

Journey to Better Financial Health



Mother's Day is May 9th - Follow Your Mother's Advice

It seems these days that so many families get into financial difficulties through debt.

You decide to finance a big purchase one day, then you get into the habit of borrowing money to buy things. Before you know it, all your income is going toward making minimum payments on all your credit cards, and little or nothing is left. Debt settlement is a great solution when you find yourself in a tough financial situation, but a little prevention could be part of a long-term solution. Let's look to how older generations handled money; in particular, it's time to get back to following mom's advice.

Save Ahead For Big Purchases

We live in a culture of instant gratification. We see something, and we want to buy it today. But mom had a different way of doing things. Mother's advice to save ahead for big purchases. If you have your eye on a new tractor mower, for instance, start putting money aside each paycheck that is earmarked for the tractor. Then and only when you have enough for the

tractor should you go ahead with the purchase, with cash in hand.

Take Advantage of Lay-a-Way Programs

Because of the economy, many stores are now offering lay-a-way programs, just like they did when your mom was younger. A lay-a-way program lets you put money toward your purchase a little bit at a time, so you don't end up going into debt over items for the household, or clothing items.

Economize Where You Can

Mom always knew that some things can be economized on. When it doesn't make a big difference in quality, it pays to get the least expensive version. Mom also economized in the kitchen. Instead of buying disposables like paper towels and paper napkins, mom used kitchen towels and cloth napkins. Mom made a delicious pot of coffee at home; she didn't run out to Starbucks for every cup of Joe. She

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.

ALAN

As many Americans have faced over the last 12 months, jobs are not always stable and consistent. Alan's career has definitely been affected by the changes in the economic environment due to COVID. ...
(Continued on page 6)



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

didn't rely on baggies to store food. Instead, she used washable Tupperware, and she always found a new way to serve leftovers.

Buy Quality When It's Important

Of course, mom knew when it makes sense to invest in quality, too. She knew that leather shoes last longer than cheap plastic ones. She knew that a quality mattress will last years longer

(continued on page 2)

Mother's Day is May 9th — Follow Your Mother's Advice

Continued from page 1



than a cheaply made mattress. Mom didn't have to buy a new blender every few years because she bought a good brand that lasted a lifetime. You can save a lot of money when you aren't buying replacement items over and over again throughout your life.

Don't Buy the Latest and the Greatest

These days, people aren't happy with "last year's" TV. It's not enough to have a plasma TV. People have to have a curved plasma TV. Enough is enough. If your TV works, then going out and buying a new one just doesn't make financial sense. Your mom didn't buy a new vacuum every time a new model came out. Resist the urge to constantly upgrade, and you'll save money.

Understand How Much It Really Costs

Mom knew that there are hidden costs to things. (Maybe that's the real reason why your family never bought a boat!)

When you consider purchases, think about the hidden costs. Is that new dress going to need to be drycleaned every time you wear it? Does that fancy new razor need expensive blades? How much will repairs and parts on a foreign car cost, compared to a domestic car?

You'll be surprised how much money you can avoid spending when you think back and just go about things the way your mom always did. Happy Mother's Day to all of our hardworking, financially savvy moms out there! Enjoy your special day.



PROGRAM TIPS

Do you have additional unsecured credit card or loan accounts that are not enrolled in your debt settlement program?

For more information about adding an account or to get an account added to your Century program, please contact a Certified Debt Specialist via phone at 855-417-6643 or email at Add@centuryss.com.

Want Some Extra CASH?

Refer a friend to Century for help and make some cash today!

Learn More



Garden Meditation Day



Garden Meditation Day is May 3rd.

This is the perfect day to decompress from all the chaos and stress in your life. It's a day where you are encouraged to take time out for yourself, surrounded by the beauty of a garden. Whether that garden is in your backyard, on your balcony or in a public space, the idea is to just relax and take in all the beauty and peace around you.

This is also a great day to consider starting your own garden. If you think you need a green thumb to be a gardener, don't worry. Gardening is easier than you think, plus it can save you money. When you grow your own food, you have extra money in your budget to help pay off debt and save for the future.

Start a Garden on a Budget

You don't need a lot of money to start your own garden. Although it's true that you could spend a bundle at a garden supply store, that's not necessary. And, if one of your goals is to save money, you definitely want to use these ideas for starting a garden on a budget.

