

Road to Financial Freedom



Fall Home Maintenance Checklist

Autumn began on Friday, September 21, 2017. The arrival of fall signals shorter days and cooler temperatures. Now is the time to take care of all of those necessary household maintenance chores, especially things that increase the energy efficiency, comfort, and safety of your home.

CRITICAL FALL OUTDOOR CHORES

Have Your Roof Inspected

A roof inspection is generally a good idea to help spot potential problem areas and repair any damage that could result in leaking. It always costs less to prevent a problem before it happens. If your roof is in bad shape, winter weather can inflict severe damage, not to mention lead to leaking inside your home. By repairing your roof, you'll also increase the energy efficiency of your home, and that will result in lower utility bills.

Have Your Gutters Cleaned

Hire professional gutter cleaners to remove leaves and debris from the gutters after the leaves fall off of your trees. Clogged gutters will prevent snow, ice, and accumulations of rain and snowmelt from (Continued on page 3)



Financial Habits of Friends

You probably already know that your friends and family exert some influence over your habits. For instance, if you hang around with people who tend to dress casually, you're likely to do the same. According to science, your social circle can even impact the way that you handle your financial life.

Nobody is suggesting that you should ever pick your friends by the size of their bank accounts. On the other hand, scientific studies do suggest that spending more time with people who do a good job of managing the money they have can help you pick up good financial habits too.

How Do Your Friends Influence Your Finances?

Most of you probably don't enjoy unlimited income. Setting aside money for emergencies and future goals takes discipline and patience. People who have money to send kids to school, retire comfortably, and handle unexpected expenses usually don't get that way by accident. They made deliberate financial plans, abided by their budgets, and exerted self-control over their spending habits.

It's easy to understand the steps that frugal people take to manage their finances; however, it can be more difficult to transform yourself into one of these people. That's why you may need some help from financially adept friends. Lots of folks find it difficult to resist the temptation to frequently eat out, buy new clothes, and even purchase new cars, but some folks find that good monetary habits come more naturally.

Get Help With Financial Discipline From Your Friends.

If you have trouble with monetary self-control, you might consider a 2013 study from two Duke University researchers that was published in Psychological Science. The study found that you can develop better financial discipline if you spend more time with people who don't have trouble resisting these temptations until they know they can afford them.

Of course, financially disciplined people may have a lot to teach you about budgeting and investing; however, more than that, they tend to lead by example. Even people who have lacked financial self-control in the past, tend to (Continued on the next page)

Financial Habits of Friends (Continued from page 1)

do better when they hang around other people with better monetary habits. They tend to cultivate those traits that they value in their acquaintances. In fact, people who believed they lacked discipline even tended to value bosses who they regarded as more disciplined. They could use these more controlled mentors to help them develop better skills and habits to make up for qualities that they believed they lacked. Even undisciplined workers valued their mentor's discipline and believed that it helped make them more productive and efficient.

Who Can Help You Develop Good Financial Habits?

When money seems tight, an acquaintance with good financial sense can be a friend indeed! Of course, once you have your financial house in order, you might even notice that you are making new friends too.

DIY HALLOWEEN COSTUMES

The month of October is filled with fun activities, fall fests, and great treats.

Best of all, the month culminates with Halloween - the one holiday centered around whimsy and joy. If you're not careful, though, Halloween can easily break the budget. Store bought costumes are an easy choice, but they can also get expensive, especially if you're

outfitting the entire family. With a little creativity, your costumes this year can be more unique and affordable.

COSTUMES FOR THE KIDS

Shopping for kids' costumes can be both expensive and difficult.

Depending on their age, comfort is really key. Here are some great ideas for easy to make costumes the kids will love:

Old Woman / Old Man. For toddlers, especially, these can be some of the cutest costumes and very affordable. For an old woman costume, you can use a fuzzy robe over pajamas with hair in curlers or a gray wig. You might also use a dress with a shawl over the shoulders. The great thing about this costume is that you probably have most of it in your child's closet already. Rollers can be picked up at a dollar

store or pharmacy. You can even get gray colored hairspray if you prefer to stay away from wigs. Total cost can be anywhere from \$0 - \$20.

For an old man you might use a lack of hair to your advantage. You can also draw in wrinkles and add circles under eyes with child safe makeup. Instead of pajamas and a robe, you might try dress pants and a sweater vest over a button up shirt. Adding a cap to the outfit can also help, as well as gray hair spray for tykes with a full head of hair. Total cost might range from \$0 - \$10.

Either of these outfits can be enhanced with small walkers or canes. An easy walker can be put together using plastic piping from local a hardware store. Add rollers to the bottom to help them move it along if you like. Total cost should be under \$15.

