



# Road to Financial Freedom

## Building Your Pot of Gold

Imagine you are walking in the woods and find a pot overflowing with shiny gold coins at the end of a rainbow. Pretty cool, right? Imagine how secure you would feel about your future, knowing that all the gold in the pot was at your disposal to spend however you want.

Leprechauns and pots of gold may not exist outside of folk tales, but the reality is just as good. You can build your own "pot of gold" that will make your future bright and give you a wonderful feeling of security.

The key is to save on a regular basis. Over time, small amounts of money will add up to a surprisingly large "pot." Add in the interest that accumulates over time, and then the interest paid on the interest, and one day you may have enough for a down payment on a new home, a good start on a college education fund or on your retirement fund.

### Thinking of the Future

Even if you are facing financial challenges right now, it is still worth it to make plans for your financial future. It may seem difficult to juggle paying down debt while also saving money at the same time, but you can do it. It will get easier with practice.

- When you begin saving, start small. The most important thing is to establish the habit of saving. Later, as you get rid of more of your debt, you can increase the amount you set aside for savings.
- Make saving as easy as possible. Check with your employer or your bank for ways to use technology to make saving automatic.
- Think of saving as paying yourself first. Take a small amount out of every paycheck before you use the money for anything else.
- If you get a raise or cut your expenses, don't just spend that money on something else. Earmark at least some of it for your savings accounts.

Here are some things worth saving for:

**Emergency Fund.** When you start saving, the first thing you should focus on is creating an emergency fund. That will tide you over if you have unexpected expenses or an unforeseen loss of income, and it will keep you from having to take on additional debt to deal with the emergency situation.

Some experts recommend having enough money in the fund to cover

(Continued on page 4)



## SPRING BREAK *Staycation*

Family vacations can make cherished memories.... but long car trips or busy airports aren't everyone's cup of tea. Whether you're not in the travel mood or choose to save the money you would spend, staycations offer a great alternative.

### Spring Break Staycation Benefits

Since you aren't traveling far, a budget-friendly staycation can have a relaxed pace. Everyone can sleep in, you can enjoy one attraction or activity a day, and you can eat at home or pack picnic lunches rather than dine out for every meal.

Your kids may have a vacation from school, but if you're working, you may not be able to get away for full days. However, you can treat the kids to a fun week exploring hometown attractions in the evenings after work.

(Continued on page 2)

# SPRING BREAK

## Staycation

You and your kids will be more informed, and more appreciative, when you connect with your local culture, nature, or history.

### Spring Break Staycation Ideas

Spend the week doing low-cost activities near your home. If the weather is nice, take the kids to local parks that have walking trails, head to a nearby mountain, or break out the bikes and hit bike trails. After being cooped up all winter, the kids will appreciate the chance to let off some steam.

Camping gives kids extended quality time in nature. It also lets you unplug from all that technology and connect by fishing, hiking, or telling spooky stories around the campfire. Check out your local state park for a convenient camping option, then spend a night or two tenting under the stars. Alternately, pitch a tent in your own backyard for a family camping experience.

If it's a wet or cold spring, look for indoor attractions. While movies are great, don't forget about your local library.

There's also something to be said for seeing tourist sites in your own backyard.



Libraries have youth programming, DVD collections, books, and other free events. You might even be able to pick up free museum passes while you are there. Science museums offer learning experiences, art museums cultivate creativity, zoos provide animal encounters, and children's museums let your kids get hands-on with cool toys. No matter what your kids are into, there's a museum for it.



There's fun to be had in the house, as well. If you're working all day, give the kids a daily activity theme and include a themed dinner after work. If everyone is home together, making the themed dinner can be a family activity where everyone helps out in the kitchen.

Craft projects are a great way to indulge creativity among kids of all ages. Come up with an age-appropriate craft project, such as making jewelry or creating collages.

To keep high-energy kids busy, put together a scavenger hunt by hiding clues to a prize all over the house. The kids will work together to solve puzzles and logic clues, leaving you with time to relax. With a variety of fun activities to choose from, the entire family will enjoy this extra time together.

