



May 2018

Road to Financial Freedom

A True Memorial Day Celebration

While many also regard it as the unofficial start of summer, it's important to realize that Memorial Day weekend is more than just a long weekend off work or school. Specifically, Memorial Day (originally known as Decoration Day) is a national holiday meant to pay tribute and remembrance to American soldiers who made the ultimate sacrifice for our country. With Memorial Day weekend quickly approaching, now is a good time for parents to talk with their children about the *true* meaning behind this special holiday—as well as plan some special activities to celebrate patriotically.

Fortunately, there are plenty of family-friendly Memorial Day weekend activities that don't break the bank and help you and your loved ones celebrate the true meaning of the holiday.

Get Involved With a Local Parade

If you live anywhere near a city that hosts an annual Memorial Day parade, make plans to get involved in any way you can. It can be as simple as showing up along the parade route and waving an American flag on the day of the parade. Participating in a Memorial Day parade is a great way to put your patriotism on display. If you want to take things a step further, you might consider volunteering to help

decorate a parade float in the days and weeks leading up to the big day; this is a project that can be fun for the entire family!

Volunteer With a Local Veteran Program

It's important to understand the differences between Memorial Day and Veterans Day, the latter of which is designated to recognize all those who have served honorably in the military. However, this is still a great time to show respect and care towards local veterans on this patriotic holiday. Check with your local veterans hospital or other organizations to see if there are any volunteer opportunities you and your family can take part in. For example, your local VFW may participate in the widely known [Buddy Poppy program](#); if so, they could probably use some help putting together the poppy flowers they use to bring in donations.

Put Together a Soldier Care Package

Current members of the military greatly
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Your Backyard Oasis

Sometimes, it's hard to imagine the perfect layout for your outdoor space, especially when you're trying to keep expenses down. The truth is that the ideal backyard design should be functional and appealing to you, and that's all that matters. Use these tips to discover a way to show off your own style and save money.



Organize a Theme. No matter how small or humble your space, it's got to have a theme. A style that looks carefully put-together is worth just as much as the pricey patio furniture sets you see at the stores. Select a design that you'd like to see, whether it's something sparkling with a beachy feel or a comfortable place to sit and sip coffee. Choose plants or decor with a pop of color that fits the theme. Colored mulch for the garden or painted pots is a great way to modernize your space without spending a ton.

Simplify the Design. These days, simple is definitely in for the outdoors. This is great, because an uncomplicated design doesn't have to double or triple your home improvement budget. Instead of a row of pots, select a couple sturdy ones made out of wood or clay. They are inexpensive and fairly easy to paint the right color. For a larger property, add gravel and a few

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Lower Back Health

Back pain is one of the most common complaints affecting individuals from all walks of life.

Back pain will also become more of an issue for many who may be starting their spring cleaning or ramping up their fitness routine. You will be surprised to discover how easy it is to prevent and address lower back problems at home.

Take the steps suggested below and in many cases you won't need to run to a chiropractor or MD because of back pain. Here are some insights on free ways to prevent and address lower back problems and back discomfort today.

Break These High Risk Habits

It may not be easy to relearn how to do routine motions or to be more mindful when bending or lifting. However, it is definitely cheaper than

having to visit the doctor or buying prescription medication. People can get into an automatic mindset and not think about how they may need to move in order to avoid a back injury.

DIY Exercises to Prevent or Correct Lower Back Issues

What are some high risk behaviors that may lead to back issues? Poor posture can cause more strain on muscles and increase stress on the spine. A lack of exercise can make it easier to assume poor posture and reduce the strength of important muscles. Being mindful when lifting or moving heavy items and simply moving more are relatively easy and

free ways to prevent a back injury from developing and may even save you money.

In order to avoid back pain, start off by improving one's posture. Stand with slightly bent knees and with one foot forward to reduce pressure on the lower back. Stand or sit with chest forward and attempt to keep the body in proper alignment.

Incorporate strengthening activities such as Pilates or swimming and other exercises that may improve flexibility. Ride a bike or walk to perform nearby errands and get in extra movement while reducing wear on a vehicle or the need to fill up your gas tank. Park your car farther away in order to get in a few more steps on daily errands.

Regular exercise and avoiding bad habits can help you feel better without breaking your budget.

What Exacerbates Back Problems?

*Body weight
Lifting incorrectly
Smoking
Sedentary lifestyle*

Group Travel - Tips For Success

Traveling in a group of people is one of the best ways to save money on a trip. However, traveling with others can present some challenges you will need to overcome to make the most of your trip.

