



Road to Financial Freedom

Organizing for Financial Success

aren't missing any important documents that may require immediate attention. The best way to stay organized is to adopt an organization routine and stick to it. Check out these organization tactics that are low cost, and possibly free if you already have the supplies.

STEP ONE: PICK YOUR AREA

Find a spot in your house that you will see every day to set up an organization area. It can be a part of your desk, a home office, a small corner in the kitchen or a nook in the entryway of your home. Wherever the spot is that you chose, make that your designated area for organizing your mail and bills and make sure you pay it a visit every single day after you pick up the mail.

STEP TWO: GATHER YOUR PREFERRED SUPPLIES

There are many different ways to keep important documents organized that are low cost and even free.

Folders: Make a trip to the dollar store and pick up a few folders of your choice. Label each folder with the categories that you would like to sort by or the categories of mail that you are likely to receive. (Labeling Examples: Urgent Attention, Statements, Bills, To File, To Shred, Coupons, Century Program, etc.) This will help you keep track of where everything is, but can also ensure that you take time to open and read everything before you file it.

Another low cost option if you want to stay more compartmentalized would be to buy an accordion folder. This will centralize all of your folders into one tool. On the tabs of the accordion folder, label them as you see fit and store your papers that way. You can even create a

(Continued on page 6)

Do you ever look at your watch at 8PM and think "Where did the time go?" With our busy schedules, it is easy to let time escape you which can cause a bit of disorganization in your home life, often leading to more stress.

Often our day-to-day lives are so hectic that staying organized might pose a challenge. Mail starts to pile up with statements, invoices, and advertisements. Organizing your mail and bills can be vital to decreasing stress and making sure that you



Don't let a fear of overspending keep you from embracing the spooky season. From do-it-yourself costumes to fearsome food ideas, it's easy to throw an eerie Halloween party without throwing off your budget.

Costumes. Our favorite budget-friendly costumes can be created entirely with things you already own or can find at a local thrift store and reuse after Halloween.

Lumberjack (Cost: Free - \$30)

This simple, yet effective costume is easy to pull together. You'll need:

- Blue jeans
- Red flannel shirt
- Hiking boots
- Suspenders

If you'll be outside for your Halloween party, you can easily add a warm hat or thermal base layer beneath the shirt to enhance your costume. Lumberjacks also usually have beards. If you don't have a beard of your own, you can draw one on your face

(Continued on page 5)

BUDGET AND SAVING FOR CAREGIVERS

More families are choosing to take on the role of caregivers for aging loved ones. There are many benefits for doing so, but it is important to consider the costs of caregiving involved in conjunction with financial planning for your own future. This allows you to better plan for what lies ahead as you take on the care of your loved one.

Saving Money When Caring for a Loved One

The rewards of caring for a loved one at home are abundant on personal and emotional levels. The financial costs, though, may be a little higher than you

anticipated. These tips will help you save money on some of

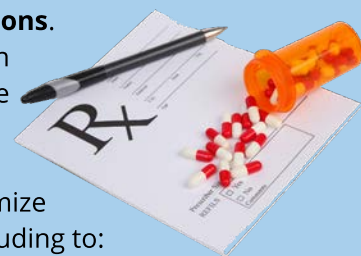
the common expenses related to caring for your loved one.

Saving on Prescription Medications.

Prescription medications are often large expenses for people who are aging and/or have specific illnesses. Fortunately, there are many steps you can take to maximize your savings for medications, including to:

- Compare prices locally, and seek out prescription discounts, through [Good RX](#). Remember to check online and mail order options as well.
- Reach out to drug manufacturers who sometimes provide financial help for specific drugs.
- Talk to your loved one's physician and see if they can provide medication samples.
- The Social Security Administration (SSA) has a

(Continued on page 4)



Distracted Driving – What You Need to Know

In 2016 alone, auto accidents involving distracted driving claimed more than 3,400 lives in the United States. Combine this with the fact that distracted driving accidents cost a total of \$175 billion per year, and it's easy to see why this is a major problem.

By knowing how to avoid distractions while driving, you can avoid becoming another distressing statistic.

Avoiding Distractions While Driving

Cell phone use is the most common source of distracted driving (accounting for about one in four accidents), so putting your phone out of sight (and on silent mode) while driving can help to reduce the temptation to text or check social media behind the wheel. If your car is equipped with a hands-free smartphone integration system, take advantage of this so you never need to pick up your phone while driving.