## NUTRITIOUS EATING TIPS TO REMEMBER

March is National Nutrition Month - and with the active summer months just around the corner, now is the perfect time to adopt some healthy-eating habits that can help you feel your best when the warm weather arrives. Now, there are plenty of popular "fad" diets out there that claim to improve your health; the truth is, you can enjoy better health, and save money too, by using some common sense at the grocery store and in your own kitchen. Here are four simple tips to help you create your own nutritious, health-focused eating plan that won't break the bank:

**Stick with whole grains.** Whole grain breads and pastas are about the same cost as white-flour alternatives, but they're far more nutritious. Keep an eye on sales circulars and stock up on whole grain pasta when it's on sale. Oatmeal and brown rice are two more low-cost options that are full of fiber as well as essential vitamins and minerals.

**Save money with frozen veggies.** Fresh fruit and veggies are great, but sometimes, fresh can be costly especially when out of season. The good news: Frozen veggies and fruits are an economical alternative and they're usually much healthier than canned alternatives that typically contain high amounts of sodium or sugary syrups.

**Use a crockpot.** Pop a few ingredients in a crockpot before work, and you'll have a great dinner waiting for you when you get home, minimizing the temptation to order out. Use your crockpot to cook oatmeal while you sleep for a nutritious breakfast that'll keep you going all day.

**Snack smart.** Phase out chips and candy in favor of fresh fruit, budget-friendly popcorn (check out these [healthy homemade toppings](#)) or homemade trail mix. Keep fruit and veggies pre-cut in the fridge to make snacking easy. Yogurt makes a great calcium-rich dip.



Eating well doesn't have to cost a lot and you don't need a fancy fad diet to get great results. Focus on these four tips and create more of your own to improve your health and your bottom line.

*\*Health conditions vary by person. Speak with your doctor about their recommendations.*

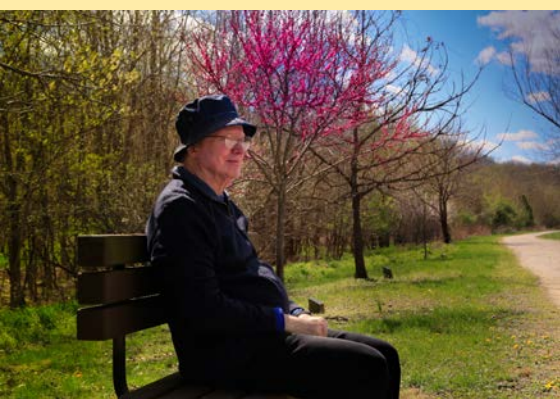
# Spring... a time for New Beginnings

As sure as winter snow falls, spring offers a chance for warmer weather, as well as new beginnings. Spring is a great time to harness the energy of the season and allow your mindset to move away from dreary winter doldrums into the fresh energy of spring. The wonders of spring offer many opportunities to get outdoors and feel nature awaken. If you're going through a rough patch, read on and remember that after every winter in your life, spring will certainly come.

## The Power of Spring

After a long winter, nothing feels better than the simple act of being outside in the sunlight. Next time you find yourself feeling down, or wanting to spend money on something "fun," try taking a walk outside, or even just sit on a bench somewhere where you can take in the sounds, sights, and smells of nature.

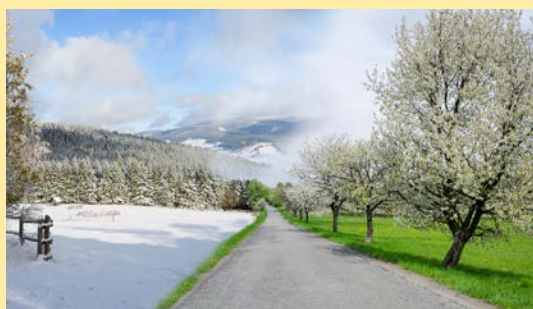
Life moves quickly, but spring can be a



reminder that sometimes, incredible change moves at a slow pace. Take in the small, green buds, and appreciate that they will soon grow into the beautiful lush leaves of summer. What lessons can spring teach us in our own

life? Our monthly payments towards debt can sometimes feel like a drop in the bucket, but with patience and persistence, our efforts will ultimately erase our debt and allow us to live with greater freedom. Just like the tiniest buds need sun and rain to flourish, so too do our financial situations need our care and attention over time.

