



November 2019

Road to Financial Freedom

5

Tips for enjoying the holidays without over-indulging



*Century
CS Alert!*

**Don't forget... our
Customer Service
representatives
are available
9am-8pm weekdays.**



The holidays are full of festive events and occasions. At the center of many of these seasonal celebrations? Food! Unfortunately, this can lead to overindulging and the dreaded holiday weight gain that often goes along with it. The good news? With the right plan in place, it's possible to enjoy all of your favorite foods without compromising your waistline -- or your bottom line. Read on for a roundup of tips aimed at helping you resist the urge to overindulge and stay healthy this holiday season.

1. Take the edge off your hunger before you go.

Going to a holiday party or dinner out on the town can be a recipe for disaster. To avoid overordering and overeating, have a nutritious snack at home before you go. Fruits and vegetables,

Greek yogurt, or a handful of nuts can curb your hunger while helping you avoid temptation in order to make healthier choices in the moment.

2. Bring along a healthy, homemade dish.



One way to know with certainty that there will be a health-conscious option at the next holiday gathering you attend? Bring along a dish of your own to share. This can also help keep costs low.

After all, preparing a home-cooked meal costs less than a bottle of wine or floral

arrangement.

3. Pre-set drinking limits.

Alcohol decreases inhibitions while increasing the appetite. This can quickly add up to overimbibing at a party or event. Factor in that cocktails are usually packed with empty calories, and the situation goes from bad to worse. To avoid ending up in a sloppy situation, set a limit on how much you drink before so much as picking up a glass. This can also

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See How Our Team Celebrated Customer Service Week!



Watch the Video

**PROGRAM
TIPS**

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](#)

Core Values at Century



Building Connections



Building Connections with our clients is an integral component of helping you to have a successful program. Our team works diligently to foster open communication

with you, listening to your needs and responding to offer you the best customer experience possible. Here are a few tactics we train our representatives on to create that experience for you.

• Communicate with

Conversation – Is the word communicate overused or maybe misunderstood? We strive to have the best communication possible with our clients. Maybe it would be easier to



understand if we said '*Have a Conversation*'. When we have a conversation, there is a back-and-forth of information. Active listening and responding occurs, not just a one-way track of information flow. We train our team to listen to your needs and think carefully about a response before they answer your questions or solve any issues.



• Deliver on

Expectations – It's easy to focus on the current conversation but do we always remember to follow-up? Our team understands the importance of following



through on our promises and delivering on your expectations of us. We train our team on making follow-through an integral piece of our customer service approach.

• **Ask for Feedback** – Getting feedback can be scary. Many people don't ask for feedback for fear of what they may hear. On the contrary, feedback makes us better at how we build connections with our clients. We actively seek your feedback, review the responses and implement changes based on your suggestions in order to provide the best client experience for all of our clients.

• **Appreciation** – Without our clients, Century wouldn't exist. We make an effort to show our appreciation to you for choosing us as a partner on your journey to better financial health.

Our core value to Build Connections with our clients and each other

is a prime focus. From creating this newsletter, speaking to you on a phone call or live chat, corresponding on email, or engaging on our social media channels, we are always looking for ways to make our connections with you stronger and your program successful.

**THANK YOU
FOR YOUR SUPPORT**



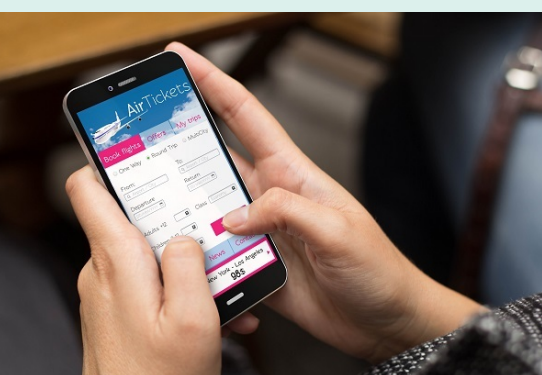


Holiday Travel Tips

The costs of traveling can add up faster than most people even realize. From the flights to meals to emergency replacement toothbrushes, it's all too easy to overspend your budget. If you're hoping to avoid a negative bank balance while traveling over the holidays, keep the following in mind.