COSTUME FOR HIM

Doctor Who Costume. The fun thing about pop culture references is that they're often easy to recreate. If your guy is a big fan of the good doctor, creating this costume will be a simple undertaking. You'll need a button down shirt, blue slacks, red bow tie, and a tweed jacket. You can also add a pair of suspenders, though those are really a preference. No one will see them unless you take off the jacket. Because it's such a popular character, you can pick up props to accent your outfit at most Halloween costume shops. You'll likely have the shirt and pants, and

possibly a jacket to create the outfit. A second hand shop is a great place to locate anything that you're missing for a very low price. Need a bowtie? Do a little frugal shopping online and you'll find a ton of options, including those made just for the costume. Total cost for this costume can be anywhere from \$0 to \$40 or more, depending on how much you want to spend. You'll also be able to wear any of the items again, if you'd like to add to your wardrobe with your Halloween choice.

COSTUMES FOR HER

Women's costumes today are all about the makeup. Want to add a bit of modern life to your Halloween garb? How about changing your cute fuzzy animal outfit up a bit and making it a Snap Chat Deer?

Snap Chat Deer Filter

Costume. The nice thing about this costume is that you don't need to invest in any clothing. You can wear whatever you like. The costume is all from the neck up.

The frame. A large sheet of cardboard can be used to make a frame. You'll need to measure a border (2 inches in width) around the cardboard. It can be thicker but you want it to be sturdy enough to hold up. You'll then cut out the center to use to frame your face and to complete the look of the costume. The frame (Continued on page 5)



Fall Home Maintenance Checklist

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draining off of your roof, and that is a recipe for costly roof damage.

Turn Off Outdoor Faucets and Irrigation Systems

While you may not be ready to do this just yet, you don't want to forget about



it, so be sure to add it to your checklist. Turning off outdoor faucets will ensure that pipes don't burst because they freeze. If you have an irrigation

system, you may want to hire a lawn care service to drain pipes and sprinklers and turn the system off. Be sure that all outdoor water sources are turned off before your area sees the

first hard freeze.

Trim Trees, Bushes and Cut Down Perennials

As soon as the leaves fall off of your trees and shrubs, you'll want to cut them to remove dead growth. Hire an arborist to trim leaning branches on any trees that are close to your home. This is a preventive measure that will ultimately cost a lot less than any damage heavy tree limbs could do to your roof.

VITAL FALL INDOOR CHORES Have an HVAC Inspection

An HVAC inspection is the best way to ensure that your heating system is running well. The inspector may clean the coils and replace the filters, both of which will increase its efficiency, and extend its lifespan. The inspector will also make sure that none of your heating vents are clogged or blocked.

Winterize Your Windows and Doors

If your windows or doors leak, seal those openings with weather stripping.

Bob Villa and the experts at House Logic encourage all homeowners to inspect their homes for air leaks. Caulk and weather-stripping are inexpensive. Use both products to seal leaks that allow warm air to escape

If it seems like you are putting a lot of money into your car for repairs, it might be better to get a new vehicle. However, that also depends on the condition of your vehicle and the types of problems you are having. Before you decide to get a new-to-you vehicle, you have many decisions to make, including buying new or used.

Know What You Have

If vehicle repairs are driving you to get a new vehicle, take stock of the type of repairs you are paying for. If those repairs are typical for the mileage on your current vehicle, you may want to hold off on a new vehicle, especially if the mileage on the current (Continued on page 5)

in the winter. Sealing all your air leaks can help you cut your yearly energy expenses by as much as 10 percent.

Clean Your Dryer Vent

The dryer vent is a flexible foil hose that attaches to the back of your dryer and collects excess lint and moisture and sends moist air outside. A clogged dryer vent has a direct impact on the machine's efficiency. Fall is the time when cool, dry weather creates the ideal environment for static electricity, increasing the risk of a dryer fire.

Test Smoke, Radon, and Carbon Monoxide Detectors

Many local fire marshals encourage residential property owners (and renters) to check their carbon dioxide, radon, and smoke detectors and to change the batteries on the day before we go off of daylight savings.

You can do it at the same time you turn your clocks back.

The items on this checklist are designed to ensure that your home is ready for winter. The money you spend to hire professionals or buy materials for these projects will save you money through lower utility bills and avoidable and expensive home repairs.