Another common source of distracted driving is that of loud music. While it can be tempting to blare your favorite music while hitting the open road, keeping it at a reasonable volume will help to ensure that you hear emergency sirens as they approach. A lower volume will also help to better focus on the road and what's going on around you.

Finally, avoid other distracting activities behind the wheel, such as eating or trying to apply makeup. It can wait until you have a chance to pull over.

Added Bonus: Reduce Your Insurance Rates

When you don't engage in distracted driving practices, you can reduce your chances of being involved in an accident. And of course, without any accident claims on your driving record, you may even be able to catch a break on your insurance rates. If you don't have any accidents or major moving violations on your record, check with your auto insurance agent to see if you're eligible for a discount.



BUDGET AND SAVING FOR CAREGIVERS

(Continued from page 3)

program called Extra Help With Medicare Prescription Drug Costs. Eligible seniors can realize an extra \$4000 annually through this program.



- Speak to the pharmacist to see if they can substitute less expensive generic medications and discuss any alternates with your loved one's doctor for approval.

- Take advantage of retailer "\$4 prescription" programs. Many retailers offer a list of commonly prescribed generic medications for \$4. Check them out and make sure you're getting the best possible price for your loved one's medication need.

Other Ways to Save on Caregiving Expenses

- Consider Meals on Wheels or similar community programs to offset the costs of meal prep for your loved one.
- Take advantage of tax deductions for approved medical and dental expenses for the year.
- Compare the costs of medical supplies. Many suppliers bundle supplies and equipment rather than selling them individually. Compare the costs of bundles and individual necessities and choose the one that offers you the greatest financial advantage. Don't forget to compare costs among online and local suppliers.
- Purchase everyday supplies in bulk, such as incontinence pads, paper towels, cleaning wipes, and protein beverages.
- Spend eligible funds from health savings or flexible



spending accounts. This is "tax-advantaged" spending and may help you save more in the long-term.

- Check your local lending program to see if you can borrow medical equipment and devices. [Eldercare Locator](#), which is a public service of the U.S. Administration on Aging, can help you locate things like wheelchairs and walkers to borrow.

As you can see, there are many avenues available to help you save on the costs of caring for your loved one.

Other Financial Assistance Opportunities. Don't forget to also seek new ways to bring money in. While those who are providing care for loved ones may not be able to take on second jobs, they may be able to telecommute completely or even a few days each week to reduce commuting expenses.

- Spending your loved one's money first. Oddly enough, spending down their funds, first, to pay for living expenses, medications, and structural changes to the home can help them qualify for more aid and assistance later, according to Time Magazine.
- Check to see if your loved one is eligible for Medicaid or Veterans benefits to help with expenses.
- See if your loved one's long-term care insurance offers to pay family members for caregiving.
- Visit [BenefitsCheckUp.org](#) to see if your loved one qualifies for any of the 2,500 benefits programs available nationwide.
- Getting financial help eases the burden on caregivers and allows a little breathing room for important self-care during the process as well.

Planning for the Future

Whether you are currently caring for a loved one or planning for the future, it's important to realize the additional expenses that may lie ahead you. While you are on a tight budget, it's still important to take steps to help save for the future. Every penny saved today will help you in the future.



DID YOU KNOW?

The Century team has a Facebook page that 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.



A HALLOWEEN PARTY... THAT DOESN'T SCARE YOUR WALLET

(Continued from page 1)
using an eyeliner pencil.



Rosie the Riveter (Cost: Free - \$30)

This costume is immediately recognizable and won't leave you freezing if your Halloween party happens to be outside. The essential pieces of this costume are:

- Denim coveralls or blue jeans
- Denim shirt
- Red bandana

You can enhance this costume with a few accessories: brown or black belt and shoes and a white button to wear on your collar. Roll the sleeves up and tie your hair up with the bandana.

Food. Getting into the Halloween spirit with your party food is a fun and tasty way to celebrate the season. Fall flavors, like pumpkin, apple, and warm spices are perfect for a Halloween party.

Stuffed Pumpkin Peppers (Cost: \$20 for 12 servings)

Give this family favorite a Halloween makeover inside and out. Our recipe makes a dozen peppers, you can adjust as needed.