In the meantime, allow spring weather to bring you fully into the present moment. Enjoy the frugal pleasures of spring, which include outdoor community events, farmer's markets, walks and hikes with friends and family, gardening, and outdoor exercise opportunities like jogging and biking. Spring reminds us that we don't need to spend money to have a



## No Time Like the Present to Start Fresh

Spring is also a great reminder that there's always time to start fresh. During the dark winter months, it can feel like the light of summer may never return. But spring offers a bright bridge between the quiet of winter and the busy fun of summer sunshine. The energy of spring can help remind us that we can always start again on our goals, plans, and dreams.

Financial stress can take over our minds and our hearts if we let it, but spring gives us a reason to shift our mindset and start considering what "abundance" might feel like. If this seems like a foreign concept, you're not alone. Living with debt is a challenge, and it's natural to want to spend money as a way of comforting ourselves in the moment. Instead of

focusing on what you can't have, instead, celebrate the new clarity you've gained and remember why you've chosen to save instead of spend in the first place.

Sticking to a plan that we know will help us in the long run is always the best way to go. When you struggle with tough feelings, remember that, just like winter, they too will end. No feeling is final, but the money that you choose to save instead of spend can last years and years if you stick to your goals!

## Transitions Can Be Tough

Nothing is prettier than nature at her

peak, from a beautiful snowy landscape with twinkling, pristine drifts, to the bright, floral scented sunshine of a late spring day. But nature also brings its share of mud, dirty

snow, and sad, brown grass. The transitions between the seasons offer a great metaphor with which to view our financial lives.

If you're in a rough patch, remember that brown grass turns green once it gets enough sun. What can you shine on your financial life? Maybe it's the belief that things *can* change, that you *can* take control. Maybe it's something more practical, like a commitment to figure out a monthly budget that doesn't pin you into a corner. No matter what, it's important to remember that, while transitions can be hard, there's new life and growth yet to emerge. With patience, care, and attention, this can be true for your financial future as well.



# Get Your Vehicle Ready for Adventure

Spring cleaning isn't just for your house. There are some great ways to spring clean your car too, and you can do them all on a budget. With basic household cleaning supplies, you can make your car shine like new again. The best way to get started is to take care of maintenance. If the oil needs changed, the

tires need rotated, or the fluids need checked, do those things first. They'll be out of and you won't have to worry about getting the car dirty again.

Next, focus on the easy, simple things. Clean out the inside of the car. It's easy to leave loose change, candy wrappers, old insurance cards, and all types of other things in a vehicle when you're in a hurry. Spend a few minutes going through the interior of the car, and take out everything that's trash or that just doesn't need to be in there. It doesn't cost anything, and

your car is going to look better already.

Then you can use dish soap and warm water to give your car a great wash. Take your time, and go back over any spots you missed. A sponge or soft towel works well for washing, and a microfiber towel can be used for drying, too. That can help you avoid water spots. Spraying vinegar on the windows and using newspaper to wipe them works really well and keeps streaks to a minimum, too.

For spots or stains on the upholstery, you can mix



water, vinegar, and dish detergent. Baking soda and warm water also work, so you can try both options to see which one works best for your car's upholstery. Just don't use anything with bleach in it, you could damage your car's seats or carpet that way. With some time and effort, your car will look great, smell nice, and be ready for all your spring and summer adventures.



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(Continued from page 1)

three-to-six months of living expenses. If this seems overwhelming right now, then start small. You could start with a goal of \$500. Once you achieve that, then aim for the next \$500.

**Your Children's College Education.** Setting up automatic deductions is a good way to save for a college education as well. The earlier you start saving, the better. If you start when your children are very young, your money will have plenty of time to compound and grow.