Aggregate Your Options

Free aggregate apps like Priceline and Kayak are designed to price compare, so you can see the best deals. Gasdaddy



shows you how much fuel you'll need if you're going over the river to grandma's house. You can also sign up for alerts when flight prices drop on apps like Hopper or services like Google Flights. Travel companies raise prices around this time of year, so savings often require you to plan ahead. Fly on a Tuesday and Wednesday for the cheapest fares and stay away from the weekend.

Research Discounts and Points

Now is a great time to look at the many

deals companies are offering over the holidays. For example, many restaurants will offer a free gift card if you buy gift cards of a certain amount. This is a great way to treat your loved ones while getting a little extra in return. And if you're the proud owner of a travel credit card or a member of certain loyalty programs, you may be able to cash in on some of those incentives this year. Finally, compare how much it would cost to ship your luggage (including your presents) against baggage costs for the flight. Finally, make sure you have enough cash for the road, to avoid potential last-minute ATM charges.



Maximize Holiday Travel

As you plan through each day of your trip, consider what you're most likely to spend money on. Packing your own snacks and drinks can make a huge difference in cost savings. If you're really trying to travel smart, you can pack protein bars as a couple of meal substitutes. You can consider either traveling on the morning of a holiday (e.g., Thanksgiving, Christmas, etc.) or booking a hotel at the last minute. These are two well-known ways to save, though they may be riskier options.

While travel may not be the cheapest activity you can do, it typically beats spending these festive days alone. As



long as you're paying attention, you'll start to see savings everywhere you turn. These tips are just a few suggestions to put you in the right mindset.

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.

Reassessing Your New Years Resolution



As year comes to an end, many people abandon their New Years resolution goals from January. They're looking to start fresh in the next year, so they avoid what they haven't yet finished. But that might not be the right way to handle things. Starting everything over again can lead to the same kinds of problems for next year. It can mean that you won't get things done, or that you won't be able to use work you've already accomplished toward your future plans. If you're finding yourself in that situation, and you're not sure what to do next, here are some ideas to consider about your plan for next year and how to achieve your goals.



Take a Look at the Goals You Had

What kind of goals did you have at the beginning of January? When you take a careful look at them, you can consider where you struggled. If your goal was too ambitious, or there were external factors that got in the way of what you were trying to do, did this prevent you from succeeding. Did you try to do too much with the available time and resources you had? Did you have a major event in your life that was unexpected, and that slowed down what you could complete? You can build the framework to succeed in the future, by asking yourself these questions and learning lessons from the past.




Don't let your frustration at not completing your goals become a barrier to your future. You can still attain the dreams that matter most to you. The fact that it's taking a bit longer than planned, or that you've had to make some changes along the way, isn't a reason to give up.

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Century's Alliance with

PROGRAM TIPS



Oxford Tax
PARTNERS

TAX HELP

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...](#)

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



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MAKE A SPLASH AT HOLIDAY PARTIES WITHOUT BREAKING THE BANK



With the holidays approaching, you might find yourself with several invites. However, holiday parties often mean that you have to bring a dish with you. Instead of panicking over the expense, choose a recipe that is inexpensive to make but will wow your guests. Dress up simple and inexpensive dishes to make them look like you spent major bucks on them. Make popular holiday appetizers stand out by adding holiday decorations. Here's a list to try

Deviled Eggs

Make your favorite deviled eggs recipe. If you don't have a favorite recipe, mix the yolks with enough mayo to create a consistency of egg salad and add 1 tablespoon spicy brown mustard, 1 teaspoon each of salt, pepper, and ½ teaspoon each of cayenne pepper, garlic powder and onion powder. This makes a spicy, but not too hot mixture for six eggs (12 halves). Adjust the spices to taste.

Garnish them with bacon bits and paprika. If you can find fresh

parsley, add that to the garnish for a red and green splash. Cut holiday decorations out of construction paper and tape them to a toothpick. Stick a toothpick in each egg half.

Cream Cheese Roll-Ups

Whip cream cheese until it's soft enough to spread. Fold shredded cheddar, chopped green onions and chopped tomatoes into the cream cheese. Spread a 1/4-inch-thick layer of cream cheese onto a 6-inch tortilla. Top with a slice or two of deli ham. Roll the tortilla up. You can leave them whole or cut them into thirds or quarters. Hold them together with a toothpick with a holiday decoration taped to the top of the toothpick.