Fall Home Maintenance Checklist

- ☐ Have Your Roof Inspected
- ☐ Have Your Gutters Cleaned
- ☐ Turn Off Outdoor Faucets and Irrigation Systems
- ☐ Trim Trees, Bushes and Cut Down Perennials
- ☐ Have an HVAC Inspection
- ☐ Winterize Your Windows and Doors
- ☐ Clean Your Dryer Vent
- ☐ Test Smoke, Radon, and Carbon Monoxide Detectors



Car Problems That Aren't Worth Fixing



Pumpkin Spice Latte Recipe



Rebecca Firkser's
recipe from greatist.com

Ingredients, Tools & Supplies


- 2 cups of milk
- 2 shots of espresso or 8 ounces of freshly brewed coffee
- 2 TBSP of canned pumpkin puree (not pumpkin pie filling)
- ½ TSP of pumpkin pie spice
- 1 TBSP of pure maple syrup
- 1 TBSP of pure vanilla extract
- Small to medium size saucepan
- Measuring cups and spoons
- Whisk
- Espresso maker or coffee maker
- Blender or immersion blender
- Two coffee mugs

Instructions

Set up your coffee making supplies, but don't start brewing or making it. Combine the milk,

pumpkin puree, pumpkin pie spice mix, maple syrup and vanilla extract in the saucepan and cook over medium heat while stirring it constantly. Allow it to cook until you see steam coming off the surface of the mixture. Remove it from the heat.

Start brewing the coffee. If you have an immersion blender, you can leave the pumpkin/milk mixture in the pan. Otherwise, carefully pour it into a blender and blend until everything looks frothy.

Pour half of the brewed coffee or espresso into each cup and divide the blended pumpkin mixture equally between each mug. Lightly sprinkle the top of the froth with pumpkin pie spice. Enjoy! 

OCTOBER SHOPPING GUIDE

Fall can be an exciting time of getting back into the swing of things after the easy, breezy days of summer. It's a great time to stock up on seasonal items and household goods for a deep discount. Ready for a pro tip? Set aside your savings and get a head start on your gift buying budget--the winter holidays are right around the corner! Read on for more tips on making the most of seasonal sales in October.


Patio Furniture. Prices on outdoor porch and patio furniture start to drop off after Labor Day, but if you hold off until October, you can sometimes pick up remaining inventory for as much as 90% off. Selection will be limited, so this approach works best for finding individual pieces to add to your collection as opposed to purchasing a complete multi-piece patio set.

Camping Gear. Most campgrounds close down in mid-October, which is typically when retailers put both camping and fishing gear on sale. Look for deep discounts on tents, fishing poles, sleeping bags, and other camping items.

Gardening Supplies. Fall is also a great time to find deals on gardening supplies, so snag some deals on those tools you've been eyeing, and avoid paying full price next spring.



Plants. If you have sunny spots in your home, or, a cool cellar in which to store seeds and bulbs, plan to shop for sales on a range of plants, as stores make room for Christmas trees and poinsettias.

Jeans. Retailers are eager to clear out any denim that's leftover following back to school sales, which makes October a good month for finding sales on jeans of all styles and brands. 



DIY HALLOWEEN COSTUMES (CONTINUED FROM PAGE 2)

yellow. With white construction paper, create a snap chat ghost and attach it to the top of your frame. Cost: Less than \$7.

Deer ears. You can buy deer ears, though you can also make them at home. You'll need a plastic headband, brown and pink felt, a needle, and heavy thread. The ears can be made using a simple oval shape. The brown felt will be larger than the pink. The pink felt can be sewn inside the brown. You can also use fabric paint to highlight the ears, white in certain spots to mimic light. Once the ears are



made, attach them to the headband. Cost: Less than \$10.

Makeup. You can buy Halloween makeup for this purpose. You can also use makeup that you already own. Play with the looks a bit before Halloween. For the deer, you'll want to put white along the sides and top of your nose. Brown will start at the bridge of your nose and work its way up along the forehead. You'll also add specks of white to your forehead. Your nostrils and the tip of your nose should be painted black and shaped like the deer's nose. Add a bit of pink blush and

make sure to use plenty of mascara. Cost: \$0 to \$15.

The total cost for this costume should be under \$35. It will also be one of the most original costumes at the party.

Halloween is a great time for family fun and costumes add to the festivities. Making your own costume lets you use some creativity to really make a one of a kind costume. It's also far less expensive than many of the store bought costumes.



Car Problems That Aren't Worth Fixing (Continued from page 3)

vehicle is less than 150,000 miles. Keep in mind that if you are buying a used vehicle, you could be buying someone else's problems. A new vehicle may be the solution, but you have to determine if you are really saving money. A new vehicle comes with payments, higher insurance premiums and the maintenance required to keep the vehicle under warranty. The cost to purchase a new vehicle may be more than what your current vehicle costs to repair.

