



March 2020

Journey to Better Financial Health

Spring Cleaning Spring Savings



It's nearly time to start spring cleaning. With some planning, you can save a bunch of money, or even make some money while you're doing this chore. Any of these tips and tricks or a combination of two or more could save you money – or even allow you to get “paid” for cleaning your own home.

Look for Deals on Cleaning Products



Shop around for cleaning products and look for coupons and store discounts. Often,

buying cleaning products at a dollar store or at a big box home improvement store is less expensive than buying them at grocery stores and department stores.

Rent Cleaning Equipment

You might use a pressure washer or a carpet cleaner once or twice a year. Instead of putting out a few hundred dollars to buy more expensive equipment that you rarely use, rent it. Many grocery stores and big box home improvement stores rent carpet cleaners. You can find pressure washers at equipment rental places and some big box home improvement stores.

Use Homemade Hacks

Often, homemade hacks work as well as or better than commercial chemicals you buy in the store.

Use vinegar to clean the dishwasher and the washer. Letting a paste of baking soda



and water sit on a glass-top stove gets most stubborn messes off. Vinegar also cleans up pet messes; then use baking soda to get rid of the vinegar smell.

Refresh and Donate

If you have old furniture that you no longer want, donate it to charity. You might be able to claim some donations on your tax return. Always choose a 501(c)(3) organization for your donations

as you'll need a receipt to claim the donations. But, before you donate, imagine how that piece of furniture would look with a new coat of paint or stain. If you like it enough and you can refresh it, it'll save you money.

Have a Yard Sale

Take everything that doesn't fit or that you don't want to keep and hold a yard sale. You might even get together with

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Spotlight on Success

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Welcome to our 'Spotlight on Success' column. Each month we celebrate a client's success by sharing their experience while on the Century program.



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



Easy Ways to Approve Your Settlements

We offer a variety of convenient methods that you can use to approve your settlement opportunities. Check out this video to learn more about each method.

[Click to watch the video](#)

National Nutrition Month: Eating Well on a Budget



Happy National Nutrition Month! Focused on the importance of making informed food choices while also developing good eating and exercise habits, this annual observation is the perfect opportunity to check in on how we're doing and take steps to improve. The theme of this year's National Nutrition Month is "Bite by Bite," which reinforces the payoffs of making even small changes.

Eating right can be especially challenging for people trying to keep costs low, but there's good news, too: It is possible to save money while staying on track with your nutrition goals. Here's a closer look at why nutrition matters, along with tips for eating better -- whatever your budget.

Nutrition Matters

Good nutrition is essential to



leading a healthy life. The food choices we make determine how we feel -- not only today, but also in the future. Specifically, unhealthy eating habits are associated with a number

of detrimental health outcomes, including obesity. But even if you're within a healthy weight range, a poor diet is associated with numerous health risks, including heart disease, high blood pressure, type 2 diabetes, osteoporosis, and many types of cancers. Making smart food choices is one of the best preventative measures you can take against these and other health issues.

Which begs the question: what is a healthy diet? The Dietary Guidelines for Americans 2015-2020 asserts that a balanced eating plan emphasizes fruits, vegetables, whole grains, and low-fat or fat-free milk products; includes lean meats, poultry, fish, beans, eggs and nuts; is low in saturated fats, trans fats, cholesterol, salt, and added sugars; and stays within a daily caloric limit.

A few simple changes can help you eat better without overspending, including swapping

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Speeding Up Your Century Program

The funds you deposit into your debt settlement program every month are the fuel that powers your program to success. Whether you're new to the Century program or approaching the end of your debt settlement journey, adding extra funds (in any amount), can make a BIG difference.

The ability of the Century team to negotiate your debt is largely dependent on funds available in your program's reserve account. 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 and instructions 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 IS ON YOUTUBE



SUBSCRIBE



Benefits of Cycling

There are many great benefits of riding a bicycle for exercise. It's excellent for cardiovascular health, and provides you with a workout where you can be out in nature instead of inside a building. A lot of people prefer to get their exercise in the fresh air, and if you're one of them a bicycle can be a low-cost option that's easy to use. Even if you're not physically fit, you may find that riding a bicycle is something you can safely do. Check with your doctor first, of course, but many people with health conditions can still



bicycle safely. It's also easier on your joints than running or jogging.

If you live in a city, you may want to consider cycling for your morning commute, as well as getting home in the evening. That way you incorporate exercise into your day, by using your

bicycle as a form of transportation. Not only is that healthy, but it cuts down on the time you need to spend at the gym or getting some other form of exercise, so it can save you time and money, too. Biking to work is becoming more popular as people work to get healthier and cut down on driving their cars so much. You'll likely see other bicyclists on your morning commute.

