down your debt is a fantastic commitment to reaching this goal. Unfortunately, accidents and disasters can come at the most unexpected time, and you want to be sure you're protected. Consider how costly it would be to have to replace everything you own. Without adequate insurance and, more importantly, the right kind, you could lose any financial gain you've made and end up back in debt.

Review Your Insurance Policies

Insurance provides you with financial security in the event you or your loved ones suffer damage, illness, or death. Periodically review your policies to ensure you have adequate coverage but aren't overpaying for premiums.

- Determine what insurance you have and if it's enough to cover any losses.
- Assess risks and purchase or reduce insurance accordingly.
- Understand what's covered and what isn't for home insurance (e.g. **flooding is not covered** in standard policies).
- Look at your premiums and deductibles and see if they can (or should) be adjusted.

Sometimes people overpay for insurance, especially when it comes to their premiums. Periodically checking the policies you have can make sure you're not spending more than necessary.

Consider Life Changes

Life changes occur, and it's important to have enough coverage. When reviewing your insurance policies, consider any major life changes—or even minor ones. For instance, ask yourself the following or similar questions.

- If you used to commute to work every day but now work remotely, can you reduce your car insurance premium since you are driving fewer miles?
- Did you welcome a new baby this year? If so, you might want to purchase life insurance to ensure both you and your partner are

covered in the event a fatal accident occurs so the surviving parent has enough money to take care of your family.

- Did you add or subtract any valuable possessions? If you've sold off any valuables, you don't need to insure them, or if you've inherited anything of value, be sure it's covered so you don't suffer large losses in the event of a theft or fire.

Confirming you are paying for the right coverage is essential, you don't need to over-insure, but you do want to make sure the most important areas of your life are adequately covered.

How to Find Better Insurance Rates

Insurance can ease financial burdens if a disaster occurs, and it's important to be sufficiently covered while keeping within budget. Reviewing your policies helps to confirm you're paying the right amount is essential.

- At renewal time, **check your declaration page** to look at the coverage you already have.
- **Decide what type of coverage** you need and, for auto insurance, what's minimally required by law.
- **Obtain free quotes** from at least three different companies, compare big national insurers and small local insurers.

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June 25th is the Halfway Mark to Christmas

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While saving additional money to help reach your holiday spending goals is certainly wise, there are other ways you can make more of your money for the holidays as well.

Buy and Store Gifts Throughout the Year

For some reason, many people put off the gift buying process until it's crunch time. That leaves you making questionable financial choices. It's true that there are a lot of great sales around the holidays. However, there are also amazing sales at other times of the year when you may even be able to find better bargains. Keep an eye out for perfect gifts throughout the year, and it won't be quite the same strain during the holidays.



Stick to Your Budget

One of the most important things to remember is that you should not derail your budget to spend on holidays. In fact, you may wish to look for ways to trim a little additional fat from the budget so you can stay on track for paying your bills and avoid increasing your debt in the process.

Try this easy tip... Stay on track by **TRACKING** your holiday budget and purchases. Setup a spreadsheet or notebook (whichever is your preference) and begin with your allotted budget. As you purchase items throughout the year, list them out with what you spent and who they are for. It is too easy to forget about a sweater you bought for Aunt Jane in July and that could cause you to outspend your budget as the holidays approach.

We understand that it can be tempting to overspend and go off-course as you prepare for the holidays. The earlier you begin the planning process, the better job you can do sticking to your guns and paying all your bills on time.

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](#)

June 28th is National Insurance Awareness Day

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- **Look at each company's quote** line by line to **see exactly what's covered**.
- **Compare offers** and ask if companies offer any discounts (e.g. bundling policies, affiliations, or good driving records).

There is no reason to be overpaying for insurance, yet many are. As an example, a study found Americans are paying a **whopping \$37 billion more for car insurance** than they need to.

National Insurance Awareness Day is a good reminder to carefully evaluate your insurance needs and how much you're paying. However, you can do this at any time of the year, along with routinely checking reputable online insurance comparison sites, such as **Insurify** and **PolicyGenius**. What's most important is to pay for what you need without paying too much.

