

Journey to Better Financial Health



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.

EMMA

Emma and her husband had thought they had everything on track. Working hard all their lives and saving for retirement, they were approaching what they thought were the best ...
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[Click to read Emma's Story](#)

Recognizing Labor Day

As summer's dog days fade in the rear-view mirror, Americans look forward to celebrating Labor Day.

This 3-day weekend, the so-called 'last-hurrah of summer,' is considered the unofficial or practical close of the summer season because it signals the beginning of a new school year for most children and young adults. In addition, Labor Day marks the start of many sports that run the fall season, with the NFL kicking off its season at this time.

Labor Day became an official federal holiday in 1894 as the result of a Congressional Act. The holiday was developed to honor the contribution of the American labor movement (and its many workers) to the success and growth of the country. Labor Day is celebrated each year on September's first Monday, with many local and

national events planned to honor the occasion.

Observing Labor Day

To celebrate Labor Day, many Americans choose to vacation at a favorite getaway or a new and exciting destination. This is because most of the country's weather is warm and conducive to outdoor activities, which will soon yield to shorter days and dropping temperatures. But some of these incredibly popular Labor Day traditions and activities make little sense during a pandemic, considering the consequences, and for many, the cost.

Families who want to celebrate Labor Day locally will find numerous ways to celebrate the holiday without venturing too far from home or the need to spend boatloads of money. Labor Day has become one of the busiest retail sales days, spearheaded by back-to-school sales and other discounts. Many businesses claim that their Labor Day sales numbers rank second only to Black Friday.

Wondering What to Do on September 6, 2021, Without



Breaking the Bank?

- **Host a BBQ & Backyard Tournament of Games** – A bar-be-cue is one of the most traditional ways to celebrate the holiday. While the burgers & the hot dogs are grilling (and the music is flowing), there are many great and affordable games for a gathering of friends and family to enjoy under the summer sky. Try a homemade

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Recognizing Labor Day

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batch of s'mores – deliciousness traditionally made from marshmallows, graham crackers, and chocolate – melted over an open fire. Make it a pot-luck celebration to help spread the costs to everyone attending.

- **Take Advantage of Labor Day Sales** – Retail sales and discounts on Labor Day offer significant savings for back-to-school essentials, designer finds, and gear for the upcoming cold-weather season. You can take advantage of holiday discounts by shopping locally while supporting local businesses that need and appreciate your patronage, especially during this challenging time.

- **Cool Off in Your Backyard** – Turn on the sprinkler and remember why kids have great memories of this summer activity. Inflatable kiddie pools are an affordable way for adults to sip cocktails in the summer sun.

- **Attend A Local Outdoor Festival or Community Picnic** – Depending on your location; many planned festivals offer great entertainment at affordable prices that support the local economy. Check around for a music festival, a BBQ cookout, a car, or a local art show. Top the day off with plans to see fireworks.

- **Explore a Nearby Park** – visiting a local park is a great way to calm one's nerves created by busy

modern life. Park fees are usually moderate as many are partially subsidized by the government. A day picnic is a great option, but for the adventurous types, try camping for a night or two.

LABOR DAY SALE

A long holiday weekend of fun doesn't necessarily need to break the bank. Stay local and enjoy the options nearby while choosing to support businesses challenged by the current economic climate created with COVID-19.

**PROGRAM
TIPS**

Do you have additional unsecured credit card or loan accounts that are not enrolled in your debt settlement program?

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.

Want Some Extra CASH?

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

Learn More

Women's Health & Fitness Day and Self Improvement Awareness Month



September means different things to different people, but for many, it is a time to get serious.

Carefree summer days are ending, and it is time to buckle down and get serious. Kids are back in school, and often that means parents give themselves a bit of permission to work on themselves. Even people who aren't actively raising kids, may see autumn as a more diligent season.

The Impact of Financial Stress

Financial stress can affect almost anyone. No matter how much money a person makes, it can easily seem like it isn't enough. It often takes a dedicated decision to take a step back in order to relieve the necessary pressure to make a true step forward in our lives. Often women feel this especially strongly because they often make less money and have more direct caregiving responsibilities in their family. As they take care of everyone else, their own needs can easily fall by the wayside. Stress can lead to extra work, and less

attention of physical and mental health. Having reminders, even something as simple as Self Improvement Awareness Month or National Women's Health & Fitness Day can give them the excuse they need to make themselves a priority.