If it's not realistic for you to bicycle to and from work, there may still be other trips where you can take the bike instead of the car. If you have a grocery store nearby, for example, you could use cycling as a way to get a few groceries and some exercise at the same time. It's not just the health benefits, either. There are also ways that cycling can improve the health of your wallet and bank account. For example, every mile you bicycle instead of driving is a mile of gasoline you don't have to pay for. It's a lack of wear and tear on your car, its systems, the brakes and tires, and the oil. It's like money in the bank.

If you decide that a bicycle is going to become part of your morning commute or other parts of your transportation life, make sure you choose one you can rely on. There are many options for used bicycles, so you can get one that works for you and your needs without spending a lot of money. The bicycle should be the right size for your frame, and it's a good idea to have a bike shop check it over if it's used. That way you know it's safe, and if repair or maintenance is needed.

Learning how to do basic maintenance can keep the bike in good shape and your costs down, so you can enjoy your new method of exercise and transportation for a long time to come. You might be surprised how easy and fun it is to make cycling part of your morning commute or other travel plans, and how much you can get in shape and save money just by using a bicycle. It's a great way to keep your body and your finances in good shape.



**DO YOU HAVE ADDITIONAL
UNSECURED CREDIT CARD OR
LOAN ACCOUNTS THAT ARE
NOT ENROLLED IN YOUR DEBT
SETTLEMENT PROGRAM?**

You may have established new accounts or have forgotten accounts when you originally enrolled the rest of your unsecured accounts into your

Century program. If you have one or more of these accounts with a balance over \$200, you have an opportunity to maximize your program benefits.

Accounts that are not enrolled in your program, may actually be slowing down the efforts you are making toward your goal. [Click here](#) to learn how we can add these new accounts without increasing your monthly program deposits.

Exceptions to the Rule: We have found that in the exceptions listed below, it is in your best interest to work directly with these creditors for your best results:

- Medical debt,
- Student loans and
- State or Federal agency related debts.

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.

**PROGRAM
TIPS**

WOMEN'S HISTORY MONTH



Employee Spotlight

Tell us a little bit about your history with Century? I started my journey with Century Support Services, in January of 2015 and it has turned out to be one of the greatest decisions I have ever made. From the moment I started,

then department manager within 2 ½ years. Growth & Learning are core values of Century and having leaders that take time to share their knowledge and teach others is how I have been able to be so successful on my career path.

Can you tell us more about your present role with the company? As a department manager, I am now tasked with helping to grow and develop talent. This responsibility gives me a chance to put the lessons and examples of my leaders and mentor into action.

In 2019, I was selected to be a member of Leadership Westmoreland. This 9 month leadership program focuses on 10 leadership competencies with a strong emphasis on building connections with other area business leaders. I am excited about what I am learning and look forward to putting these principles into action. I hope

that I can become a strong leader, like my mentor, for those that I lead on my team.

What kind of impact would you like to have on the future of Century?



My goal is to continue to inspire and motivate others to be successful and help grow future leaders. The stronger we are as a team, the better we can be for our clients, our company and our peers. Delivering excellence is key to achieving this. I truly love what I do and being a part of a company that provides me endless opportunities and support to become a stronger female leader.



I could tell I was working for a company that had a strong leadership team and truly cared about my personal and professional growth.

I was introduced to one of the strongest female leaders that I have ever met and had the opportunity to work alongside her, on a daily basis, which helped us to quickly build a very strong rapport. Throughout my career with Century, she has not only been my direct supervisor but my mentor, as well. She invested her time in me, I was promoted to a team lead and



What is CAS?

PROGRAM TIPS

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

[Click here](#) to learn more about the features of CAS and the benefits to your program.





Yoga: Inner Peace, On the Cheap

If you're looking to get serious benefits from your exercise routine, yoga checks off so many boxes it would make your head spin. Not only is it great for staying in shape, it's also excellent for improving

everything from your balance to flexibility to concentration. In a world of distractions, yoga centers you in the moment and forces you to think about more than just the next notification on your phone. Plus, you can do it anywhere, anytime for practically nothing.

The Benefits of Yoga

Before we get into how you can do yoga, we'll address why you should do yoga. One of the main reasons is because it's been statistically shown to lower levels of stress and anxiety. It's not just garden-variety conditions either, researchers have seen severely traumatized people respond to the practice as well. It may also reduce chronic pain, fight inflammation, and improve heart health. Unlike repetitive motion exercise (e.g., running, lifting weights, etc.) yoga is gentle on the body and more varied. No wonder it's practiced by everyone from Jennifer Aniston to Michelle Obama to Jon Bon Jovi.