Make the same recipe, but substitute chopped dill pickles for the tomatoes and green onions.

Sausage Balls

This easy recipe can be cut in half to make it even more



budget-friendly. Mix 2 pounds of ground sausage, 2 cups Bisquick, 4 cups of shredded cheddar cheese, ½ cup finely diced onion and 2 teaspoons celery seed

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Tips for enjoying the holidays without over-indulging

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help you avoid an unexpected, sky-high bar tab.

4. Adjust your attitude.

While food is often front and center at holiday parties, it doesn't have to be -- if you adjust your mindset that is. Rather than focusing on what you'll eat at a party, focus on making the most of your time with family and friends. Viewed through this lens, food becomes a very small part of holiday festivities.

5. Embrace mindful eating.

Keep in mind that the holidays can trigger many different kinds of emotions. If you're an emotional eater, being aware of this can help you stay on track toward your diet and wellness goals. (if you're a compulsive shopper, the same applies.) Research shows that embracing mindful behavior, in particular, can be an invaluable weight management tool.

One last thing to keep in mind? Avoiding

holiday weight gain doesn't have to mean going without. As with most things in life, moderation is the solution. Making careful choices can help you savor the foods you most look forward to without overdoing it on the rest. Apply this same philosophy to your spending habits this holiday season, and you'll start the new year in better shape financially, too.



Reassessing Your New Years Resolution

Your goals are still important to you, and your plans and dreams are still waiting for you to achieve them. When you reassess where you are and where you want to be, you can find ways to move forward with confidence once again.

Finish Your Year Out Strong

When you look back on your goals from the start of the year and the things that stopped you from reaching them, you can create a framework to achieve those goals in the following year. You don't need to start with brand new goals and resolutions from scratch, which can lead to those not getting completed. In other words, it's best to build on what you've already accomplished and make adjustments to reach your goals. That often works better than scrapping good ideas and plans for new dreams.

When you take what you've already done and build on it, you can more easily achieve your goals. That allows

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you to plan for next year in ways that add to what you've accomplished. Even if you didn't reach your goals or fulfill your New Years resolutions, you probably worked toward those resolutions in a variety of ways. Don't lose all that work you've already completed, when you could make it the foundation of what you plan to get done in the upcoming new year.



MAKE A SPLASH AT HOLIDAY PARTIES WITHOUT BREAKING THE BANK

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until well mixed. Form the mixture into 1-inch meatballs. Bake at 350 degrees Fahrenheit until sausage balls are cooked

and serve in microwave-safe bowls so that you can easily reheat the meatballs and hot dogs just before you serve them.

For each type of meat, you'll need a jar of chili sauce and one large jar of grape jelly. Mix the one jar of each of the jelly and chili sauce until smooth. Add cooked meatballs to one side of the slow cooker or in a pan and pour the sauce over the meat. Stir in and heat until hot. Do the same for the mini hot dogs (in a separate pan if you don't have a double pan slow cooker). Place a pile of toothpicks with hand-made holiday decorations taped to the top of them so that people can decorate their plate.



through, about 25 minutes. Serve hot or cold. Add toothpicks with holiday decorations to spruce them up a tad. You could also garnish with parsley sprigs or chopped fresh parsley if you can find it during the fall and winter months.

Jellied Meatballs and Hot Dogs

You'll need about a pound of each type of meat—small meatballs and mini hot dogs. If you have a double-pan slow cooker, you can use that, or just make them on the stovetop



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

Spotlight on Success

After five years of hard work at his job in a steel mill, Brian was promoted to a supervisor position, which came with a significant increase in pay. Over the course of

the next year, Brian's lifestyle began to change for the better, enjoying his new income level, while still living well within his means. That was until the company he worked for closed a sister steel mill and absorbed some of their staff. With the influx of new employees, some positions were redistributed based on seniority. With Brian only being in his position for a little over a year, he was told he would be taking a demotion and a 20% pay cut in the process.



Having such an unexpected decrease in income was difficult for

Brian to adjust to. "Losing that much was life-changing," said Brian. What were once easy expenses to manage became bills he was unable to pay without the help of high-interest credit cards. Even as he began to budget and reset his lifestyle to the new job, his balances started to get out of control.



