

Journey to Better Financial Health



Century Thanks Our Customers for Their Unwavering Support

November is a month that reminds us to pause and reflect on all the things for which we are thankful. At Century, our team has much to be thankful for and PEOPLE are at the top of our list.

We are truly grateful to each one of you, our clients, who have trusted us to resolve your debt so that you may enjoy the quality of life, which you so deserve. We recognize and understand the financial distress you are faced with and the importance of helping you achieve your goal of better financial health. When our clients complete their programs successfully, we are proud to have been part of such an important journey. With all of the unknowns in the world today, you can count on the

support of our team and the defined strategies of your program. This journey takes time and we thank you for your commitment to your program and your ongoing communication with us. Whether you are logging into your portal, chatting with us online, emailing or calling us, your efforts to stay in communication with us are critical to your program's success.

..... “

**Our Commitment
Together
= Your Success**

Thank you to all those who have shared their stories of how we have helped them along the way. Reading testimonials sent in by our clients is a humbling experience. We are committed to doing what's right and our team takes feedback seriously, as they provide opportunities for us to continually improve the customer



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.

CLAIRE

When Claire lost her job in 2020 due to COVID, her life went upside down. After finding Century her quality of life has improved and she is on track to complete her program. Read more about Claire's story ... (page 7)



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

experience we provide. At Century, we are blessed to be surrounded by an incredible team. We value our diversity and recognize that our wide array of perspectives and life experiences are the strong foundation of our organization. Our team members support and encourage one another to learn and grow and to think big and make changes, all with the goal of delivering excellence to our clients. The passion and commitment of the

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Century Thanks Our Customers for Their Unwavering Support

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Century team allows us to provide you with the best program experience possible, while we work on your behalf to negotiate the best settlement on every enrolled account.

The Century team wishes you, your family and loved ones a Happy Thanksgiving full of blessings. Gratitude is a major focus this time of year, and while it may seem harder to find things to appreciate, there is still plenty to be thankful for. It can be something as broad as your health, or something as specific as your favorite song playing on the radio the last time you got in the car. Change is hard, but it isn't always bad. There are still ways to celebrate the season with your loved ones, even if you must give up some of your favorite traditions. Find creative ways to adapt. Or start new traditions –

they may even add more meaning to your holiday season.

Happy Thanksgiving!



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.

Want Some Extra CASH?

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

[Learn More](#)

Getting Ready for the Holidays on a Budget



Even if you are in a debt relief program and watching your budget, you can still enjoy the holidays. It is early enough so that you can start getting ready little by little now, instead of spending a lot of money at one time closer to the holidays.

Additionally, in years when inflation causes higher prices, it's more important to adjust when and where you purchase items, so you do not get overextended during the holiday period.



Shop the Early Grocery Sales

Everyone loves to have big holiday dinners, but they can get expensive, especially if you provide most or all of the food. You can still have a big dinner on a budget:

- Scale down to immediate relatives.
- Ask your relatives to bring something. Each person could bring a side dish or a dessert.
- Start food shopping now. If you have the freezer space, look for sales for the items you need to

prepare holiday dinners. Purchasing the ingredients on sale and freezing them could save you quite a bit. Of course, canned goods are fine on the shelf from now until the holidays.

Know Your Budget and Stick to It

Being in a debt relief program, you already know the importance of watching your budget. However, you can still enjoy the holidays. Look at your monthly budget for November and December. Determine how much money you need for dinners, gifts, and holiday decorations. Each week, set aside the amount that fits into your budget for the next two months. This allows you to shop sales as they come up instead of trying to finagle a lump sum out of your budget later in the season.

Reuse Holiday Decorations

Some people like to buy new holiday decorations every year. Save that money for gifts or holiday dinners. Use last year's decorations. You can even



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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 the Century
YouTube Channel

Give Thanks by Volunteering at Food Drives this Season



As leaves change to the colors of fall and nature readies itself for the winter season, Americans celebrate Thanksgiving – a holiday dedicated to being grateful for the current harvest and other blessings received during the year.

Thanksgiving traditions include feasting on seasonal dishes with friends and family, highlighted by collective gratitude for the goodness present in each life. However, in this season of giving, many families and individuals do not have the means to celebrate Thanksgiving. So, those facing food insecurities often wonder (and worry) about their next meal, let alone a celebratory Thanksgiving dinner.

