



October 2019

# Road to Financial Freedom

## Celebrate Halloween Without Scaring Away Your Savings



### Century CS Alert!

Starting 10/18, our Customer Service representatives will be available 9am-8pm weekdays.



Halloween is the first holiday of the upcoming holiday season. Finding ways to manage money and ways to save so that you can enjoy all of the holidays might seem like a chore, but it doesn't have to be, especially if you think ahead for next year. For the current year, start looking for deals now and remember, it's never too early to start preparing for the holidays.

### Candy



If handing out candy is one of your favorite parts of Halloween, look for deals on candy. Visit the dollar stores in your area. In many cases, even

name-brand candy costs less than at grocery stores. Watch for sales and sign up for digital coupons. Many of the dollar stores have a \$5 off coupon a

couple of times each month.

Throughout the year, watch for sales on candy. Put the candy in your freezer—it will keep for over a year if you seal it in air-tight freezer bags. Buy a little candy at a time throughout the year to stock up for Halloween, Easter, Christmas and other holidays. You'll find that buying it throughout the year is easier on your budget.

### Costumes

You can save on costumes throughout the years by creating quality costumes and saving them. If you use an old sheet for a ghost, save it for another year. Look for an old trunk at yard sales or if you are crafty, create a trunk out of an old laundry basket to store costumes. Have fun for less money by creating your costumes.



Look at second-hand stores such as Goodwill for clothing that you can use to create characters. Many times, retail stores send new costumes that did not sell to the Goodwill. You can get brand new costumes for less money if you look through second-hand stores.

Throughout the year, add fun things to the costume trunk. The next year, your kids might create a funky costume on their own, such as a clown with a beard or even an elf with a Freddy mask.

### Create a Budget

Give each child an envelope with \$10 or \$20 in it—whatever you can afford. Head out to a second-hand store and let the kids choose what they want for costumes. This way, they learn the value of money, know what they can spend,

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## Spotlight on Success

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Welcome to our 'Spotlight on Success' column. Each month we celebrate a client's success by sharing their experience while on the Century program.



Click to read Victor's Story

### 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](#)



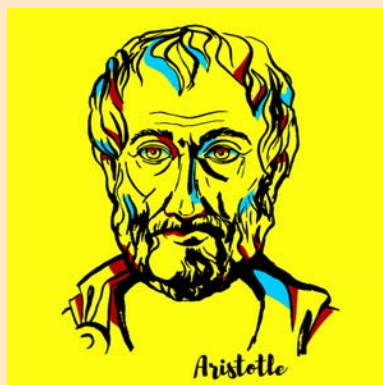
# Core Values at Century



## Delivering Excellence

***"We are what we repeatedly do. Excellence, then, is not an act, but a habit." —Aristotle***

Delivering excellent customer service is a goal our team strives for every day. Providing this type of excellent customer service is a journey that takes practice and a genuine desire to treat you, our clients, with the same excellence that we would expect for ourselves. To give you some insight into how our team provides this level of service to you, here are some principles we carry into every one of our client interactions.



**1. Know Our Service** - To provide excellent customer service, we need to know what we do for our clients inside and out. We are constantly training our staff to be able to answer all of your questions and how to articulate the answers in a way that will leave you satisfied.

**2. Be Friendly** - We understand that being in debt is a stressful situation. We train our team to help alleviate that stress by being friendly and courteous in all of our client interactions.

**3. Say Thank You and Celebrate Great Moments**  
- We are truly grateful that you have put your trust in us to help with your debt relief and we strive to

make sure that you know how appreciative we are. Our staff ends every client interaction by saying thank you and reminding clients that it is truly our pleasure servicing your program.

**4. Listen** - If we don't listen to you attentively, we can't know how to best serve your needs. Our staff practices active listening techniques so

that we can be the customer advocate you deserve. We also have a team that reads every client response we get from surveys and reacts to them if follow-up is needed.

**5. Be Responsive** - We do our absolute best to respond to every client question as quickly as possible. Whether it be via a phone call, text or chat session, we want to get you the answers you need, through the communication channel you prefer.

