

Journey to Better Financial Health

Practical Ways to Talk About and Plan for Your Financial Future

3 Practical Ways to Talk About Money And Plan for Your Financial Future

How you perceive the world has an oversized impact on how you approach it, and the same is true with specific regard to finances. How you think and talk about your finances has an enormous impact on how they go.

It's not always easy to have a clear-headed view of your finances when you're in the midst of a difficult situation, but remember that how you perceive them can have a tremendous

impact on how they go. That's an empowering statement, for simply changing how you talk about your money could help you take steps toward a better financial future. Here are some practical ways to talk about money so that you can make progress.

1. Be Sensitive to Everyone's Emotions

Many people initially learn about money in mathematical terms, learning that cents add up to dollars and spending is subtracted from income. This can lead to a belief that money is primarily approached in a logical manner -- but logic only addresses one-half of how people view money.

Money is also a deeply emotional issue for many people. Most people don't experience the extreme highs and lows of a high-stakes poker game when they review their budgets, but it's common to feel good when budgets go well and bad when they don't. When creditors send letters and make calls about past due-debts, people often feel really, really bad.

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.

YASMINE

Yasmine noticed that she wasn't making much progress on reducing her credit card debt by making minimum monthly payments on cards with high interest rates. As ...

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

As you talk about money, make room for these emotions. Whether you need an honest discussion with yourself or have to review a family budget with a partner, recognize that both you and everyone else involved will likely have emotional -- and perhaps even visceral -- reactions. Find ways to allow everyone involved in the discussion to safely and respectfully cope with these emotions.

At the very least, let everyone involved in a money discussion express their feelings as they feel the need to. Allow time for some rants, and don't shoot

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Preparing for the Holidays in 2020

The holidays are coming up, and that often means some extra spending. While that's to be expected, the additional challenges of 2020 can make spending money more difficult this year. Fortunately, there are great ways to save money and be frugal while still offering your friends and family something they'll enjoy and treasure.

Here are some important issues to consider, so you can be prepared for the 2020 holiday spending and the after effects of that spending in 2021.

Know Where You Truly Are With Your Current Budget

The first thing you'll want to do before you start spending for the holidays is to be sure where you are with your budget. Take a critical look at it, and consider what you honestly have to spend on the holidays. It might not be as much as you'd hoped, or as much as the previous year, and that's okay.

Many people have lost jobs, had their hours reduced, or otherwise had to reconsider how they do things financially in 2020. You won't be the only one shopping carefully and potentially reducing how much you're spending on your family and friends this year. Don't feel guilty about making a change to protect your financial future.

Take Full Advantage of Deal and Sales



When you take advantage of a good deal or look for items on the clearance rack, you're being wise and frugal. Don't let the idea of "buying cheap" bother you. It's possible to get good quality items at low prices when



you shop sales and pay close attention to deals. Black Friday and Cyber Monday are great times to get what you're looking for, but make sure you focus on getting what you planned to buy, and don't buy a lot of extra items just because they're less money. If you don't need them at full price, you don't need them on sale, either.

Create a Plan for Paying Off Any Holiday Spending

Understanding how you're going to pay off your holiday purchases is another important aspect of shopping for gifts for friends and family members. If you have a budget and make a plan to pay off what you spend, you won't be scrambling to get things paid in January and February of 2021. Bigger purchases may take longer to pay off, of course, but if you have a plan you can feel confident that those purchases will be paid off properly and won't cause you any extra financial stress.

Set a Limit, And Make Sure You Stick to It

Setting a limit for how much you're going to be spending is vital, and so is sticking to that limit. Even if you see something else you know a friend would love, or something a family member needs, buying extra and going above your limit can get you into trouble later. It's important to avoid that, and you can steer clear of financial troubles more easily when you stick to the limit you've created. You may want to make some small

changes to your purchases if you see something that you think is a better fit, but make sure the changes you make are still in your overall budget.