Benefits of Traveling with a Group. When you travel with a group, you can enjoy several benefits. For example, if you are traveling by car, you can divide the cost of gasoline among all of the travelers. You can also divide the cost of accommodations, and you can save even more money by buying food in bulk and avoiding dinners out. In addition, traveling with a group allows you to divide up certain responsibilities, such as driving and cooking, which allows everyone to enjoy more relaxation time.

Potential Drawbacks. Although group travel can be cost-effective, it can also be difficult if you don't plan properly. For example, if you are traveling with a range of ages, it may be difficult to find activities that everyone enjoys. In addition, very young or elderly travelers may need more frequent rest breaks. For travelers who want to spend their entire trip on-the-go, this can be frustrating. Furthermore, it may be difficult to find time to relax on your own or with your immediate family when you are traveling with a large group of people.

Tips to make the most of your trip:

Schedule some individual time. When you are traveling with a group, it is important to make sure that you have time to



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Balanced Parenting

Parenting can drain energy as well as finances. Finding and centering yourself amidst the chaos can help you stay motivated and happy, and can help you cultivate a richer, fuller home life.

Some parents find that discovering themselves and centering their emotions



can be almost as challenging as the act of parenting. These tips will help you sort out

your feelings so you can enjoy a more fulfilling home life with your children.

Take Time For Yourself

Parents sometimes tend to give too much of themselves. It's admirable to see parents who want to give all their time and energy to their families, but still, these habits can lead to an unhealthy loss of perspective. Failure to take time for yourself could cause stress and anxiety, which could lead to difficulty at home. For the budget-conscious parent, there are many ways to engage in meaningful, enjoyable activities that are not family focused.

Meditate. Meditation is the perfect way to spend time alone in a reflective state of calm. To meditate, all you'll need is a quiet space and a little bit of time. Some calming music in the background may help as well. When meditating, sit comfortably, close your eyes and breathe naturally. Feel the breath coming in and out of the body. Do not judge yourself or your actions. Notice the way your body feels to inhale and exhale. Meditation can be done for a few

minutes a day or for as long as you want.

Take a Hot Bath. Taking a hot bath can help you relax while you clean your body. When the hot bath is over, you'll feel refreshed and ready to face the world. Ask another adult to take your children for 45 minutes while you enjoy a nice hot bath in the evening.

Find a Hobby. Hobbies don't have to be time consuming or expensive. There are many hobbies that are realistic for budget-conscious, busy parents. Consider knitting or crocheting, which are hobbies that can be done almost anywhere and for brief spurts of time. Yarn can be purchased inexpensively and when a project is finished, you'll have something useful to show for it. This is a perfect hobby for a parent with limited time or money to spend on themselves.

Stay Connected

No one understands what you're going through better than other parents. Spending time with parents who have children of the same age or the same grade as yours will give you someone to talk to and share time with.

It's common for a parent to feel like their household is crazier than other households. Parents often feel isolated when dealing with the troubles that come from raising children. Talking to other parents can help you see that there are many people out there experiencing problems similar to yours. You'll feel less alone and you might even learn a few coping tips from other parents.

Prioritize

Between cooking meals, paying bills, cleaning the house and all the other pressures and hassles, it's easy to lose sight of what really matters. Many parents become so caught up in the day to day tasks that need to be accomplished, they forget what really matters.

To help you stay focused, make a list of your top priorities and goals. What do you want to do with your life? What are the most important and fulfilling things you do?



Once your list is made, take time to reflect. How much time do you spend on your priorities? Are you reaching your goals? If not, now is the time to make change.

Financial and time constraints often prevent you from addressing all your priorities or goals at once. To ensure that you continue to make progress, choose one of the easier, more inexpensive items from your list, then make a plan to accomplish it. Take a slow, measured approach to avoid overwhelming yourself.

You may feel that you don't accomplish much but chances are, you do! Take time at the end of every evening to make a list of what you've accomplished. Looking back on what you did that day will help you feel like your efforts mean something.

Enjoy Your Children

Between activities and school, work and pressures at home, all the rushing around can make it hard to spend quality time with your children. Set aside at least a couple hours each week for one activity with your kids. This might involve playing games, going for a walk or working on a craft together. These simple pleasures can bring you and your children together, and can make your family stronger.



Your Backyard Oasis

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shapely pavers leading to the backyard. You can create a hint of whimsy (and protect your grass) without having to go to the expense of building a long border or a retaining wall.

Upcycle Your Décor. Before you head out to the stores to buy seating and tables for your outdoor oasis, pretend you are a savvy shopper looking through your home for a great deal. Take that side table that accumulates too much clutter in your entryway or living room, and convert it to a basic breakfast table on your porch. Energize old patio chairs with a fresh coat of paint or new cushions.