Century strives for excellence every day in everything we do. We thank you for letting us be your partner on this journey and we will continue to do our best to provide you with the excellent customer service you deserve.



## Questions about your Program?

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.

**PROGRAM  
TIPS**



How Your  
Program Works

**Click Here to Watch**

# What is the True Cost to Own?



When you make a major purchase, you're generally focused on the price. But there's more to consider than just the upfront amount, because the costs don't really stop at the price tag. Whether it's an electronic device, an appliance, a car, nice clothing, or something else, there are costs that come along with the maintenance and care for these products.

Unfortunately, you might not think about those other costs before you make your purchase. But everyone should understand the true cost of owning something before they buy it. Before you sign on the dotted line or otherwise agree to buy something



large, take a careful look at how much you'll really be paying. Here's what to consider.

## Assessing the True Cost to Own Before You Buy

Anyone can make better purchasing decisions, and one of the best ways to do that is through knowledge. For example, read the fine print of any contract you're signing, and be sure you understand the interest rate and terms provided. If you're buying a car, you need to understand the ancillary costs. Your insurance will likely be higher on a newer vehicle. You may also need to use premium gasoline, and the car could potentially use synthetic oil or need more maintenance in other ways.

While a lot of people just look at how much the payments will cost them, they forget that the true cost of the vehicle, appliance, or other high-ticket item is far more than just how much they are paying every month, multiplied by the number of months they will make that payment. Even items with no-interest financing and other benefits have additional costs. Being sure you understand the complete cost to own can help you make wise financial decisions.



## A Purchase is More Than a Minimum Payment

Keep in mind that any larger items you purchase will often be centered around the minimum payments. Salespeople tend to focus on this, because they want to show you that you can "afford" the item, because you can make the payment. Even if you can comfortably afford the minimum payment on a purchase, that doesn't mean it fits into your overall budget. The interest rate can mean you'll pay a lot of extra money, and there will be costs of ownership, as well.

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# 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



## SUBSCRIBE



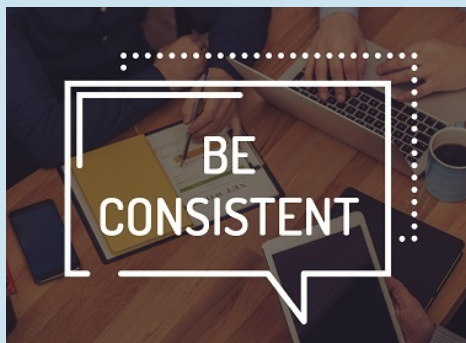
# GROWING YOUR CAREER



No matter what stage of your career you happen to be in, the money you make at your job has a lot to do with your financial health (both now and in the future). Growing your career may take some time, but ultimately, you'll be glad you made the effort. We'll take you through some common strategies to impress your boss and coworkers and move ahead.

## Practice Consistency

Consistency is one of the most important factors when it comes to your career. People want to know that they can depend on you, which means getting to work on time, doing what you say you're going to do, and communicating your needs. It means learning the whole organization, so you always have the big picture. And while it may not be quite as easy as just showing up, consistency doesn't have to be difficult.



After a while, it will become second nature.

## Do a Little Extra

Whether you want a promotion, raise, or bonuses, those who grow their careers typically do a little extra every day. This shows not only your dedication, but it also proves to your boss that you are capable of more. Doing a little extra doesn't mean staying late every day either. It can be as simple as helping a coworker, volunteering for a new project, or mastering a skill on the job.



## Network Everyday

Professional growth often comes in the form of who you know. The key is to be noticed by the right people. One way you can do this is by seeking feedback as often as possible, instead of waiting for an official review period. This will prove to your supervisors that you're serious about both your performance and how you're perceived. The more meaningful connections you build up, the more valued you'll be in your industry.



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# Celebrate Halloween Without Scaring Away Your Savings

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and will get something they want instead of you wasting money on something the kids might not like.

