

Journey to Better Financial Health



Fixing Our Broken Sleep

Everyone is entitled to a good night's sleep, but in times of stress, some people find sleeping difficult. The COVID-19 pandemic has taken its toll on the health and well-being of people around the country. Whether you're caring for a sick loved one or simply worrying about paying the bills, you're not alone if you've been experiencing insomnia for the last several months.

It's possible to get a good night's sleep, even when you're under stress. By changing your activities throughout the day, and by altering your sleep environment to be more conducive to a good night's sleep, you can fix your broken sleep.

Set a Schedule

Avoid going to bed at irregular,

unpredictable hours. Set a bed time every night, and a time to wake up every day. CDC says that [adults need 7 or more hours of sleep per night](#), so set aside at least 7 uninterrupted hours.

Establish a sleeping routine that includes at least an hour of relaxation time every night before bed. This might involve showering before bedtime, or reading just before falling asleep. You might also try listening to relaxing music, or drinking a warm, decaffeinated beverage.

Turn off your television in the hour or two before bed, and resist the urge to look at your phone. Blue light from electronic devices signals to your body that it's time to be awake, so avoid looking at anything that could disrupt your body's circadian rhythms.

Create an Environment for Sleep

If your brain associates your bed with bedtime, you'll naturally feel sleepy when you get into bed at night. Are you working from home? Avoid doing work in bed. Reserve your bed for sleep and normal bedtime activities only.

Make changes to your bedroom to make the environment easier to sleep in. Draw curtains and blinds to prevent



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.

FRANK

Frank needed help with his debt and he found it with Century. His words (not ours) 'Best company ever. Period!' Frank was a construction worker outside of Dallas.

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

street lights from illuminating your bedroom while you're trying to sleep. Cover or move any electronic devices that light up your darkened room, such as the light from your phone or DVD player.

Use a white noise maker to block sounds outside your house. If you don't have a white noise maker already, download a free white noise maker app onto your phone, or turn on a fan instead.

Change Your Daily Activities

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Avoiding Eviction During COVID

When the job market is so tight and the benefits so few, eviction is a real threat for many Americans. The protections in place have a few loopholes in them, and landlords everywhere have strong incentives to find them. It helps to have the details, so you're empowered as a renter. You may be staying in someone else's place, but the landlord doesn't hold all the cards.

Qualified Renters

The Center for Disease Control (CDC) was granted authority to make housing decisions by President Trump during the pandemic. On September 1, the CDC came out with eviction protections for qualified renters [through the end of the year](#) (Dec 31, 2020).

To qualify, a renter must show that they:

- Are unable to pay for the full rent due to a loss of wages, unemployment, or serious medical expenses.
- Stand to make no more than \$99,000 in 2020.
- Have already tried for government financial aid.
- Made rent payments as best as they possibly could.
- Have no other housing options and are in danger of becoming homeless or moving into crowded housing.

The idea behind this rule is that the



public is safer if they stay in their own homes. The more people have their own space, the more we can keep the general virus under control. When as many as 40 million people are at risk of eviction, this protection could be the key to avoiding a catastrophe.

Eviction Protection Expiration

Renters still have to follow all other terms of their lease, meaning they can still be evicted for things like disorderly conduct. Plus, this protection does not disqualify renters from owing in the future. Once the tenant no longer qualifies or the protection order expires in the area, the tenant is still on the hook for the full amount.

This means that a landlord can either sue for eviction or set up a payment plan. Landlords also reserve the right to charge interest and penalties according to the signed contract. You should check the terms of your leasing agreement but, in general, it comes down to whether the landlord is willing to work with you.

The Nuts and Bolts

You must meet all criteria to qualify for the eviction order, and you must complete a form for [every person listed on the lease agreement](#). If the landlord does try to evict you, you need to give the form to the landlord to show that you are under protection. This only applies to those living in permanent housing, as opposed to temporary or seasonal. If you're a homeowner, you'll need to contact

your lender to explain the situation to them.

Local Protections

If your state, city, or township is granting additional eviction protection, you should follow the order that gives you the best terms. California has [already stipulated](#) that a landlord cannot evict someone for back rent after the protection order ends (which is not something the CDC allows for). It also extends the order to the end of January.



What You Can Do

No matter how lenient the eviction protections are, they can still seem bleak in these uncertain times. The best thing for renters to do is to be proactive and step up their communication skills. Prioritize rent whenever and wherever possible, and cut down expenses as much as you can. This might mean skipping credit card bills to pay for rent.

In addition, try thinking outside of monetary transactions. For example, maybe your landlord will allow you to exchange manual labor for back rent. Whether it's maintenance on your place or on an empty property, this could be a win-win for everyone.



Saving Money On College



College is expensive but it's also a solid investment in your future. Education is necessary to help you achieve the career path of your choice but being saddled with massive debt after graduation isn't ideal. The best course of action is to budget ahead of time and apply for every type of scholarship and grant available to keep your costs down in the first place.