Look for Local Services

If you look at the surface level of yoga, you might be a little put-off. From the cost of the clothes to the per-class rates at your local studio, you might think that yoga is only for the rich and famous. But if you look at little deeper, there are

likely several free opportunities available. For example, libraries may offer complimentary classes or studios may hold special promotional classes where you can try a new type of yoga. Charity events, farmers markets, or yoga stores may also hold yoga for free or for a small donation. You can also check to see if your gym membership includes yoga classes.

Try YouTube Videos

We recommend trying at least a class or two first before you start doing yoga on your own. Some of the stretching and poses can be dangerous if you've never tried them before, so it helps to have someone show you the technique before you attempt something you're not quite ready for.

But once you get the hang of it, you can start searching around for YouTube videos so you can do the routines on your own. (Yoga with Adrienne and Lululemon are both popular channels.) Or if you want to ease your way into it, try meditation yoga or simple stretching exercises on the Yoga for Beginners channel to expose yourself to the practice without endangering yourself.

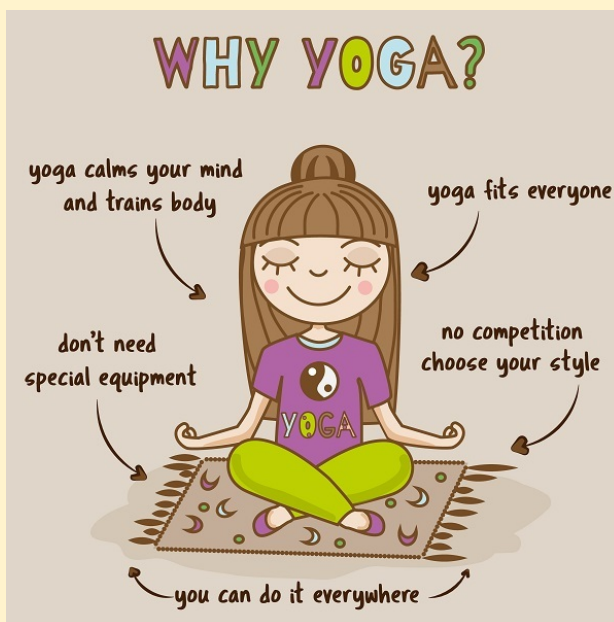
Volunteer at a Studio

Yoga studios understand that some people simply don't have the funds to take their classes regularly. Instead of forcing them to go without, they offer the opportunity for clients to

volunteer in exchange for classes.

This may be anything from checking people in before class to cleaning up the mats at the end of class. It's a little more communal than doing YouTube videos at home, which can make it more likely that you'll stick with your fitness routine.

From yoga apps to toning videos, there are a lot of ways to improve your health even if you're on a budget. We wholeheartedly recommend devoting yourself to it because yoga can help you focus — a crucial component if you're trying to get your finances back together.



Questions about your Program?

**PROGRAM
TIPS**

Would you like a refresher of how your Century Debt Settlement program works for you? [Click here](#) to review our new on-boarding video that reviews all aspects of your program, includes great tips for success and information about new features.



How Your
Program Works

Click Here to Watch

National Nutrition Month: Eating Well on a Budget

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- Items like rotisserie chickens, pre-shredded cheese, instant oatmeal, and bagged salad mixes may be convenient, but you pay for that convenience. Willingness to spend a little extra time putting in the work can add up to more money in the bank in the long run.
- Buying in bulk is also a smart way to save, but only if you can use it all before it goes bad. Freezing excess bulk purchases in portion-sized packages is an effective way to reduce waste. In general, if you're regularly throwing food away, it's time to rethink how you're buying and cooking.
- Not all fresh fruits and vegetables are expensive. Seek out economical choices like apples, oranges, bananas, carrots, and dark-green leafy vegetables. Stick with in-season veggies for the best savings.
- Hurried decision-making is the enemy of both eating right and saving money. Planning ahead -- by making a meal plan and creating a shopping list -- can help you avoid making rash decisions like a trip through the drive-through or a splurge in the check-out line at the grocery store.

Think organic foods are out of your budget, meanwhile? According to a Huffington Post report, incorporating more organic options and other healthy foods into your diet is actually a sound investment for several reasons. For starters, because organic foods are free of pesticide residues and artificial colors and flavors, they're less likely to cause food sensitivities and negative food reactions. And then there's the fact that investing in a healthy diet now means fewer healthcare costs in the future: Research indicates that if the whole country ate healthier, the US would save a staggering \$50 billion a year in health care costs.