Shop Shabby. Saving money while shopping requires thinking about what people want to cycle out, and how they tend to do it. Visit the spring yard sales to catch bargains on outdoor décor and patio seating from people preparing to sell a home. Start early in the day for the best selection. Stop by thrift shops and antique stores throughout the spring and early summer to see what people have dropped off. If you are a little crafty with some sandpaper, paint and glue, you could pay pennies on the dollar for items that you can make uniquely your own.



Building a wonderful outdoor space for your home doesn't demand a big budget or a lot of room. These ideas make it easy. Remember to keep an eye for the great clearance sales throughout the summer on everything for your yard. You could save a boatload and make your outdoor haven even more spectacular next year.

GRADUATION PARTY SAVINGS

Whether you're watching a kindergartner or a college student turn that time-honored tassel, graduations are a big deal.



Unfortunately, they can also be a big expense. However, throwing a party for your favorite graduate doesn't have to mean emptying your bank account. Read on for three tips aimed at helping you host an amazing graduation bash on a budget.

1. Manage Your Menu

Think you've got to serve your guests a seated dinner? Think again. Informal meals are not only less expensive, but also more fun. Forget about the fancy spread and consider serving up a casual family-style meal or potluck instead. Simple can still be satisfying. Or, bypass the meal entirely and go with a bring-your-favorite-dessert buffet. We can promise you -- no one will complain about a smorgasbord of sweets!

If you're planning on serving alcohol at your graduation party, skip the open bar and offer beer, wine and a signature cocktail that honors the graduate.

Shopping for food at a warehouse store, like Sam's Club or Costco, can also help you stay within your budget.

2. Make the Moment -- and Your Money -- Last

Sure you could hire a professional photographer or go with

one of those trendy photo booth rentals, but that will set you back hundreds -- if not thousands -- of dollars. Instead, save money by setting up a photo station of your own.

All you need is an instant camera, plenty of instant film and a guest book. Invite your guests to take photos throughout the party and then add them to the book. (For even more fun, add some props to your photos.) Your guests will love the interactive element, and your graduate will love taking home a sweet and creative keepsake.

3. Decorate "Smarter"

Party decorations can quickly add up, but not if you use what's on hand. One clever decorating theme for a graduation party is using books as centerpieces. Tie them together with twine to dress them up.

Mason jars are also inexpensive -- particularly when filled with fresh-cut flowers from the backyard. If you've got a black thumb, ask a family member or close friend who gardens to contribute flowers as their gift.



Speaking of family members and friends, here's one last tip: Play to their strengths. If your nephew is a music lover, ask him to make a playlist. Have a neighbor who loves to bake? Ask her to whip up a batch of her famous double chocolate cupcakes. After all, you're not the only one who is proud of your graduate. Other people will be happy to pitch in to make the day extra-special. This isn't just a money-saver, but a stress-saver too.

A True Memorial Day Celebration (Continued from page 1)

appreciate care packages and simply knowing that their service is appreciated, especially around Memorial Day. You don't have to spend a lot of money to put together an excellent soldier care package. In fact, you can likely find a lot of the essentials at your local dollar store. Consider loading up one (or more!) soldier care packages with items like socks, toiletries, and non-perishable food items. Depending on the age of your children, you might even consider asking them to include a thoughtful letter within the care package thanking the soldier for his or her service.

Make Patriotic Decorations for Your Home

Aside from flying the American flag outside your home, there are plenty of other ways you can show off your patriotism on Memorial Day and throughout the rest of the year. You can find all kinds of great ideas for patriotic craft projects online, many of which are simple enough that children of all ages can get involved. Consider, for example, [making a red, white, and blue wreath](#) to hang proudly on your front door. You can also hang a few patriotic banners from your front porch, or even set out some beautiful red, white, and blue potted flowers.

Teach Your Children How to Fly the American Flag

If you do plan on flying the American flag outside your home for Memorial Day weekend, make sure you're doing so properly *and* that you take the time to explain this to your children. It's important that they understand the American flag is a vital symbol of our country, and that [flying the flag respectfully](#) is a must. On Memorial Day specifically, the flag should be flown at half-mast until noon. This is the portion of the day that the country should be considered at mourning. After noon, the flag should be raised to full mast. Having your children help with lowering and raising the flag, as well as explaining the significance of a half-mast flag, are great ways to get them involved.

Visit a Historical Landmark or Cemetery

If there is a local veterans cemetery or landmark, you might also consider stopping for a visit to pay your respects to fallen soldiers. Setting small American flags at soldiers' graves is a beautiful way to show respect and remembrance.