For many college students and their parents, the process of applying for loans and scholarships can be daunting. There are a lot of different scholarship opportunities and many of the applications can be confusing. They have rigid deadlines and you need to adhere to their specific rules. You want to start with FAFSA.

Applying for FAFSA

Some services and ads offer to fill out your scholarship and grant information for you, for a fee. We would caution against those. The Free Application for Federal Student Aid (FAFSA) is, as the name suggests, free. You're not only entitled to fill this out with no fees attached, but you're encouraged to do so. You create your own unique account and log in, fill out the form with up to date and accurate information, and have your parents fill out their tax and income information.

Make sure that you're using the [US Department of Education's portal](#).

FAFSA will give you an estimate for the

type of Federal grants available to you based on your income. You will need to complete your FAFSA to be considered for most school-based awards, as well. Your FAFSA application will also help you secure federal student loans if you should need them and can help you in securing a position in work-study programs at your college.

Currently, the FAFSA application process begins in October for the following academic year. For instance, FAFSA opened its application process



for the 2021-2022 academic year in October of 2020. While you do not need to fill out your FAFSA application immediately, grants are given on a need and first-come, first-served basis. Filling out your application early may entitle you to more aid.

Research and Apply for Everything Available

So many college students leave money on the table simply because they don't research and apply widely for

scholarships and grants. There are many available that never get awarded simply because no one applies for them. Your high school and college have a list of scholarships, need-based, and otherwise. You should keep your eyes open for scholarship opportunities in your area and your area of study.

You should continually monitor the available grants and scholarships because new ones might be added at any time. For instance, the CARES acts that was recently passed included need-based grant money for college which was awarded to students whose families were impacted by COVID-19.

Keeping Costs Down Beyond Grants and Scholarships

For most students, grants and scholarships will help but will not
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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

Saving Money On College

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defray their entire tuition and cost of living. A frugal student can find several ways to save money while at school. Another benefit to really looking for ways to save during college is that it teaches you how to budget. This is a skill you'll need for your entire life.

Some ways to save money include:

- **Buying Used Textbooks.** Textbooks are expensive. Whenever possible, buy used textbooks.
- **Use the Mealplan.** Most colleges have a meal plan available for those who live on campus. This will save you a ton of money on food.
- **Cook at Home.** If you're living in an apartment, cook at home. Eating out is a huge cost.
- **Find Roommates.** Splitting rent and bills is another way to help you save money.
- **Take Advantage of Discounts.** There are tons of discounts for college students. Software is often discounted and there will likely be shops and local activities that offer discounts for your specific school.
- **Curb Purchases.** Don't waste money on things like coffee, bottled water, and impulse purchases. If you can make it at home or go without, it will save you money.

College is an expensive investment and you will likely not be able to earn a full-time income during your studies. With some excellent planning and resources, you can save money during these years so that you don't enter the workforce with excessive debt.



4 WAYS TO APPROVE YOUR SETTLEMENT

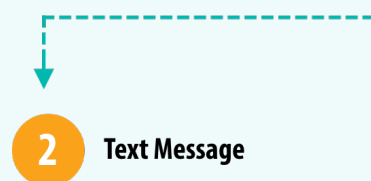
CHOOSE THE MOST CONVENIENT METHOD FOR YOU!



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.



Does the IRS Owe You Money?



Typically, the income tax deadline falls on or around April 15. Because of the coronavirus pandemic, Americans faced a somewhat different experience in 2020. For millions of people, that might even include getting a surprise check in the mail from the IRS.

Does the IRS Owe You Some Extra Money?

This year, the government extended the typical tax deadline from April 15 to July 15. That meant that millions of taxpayers didn't even file until after the normal due date. Filing later would also result in getting refunds back later. Typically, the IRS only pays interest on tax refunds if it takes them more than 45 days from the filing date to pay. For 2020, the IRS will generously calculate interest from the filing date and not wait 45 days.



[According to AARP](#), almost 14 million taxpayers can expect to get an extra payment to cover the interest. Legally, anybody who filed their taxes between April 15 and July 15 could qualify for interest on their refund amount. The IRS has said that average checks only total about \$18, but it's still good to know where the extra payment came from.

The IRS might pay this interest in a couple of different ways:

- Most people have enrolled in direct deposit for refunds, so they'll get their interest payments the same way by August 19.
- People who haven't given the IRS direct deposit information will get a paper check with a notation that says "INT Amount."

What's the Catch to These Extra Interest Payments?

Of course, there's a small catch to these interest payments. The IRS considers them taxable income, so people who received the interest check might also get a 1099 for their 2020 taxes in the mail. Since average checks are pretty small, the payment probably

won't impact most people's taxes that much. At the same time, it's good to keep an eye out for a 1099 that might prove as unexpected as the payment was in the first place.

Are Taxes Taking Longer to Process?

As for typical tax returns, the [IRS issued a bulletin](#) in August encouraging taxpayers to use electronic filing methods if at all possible. They said that they will process paper returns in the order of receipt; however, they will take longer to process because of coronavirus-related delays.