Century Announces a New Alliance with



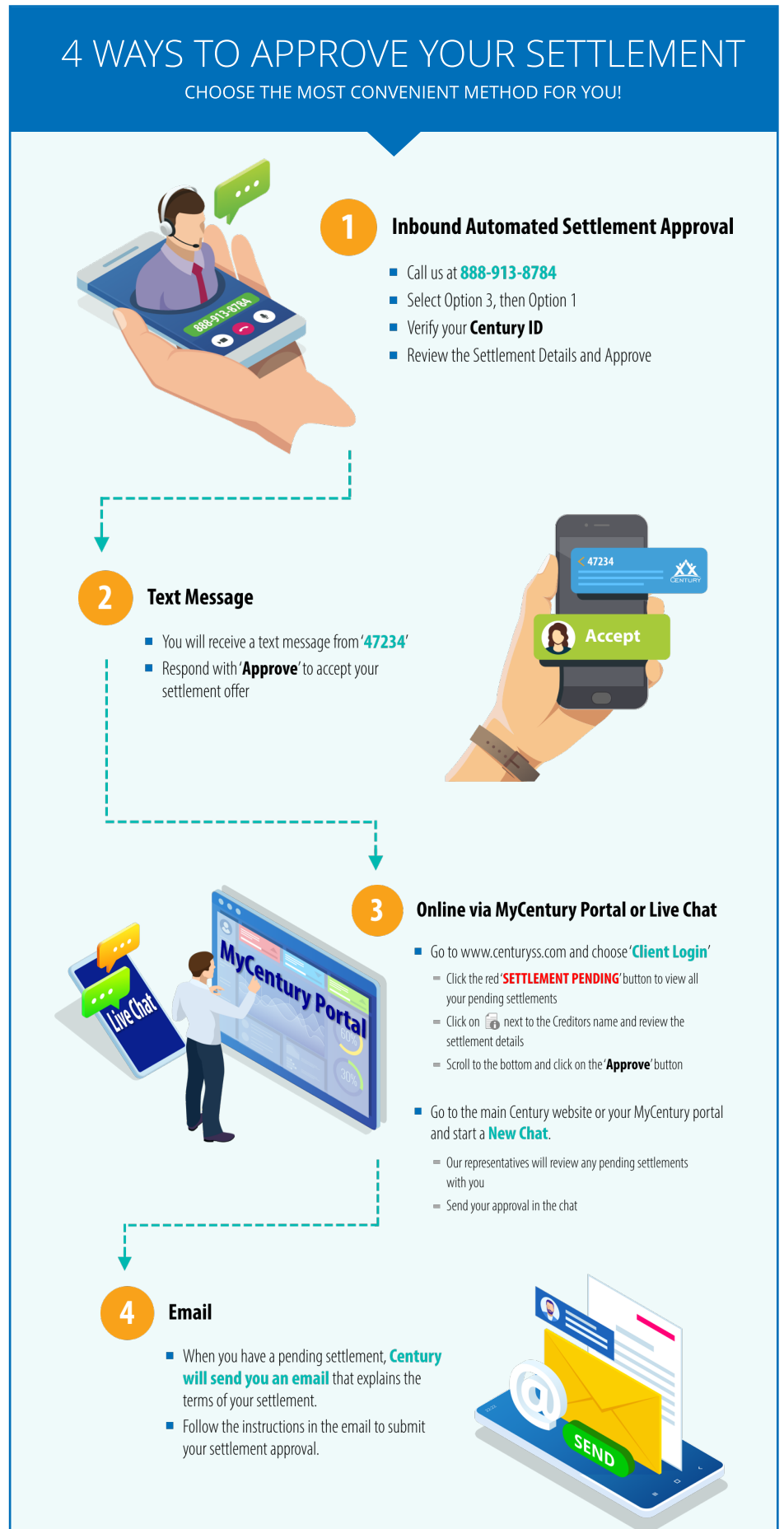
Tax Preparation, Tax Resolution, and Tax Monitoring Services

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!





Spotlight on Success — Raphael

Raphael's life went upside down in 2006 when he lost his job due to drugs and alcohol resulting in several attempts at rehab. After getting his life back on track with the help of a psychiatrist, he declared bankruptcy in 2012. As a result of the bankruptcy, he was offered a new credit card and decided he could use the help to re-establish credit.

When a series of events left him unable to keep up with his new credit card payments, Raphael began looking for ways to get relief from his new credit card debt. He found Century while he was looking to get a personal loan. After learning that he was not qualified for a loan, he was made aware of Century's debt settlement program. Raphael realized this was a good program for his situation and enrolled. He liked the idea of reducing his estimated payoff time, that because of



only making minimum payments, it would take more than a decade. ***"They estimated having this resolved for me within three years. So, I went for that,"*** Raphael said.

Raphael has been very pleased with Century's customer service stating, "The program is excellent. If I wanted to know anything, I could call them and they could tell me." When asked about his experience, he stated that ***"Everything has gone well and I'm satisfied with my program."*** Raphael has also referred some of his friends to Century.

We're very grateful for customers like Raphael. We wish him good luck on the remaining program. We here to support him and all of our clients with the best possible customer experience.

Thanks, Raphael!



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



Speeding Up Your Century Program

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.

June 30th is Social Media Day

June 30th is a day that has been set aside to celebrate social media. It's true that social media has enhanced lives in many ways over the years.

From finding incredible recipes, outfits, and decorating ideas on Instagram and Pinterest, to reconnecting with family, friends, and even lost loves on Facebook, to finding "how-to" videos for practically everything under the sun on YouTube, social media is a force that is here to stay.

However, there are risks involved with using social media. Especially for children. As we work to help you get your financial life in order, we'd also like to help by offering other tips to protect yourself and your family, including ways to keep your family safer on social media.

Protecting Your Children on Social Media

The first thing is simple. Protect your children. Only allow them to participate in age-appropriate social media activities. For the most part, this will involve dedicated "kid spaces" for younger children. Even Facebook has an age limit of 13 and over. That's a good guideline to follow.



