

Journey to Better Financial Health



How We Can Show Our Support for the People Who Support Us During Coronavirus

During the coronavirus outbreak, Americans have tried to curb the spread of disease by staying home as much as possible and following guidance for sanitizing and social distancing. Some employees can work at home. Judging by the emptier shelves in the baking aisles, others have picked up tasty new hobbies. Still, millions of essential workers need to leave their homes to provide vital services for the rest of us.

If you're among these essential workers who must leave home to serve the public, please accept our thanks!

If you're looking for ways to demonstrate your support for the

coronavirus heroes who serve you and your family, you might get inspired by these suggestions to demonstrate appreciation.

Supporting Essential Workers During the COVID-19 Outbreak

During these uncertain times, every day should be Essential Workers Day. However, you might pick some particular days to support certain kinds of vital workers.

For instance:

■ Teacher appreciation:

In 2020, Teacher Appreciation Week occurs during the week of May 4. Many teachers have held online classes from home, so they haven't always had to go back to school. Still, they've made a pretty heroic effort to adjust to an entirely new way of educating students in a very short time. Perhaps Teacher Appreciation Week will give you chance to show your gratitude by having students in your household write notes that you can mail or email. That way, your family can

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.

PATRICIA

Patricia is a Century client preparing to complete her program in the next few months. Her excitement to complete the program in 26 months, versus her original estimated 44 months, is ...
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[Click to read Patricia's Story](#)

let teachers know that they're missed and appreciated.

■ Healthcare workers:

In the US, National Nurse's Day occurs on May 6. Some people even mark a week long celebration that ends on May 12, the birthday of the celebrated nurse, Florence Nightingale. Of course, following the best advice of medical professionals during this crisis is still one of the best ways to support nurses and all healthcare workers. If you do need healthcare, make certain you
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Let's Celebrate National Women's Health Week

This month, we're taking time to shine a light on women's health. National Women's Health week begins on Mother's Day, May 10th. It's a time to reset and refocus on healthy living. This is more important than ever, as the COVID-19 pandemic has many women taking on even more responsibilities at work, their children's schools, and at home.

A Holistic View of Women's Health

Too often, women's health messaging is focused exclusively on diet and weight loss. While those things are important to maintain your health, they're just one part of a healthy lifestyle. National Women's Health Week reminds us to take a holistic view of women's health, including physical, emotional, and psychological health.

Take a moment to ask yourself the following questions to check in about your health:

- How is my mood? Do I feel anxious, depressed, or sad?
- How are my relationships with family and friends? Do I feel supported, or am I feeling lonely?
- Am I managing any chronic health conditions? How well are they managed?
- What is my stress level? What things could make it better?
- How do I feel about my body shape? My physical strength? My ability to engage in activities I enjoy?
- How much sleep have I been getting?
- What have I done in the past week for myself? Do I set aside time for fun and relaxation (even in small amounts)?

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Let's Celebrate National Women's Health Week

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- How is my financial health? Am I making progress toward my goals?
- What are my goals for living a healthier life?

Take Steps Toward a Healthier Lifestyle

Once you've thought about the questions above, you probably have a sense of areas in which you could be doing better with your health. Many of us are struggling to find a healthy balance during the pandemic, so know that you're not alone if you're feeling stressed, anxious, or exhausted. That makes it all the more important to take small steps to improve your everyday health. Consider the following ideas to stay healthy during this challenging time:

- **Go for a daily walk.** Spending some time outside each day is incredibly helpful for your mood. Plus, it gives you an opportunity to move your body. Even places with stay at home orders offer exceptions for personal recreation, so take advantage with a short walk every day.

- **Set aside time to spend with friends.** Perhaps social distancing means you've been feeling lonely and isolated. If a real-life hangout can't happen, make a date for a video call. Social connection is incredibly important, especially during this stressful time.

- **Have a home dance party.** Feeling cooped up and stressed out? Put on your favorite tunes and dance it out! You'll get a natural endorphin boost that will bring a smile to your face. This is also a good way for kids to burn off extra energy.

- **Make time for meals.** When life gets pressured, mealtimes are often the first things to go. If you're finding yourself eating in the car, quickly eating at your desk, or mindlessly chowing down in front of a screen, it's time to carve back some time for meals. Even taking 10 or 15 minutes to focus on what you're eating can make you feel physically and mentally rejuvenated. Bonus points if you can coordinate with your partner or children for family mealtime.