Ingredients

- 12 orange bell peppers
- 2 lbs ground meat (blend of ground beef, pork, and veal)
- 3 cups, cooked rice
- 2 15 oz cans, pumpkin puree
- 2 teaspoons cinnamon
- 1 teaspoon nutmeg
- 2 cups, mild shredded cheese
- 1 cup water
- Olive oil
- Salt

Instructions:

Preheat the oven to 375 degrees. Cut the tops off the

peppers and remove the seeds. Carve two small triangles in the side for a eyes and a smiling mouth. Lightly coat the peppers with olive oil, inside and out. Sprinkle a little salt inside the peppers.

Brown the meatloaf mix on the stovetop in a skillet. In a large bowl, combine the cooked meatloaf mix, cooked rice, pumpkin puree, cinnamon, and nutmeg. When fully combined, spoon the mix gently into each pepper and top with shredded cheese.

Place peppers in a 9x13 casserole dish. Add 1 cup of water to the dish. Bake for 20 minutes, until the cheese is fully melted.

If you are looking for an easy and festive dessert, try adding peanut butter candies to a recipe for rice cereal treats, after melting the marshmallows and removing it from the heat.

Decorations. These do it yourself Halloween decorations are frighteningly simple to make at home.

Haunted Living Room (Cost: Free - \$15). Draping white or cream colored sheets over your furniture is an easy way to give your living room an eerie ambiance. Sheer window panels over any mirrors can give reflections an uncanny twist. Turn up the creepy factor by turning down the lights and illuminating the room using only candlelight with real or flameless candles from the dollar store.

Unnerving Entrance (Cost: \$5 - \$10). Set the mood from the moment guests arrive with a spine-tingling entrance. Give your front porch a spooky makeover with a colored light bulb. Purple, orange, or even blacklight are great options that can be picked up at any hardware store. Ragged strips of cheesecloth can be hung from the porch ceiling and the doorframe or used to wrap the door and porch posts like mummies.

Entertainment. A party isn't a party without games and music. One of our favorite party games comes from combining them together, in a game of *Name That Monster Music*. Participants try to guess the name and artist of

Halloween themed music. Players can listen to a short clip and write down their ideas, or you can play a more casual version where players listen to the whole song and shout out their answers. Select a Halloween playlist through free music streaming services on your phone or website.

Throwing a Halloween Party doesn't have to terrorize your wallet. When you spend a little time planning, you don't have to

spend a lot of money. This Halloween, scare your friends and family not your budget, with a do it yourself Halloween party.



Technology in the Classroom

Children need technology to get by in modern schools. Almost from the moment they set foot in the classroom, kids are exposed to computers and tablets to supplement their homework and school assignments. When they go home, children are often required to complete and submit their homework through online platforms. Even if they're not required to submit their homework electronically, many students must still do research online and type papers and hand in printed, double-spaced documents.

If you're a parent of a child who is in school, you may need to find new and creative ways to get your child access to technology. Here's what you need to know.

Shop Smart. There are two great times of year to buy computers: the end of the summer and on Black Friday. End of summer sales, better known as "back to school sales" give parents the opportunity to stock up on cheap electronics for their little one or teenager. Usually the lowest prices are found on the most basic models, which are dropped intentionally low to draw in buyers. Parents watching for these low prices can get an excellent deal if they're willing to purchase the older, more basic model. Watching for flash sales can also yield excellent results.

Buy Used. Kids who need computers that have more processing power might be left high and dry, unless they're able to use a refurbished or used computer. Often used technology can be found for sale on sites like Ebay and Craigslist.

Buying used involves a small amount of risk, because used technology doesn't always work properly. Sometimes used technology can even include viruses and other defects that can leave parents paying extra money for repairs. Parents who want to buy used technology for their children should buy from a reputable dealer and get a warranty, to avoid problems.

Get a Library Card. They say nobody reads books anymore, but people still go to the library to access technology. Many local libraries are known to have computer stations where kids and adults can access the Internet and access word processing software. Get your child a library card to ensure they have access to these publicly available machines.

Finally, don't forget to communicate with your child's teacher. Often teachers are able to help children and parents who are unable to keep up with the growing technological demand.



Organizing for Financial Success

(Continued from page 1)

tab for Century, that way you never miss an important communication from us regarding a settlement on your account.

Paper Clips & Binder Clips: These items can be found at your local dollar store for a few bucks. Assign each category to a specific color. Use those colors to organize based off of your system. For example, statements can be clipped together with a blue clip. Bills can be clipped with a red clip, etc. This can make it fun and add a little personalization. Also, if your designated area is out in the open, this method can eliminate big labels on your documents if you want to keep things a little more discrete.