These are just a few family-friendly and inexpensive ways to celebrate the true spirit of Memorial Day and teach your children first-hand the importance of honoring and remembering fallen soldiers for their ultimate sacrifice for our country.



Group Travel - Tips For Success

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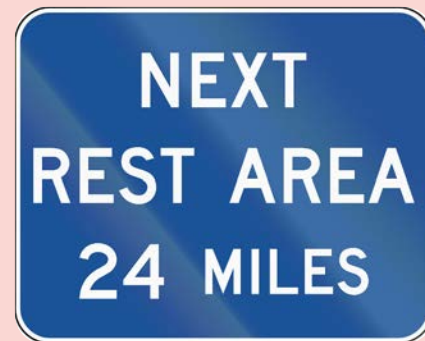
relax on your own or with your own immediate family. Schedule this time in advance so you can be sure to enjoy your vacation.

Plan around ages. If you are traveling with different age groups, plan accordingly. If you have children in your group, make sure you have plenty of ways to keep them entertained. It is also important to schedule breaks for rest or snacks.

Use walkie-talkies. If you are traveling in more than one vehicle, consider using walkie-talkies to communicate with one another. You can also use walkie-talkies at other times on your trip if you'd rather not use your cell phone.

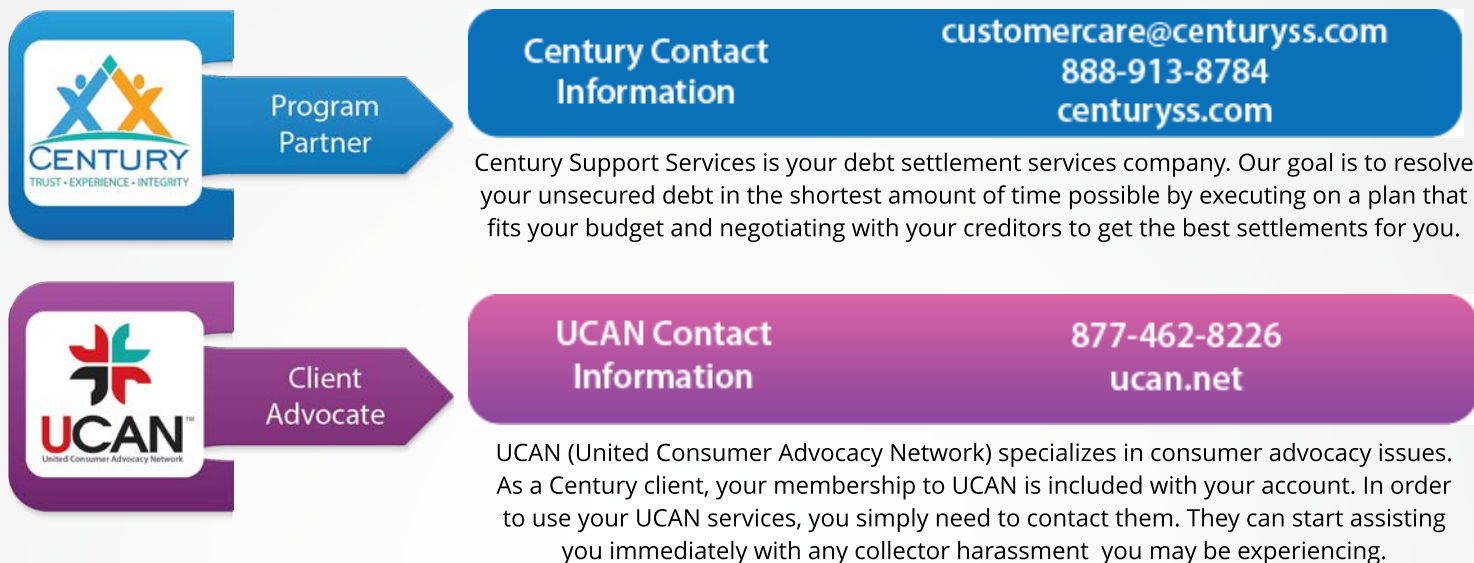
Delegate responsibilities in advance. Simplify your trip by deciding who will handle different tasks in advance. Make sure everyone understands their role and is happy with their responsibilities.

Traveling with a group can be fun, and it is a great way to stay on budget regardless of your destination. By following these tips, you can make the most out of your travel experience and ensure that everyone makes memories they will enjoy for years to come.



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:



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.



2000 Commerce Loop, Suite 2111 • North Huntingdon, PA 15642 • centuryss.com

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