- **Meditate.** Research shows that meditation can have a profound effect on your mood, stress level, and even your thinking abilities. Set aside a few minutes each day (before bedtime often works well) to meditate. Free guided meditation apps like Headspace or Calm are a good way to get started.

Women's Health Week is an opportunity for women across the country to join together in healthier living. To find other people on a journey to healthier living, check out **#NWHW** and **#FindYourHealth** on social media. Together, we can build stronger communities and take small steps toward a healthier life.



Easy Ways to Approve Your Settlements

We offer a variety of convenient methods that you can use to approve your settlement



How to Navigate Secured Creditors During COVID-19

All across the country people are feeling not just the pressure of a global pandemic, but also that of an economy in free fall. If you are one of the tens of millions of Americans who have lost their jobs in the last two months, or one of the many who has been forced to reduce hours or cut back on work to protect your health and others, you are likely struggling to figure out how you will pay your bills. Fortunately, right now many institutions are providing some breathing room during this time.

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...**



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YouTube Channel**

Here are some options for those who are grappling with making payments right now.

Mortgage Payments

Fortunately, for those worried about being able to come up with enough money for mortgage payments, there is



almost certainly relief. If you are able to pay your mortgage this month you should go ahead and do so, and it's likely that calling them for other information is going to prove hard. Mortgage lenders are being hit with an extremely high volumes of calls, and if you're one of the many Americans who won't be able to make their upcoming payment, then it's time to call immediately and wait until you are able to get through. Currently the federal government is providing some relief.

The CARES Act

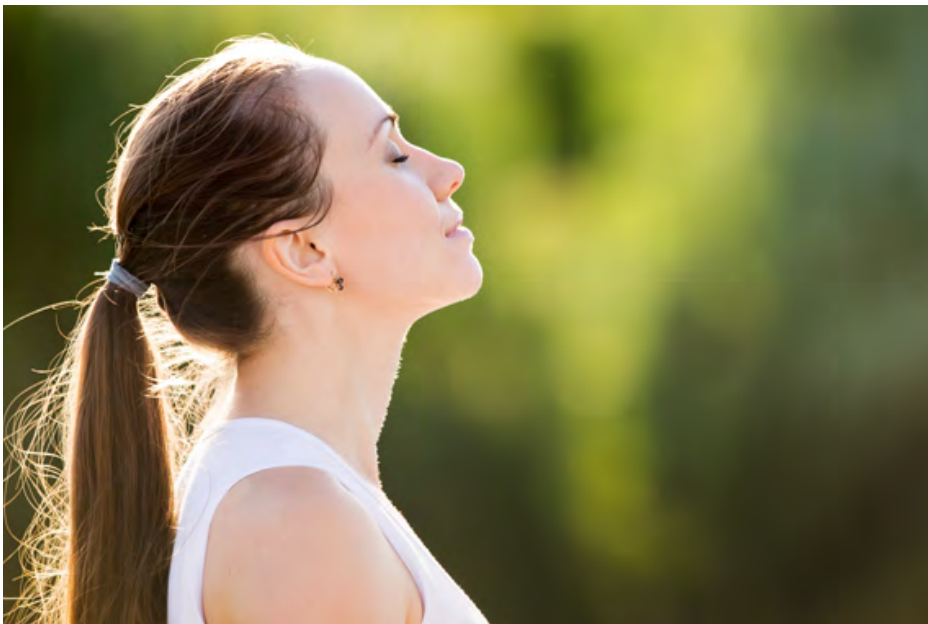
For those with federally backed mortgages, Congress enacted a law directly in response to the coronavirus crisis that has two ways of helping

struggling homeowners. First of all it guarantees that homeowners with federally guaranteed mortgages cannot be foreclosed upon by their lender for 60 days, beginning from March 18, 2020. Additionally, the law gives this group of homeowners who may be having a hard time making payments, the option to request a forbearance for up to 180, as well as the opportunity to extend that for an additional 180 days. This means that it is possible to suspend mortgage payments for nearly an entire year without penalty. What is not yet known, however, is what will happen at the end of the year. Many hope that the missed payments will extend the length of the loan time, but there is no guarantee that this will happen and taking care of the protections offered by the CARES Act could lead to higher payments down the road.