Save Your Own Seeds

You don't even have to buy seed packets to have your own garden. When you eat vegetables, save the seeds and plant them. You can plant

your own tomato seeds, cucumber seeds, zucchini seeds, and more. All you need to do is to plant the seeds right away. You don't even need to dry them out before planting.

Start Seedlings in Egg Cartons

Egg cartons are perfect for starting seedlings. Just fill each hole with potting soil and place the seeds beneath a little bit of soil. Water and set in a dark place where the seeds will have a chance to grow.



Replant Seedlings in Pots

Once your seedlings are stronger and have outgrown the egg carton, replant them in pots. Plastic plant pots are readily available at dollar stores and thrift stores. All you need to do is place them in a sunny location and water regularly.

Save Water For Plants

You can even save on your water bill. Instead of letting tap water rundown the drain, place a large bowl in your sink and save the water. Put it in a bucket for later use watering your plants. You can also water plants with

(continued on page 5)



DID YOU KNOW?

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

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

HAVE A QUESTION?



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

**Available during regular business hours only*



SUBSCRIBE

to the Century
YouTube Channel

Setting

SMART Goals

The first Saturday in May is National Fitness Day!

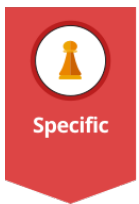
If you haven't already, it's the perfect time to set some new **health and fitness** goals. We have some fundamental reasons those goals should be **SMART** Goals. Here's how to start **SMART** to get fit in 2021.

What Does S.M.A.R.T. Stand for?

SMART is an acronym intended to help you remember what a well-crafted goal looks like:

- **Specific**
- **Measurable**
- **Attainable**
- **Relevant**
- **Timebound**

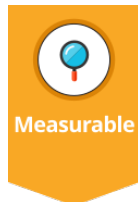
Specific



State exactly what you want to achieve, rather than something vague like "improve my health". This helps you stay focused and develop a practical plan. When crafting this specific goal, ask yourself some important questions:

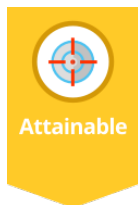
- **What do you want to achieve?** (e.g. lifting X number of pounds at the gym, lowering your blood pressure by "this much", Walk 10,000 steps/day for X days)
- **Why is it important to you?** (If it's not important, you won't stick with it)
- **Who else will know about it?** (Sharing the goal with a trusted friend helps you stay accountable)
- **How do you plan to attain this goal?** (Don't forget the plan)

Measurable



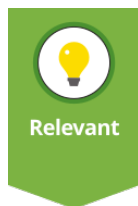
How will you know when you achieved your fitness goal? Make sure you can measure the outcome. Today that can track and measure various health indicators using devices. Making it measurable keeps you from "lying to yourself" about whether you've reached the goal.

Attainable



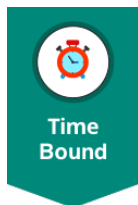
Setting lofty goals will discourage you, so set a lower, attainable goal first—just high enough that you'll need to stretch to reach it. Blow that goal out of the water, and then set a new **SMART** goal to get even healthier.

Relevant



The goal should actually matter. If you're already a "healthy" weight, will losing another five pounds make any difference in your fitness level? If being well and staying active are your ultimate health goals in life, then create a **SMART** goal that works toward those objectives.

Timebound



Set a clear timeframe for completing this goal because once you do, you can move onto the next one. Grow healthier and more fit year after year. Write down your **SMART** goal with the specific date you plan to achieve that goal. Then, create a plan to achieve it. For example, let's say you plan to get your fasting blood glucose down to X in six months by improving your diet and exercise routine if you check your blood sugar each or month,

then set smaller monthly goals of lowering it by so much. Now, you know you're on track to meet your six-month goal.

Fitness and Health SMART Goal Examples

It's always helpful to see some examples, so here you go. Feel free to steal any you like.

- Lower my blood pressure from 130/85 to 120/80 by August 31.
- Increase lean muscle mass by 10% by December 31. You'll need a scale that measures body fat percentage for this one.
- Walk every workday after lunch for 20 minutes for one month.
- Limit my added sugar intake to 20 grams/day for one month.
- Don't drink a soda for three months.
- Run 10 miles without stopping by March 1.