Brian had to find a solution to his debt and he needed one that preserved the future he wanted for himself. "Filing bankruptcy was not an option," Brian said. "I wanted to buy a house and my main concern was my credit getting hurt." Knowing this, Brian found Century Debt Settlement Services and decided to give us a try after speaking with one of our Certified Debt Specialists.

He was initially wary about the effects that debt settlement would have on his credit score but our representative was able to put his mind at ease by explaining how the program worked and how we would tailor our program to his specific needs. Brian was thrilled with the results he saw with Century. "Once everything started progressing, my credit score started to creep back up. I love the progress we've made."

Brian has completed his debt settlement program, wiped out his high-interest credit card debt and is currently looking to buy his first house. "Century has helped me and it's been awesome," said Brian. "In fact, I've liked everything about my experience with Century."



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.

Congratulations on your program success, Brian!

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.*

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.

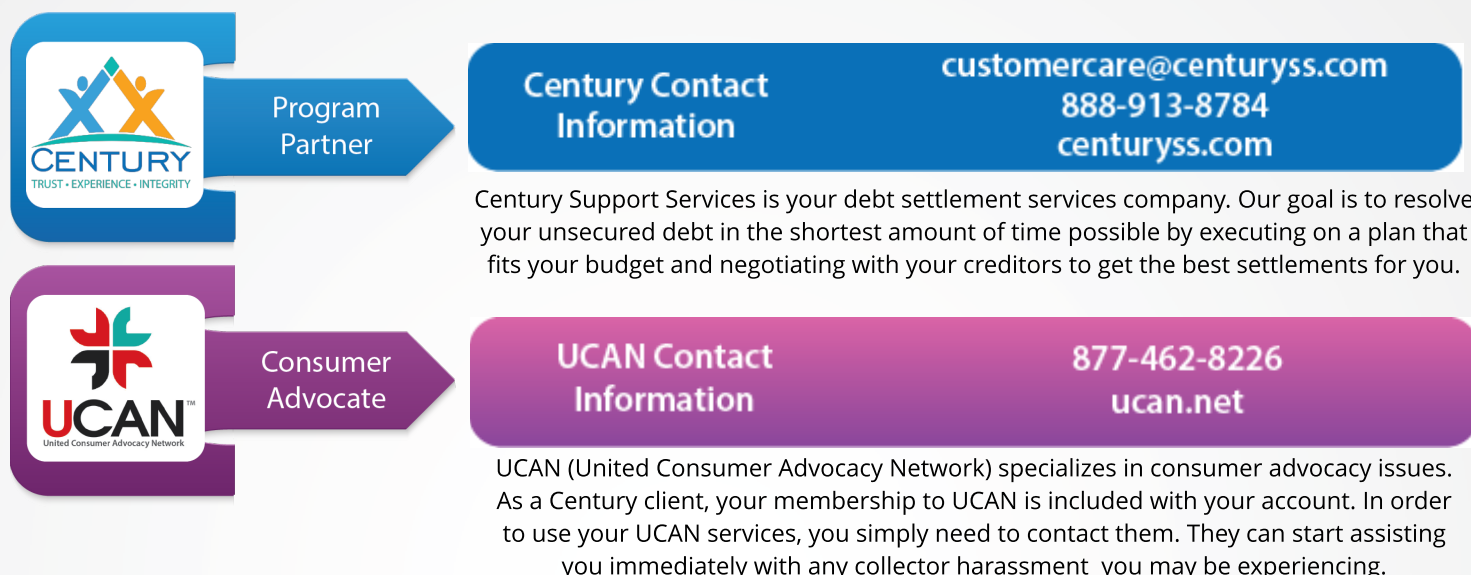


How Your Program Works

[Click Here to Watch](#)

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.



A row of seven logos is displayed within a blue rounded rectangle. From left to right: 1. AFCC Accredited Member logo (American Fair Credit Council). 2. BBB Accredited Business logo (Better Business Bureau, A+ rating). 3. TEMKIN GROUP Customer Experience Excellence Awards 2017 Winner logo. 4. CONSUMER AFFAIRS ACCREDITED logo. 5. IAPDA logo (International Association of Professional Debt Arbitrators). 6. Great Place To Work Certified logo (FEB 2018-FEB 2019 USA). 7. Inc. 5000 logo (America's Fastest-Growing Private Companies). To the right of the Inc. 5000 logo is a small yellow logo for TOP WORK PLACES 2017 (Pittsburgh Post-Gazette).

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

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