How to Know if You Qualify for the CARES Act

In order to take advantage of the protections offered by the CARES Act, you must have a federally-backed loan. In order to find out if you do, you must first determine who services your mortgage. This is the institution or company where you make your payments each month. Your mortgage service provider is required to
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Mindfulness in May

Being mindful is more important than ever right now, due to the extra stress and strain the worldwide pandemic has created. While it's hard to turn off the news and take a break from it all, it's also a unique opportunity to do something good during a time when life is different and a lot of things are in a sort of holding pattern. You might be off work, or working from home. Your children may be home from school. You might also find that you can't go a lot of places you used to, and that can leave you feeling bored, restless, and frustrated. Here's what to consider in May, as you look toward how to be more mindful during the pandemic and well into the future.

Look for the Helpers

If you need or want to keep up with what's going on in the world, focus on



the good news. Letting the stress get you down or make you feel hopeless isn't good for your mental or physical health. It's also not honest and realistic. The problems are real, but they will end and things will improve all throughout the world. The pandemic won't last forever. While it's still going on -- and even after life gets back to something closer to normal -- look around for the helpers. There are always people doing good things for others during dark times. If you find them, you see much more of the beauty in the world and the value of sticking together as human beings.

Here are some great resources for people helping others:

- [Meet the Helpers](#) - Talking to children about COVID-19.
- [Good Deeds and Helpers](#) - CNN article about pandemic's 'heroes.'
- [Ways to Help the Helpers](#) - NY Times article about the helpers, and helping them.

Provide Hope to Others

If you feel secure enough to reach out to other people, you can provide help and hope during a trying time. Even if you don't want to go out into the world or you're concerned about close contact with others, there are a lot of things you can do online. Friends and



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



family may need someone to interact with, and even complete strangers can use some encouragement. That's true with the current pandemic, but it could easily be true in other times, as well. Once you start helping others, it can make you more mindful about how you're taking care of yourself and your most important needs in life.

Want to help? Here are some options to consider:

- [9 Ways to Help Others](#)
- [Support Food Banks](#)
- [Helping Your Community](#)
- [Ways to Give Back](#)

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Scavenger Hunt Fun For All Ages

this may be something to add to your list as well!

Indoor Scavenger Hunt

What if the weather isn't cooperating enough for a neighborhood scavenger hunt? You can always [set up your own indoor adventure](#). This is where knowing your family and their interests will make all the difference. For younger children, for example, you might consider setting up an educational scavenger hunt that requires your child to find one object in the house that corresponds to each letter of the alphabet. The nice thing about this type of hunt is that once again, you don't need to buy anything or hide anything.

If you feel like getting a little more creative, consider a themed scavenger hunt. If your teen loves taking selfies (and what teen doesn't?), set up a list that requires your teenager to take a creative selfie with different objects hidden throughout your home. You can make things even more fun by having your teen post these selfies on social media to get their friends involved and engaged.

Scavenger Hunt With (Socially Distanced) Friends!

Everybody is using video-chatting platforms like Zoom to stay in touch with friends, family, teachers, and classmates during today's stay-at-home

orders. Why not organize a [Zoom scavenger hunt](#) with a few friends to make things even more interesting?

Before your Zoom chat, compile a list of items that you'll have the participants looking for during the scavenger hunt. When the chat begins, you can call out individual items from



the list and have the participants bring them to you, keeping score as you go. The fun thing about this type of scavenger hunt is that it allows you to play a game in real-time while practicing social distancing—and it's especially fun if you have children participating, but you can easily create an adult scavenger hunt as well!

Some clues to consider for your Zoom scavenger hunt include:

- **something with four sides**
- **something that starts with the first letter of your name**
- **something that smells good**

You can get as creative as you want with these socially distanced scavenger hunt ideas, and they're versatile enough to be tweaked for any age group!

Now, which of these will you try for National Scavenger Hunt Day?

Running out of ideas when it comes to keeping your family entertained while in quarantine? With [National Scavenger Hunt Day](#) quickly approaching on May 24, now is a great time to start brainstorming ideas for a family-friendly scavenger hunt. From toddlers and kids to teens and adults, these unique scavenger hunt ideas are as exciting as they are budget-friendly!

Neighborhood Scavenger Hunt

With spring in full swing, many of us are finally able to enjoy some fresh air outside—as long as we're keeping the appropriate social distance from our neighbors, that is.

One of the best things about a neighborhood scavenger hunt is that you don't have to put any time (or money) into hiding items; instead, you simply use common objects and sights that are already in out in your community to play! The options for your neighborhood scavenger list are truly endless, but here are some examples of things to look for that can help get you started:

- **a license plate with a specific number or letter on it**
- **somebody walking a dog**
- **an American flag**
- **a house with an open window**

As part of the stay-at-home movement, many [neighborhoods are also participating in scavenger hunts](#) by placing a stuffed animal in a window/door (or something similar), so





Spotlight on Success — Patricia

Patricia is a Century client preparing to complete her program in the next few months. Her excitement to complete the program in 26 months, versus her original estimated 44 months, is



overwhelming. What a great achievement to be closer to her goal of better financial health even faster than she planned!