Before allowing older children to participate on Facebook, it's important to have critical safety conversations about stranger danger, public comments, and other risks that abound on social platforms. This includes things like:

- **Bullying.** Warn your kids about the risks of being bullied on social media and of peer pressure to bully others.
- **Revealing information** (home alone, bored, school, neighborhood, hangouts, family vacations, sports teams, dance teams, etc.).
- **"Facebook depression."** It's a real thing as most people only post the best snapshots of their lives on Facebook, and even some of these are faked. Explain to children that most people do not live the lives they portray on social media.
- **Stranger danger.** It's an important reminder to children that cyber interactions can have real-world consequences and that there is no

true privacy on the web, which is why they have to be careful about who they interact with and what they say.

- **Monitor your child's social media time.** Set a time limit and make sure you're connected with them on all their social media accounts.

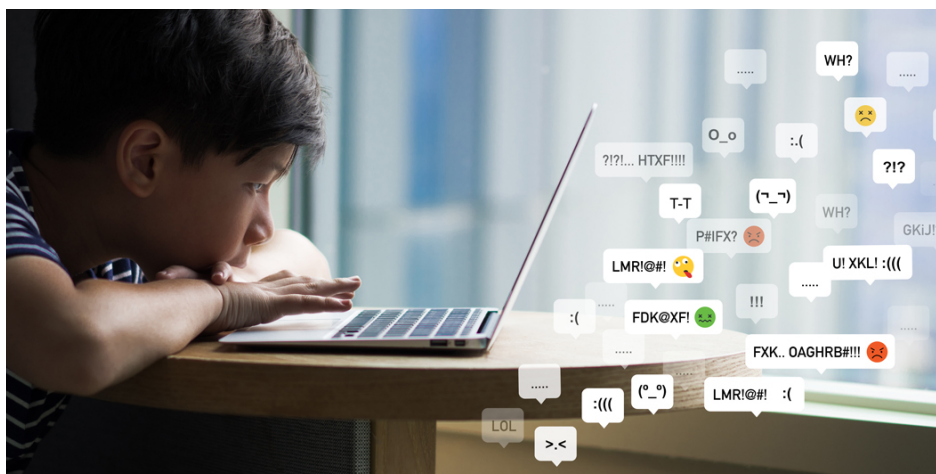


Also, don't forget to take advantage of available technology to help you keep your kids safe online. There are countless low-cost options you can use to track activity, filter content, limit access, and more. These are a few of the top contenders.

- **Bark.** There are two options available, Bark Premium, which costs \$14 monthly or \$99 annually, and Bark Jr. which costs \$5 monthly or \$49 annually. These help you filter websites, track your kids' locations, and manage their screen time for the Jr. version. The Premium version allows you to manage social media, provides alerts for cyberbullying, and monitors texts, emails, and more than 30 apps.

- **Kaspersky Safe Kids.** Offers free and paid versions of the

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June 30th is Social Media Day

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software that allows you to block inappropriate content, manage app usage, create age restrictions, and more.

■ KidLogger Parental Control.

This app allows parents to monitor the time kids spend online, which apps they're using, which websites they visit, and who they are communicating with. You can even track your child's locations, photos that are taken, and more. There are three versions with added features and pricing options. The basic package is free, the standard package is \$29 per year, and the professional package is \$89 per year.

These actions can be instrumental in keeping your children safe online. Of course, you'll have to be consistent with follow-up and remind them often about rules you have in your home concerning social media use.



Protecting Yourself and Your Family on Social Media

It's good to remind yourself of all the things you're teaching your children about privacy and safety on social media. Don't fall into the perfection trap and don't relay revealing information, such as that you're preparing to go on a month-long cruise and your house will be empty for a month. Also, be wary of outing your children's activities on open social media forums. Instead, keep the revealing information to private interactions with others — at least



until after the fact.

We all love to cheer for our children and praise their accomplishments, but it's equally important to safeguard their privacy and avoid posting photographs or information on their whereabouts, especially when they are away from your watchful eyes, to others.

Social media can be a blessing when used properly. You can find out how to get out grass stains from yesteryear, how to bake a holiday ham and reconnect with childhood friends. It can also pose a risk when you reveal too much information or the wrong information to those who have bad intentions.

Our mission is to not only help you safeguard your financial future with the payment plans we help you create. It is also to help you safeguard your family with practical advice like the social media tips above.

What is CAS?



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

[Click Here](#)

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



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

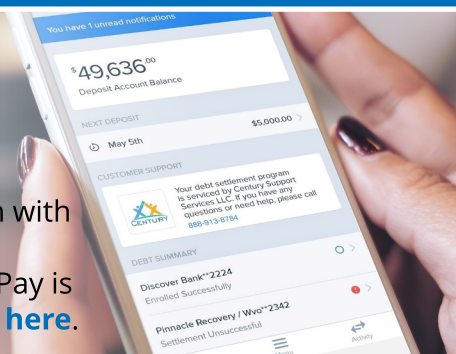


2 Experienced Teams



CFT Mobile

The mobile app, in conjunction with your Crossroads Financial Technologies account and CFTPay is available for you to [download here](#).





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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