Types of Repairs

If the repairs are typical wear and tear items, such as brakes, belts, hoses, water pump, alternator and other accessories, you may be better off keeping your current vehicle if the body is in good condition and you have less than 150,000 miles on the vehicle. A vehicle that has been properly maintained could last well past the 400,000-mile mark.

Suspension parts are also worth replacing as long as they are not prematurely wearing out because of an accident or because the vehicle is otherwise out of line. If a tire alignment

cannot be done so that the vehicle is in perfect alignment, it is time for a new vehicle.

Fuel system repairs are also expensive but will last once they are completed. If you need injectors or a fuel pump, this repair is worth doing unless a problem with the gas tank is causing the pump or injectors to prematurely wear.


If the repairs are items that shouldn't be wearing out, such as excessive electrical problems and computer problems, it may be better to purchase a new or used vehicle. Depending on the year and model, sensors and computers could be very pricey, and replacing one after another is usually not worth it.

Problems with the oil system may require a new vehicle if you want to save money. For this decision, you'll need to know the history of the vehicle. If you know oil changes have been meticulously done but the oil pump breaks, you could spend the money to make the repair. However, if you are a second owner and are not sure, it might be better to buy a new or used vehicle.

A worn oil pump could lead to problems with the pistons, rings and chambers if not changed. A worn oil pump could also signify that the pump is working too hard because the engine is worn.



Often, the engine must be removed to change the oil pump, so this is an expensive repair. When the auto technician takes the engine apart, he or she will be able to tell you if the engine needs to be rebuilt.

For repairs that are more expensive, be sure the vehicle is worth keeping – the body and interior should be in good shape with little to no rust. All other systems should be working properly. Otherwise, it's time to buy a new or used vehicle. 

WHAT TO STOCK IN YOUR MEDICINE CABINET



Having a well-stocked medicine cabinet ensures that you won't be caught off guard when someone in your family comes down with a cold, headache, allergies, upset stomach, or some other ailment. However, many people are unsure of what they should stock in the medicine cabinet. Below is some information to help you fill your medicine cabinet and be prepared for almost any situation.

Medicine Cabinet Must-Haves

Some of the items you should keep in your medicine cabinet at all times include:

Pain medication - Pain medications may include ibuprofen, acetaminophen, and aspirin. These medications also reduce fever. Keep in mind that children under the age of 12 should not

take aspirin because it is associated with a risk of Reye Syndrome. If you have children under this age, make sure you have another pain or fever reliever on hand.

Allergy medication - Allergy medicine, such as Benadryl and itch-relieving eye drops, are another important staple to keep in the medicine cabinet.

Cold medication - Cold medications may include expectorants, decongestants, and cough suppressants. In some cases, you may choose to purchase cold medications with a combination of ingredients.

First aid supplies - Another important category of items to keep in stock at all times are first aid supplies. Be sure that you have alcohol swabs, hydrogen peroxide, antibacterial ointment, burn cream, gauze pads, and band-aids.

Anti-nausea medication - Anti-nausea medications, such as those intended for motion sickness or an upset stomach, are also good to have on hand.

Anti-diarrheal medication - Anti-diarrheal medication is a helpful item to have on hand when someone in your family develops diarrhea because of a virus or another cause.


Sunscreen - Every member of your family should wear sunscreen on exposed skin when spending time in the sun.

Insect repellent - Insect repellent keeps certain insects, such as mosquitoes, away from you and your family. Having it on hand will prevent unwanted bites or last-minute shopping trips.

Hydrocortisone cream - Hydrocortisone cream is useful for treating insect bites, stings, and other skin irritations.

If you have children, make sure that you purchase and use only age-appropriate medicines. For example, both cold medicines and allergy medicines come in forms appropriate for children or adults. To avoid side effects or bad reactions, it's important to follow all of the instructions on the medicine packaging at all times.

Stocking Your Medicine Cabinet on a Budget

Over-the-counter medications and other supplies for your medicine cabinet can be expensive. However, you can reduce the strain on your budget by purchasing these items before you need them, which allows you to be more selective about when and where you buy. To buy the medications you need at a lower cost, watch for sales and/or coupons, and consider purchasing your medications at wholesale clubs and other low-price stores. To get the best price possible, do some comparison shopping before you make the purchase. 



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:



Century Support Services is your debt settlement services company. Our goal is to resolve our client's 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.

**Century Contact
Information**

customer care@centuryss.com
888-913-8784
centuryss.com



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.

**UCAN Contact
Information**

877-462-8226
ucan.net

Century's 3rd Party Bank Affiliates (Payment Processors)

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



**GCS Contact
Information**

800-398-7191
globalclientsolutions.com



**CFT Contact
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888-348-4543
cftpay.com



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