Patricia was enjoying retirement with her husband Steve. They had raised 5 children and after watching them grow into wonderful adults starting families of their own, they moved to Florida for the next chapter of their lives.

Within a short time of settling into their

new adventure, Steve got sick and passed away quickly. Very soon following Steve's death, Patricia's youngest child also passed away. Paying for Steve's unpaid medical costs and two end-of-life expenses, was not possible on her retirement income. Patricia had to turn to her high interest rate credit cards.

When her car broke down and needed \$4k worth of work to get it back on the road, Patricia again turned to her credit cards. This was the hardship that made Patricia decide that it was time to find a debt relief solution.

Her eldest son sent Patricia a link to Century's website and suggested she give us a call. After speaking with our Debt Specialists, she enrolled into her program with 5 accounts. Patricia has been extremely responsive to the



HAVE A QUESTION?



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

**Available during regular business hours only*



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.

Century team and approving her settlements.

Because of her diligence to her goals and the program, 3 of her settlements are completed and 2 are in active payment status. Patricia has saved enough to fully pay the last 2 and complete her program in just 26 months. **"Century has been a life saver for me. The staff has been attentive and caring," Patricia told her Century Account Representative. "I would recommend Century to anyone in need of debt relief".**

How Can We Show Our Support for the People Who Support Us During Coronavirus

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express gratitude. If you feel inclined, you should know that some hospitals have severe blood shortages and can use donations. You might also contact your local hospital to see if they have any remote volunteer opportunities.

Some essential workers might not have a special holiday dedicated to them. Still, they'll be happy to see you demonstrate your appreciation of the work they do.

■ **First responders:**

As with healthcare workers, you can best demonstrate support by striving to remain safe and by cooperating with police, paramedics, firemen, and other first responders. You can also visit [ThankYouFirstResponder.org](https://www.ThankYouFirstResponder.org) to find easy, online ways to express gratitude, share positive stories,

and show support for creating a national day of recognition for these important professionals.

■ **Other essential workers:**

Besides teachers, healthcare workers, and first responders, other essential workers include delivery people, mailmen, supermarket clerks, and maintenance people. Mostly, do everything you can to ensure both your safety and their safety by sanitizing contact areas, avoiding unnecessary trips, and following social distancing rules.

It's also a great time to exercise a little extra patience and kindness. Even if you experience some delays, you should know that all of these vital workers have to operate under additional stress, have concerns about their own families, and are probably doing the best that they can.

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



PROGRAM TIPS

BUDGETING THROUGH A CRISIS CAN BE VERY TRICKY WITH THE UNKNOWNs FACING AMERICAN TODAY.

Many people have lost their jobs and others are still working through this uncertainty. Whatever situation you find yourself in, our team has put together some tips that may help guide you in using your Stimulus Check most effectively.



Purchase essentials to have on hand — Food, gas, utilities. Here's a link of the best foods to stockpile when on a tight budget.



Pay your basic living expenses - Rent, electricity, health care expenses, etc.



Stay the Course on your Century program - Continue your monthly deposit to avoid losing active settlements and losing ground in your program.



Put money in your 'Rainy Day' fund. As we have seen, an emergency can happen very unexpectedly

Mindfulness in May

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Practice Good Self Care

Self care includes all kinds of different things. It can be chocolate and soft music, or it can be working out and eating that salad instead of the chocolate. With a lot of options for feeling healthier and better, you can choose the ones that work for you. Just remember that caring for yourself means focusing on the things you really need to make your life better, not just what feels good in the moment. By staying mindful of what your body and brain are telling you, you'll choose the right things to help you care for yourself properly and feel better even during a time that's not easy for you or most other people.

Consider these self-care options, so you can stay healthy:

- [21 Best Self-Care Practices](#)
- [25 Self-Care Tips](#)
- [Self-Care Tips from Wellness Experts](#)

Consider Yoga or Meditation

Meditating or performing something that's good for the body but slower-moving -- like yoga or tai chi --

can be an excellent way to stay mindful in May and throughout the rest of the year, as well. When you slow down and do something that's very deliberate, you re-learn how to focus on the present moment instead of everything that's going on in the world. That focus on the moment can help reduce anxiety, improve depression, and get you thinking about all the good things you still have in your life. Sometimes, a lot of clarity comes to a person when they're practicing mindfulness, and that can even help you see a way forward.