Turn Shopping Into a Game, and Reward Yourself

Shopping is usually a pretty fun activity overall, and you can make it even more fun when you turn it into a game. Look for ways to reward yourself, and consider options for how to get the most for your money. By turning it into a game, you can have an even better time finding everything that your family and friends might want for the holidays and that fits into the budget you've already set for yourself. You'll probably find that you don't have to pay full price for nearly anything, when you turn shopping into an enjoyable game with rewards for what you can find at great prices.

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Celebrate National Clean Out Your Fridge Day



National Clean Out Your Fridge Day may not be Christmas, but there are a few reasons not to discount this seemingly silly holiday. We'll look at the many benefits of a clean fridge, and why you should mark your calendars for November 15.

Tackle Your Fridge

With so many issues stirring us up, now is the time to focus on what you can control. What's in your fridge? How long has it been there? When was the last time you even glanced at the expiration date? These are all questions that you have total dominion over, and ones that should be answered sooner than later.

Psychological Benefits

When your fridge is clean and well-stocked, you get an undeniable psychological boost. Every time you open the door, you're met with gleaming surfaces and fresh foods. No longer do you have pickles from 2015 buried in the back. You don't have to worry about the bacteria growing from a soup spill three months ago. It can't solve all your problems, but it does take care of an essential chore.

Make It an Occasion

The best cleaning days are the ones where you devote yourself fully to the matter at hand. So fill up a bucket with warm, sudsy water and drag out the trash can. Keep Brillo pads or sponges handy to go after any caked-on grime. Don't be afraid to throw away the salad dressing that you didn't really love but still plan to use at an unspecified date.

Here are a few other cleaning tips for this national holiday:

- Ideally, you'll be cleaning right before your next shopping trip, so there are fewer items to haul. The goal is to get everything out and on the countertops so you can start with a blank canvas. Make sure that you're finishing up within an hour (preferably less) to ensure that none of your perishables spoil.
- If you haven't cleaned out your fridge for a while, you may need a little more help than standard soap can give you. If you're having trouble with certain spots, try a solution of two tablespoons of baking soda a quart of water. Saturate the area first and then let it sit for 10 minutes before wiping it with a sponge.
- Remove all drawers and shelves. Wash out the drawers in the kitchen sink and make sure to get all the crevices and corners of the handle. This is where food debris can build up and start to take on a life of its own.
- If your shelves are glass, make sure to increase the temperature of the water gradually. A cold shelf paired with scalding hot water can end in a broken mess. Make sure that the shelves are completely dry before sliding them back in place.

- Don't forget the exterior of your

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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 Our YouTube Channel

Celebrate National Clean Our Your Fridge Day

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fridge! For all the times that you open the door while you're cooking, there's bound to be a lot of build-up on the outside. Wipe everything down so you never have to avoid the sticky parts of the handle again.

The History of the Fridge

The home refrigerator was inordinately popular when it first debuted and the technology progressed at much the same rate of cell phones. The Monitor Top from GE debuted in 1927 and sold more than one million units. Americans saw the traditional combo fridge/freezer really start to take shape in the 1970s.

You don't have to spend the whole day cleaning your fridge, but you can take satisfaction from it for far longer than that. A clean fridge reminds you of what you use most, which can help you avoid wasteful spending at the store.



The Monitor Top from GE
debuted in 1927

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.



How to Safely Celebrate the Holidays During COVID-19



While we might have all hoped COVID-19 would be behind us by now, the reality is that it's here to stay -- at least for the foreseeable future. If you're like most people, you may be wondering how to celebrate this holiday season without compromising the health and safety of you and your loved ones. We've got good news and not-so-good news on that front: The holidays aren't canceled, but they're going to be different.

Here's a closer look at the latest safety recommendations, along with tips for making the holidays merry and bright -- even in the midst of a pandemic.

CDC Guidelines for COVID-19 Holidays

Holidays are occasions for family and friends to gather and celebrate. This was before the days of social

distancing, quarantines, and skyrocketing COVID-19 numbers, however. Last month, the Centers for Disease Control and Prevention (CDC) issued guidelines aimed at minimizing the risk of getting and spreading coronavirus during the holidays. In addition to cautioning against unnecessary travel, the CDC sorted activities into three categories: lower risk activities, moderate risk activities, and higher risk activities.