Start Using SMART Goals in Other Areas of Your Life

Once you see how effective **SMART** goals can be, you'll want to use them to improve all kinds of things like your **"Financial Fitness"**. Set goals to **cook more meals at home** (a health and financial goal), pay off credit card debt, start saving for your next big expense. With **SMART** Goals, you can increase your financial health year after year instead of feeling like you're falling further behind. Now, get out there and start reaching your goals.



Garden Meditation Day

Continued from page 3



water that you've boiled vegetables, potatoes or pasta in. Just be sure to let it cool down before watering your plants with it.

Learn How to Can Food

Don't let any of your harvest go to waste. Learn how to can so that you can store your excess food inside of Mason jars. You can also learn how to freeze various vegetables for use later in soups and stews.



Be Healthier With Gardening

Did you know that gardening also helps save you money on healthcare? You and your family will be more likely to eat more fresh foods when you have the pride of growing them yourself. And studies have shown that integrating more whole foods into your diet translates to fewer illnesses and fewer doctor appointments. Not only that, but the exercise you get from gardening will help your physical health, and the meditative enjoyment you get from gardening will help release stress and improve mental health.

With a little effort, you could be enjoying the fruits of your labor in a few short months. Let Garden Meditation Day inspire you but you can destress with your garden any day that works for you. Saving money from your budget on food with your own garden is always a good idea.



4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT METHOD FOR YOU!



1

Inbound Automated Settlement Approval

- Call us at **888-913-8784**
- Select Option 3, then Option 1
- Verify your **Century ID**
- Review the Settlement Details and Approve

2

Text Message

- You will receive a text message from **'47234'**
- Respond with **'Approve'** to accept your settlement offer



3

Online via MyCentury Portal or Live Chat

- Go to www.centuryss.com and choose **'Client Login'**
 - Click the red **'SETTLEMENT PENDING'** button to view all your pending settlements
 - Click on next to the Creditors name and review the settlement details
 - Scroll to the bottom and click on the **'Approve'** button
- Go to the main Century website or your MyCentury portal and start a **New Chat**.
 - Our representatives will review any pending settlements with you
 - Send your approval in the chat



4

Email

- When you have a pending settlement, **Century will send you an email** that explains the terms of your settlement.
- Follow the instructions in the email to submit your settlement approval.





Spotlight on Success — Alan

As many Americans have faced over the last 12 months, jobs are not always stable and consistent. Alan's career has definitely been affected by the changes in the economic environment due to COVID. Having his hours reduced and being in and out of layoff status with his current employer, credit cards became the go-to for paying the necessities.

Alan discovered Century when searching for his options for debt relief online. After being on the program for almost a year, he has a clear path for how to successfully complete his program in the next 12-18 months.

Alan commented recently to us about his experiences so far with the Century team. **"I like everything that Century**



has done," Alan said. *"Their team has always been there for me. Whenever I called, somebody would answer and address all of my questions."* When we asked if Alan will be taking advantage of our client referral program, this is how he replied... **'I'm completely satisfied and will recommend Century to anybody that I know is in need of help.'**

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

Thanks, Alan!



We are always looking for better ways to service our clients. Knowing what lifestage you are currently in, helps us customize our messaging and future value added offers we can bring to you.

Take the Survey

MyCentury Portal



Review your on-boarding features, approve settlements, and information about new features.

MyCentury LOGIN



Speeding Up Your Century Program

Click here for more information on how you can contribute additional funds. Investing in your future and the relief of settling your debt early, is worth every extra penny you can contribute.

Coming Out of Our Cocoons — Planning a Vacation on a Budget

The weather is getting warmer and after a long winter of COVID-19 lock downs, many states are beginning to re-open, allowing people to look forward once again and begin making plans for ordinary things - like vacations.



Of course, you're working hard to manage your finances and stay on track with your debt settlement program. These tips can help you plan a vacation even if your budget is a little tighter than you would like.

Consider Camping

There are plenty of benefits for considering camping as we are still reeling from a global pandemic. Camping offers considerably lower cost accommodations than the average resort and allows you to enjoy the great outdoors while still adhering to current social distancing norms.