## Local Events

Look for free local events. Many communities have trunk or treat events. Farms have corn mazes and hayrides. Even if the farms charge a fee, younger kids are often admitted for free. Instead of staying in all day, go to one of the local

events. When you get home, carve a pumpkin and create Halloween food for dinner and snacks with what you have on hand. You can find many recipes by searching the internet.

## Visit a Friend or Relative

Some years are overly tough on finances. If you cannot afford to give out candy this year, visit the kids' grandparents, an uncle/aunt or a good friend. You might

have a little party where the kids can dress up. Homemade cupcakes and other treats will help make up for not being able to hand out candy and decorate your home.

## Decorations

If you do want to decorate your home, choose decorations that last from year to year.

Instead of wasting money on one-use items such as spider webbing, go for the decorations such as lights, plastic goblins and other things that you can use over and over again. Even if you don't have much money, you can still make Halloween fun for everyone.





# You Can't Put a Price on Mental Health

Mental health issues affect one out of every four people at some point in their lives, according to the World Health Organization. Even more alarming? While treatments are available, the majority of people with known mental health disorders don't get the help they need. While there are many contributing factors to this phenomenon, it often comes down to a particularly troubling cause for people without health insurance: lack of financial resources.

But there's good news on this front. If you're living on a budget and struggling with a mental health issue, you're not alone. In fact, many free and affordable mental health resources are available -- if you know where to find them, that is. Here's a closer look at four budget-friendly, inexpensive therapy options.



## 1. Psychology training clinics

Learning doesn't just happen in classrooms; it also happens in the real world. Students training to become

clinical or counseling psychologists need to practice in the real world. As such, many universities are home to training clinics which typically treat patients on an income-based sliding scale. To find a psychology training clinic near you, visit the Association of Psychology Training Clinics (APTC) website.

## 2. Community mental health centers

Community mental health centers (CMHCs) are located throughout the country. These private not-for-profit agencies provide publicly funded mental health services to individuals and families who meet certain criteria. Google the name of your town and "community mental health center" to locate services in your area, or call the Substance Abuse and Mental Health Services Administration (SAMHSA) National Helpline, also known as the Treatment Referral Routing Service. This confidential free and confidential program operates 365 days of the year, 24 hours a day and provides referrals to local support groups, community-based programs, and local treatment facilities.



## 3. Support groups

Many community organizations offer free support groups for individuals and families coping with mental illness. Some of these groups are independent, while others are affiliated with hospitals, places of worship, community centers, and other non-profits. Ask your primary care doctor about support group options near you. Additionally, the SAMHSA National Helpline should also be able to point you in the direction of an appropriate support group.

## 4. Call centers and hotlines

Around-the-clock mental health hotlines provide invaluable support, education, and resources via both phone and text. These include the Mental Health America Hotline, the Crisis Text Line, The Samaritans, the Veterans Crisis Line, and the National Suicide Prevention Lifeline. If you're in emotional distress and you need someone to talk to, free and



confidential assistance is just a call or text away.

One last thing to keep in mind? As with many physical ailments, the longer you wait to seek medical treatment, the more serious your condition may become. Conversely, the more quickly you seek help, the sooner you can expect to start to feel better. And remember: While life on a tight budget has its challenges, your health comes first. Taking advantage of these affordable mental health care services is a promising first step to mental wellness.

### Century's Alliance with



### 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...](#)



## What is the True Cost to Own?

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Appliances have extended warranties you can buy, but that adds to their cost. Expensive clothing will likely need to be dry cleaned, which also costs extra. Many electronic devices become obsolete quickly, meaning you'll need to buy another one -- sometimes before you've paid off the one you currently have. There are many ways to save money and have a better financial future, and understanding the true ownership cost of an item before you buy it is one of the best ways to determine whether

that item is really needed.

If you truly need an item, even a large-ticket purchase, buying it wisely and carefully can make sense. But if you really don't need it, or something that costs far less would also work, it may be better to save your money or spend it elsewhere, on needed items. When you *do* buy, make sure you understand what it's really costing you. That way you can make an informed decision to properly manage your financial future.