Activities falling into the "lower risk" category are most advisable. These include hosting a small dinner for immediate members of your household; preparing traditional holiday foods for friends and neighbors and delivering them via no-contact methods; organizing a "virtual dinner;" shopping online instead of in crowded stores; and watching movies, parades and sporting events from the comfort -- and safety -- of home.

Moderate risk activities offer less protection from the virus, but are still preferable to business as usual. These include sharing small outdoor dinners with family and friends who live in your community; enjoying seasonal activities like visits to orchards and pumpkin patches while adhering to social distancing recommendations; and attending small outdoor events while taking the recommended safety precautions.

Lastly, the CDC proposes that the following higher risk activities be avoided completely: shopping in crowded stores; participating in or attending sporting events, such as Turkey Trots; being a parade spectator; and attending large indoor gatherings with non-household members. The CDC also recommended limiting alcohol and drug use, which can impair judgement and lead to risky behaviors.

Making the Most of Your Holidays During COVID-19

The restrictions above can be disheartening, and it is normal to feel disappointed. But it's also important to know that just because the holidays won't be the same doesn't mean they can't be special.



Chef and food writer Alejandra Ramos suggests using these unusual times as an opportunity to embrace the things you truly love about the holidays and let go of the rest. "Don't really like turkey or always end up with too much cranberry sauce because nobody eats it? Go ahead and skip it. Or swap in something you and your household loves instead. If there was ever a year to break the rules, this one is it," she

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Spotlight on Success — Yasmine

Patience and commitment to a plan helped this client get out of debt

Yasmine noticed that she wasn't making much progress on reducing her credit card debt by making minimum monthly payments on cards with high interest rates. As unexpected expenses started to rise she knew she needed to resolve her debt before it was too late. That's when she turned to Century.

Since enrolling in Century's debt settlement program a few years ago, she noticed how much more money she is able to save while getting out of debt -- in less time than estimated and she's almost done with her program. Great job Yasmine!



Being stressed by your financial situation never gets easier, requires patience, and working with a partner dedicated to your unique needs. "When it comes to any questions that I might have, the communication with Century is awesome," Yasmine mentioned. She noted that Century provides many convenient ways of staying in touch such as text, email, and phone calls. She also said "it's been a good experience" and "being able to save more money, get out of debt, and bring up my credit score" has been a major relief, so much so that Yasmine has recommended Century to a few friends.

Congratulations on your program success, Yasmine!

We thank you for being an incredible Century partner along your journey toward better financial health and celebrate your diligence in staying with the program to make such great progress!

CLIENT QUESTIONNAIRE



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

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.

Practical Ways to Talk About and Plan for Your Financial Future

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down emotional statements with practical questions. As long as everyone is respectful, they should be able to express themselves.

2. Remain Respectful to Everyone Involved

The importance of remaining respectful during these conversations can't be understated, for this is the only way to ensure that the conversation is a safe place for people to express their feelings. Statements along the lines of "I feel like" and specific actions that people did are fine to mention, but there's never a reason to name-call, berate or otherwise demean someone based on their financial decisions. We've all made mistakes before, and getting better requires looking toward the future rather than the past.

If you're discussing a particularly stressful situation that has everyone tense, it may be wise to discuss cooldown tactics that can be used throughout the discussion. Pre-arranged timeouts or allowing people to call a timeout during the discussion is an effective way to let people vent on their own without disrespecting others. You can all reconvene when emotions have subsided a little.

Remember, this idea of remaining



respectful applies even if you're the only one who's involved in a financial talk. Even if you're reviewing your budget or financial plan alone, don't beat yourself up over what's already been done. Acknowledge mistakes and recognize that you can move forward. You may even give yourself a timeout or two if you become too upset.

3. Schedule Regular Money Talks

One of the most effective ways to make money talks more manageable on both the emotional and the mathematical side is to have them regularly. Rather than having only an occasional major budget, debt and savings discussion, have frequent check-ins that address minor items or look at only one aspect of your financial situation.