Defining Your Focus

It seems like every day has been set aside to focus on something, and every month is announced as a celebration of one thing or another. Included in these designations for September are Self-Improvement Month and National Women's Health and Fitness Day, which is the last Wednesday in September, in 2021, this is September 29th. Of course, committing to health and fitness is one of many ways to make self-improvement a priority. You can redefine your budget for better financial success. Practice more self-care. Vow to dedicate more time to family and friends. Begin a minimalism journey or set out to right some wrong where you have played a role.

These things don't need a national month to encourage a step in the right direction, but embracing these dates can help provide a type of guidance that can be truly helpful when challenging changes are before you.

Building on Positive Changes

If you have already made a conscious effort to make self-improvement
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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*



Our Century Alert System (CAS), communicates the most important program notifications to you via texts, automated phone calls and emails.

Learn More

Women's Health & Fitness Day and Self Improvement Awareness Month

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strides in different areas of your life, such as consolidating debt in order to get your finances under control, taking daily walks or eating more fresh fruits and vegetables, September can be a great time to reevaluate or even take things up a notch. If you have been doing light exercise, try more intense workouts, or making a new commitment to the way you eat. Decide to volunteer more or just be available to family and friends who might need you.

You can also look to see if you have acquired any new debt that is outside of your debt settlement program, and look for a way to either pay it off quickly or see if it can be absorbed into your existing plan.

SEPTEMBER is
Self Care
AWARENESS
MONTH



Spotlight on Success — Emma

Emma and her husband had thought they had everything on track. Working hard all their lives and saving for retirement, they were approaching what they thought were the best years of their life.

One day they received a letter from the IRS saying they owed back taxes. Emma was astonished, *"How can that be"*, she exclaimed *"We have always filed our taxes on time and paid in full"*. After a bit of digging in, they found that their tax preparer made an error and they were on the hook for over \$30,000. The IRS started garnishing their wages, which was over \$600 a month. Along with prescription co-pays, health insurance and other bills, they soon became reliant on credit cards.

That's when Emma and her husband turned to Century for help. *"Working with Century Support has done a great deal to calm our fears about on starting this process."* Emma stated when explaining why she chose Century. *"Anytime I call or email them, I get the answers I need."*



Nearly a year into enrolling in Century's debt settlement program, Emma and her husband have resolved almost half of their debt and by increasing their monthly deposits, are on track to settling the rest of their debt before their estimated 48 month program length.

"I cannot thank them (Century) enough for how they take the stress out of what is an extremely delicate and stressful matter!" Emma exclaimed.

Congratulations on your program success, Emma!

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



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](#)

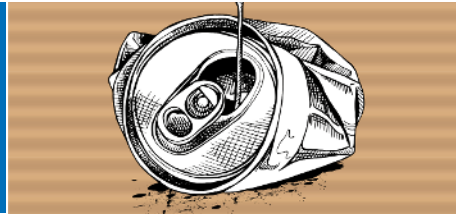
Speeding Up Your Century Program

PROGRAM TIPS

[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.



Crush a Can to Help Save Your Budget and the Environment



With National Crush a Can Day just around the corner, it is a great time to remember you can recycle not just to help the environment – but also to earn money!

On September 27th, people all over the U.S. will gather their aluminum cans to smash, squash, squeeze, stomp and crush, all in an effort to bring awareness to the benefits of recycling. Some will save and collect cans during the weeks leading up to the big day, while others will call on friends and family to bring their cans for a “crush party.” Not only is it fun, stress-busting, and good for the environment (recycling a single can save enough energy to operate a TV for 3 hours), but it can also give your budget a boost to keep you on track towards your financial goals.

Turning Aluminum Cans into Cash

Converting your cans to revenue is as simple as locating a local recycling facility and bringing them your cans. It does not matter if the cans are crushed already, as compensation is determined by weight. Note that reimbursement rates can vary from day to day, state to state, and by region. Typically, recycling facilities located in the same area will have similar rates, but call to compare aluminum can compensation prices at your local facilities before choosing one to recycle with.



ScrapMonster.com publishes average scrap metal prices, so you can get an idea of the going rates in your area. For example, at the time of this writing, aluminum can scrap is valued at 46 cents per pound for the State of Texas, but in the localized region of Fort Worth, Texas, it can go for an average of 71 cents per pound. If your family drinks a lot of sodas or other carbonated beverages, taking the extra step to save your cans and recycle them in bulk can provide some extra financial support.

You Can Recycle More than Just Cans

Although National Crush a Can Day puts the spotlight on the ease of recycling cans, there are plenty of other commodities in high demand. In fact, there are many unconventional ways of recycling your unwanted trash – even if it means selling items to crafters or small businesses that can make use of it. For example, crafters are often in search of goods they can repurpose and sell, such as wine corks or wine bottles. Often, these buyers wish to purchase in bulk, so carve out some space to collect these types of items as you use them. Some states even offer glass bottle compensation programs, paying as much as 15 cents per bottle or more to consumers who bring their bottles to a participating

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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.