Camping allows you to limit the number of people you encounter in your journey and will help you shake off the cobwebs of many months when you may have felt cooped up inside. You'll save on food costs when camping as well as you'll be making your own food rather than going out to eat every meal.



Keep Your Vacation Somewhat Local

You want your vacation destination to be within easy driving distance. That eliminates the cost of flying off the top and can help you find some hidden gems close to home. Plus, there's some degree of comfort in being close to home as venture out for the first time in months.

If your budget is really tight, but you still need to get away, consider finding new things to do even closer to home so that you can get there and back in one day. This eliminates the need for an overnight stay, and you can cut costs by eating before you leave and packing a picnic lunch. Then you only need to worry about one meal out of the house.

Establish Vacation Priorities

Different families have different ideas

when it comes to what makes vacations exciting. For some, it's about experiencing different cultures. For others, it's about a little rest and relaxation. It doesn't have to be about expensive theme parks and costly dinners out. Prioritize one or two more costly activities that are important to your family and then look for cheap or free alternatives to other activities along the way.

Plan Your Meals Wisely



Dining out while on vacation gets expensive quickly. Especially if you're dining out every meal. It can easily bite into your vacation budget leaving little money for anything else. Consider preparing two meals per day of your vacation and eating out one. If possible, make the one meal per day lunch when you can often enjoy lighter fare and lower prices than dinner menus. This can help you cut costs in a huge way, making it much easier to stick to your budget.

Make Your Trip About Building Memories

Far too often we spend our vacations
(continued on page 9)

Coming Out of Our Cocoons - Planning a Vacation on a Budget

Continued from page 8

looking for the perfect souvenirs to buy and bring home. This time, skip the souvenir shops and opt for being in the moment instead. Go fly a kite on the beach with your family and collect seashells to bring home, take a hike in the woods and collect unique rocks, or pan for gold in a river. There are so many neat adventures and memories you can make together that don't have to cost a fortune to experience.

We hope these tips will help you get the best of both worlds. The vacation from reality you need while sticking to your debt settlement program and living within your budget.



What is CAS?



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

[Click Here](#)

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



**CFT
Mobile**

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



**Century Announces
a New Alliance with**



CommunityTax

**Tax Preparation,
Tax Resolution,
and Tax
Monitoring
Services**

[Learn More](#)

**Century Announces
a New Value Added
Service for YOU!**



billcutterz

Do you have a cell phone? Internet? What about cable or satellite TV? Just like most of us, you're probably paying an arm and a leg for those services. Billcutterz saves you money by negotiating lower rates with your current providers.

[Learn More](#)


Orchard Law, PLLC



Century has established a partnership with Orchard Law to support the effort to settle enrolled accounts with certain creditors.

**Your Benefits with
Orchard Law**



No Additional Fees



Simpler Negotiations



2 Experienced Teams



Your Century Program

'Who's Who' Contact Sheet

On your journey to financial freedom, you are receiving communication from several different support organizations. To keep the roles and contacts clear, here is a snapshot for your reference:

PROGRAM PARTNER



Century Contact Information:

customer care@centuryss.com | 888.913.8784 | centuryss.com

Century Support Services is your debt settlement services company. Our goal is to resolve your unsecured debt in the shortest amount of time possible by executing on a plan that fits your budget and negotiating with your creditors to get the best settlements for you.

CONSUMER ADVOCATE



UCAN Contact Information:

877.462.8226 | ucan.net

UCAN (United Consumer Advocacy Network) specializes in consumer advocacy issues. As a Century client, your membership to UCAN is included with your account. In order to use your UCAN services, you simply need to contact them. They can start assisting you immediately with any collector harassment you may be experiencing.

3rd Party Bank Affiliates (Payment Processors)

Third party affiliate banks work with Century debt settlement clients to help administer payments (deposits) in and disbursements out of your Dedicated Accounts. Neither of these payment processors has any legal affiliation with Century. The third party affiliate banks enable you to accumulate and control your own funds within your Dedicated Accounts. These funds are then used to pay your creditors once settlements are authorized. You will work with one of the processors below.



CFTC Contact Information:

888.348.4543 | cftpay.com



Global Contact Information:

800.398.7191 | ghllc.com/login



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

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