STEP THREE: USE YOUR SYSTEM EVERYDAY

Once you lock down a system that works for you, it's important to use the system. Creating a habit takes about 21 days for a human to adopt so stay motivated and keep this in mind. Once you get organized, you may notice you are feeling less overwhelmed.

In addition to the paperwork, it also helps to organize your time.

Schedule Time for Tasks. Plan out your days, scheduling time specifically for certain task, whether it's cleaning, tending to a project or reviewing your finances. For example, schedule 15 minutes each week to log into your Century portal; this will keep you updated on your program's progress, including settlement alerts, creditor communications, and changes that you may need to review.

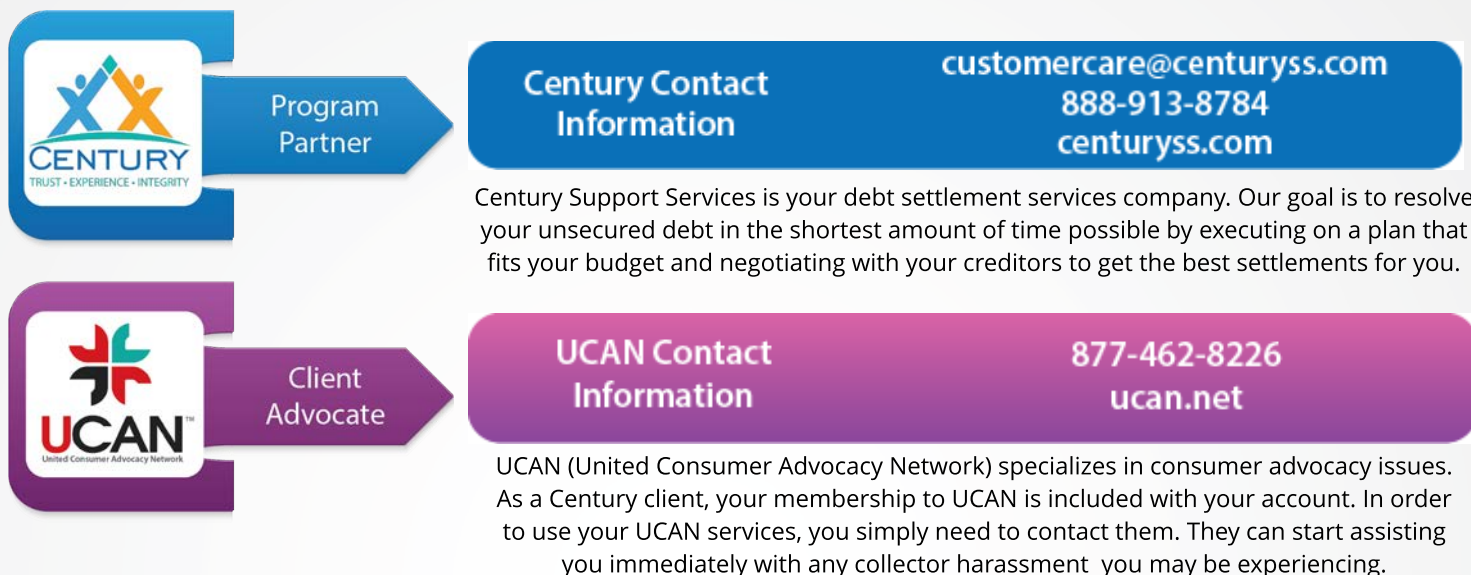
Century Alert System. Sign up for our Century Alert System. Having the text alert feature activated will get settlement offers texted directly to your phone for immediate attention.



When we are organized in the home and in our habits our minds are better able to focus on the important things. Start implementing some of these tips and tools one by one into your daily routine and make sure that you are committing to the decision to be organized. You may be surprised at the weight that is lifted off your shoulders as you embrace organization.

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:



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.



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

The Road to Financial Freedom (RTFF) is published by Century Support Services. Photos courtesy of Shutterstock.com and Pixabay.com. While articles in the RTFF newsletter are factual and accurate, they are not intended to replace the advice of professional financial, accounting, and/or legal advisers. As with all decisions regarding your finances, the advice, techniques, ideas and suggestions offered herein should be followed under the supervision of the appropriate competent professional.