[Learn More](#)



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



SUBSCRIBE

to the Century
YouTube Channel

Crush a Can to Help Save Your Budget and the Environment

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recycling center.

Other items that can be recycled include household and office items. Often, stores will offer buy-back programs, providing cash or gift cards for things like used ink cartridges, electronics, and even batteries. Contact businesses that specialize in the sale of these types of goods to find out if they or an affiliated business or organization can compensate you for your used or unwanted items. If you happen to have an old vehicle that is damaged beyond repair, car salvage yards may also pay top dollar either for

your working car parts or otherwise by the weight of your vehicle.

Recycle to Save

The sky is the limit when it comes to recycling. Finding companies or individuals that offer an incentive for recycling or who are willing to pay for your unwanted items takes some effort, but also financially rewarding. This year on National Crush a Can Day, gather some cans to recycle, and then think of other ways you can turn

unwanted items into cash, whether by hosting a garage sale or contacting your local recycling facility to learn about their compensation programs.



MyCentury Portal



Review your on-boarding features, approve settlements, and information about new features.

MyCentury LOGIN



CENTURY PROGRAM SUPPORT CORNER



We have created partnerships with third-party lenders who specialize in providing consolidation loans to consumers enrolled in the Century Debt Relief Program. The Program Acceleration Loan (PAL) is a loan opportunity that allows clients who are actively enrolled in a successful debt relief programs, to complete their program much faster!

LEARN MORE



UCAN specializes in consumer advocacy issues. They assist with collection calls, threatening messages, or any other collector harassment that you may be receiving. Access to UCAN is included with your Century debt settlement enrollment.

LEARN MORE



CFT Mobile

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



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



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

September 16 - Celebrate Working Parents



Active, working parents have a lot on their plate. While holding down a full-time job, they are still feeding, educating and entertaining children in a constantly changing world. And along comes a day that recognizes those efforts, celebrating working parents.

Whether it falls on a weekday or over the weekend, National Working Parents Day is on September 16th. And parents, grandparents, and guardians can all get on board! This is a great time to escape the rat race—it can be for a few hours or the day—and appreciate those busy adults nurturing the young people of tomorrow.

What to Do For a Working Parent

It is easier said than done. The working parent of today has to be present for their child, helping them with school projects and picking them up from afterschool activities, only two examples of the many small responsibilities that come with parenting. This is in addition to keeping a social life, staying healthy, and enjoying quality time with a partner. It is all too easy for one of the balls to drop. This is reality after all, and sacrifices are going to be made. Consistent self-care, a good night's sleep, or simply some uninterrupted quiet time, can seem like a long-ago dream. What can we do for the working parents in our lives?

1. **Let them know you care.** You can call, email or text. This is the day to let a friend, family member or coworker know you think they are doing a wonderful job. A nice

hand-written card can become a thoughtful memento that they can reread when feeling alone or overwhelmed. The work involved in being a working parent often goes unseen and now is the perfect time to point out how well they are doing.

2. **Give them a break.** Whether you can offer some free babysitting for a few hours, or take the child(ren) for the day, a frazzled parent can enjoy the free time to just do them. The parent with a now quiet home can actually meet up with an old friend, have an adult conversation over the phone, or simply laugh at memes while taking a much-deserved bubble bath. Most parents would love a few extra hours to themselves. And if you are a supervisor, allowing a working parent the ability to either come in later or leave an hour or two earlier

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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.

September 16th - Celebrate Working Parents

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on that day, can let them know they are appreciated. Now there is no rush and they can linger over that coffee once they get the kids off to school, or enjoy a late afternoon walk listening to their favorite podcast.

3. Feed your parent. Of course, good food is always a win. Human Resources can plan a small luncheon where working parents can feel free to talk about parenting, and how it is to manage work with child-rearing. This may be the perfect time for an organization to arrange an ongoing group so that parents can continue to get emotional support and forge connections with colleagues. Friends and family can feel free to treat a working parent to lunch or dinner. If it's not possible to meet up, a gift card to a favorite restaurant or to Uber Eats is always welcome.



Giving Back to Overworked Parents

It can be at home or at work. There is no better time to tell or show a working parent how important they are to your life or to your organization. Feel free to collaborate with others to come up with other activities they may like based on their interests and needs.

4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT METHOD FOR YOU!





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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