The IRS also added that IRS.gov, the official website, remains the best source of information about tax status and urged people not to call with questions about the status of their returns. They cautioned people not to file a second return electronically if they already filed a paper return the second time.

Are You Owed a Stimulus Payment?

Totally different than tax refunds, the
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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.





Spotlight on Success — Frank

"Century, always takes the time to listen to your intimate situations, and struggles....and do their best to alleviate the anxiety that goes along with addressing debt concerns "

Frank was a construction worker outside of Dallas. He worked 12 hours days, sometimes 6 days per week. After a bad fall and two knee replacement surgeries, Frank was unable to work and sought disability.

Unable to make ends meet, Frank's niece offered for him to stay with her. The two had always been close and this was an incredibly selfless gesture to aid Frank in his time of need. After moving in, Frank was looking online for a way to relieve some of the stress he had from his credit card and medical debt.



Frank saw an ad for Century's services online and after speaking with a Debt Specialist, he was convinced that Century was the right program for him. "The professional and personable representatives at Century always take the time to listen to my struggles and they do their best to alleviate the anxiety that goes along with addressing debt concerns," Frank said. "And they have the best process, that worked for me, to put a plan in place to achieve the liberating feeling of being 'debt free'!

Frank recently completed his program with Century successfully. He was able to move into his own apartment but will be forever grateful to his niece for her kindness.

Congratulations on your program success, Frank!

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



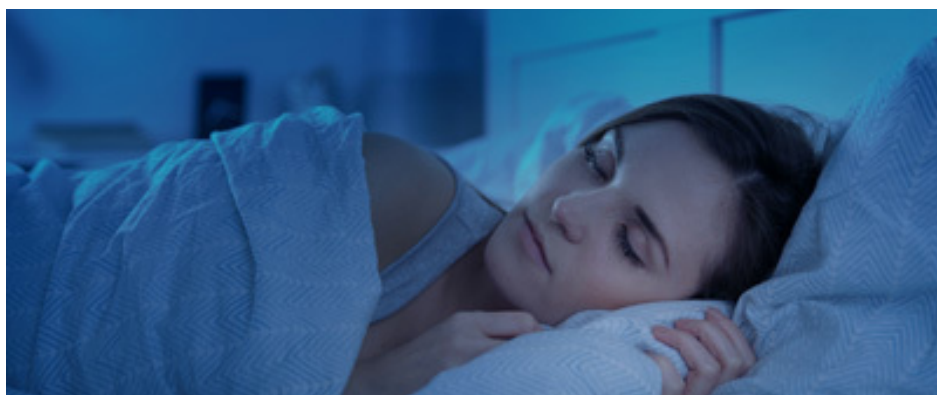
DID YOU KNOW?

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.

Fixing Our Broken Sleep

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Taking naps during the day makes it harder to fall asleep at bedtime. Hold off on all daytime napping. If you must nap, keep it short. If you can stop yourself from napping, try exercising instead.

Exercise can help you feel more energized, [according to Mayo Clinic](#). It also helps you focus on issues that you may be struggling with. You don't need to have a gym membership to get exercise: going for walks in uncrowded areas can be invigorating.

When the weather gets bad, exercise indoors. Sit ups, push ups, squats, dips, lunges, crunches - all can be done at home without gym equipment. Set aside just a few minutes each day to exercise. As you get used to exercising, increase the time you spend exercising each day. Burning energy will help you feel better during the day, and sleep better at night.

Sleep Is Important During a Pandemic

Sleep is always important, but during a pandemic, it's more important than ever. Getting rest helps build your immune system and heightens your brain function, so you can think clearly throughout the day. Sleep improves your mood, too, by reducing feelings of depression and irritability. You'll feel calmer and more capable of dealing with stress if you're well rested. So, prioritize sleep. Go to bed early. You'll feel better in the morning.

Does the IRS Owe You Money

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government sent stimulus payments of \$1,200 to millions of Americans. Officially called Economic Impact Payments, the IRS distributed them back in April. They may have arrived via direct deposit, checks, or debit cards. If the payment did not arrive, people can use this [IRS tool](#) to track the money down or to request it.

As an example, some elderly people on fixed incomes may not need to file because their income is below the filing threshold. For them, the IRS could have used the payment method they already have established for Social Security. However, people who do not get government benefits or have a deposit account on file with the IRS may need to file a 2019 tax return in order to receive their payment.



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.

BUDGETING THROUGH A CRISIS CAN BE VERY TRICKY WITH THE UNKNOWN'S FACING AMERICAN TODAY.

PROGRAM TIPS

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



Your Century Program

'Who's Who' Contact Sheet

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

PROGRAM PARTNER



Century Contact Information:

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

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

CONSUMER ADVOCATE



UCAN Contact Information:

877.462.8226 | ucan.net

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

3rd Party Bank Affiliates (Payment Processors)

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



CFTC Contact Information:

888.348.4543 | cftpay.com



Global Contact Information:

800.398.7191 | ghllc.com/login



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

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