Online yoga and meditation options can be a great place to start:

- [Online Meditation Classes](#)
- [Online Yoga Classes](#)

Prioritize the Things That Really Matter

For some people, their children or spouse is the most important thing in their life. For others it might be their work, their garden, their exercise routine, or the novel they're writing. Whatever you find most important, take the time to focus on and improve it. You can look for ways to be closer to the people you care about, or search



out a new idea for planting seeds and growing something you've always wanted to cultivate. This time, when the planet can feel dark and lonely, is a great time to reconnect with others and with yourself, so you'll be better able to move in the direction of your dreams and goals as the world slowly returns to normal over time.

Here are some of the best ways to set your priorities:

- [Change Your Priorities](#)
- [5 Steps to Set Your Priorities](#)
- [Back to Basics -- Setting Priorities](#)

One of the most important things you can do to be mindful in May and during any other time, though, is to be gentle with yourself. We're all in this together, but we're also all experiencing it differently. Everyone has challenges during this time that are unique to them, and recognizing that is a big step toward understanding what it is you really need to focus on in your life.

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.



How to Navigate Secured Creditors During COVID-19

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let you know who owns your mortgage.

If the mortgage is owned or backed by any of the following institutions, then it qualifies for protection under the CARES Act:

- [Fannie Mae](#)
- [Freddie Mac](#)
- [U.S. Department of Housing and Urban Development \(HUD\)](#)
- [U.S. Department of Veterans Affairs \(VA\)](#)
- [U. S. Department of Agriculture](#)
- [USDA Direct](#)
- [USDA Guaranteed](#)
- [Federal Housing Administration \(FHA\)](#)

Other Mortgage Payment Relief

If your mortgage is not federally owned or backed, there may still be help available. There are two good options. The first is to once again immediately contact your mortgage service provider. They may offer assistance, though not required to do so by the CARES Act. Additionally, many state governments are offering help. Check your state's government website to find out more. Also, some private lenders are offering direct relief to homeowners. Bank of America, for instance, has policies in place to directly help those who have mortgages with them. If you are struggling and find out your loan is not federally guaranteed it is worth visiting your lender's website and calling to see if they either have a general policy in place or can help you in the coronavirus crisis. Many institutions across the board are responding with ways for people to delay payments.

Student Loan Payments

There is some good news on relief with

student loan payments. Those with Federal student loans will automatically have those loans placed in forbearance. Originally in March, those needing to delay these payments were told to contact their service providers for student loans. However, as part of the stimulus package passed by Congress, a 6-month period has gone into effect of student loan forbearance. During this time, which runs from March 13, 2020 until September 30,



2020 all federal student loan interest rates have been lowered to 0% and additionally no one is required to make payments. This suspension of payment is automatic and should not require a phone call.

To make certain that your student loan qualifies, you can visit the student loan provider website and sign into your account to see if the payment due is \$0. If not, and you need the forbearance, it is worth investing the time to call. [Here](#) is some more information about the federal plan for student loan forbearance. Only loans that are through the federal Department of Education will qualify for the forbearance from the stimulus

package. Perkins Loans and Federal Family Education Loans do not qualify automatically. For help with paying Perkins loans, borrowers should contact their school directly for more time to pay, while Federal Family Education Loans will require contacting the loan servicer in order to request traditional forbearance.

Although required student loan payments to the federal government are temporarily suspended, the decision about whether or not to pay, if you can afford to, should be carefully considered. For many, the forbearance will only extend the length of the loan. However, for those with Public Service Loan Forgiveness (PSLF), the suspended payments will count as regular payments and will not be held against those who are making use of this program.

Auto Payments

There has been no federal program to deal with car payments, however some states are in the process of passing legislation to provide relief. Regardless of what state you live in, if you are facing overdue car payments, contact your lender. At the very least, it is likely your lender will provide you with an extension before reporting late payments to the credit bureau. Some are taking proactive steps, including waiving late fees. In fact, to get some relief you may not even need to make a phone call. Simply by visiting your lender's website, you may find some specific policies in place already to help people struggling to make payments due to the situation. Some, such as Acura Financial Services, allows you to request deferrals by logging in to your account.



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



GCS Contact Information:

800.398.7191
globalclientsolutions.com



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

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