Nineteenth-century German philosopher Arthur Schopenhauer said, "Health isn't everything, but without it, everything else is nothing." By spending some time inventorying your eating and spending habits this National Nutrition Month, you can boost your health without breaking the bank.



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.



DID YOU KNOW?



Have a Question?

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

*Available during regular business hours only

Spring Cleaning Spring Savings

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family or neighbors and have a multi-family sale since those often attract more buyers. You just might make a few extra dollars on stuff you don't want or need anymore. Don't just clean out your house if you plan on having a yard sale. Go through the garage, attic and outbuildings, too.



something you want.

Clean Your Wallet, Too!

While you're spring cleaning, clean your wallet. Get rid of old coupons. Shred outdated credit cards and bank cards. Look for free

loyalty programs and get rid of those you never use anymore. If you have credit cards that are still open but you no longer use them, lock up the credit cards in a safe. If you keep the cards open, the available balance helps keep the amount of credit you have showing, which usually increases your score. If any of those cards require that you use them to keep them open, buy something that you need that has a very small cost, just to keep the card active.

Online Sales and Consignment Shops

If you have items that you would rather sell, or items that wouldn't sell at a yard sale, you can put them in a consignment shop or list them online. Social media sites often have local groups for buying and selling. If you're listing it online, you might offer to trade if someone has



Century's Alliance
with

Oxford Tax
PARTNERS

Need help with Tax Resolution?

Oxford Tax Partners specialize in tax resolution for consumers in debt settlement programs. If you are interested in taking advantage of this valuable referral opportunity, the Oxford team is ready to help you. [Learn more...](#)



Another Happy Customer

"I want to sincerely thank you and your team. There were moments of stress from me and frustration and in the end WE as a TEAM pulled together and completed my program 1.5 years earlier than I expected. You and your team's customer service skills are beyond excellent in dealing with customers who can be irate one moment and kind the next. I should know, I am one of those. We worked through issues and eliminated the problems.

My family has gone through bankruptcy, lost our home in foreclosure, everything we owned in storage was destroyed and didn't get a cent for it. We had to move in with my parents in order for me to stay home for a few years with the kids because daycare rates were too high for 2 children. We also have a child with ADHD (a behavioural disorder) and anxiety. We decided to use Century because the doctors and therapy were too much. We did it and paid things off!

We are celebrating our program completion and thank you all for your help and patience even when I wasn't. My family can now start fresh in a new 'forever' home this summer. This is all thanks to Century's help. We are 100% debt free for the first time in our adult lives! Live. Learn. Love. Continue being excellent and always strive for the best! "

Spotlight on Success

(Continued from page 1)

Susan was a single mother trying her best to provide a great life for her daughter, Olivia. After separating from her husband, she had some difficulty adjusting to the new financial reality of living on one income. This became even more difficult when her ex-husband lost his job and was unable to pay his share of child support. Susan found herself in a place she had never been in before - weighted down with thousands of dollars in credit card debt.



Having always been responsible with her money, Susan was shocked by how quickly a change in her circumstances resulted in credit card balances that were quickly

becoming out of control. Trying to raise Olivia on one income was stressful enough but then the creditor calls started rolling in. The pressure was almost too much to bear. Susan started worrying she may not even be able to make the minimum payments on her cards and was at risk of eviction from her apartment. She knew it was time to look for help.

Century was recommended to her by a family member that had successfully completed their debt relief program with Century. Even though the service came recommended by

someone she knew, she was still apprehensive. She had no idea what debt settlement was and having entered so many uncharted territories with her finances, she worried about entering into a program she did not fully understand.



The Century team was able to put her at ease by letting her know exactly how we were going to help her regain her financial health. "The whole process was explained from the beginning and every question I had was answered promptly," said Susan. Working with Susan, we were able to design a program that fit easily into the single income she was currently living off of and cut down the time she would have stayed in debt by over two years.

Once her ex-husband went back to work and began paying child support again, we were able to re-design her program and create a more aggressive plan to get her out of debt even faster. Not only did we create a strategy to get Susan out of debt faster, she paid a fraction of her owed balances. She was elated to stop focusing on her debt and spend more time with Olivia. "The peace of mind it brought was priceless," said Susan. Just 18 Months later, Susan is living completely debt free and is looking to buy a house for her and Olivia.



Congratulations



Congratulations on your program success, Susan!

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 protect the privacy of our clients by changing their names and omitting any identifying details.*

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










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