- According to **Feeding America**, approximately 1 in 6 children may face hunger in 2021, demonstrating hunger knows no age.
- In addition, **42 million people (1 in 8)** may experience food insecurity in 2021.
- In 2020, approximately **60 million people visited a food bank or pantry**.

As the need for food assistance has become more significant (since Covid), there are numerous opportunities to give back in gratitude.

Volunteering is the Gift That Gives Back Something Amazing

Have you ever watched another person give to someone else? The giver is positively affected and visibly shows a "giver's glow." Whether it's offering a smile or simply bringing a cup of coffee to a friend. Even the smallest act of generosity can offer great benefits to both the giver and receiver.

According to **Stony Brook**

researchers, generosity releases the feel-good brain chemicals of dopamine, endorphins, and oxytocin, which generates the following benefits –

- An improved mood, and a sense of well-being
- Improved physical health & longevity

Additionally, scientific research offers insightful data that demonstrates that the act of giving offers a viable path to personal growth, and ultimately, lasting happiness. Through fMRI technology, it has been shown that altruism – the moral practice of concern, is hardwired into the brain—and its impact is both beneficial and pleasurable.

So, it is more beneficial to give than to receive.



The Best Way to Be Thankful is to Volunteer

There's nothing like Thanksgiving to bring people together to offer thanks for the goodness provided. Volunteering in your local community's food bank or food pantry offers dual

benefits – to the giver and receiver.

Consider these ways to give during the Thanksgiving season –

- Host a Food Drive.
- Sort & pack food donated for the Thanksgiving holiday.
- Deliver thanksgiving meals to those with disabilities/health conditions or to senior citizens.
- Assist families when they are visiting the local community's food pantry or food bank.
- Cook or serve thanksgiving meals at the local soup kitchen.
- During the coronavirus pandemic, volunteers can safely help by holding a virtual Thanksgiving food drive – a coordinated effort that provides funds rather than food to those in need during the season of giving thanks.

Focusing on Others, Helps Us to Better Understand Ourselves

Thanksgiving should be the time of year for people to celebrate the good things life has to offer – not a time to worry about where the next meal may come from. Whether you choose to organize a food drive or sort food at the local pantry, volunteering to help others in need enables each of us to feel good about others and ourselves,

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Getting Ready for the Holidays on a Budget

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have your kids make some decorations. It's a fun activity that kids of all ages – even the grown ones – can enjoy. If your kids are young and you save their handmade decorations, you can see how they have progressed over the years.

Pick Up a Side Job

Whether you have a skill you can sell or pick up a part-time job, you could spend all of the money you earn at the job for the holidays since that money is not in your current budget. If you need ideas, ask local social media groups if anyone has work for hours that you are available. If you don't plan on keeping the job after the holidays, always let potential employers know.

Many of them hire only for the holidays.



Create Handmade Gifts

You can work on handmade gifts now. Often handmade gifts go over very well. Crocheted or knitted blankets, pyrography, table fountains, soaps, or anything that you can make yourself show a person that you cared enough to spend the time to make something just for that person.

Early Sales

Shop the sales for holiday gifts. That means starting holiday gift shopping early. In fact, some people start their

gift shopping the week after the holidays end the previous years. Shopping sales can save hundreds of dollars, even if you are just starting.

Get Rid of Unneeded Expenses

Cut off extra cable channels for the season. If you have a huge package with all of the movie channels, get rid of all of the movie channels – or at least most of them. You can always turn them back on after the holidays. Check cell phone bills to make sure the plan you have is not too big. If you have data left over every month, scale down to a plan with less data.

For more info on cutting household expenses, check out our Value Added Service partner Billcutterz below:

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](#)

Need a refresher of how your Century Debt Settlement program works?

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](#)

Speeding Up Your Century Program

**PROGRAM
TIPS**

The funds you deposit into your debt settlement program every month are the fuel that powers your program to success.

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 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.

Give Thanks by Volunteering at Food Drives this Season



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which builds strong, connected communities.

And while you are working on improving your own life, helping others



may just be the hidden secret to living a better, more productive & meaningful life.

Giving renews one's faith in what is possible while helping to connect each of us to the amazing people we call our neighbors, friends and family.