There are special accounts you can use to save for a kid's college education that offer tax savings and other advantages. One of the most popular type of account is called the 529 college savings plan. A good strategy is to invest the money in stocks when your children are young so that the money will grow faster. Then, as the

kids get closer to college age, switch to investing in bonds, which are less risky. Many of the funds will handle this switch for you automatically, based on your children's ages.

**Saving for Retirement.** Do you have a retirement plan at work where your employer will match your contributions? If so, putting money into the plan is one of the smartest financial moves you can make. Your employer's contributions are like free money, just like a pot of gold in the woods, so make sure you get your share. Just like saving for your kids' college, saving for retirement is a project where time is definitely on your side, and the sooner you start saving, the better off you will be in the long run.

### Save Money by Cutting Expenses - Without Feeling Any Pain!

To find more money you can save, try cutting expenses. To do that without feeling deprived, ask yourself two questions whenever you are making a purchase or paying for a service:

- Do I need this? If the answer to that is "no," then ask yourself...
- Do I really want it? If the answer to that is "no" as well, you can stop buying the item without feeling like you are missing out.



Take that money you save, and put it into one of your "pots of gold." Saving for the future is a gift that you are giving to yourself and your family. Who needs leprechauns when you have the power to create a future where you have the things you need, and the peace of mind that comes from feeling well-prepared and secure.





Winter is almost over and it's time to start spring cleaning! As a consumer, you may find that the cleaning

products aisle can be overwhelming and many products are expensive. Luckily there are many ways that you can save money on cleaning products while maintaining a neat and tidy home. These tips will help you clean your house without breaking the bank.

**Use Dish Soap.** Dish soap is a shockingly versatile product that can be used to clean a variety of surfaces including windows, carpets and countertops. Instead of reaching for the expensive specialty cleaners, start with dish soap. As an added benefit, dish soap is also mild and gentle on surfaces that are easily scratched or discolored. For example, you can use dish soap to remove grease stains and food stains from delicate fabrics.

**Clean Stains Fast.** Stains become harder to remove the longer they're allowed to set. The easiest way to clean a stain is to clean it before it ever dries. Diligence and hard work is required to catch stains



when they happen. Keep cleaning products in easy access of all points in the house to ensure that spills will be addressed in a timely fashion. If you live with children, talk to your kids about cleaning up spills immediately. If they are too young to clean their own spills, be sure they know to tell you right away.

**Rely on Multi-Purpose Cleaning Products.** Multi-purpose cleaners can be used on a range of household surfaces, from ceramic tile to plastic. These cleaning products often cost less than specialty products that only clean specific things. Find a multi-purpose cleaning product that works for you, and use it on most of your household surfaces. Turn to specialty cleaners only when it's necessary.

**Shop Sales and Use Coupons.** Don't wait until you're nearly out of a cleaning product to buy it. Instead, buy products when they go on sale. Make a point of visiting the cleaning aisle every time you go to the grocery store or home improvement center, and buy products you use as they

become discounted. If you have a subscription to the local paper, find out when coupons are printed and become a coupon collector.

### Make Your Own Cleaning Products.

There's been a big movement in recent years to make your own cleaning products from items found around the home. This method is frugal as well as environmentally friendly. Some of the products people use to make their own cleaning products include:



- **Vinegar**
- **Lemon juice**
- **Rubbing alcohol**
- **Baking soda**

Vinegar mixed with water can be used to clean counters, windows and mirrors. Baking soda creates a gentle scouring action that can be used on surfaces that need an extra good scrubbing. Lemon juice can be mixed with vinegar to create an extra-effective bathroom and kitchen cleaner, and rubbing alcohol can leave your windows, porcelain and chrome surfaces extra shiny.

Spring cleaning doesn't have to be expensive! Following these tips, you can make your home sparkle inside



Century is excited to announce a new system to more effectively communicate the most important program notifications, and it will be launching to you very soon! This system is being developed as an Omni-Channel approach to communicating with our clients. You will experience new and enhanced features of the CAS including:

1. Engaging email notifications.
2. Real-time responsive text messaging.
3. A voice messaging system, communicating your most important Century alerts.
4. An advanced call network connecting you to a live agent regarding urgent matters.



# 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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