When climbing up Mt. Everest, mountaineers break the mountain into

different stages and complete one at a time. If your financial feels like Mt. Everest, breaking it into smaller stages may have the same effect of making the journey more manageable.

As you plan regular money talks, consider having a full discussion at the start of each month and a smaller weekly discussion throughout the month. The weekly discussions will ensure everyone's on the same page, and the monthly discussion will be quicker as a result.

Approach Money Talks with an Understanding View

In short, be understanding as you approach money talks. Emotions are normal, especially if you're in a difficult situation. By making space for them and treating everyone involved with respect, however, you can make your way through the situation and toward a better financial future. Track each step, and discuss every bit of progress that you make along the way.



Century's Alliance with

Oxford Tax
PARTNERS

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Resolution?**

**Oxford Tax Partners specialize
in tax resolution for consumers
in debt settlement programs.**

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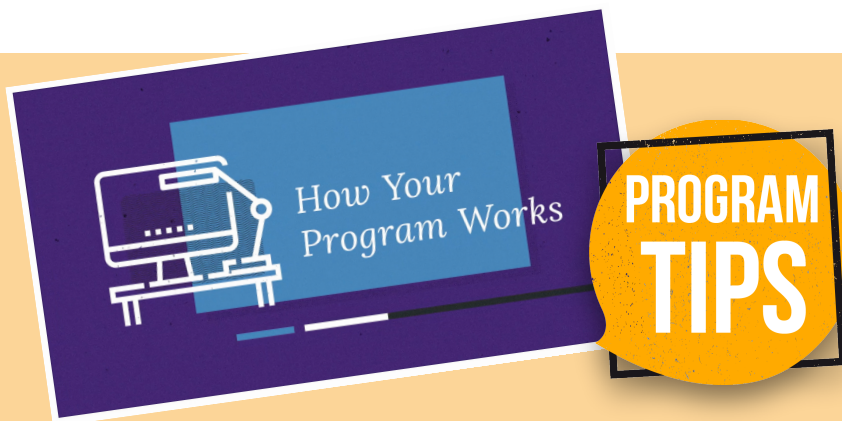
Preparing for the Holidays in 2020

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Return Unwanted Items, and Use That Cash Back

After the holidays are over, you'll probably have some cash back from your purchases. You might also have some items you received that really don't fit what you're looking for. Make sure you return them promptly, so the return window doesn't close on them. Also, use that cash back for something you need, or use it to pay down your credit card or other bills that accumulated from shopping for the holidays. You can often get a lot of money toward paying off your bills when you do that, and you'll avoid keeping things around the house you don't want or need, as well.



Would you like a refresher of how your Century Debt Settlement program works for you?

Review our new on-boarding video that reviews all aspects of your program, includes great tips for success and information about new features.

[Watch the Video](#)

Program Tip



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.

How to Safely Celebrate the Holidays During COVID-19

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told Today.

Happier at Home author Gretchen Rubin shared similar advice with Real Simple. “Think about what is the essence of the holiday for you, so you can try to preserve it. Even if you’re not doing everything you used to, you can set up the holiday decorations, if that’s really important, or make the special foods you love.”

“I don’t have the heart to carry on your usual traditions in the absence of loved ones?” Ramos suggests skipping attempts to recreate what’s missing and shaking things up, instead. “You can also look to other cultures for ideas. For example, my Puerto Rican family always celebrates Thanksgiving with a slow-roasted pork shoulder called Pernil which is perfect for a

smaller group,” she continues.

Other ideas for making new memories include everything from watching Christmas movies on Netflix with your immediate family members to making your own advent calendar to help create a sense of excitement and anticipation. A side benefit? Smaller holidays and fewer holiday activities mean you’re likely to spend less money in the weeks and months ahead.

Ultimately, you can’t change COVID-19, but you can reframe your perspective to stay focused on what actually is in your power to change. Rubin concludes, “This exceptional holiday season will probably be more memorable because it’s so different. We just have to find a way to make the most of it.”



**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.

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.

**PROGRAM
TIPS**



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



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