Century Announces a New Alliance with



Tax Preparation, Tax Resolution, and Tax Monitoring Services

Community Tax has extensive experience assisting taxpayers with significant IRS tax burdens. Their dedicated team is ready to provide you with a free consultation to help determine the best plan of action for your specific situation.

[Learn More](#)

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 — Claire

When Claire lost her job due to Covid layoffs in 2020, she never thought she would get so far behind on bills. She had a small emergency fund saved up, but without a steady income, she fell further behind with every passing month.

Little did Claire know how much worse it was going to get.

Three months later, she missed more bills. Her own guilt for not paying regularly was bad enough, but now the creditors were calling at all hours of the day on past due bills.

Then her daughter got sick and she tried to help her out with her medical expenses. *"Things kept going downhill and the creditor calls got worse, the interest and fees kept racking up, the stress was almost unbearable; and I had no idea how I was going to get out*



from under it."

That's when she found Century Support Services. After talking to a debt specialist, and understanding how the program worked, she decided this was the best solution for her. *"...Everyone was so helpful and walked me through every step. They answer all my questions and the portal is so helpful too."* Claire said. *"Thank you Century for helping me on my journey."*

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

Thanks, Claire!



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.

Stress Awareness Day - November 3rd

Most adults are busy in their everyday lives! Add to that financial stress and it's enough to set some people over the edge. The holidays can make this problem even worse.

It's important to find ways to manage stress in your everyday life. In this article, we'll talk about the effects of financial stress upon your health, and discuss practical things you can do to manage your financial stress.

How Financial Stress Impacts Health

There are many conditions that are worsened by financial stress. Every person handles financial stress differently. Below are some of the most common problems that people experience due to financial stress.

- **Insomnia.** Nothing keeps you awake quite like wondering how you'll pay the bills. Insomnia is a common problem that people with financial difficulty experience.
- **Depression.** Studies show that people who struggle with debt are far more likely to experience depression than people without debt.

- **Social withdrawal.** Financial trouble can prevent people from participating in social gatherings that require money. This leads to feelings of social isolation.
- **Weight gain or weight loss.** Some people with financial stress find eating difficult, while others overeat to manage their feelings.
- **Difficulty in personal relationships.** Couples with financial stress often experience relationship troubles.
- **Unhealthy coping mechanisms.** People with financial troubles sometimes drink too much, experience drug addiction, and even engage in self-harm.

How to Control Financial Stress and Live an Enjoyable Life

Financial stress can have damaging emotional and psychological effects. However, people who learn to manage their stress can live a fulfilling and enjoyable life.

Managing stress can even make it easier to solve financial problems, as this makes it easier to think clearly and with more focus. There are many things you can do to control your



**NATIONAL
STRESS
AWARENESS
DAY**

financial stress.

Get Help From a Professional

Professional financial counselors help people with debt find solutions that can improve quality of life. If you live with debt, get help from a financial



counselor who can introduce you to a debt relief counselor that can help.

Talk to Someone You Trust

Financial stress can be isolating, leaving people feeling as if they are alone with their problems. Find someone who you can talk to about your concerns. They may not be able to fix your problems, but they should be able to listen to your concerns without judgement. Use this person as a sounding board for your ideas.

Make Time For Low-Cost Family Fun

Don't let your financial troubles take away from time with your family. Find low-cost things to do with those you love. Play board games, go to a park, take a walk or go for a bike ride. These low-cost activities will help reduce your stress, strengthen your relationships with your family, and fill your time with low-cost activities.

Budget and Plan

You'll feel better about your finances when you have a plan for living within



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Stress Awareness Day - November 3rd

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your means. Make a weekly budget that allows you to live without overspending. Stick to your budget. Have a plan in place for emergencies and for special occasions that might require extra spending, like holidays.

Avoid Spending Triggers

Most people have spending triggers. If going to the mall or spending time with a certain friend makes you more likely to spend money, find ways to avoid these triggers and stick to your budget. You'll feel less stress if you're able to manage triggers and live according to your budget.

Forgive Yourself For Financial Mistakes

Forgive yourself for any financial mistakes that you've made in the past. Practice mindful breathing and forgiveness techniques to ease the mental and emotional burden you feel. If you're not familiar with mindful breathing, engage in guided forgiveness meditation.

Stress Awareness Day is coming on November 3rd! Staying aware of your stress and also practicing self-care during this time can help make your holidays more



How the Century Program Works

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](#)

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.



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



CFT Mobile

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



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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