**PROGRAM  
TIPS**

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](mailto:Add@centuryss.com).

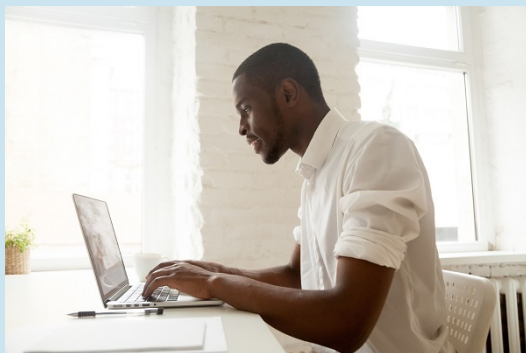
## GROWING YOUR CAREER

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ultimately spell success.

Being motivated to take charge of your life is relatively easy. Staying motivated during your daily slog can be incredibly difficult. Setbacks are common, and they happen to the best of us. As you grow your career, remember that you're allowed to fail. Those who grow are the ones who accept responsibility, learn from their failures, and keep trying until they hit their goal. After this, they set a new one.



### Extending the Discipline

It's easy to compartmentalize certain parts of our lives, but the truth is that everything we do spills over into other aspects of our lives. If you plan for the future and set long term goals at your job, you can extend that discipline into your personal finances. If you can figure out strategies to grow your career at work, you have a better chance of hitting the financial milestones that will

## 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

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### A Difficult Adjustment

When Victor retired, he felt confident in his financial situation. He had been diligent about saving and planning for his future beyond, creating a budget that would allow him live comfortably on a fixed income. Unfortunately, when adjusting to certain lifestyle changes, it is hard to account for all aspects of those changes until they happen.

Once Victor retired, he lost his health insurance through his employer and getting his own proved to be much more expensive than he had originally budgeted for. As more of his

Once Victor realized he was going to be unable to make even the minimum payments on his balances, he knew that he was going to need help. He started researching different types of debt relief to see which program may be right for him. Discouraged by what he found with other providers, Victor considered filing bankruptcy as a way to get out from under his financial burden. Luckily, he reached out to Century before he decided to do so.

We worked with Victor to create a program customized to his needs, one that would get him out of debt quickly but also allow him to stay within his fixed budget. With Century's help, he was able to establish a manageable monthly deposit that fit well within his budget, but allowed us to work on his behalf to negotiate with his creditors and eliminate his balances. "Century presented a very positive program of repayment without the negativity of bankruptcy," said Victor. Victor's program ended a few months ago, wiping out all of his outstanding credit card debt and allowing him the relief he needed to restructure his budget and prevent him from relying on high interest credit cards in the future.

**"Century is nothing but the best." – Victor**

## 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.



monthly budget had to be reserved to cover the cost of his benefits, he began relying more heavily on credit cards to get by.

What began as a way to cover a few sporadic expenses became the only way that Victor was able to make ends meet. "I resorted to depending on my credit cards to survive," said Victor. Soon he found himself in a situation that felt insurmountable. "With high interest rates and living on a fixed income, I couldn't keep up with the monthly payments and felt I was never going to get out of that debt."



## Congratulations on your program success, Victor!

**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.*



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.

## DID YOU KNOW?



## Have a Question?

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



**\*Available during regular business hours only**





# 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:

 <p>Program Partner</p>	<p><b>Century Contact Information</b></p> <p><b>customercare@centuryss.com</b>  <b>888-913-8784</b>  <b>centuryss.com</b></p> <p>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.</p>
 <p>Consumer Advocate</p>	<p><b>UCAN Contact Information</b></p> <p><b>877-462-8226</b>  <b>ucan.net</b></p> <p>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.</p>

## 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.

 <p>3rd Party Bank</p>	<p><b>GCS Contact Information</b></p> <p><b>800-398-7191</b>  <b>globalclientsolutions.com</b></p>
 <p>3rd Party Bank</p>	<p><b>CFT Contact Information</b></p> <p><b>888-348-4543</b>  <b>cftpay.com</b></p>










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