



September 2019

# Road to Financial Freedom

## Free Options to Help You Cut the (Cable) Cord



The average spending per cable subscriber is approximately \$85 a month, according to USA Today. For satellite television subscribers this spikes even higher to \$100 a month. Even if you spend significantly below average, these costs

can still be crippling if you're trying to avoid credit card debt. The good news? You don't have to break your budget to enjoy a wide variety of television, movies and other programs. In fact, there are many free streaming options just waiting to be discovered -- and all you need is a public library card.

Forget about Netflix and Hulu. Here's a closer look at three of our favorite free video streaming services aimed at helping you save on entertainment.

### 1. hoopla

More than 1,500 library systems across the US and Canada have partnerships with hoopla. Offering "your public library at your fingertips," this groundbreaking streaming service lets you borrow digital movies, music, eBook and more 24 hours a day. There's no waiting involved, and titles can be streamed immediately or downloaded to your computer, tablet or phone to watch later. They're returned automatically when the lending period ends, so the process couldn't be easier.



Currently, hoopla has thousands of titles available with more being added every day. From award-winning flicks like *The Girl with the Dragon Tattoo* to hit television shows like *The Great British*

Baking Show, you're sure to find something to lose yourself in -- without losing money.

### 2. Kanopy



If you're looking for "quality, thoughtful entertainment" at no cost to you, look no further than Kanopy. Moonlight, Lady Bird, Chinatown, The Central Park Five, and Eighth Grade are just a small sampling of the thousands of critically-acclaimed movies,

documentaries, and foreign films available at Kanopy. Have a little Daniel Tiger's Neighborhood or Dinosaur Train lover in your household? Kanopy also has great programming for kids thanks to Kanopy Kids.

Kanopy is available through participating public libraries and universities. Just sign in with your library card number or university login and you're good to go. Not sure if your library is a Kanopy collaborator? Check here.

Wondering if it's really free or if there's a "catch"? Using Kanopy is just like taking out a book from your library. Just as libraries buy books for their collections for members to borrow, Kanopy and other digital resources like it work the exact same way.

### 3. Rakuten OverDrive

You may already check out eBooks and audiobooks via the OverDrive app. But did you know you can also choose from a large collection of movies and

(Continued on page 5)

## Spotlight on Success

(Continued on page 6)

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 Katie'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](#)

## Knowing When to DIY



DIY isn't just tempting for people who want to save money, it also appeals to anyone who wants to hone their skills and feel the satisfaction of a job well done. But as nice as this all sounds in theory, sometimes it isn't practical. Just because a person hires a professional, doesn't mean don't want to learn a new trade. If you don't

have the skills for the project, it can end up costing far more than you imagined. Here are a few things to consider before rolling up your sleeves.

### Expertise and Confidence

Whether restoring an old coffee table or replacing the flooring, you have to ask yourself whether you really understand the parameters of the projects. The tools you use, the time it takes, and the skill involved are all major factors that you need to consider prior to getting started. If you have to buy new equipment to finish, it can affect your budget more than you

think. After you read up on the topic and watch a few videos, you'll have a better idea of whether you're in over your head.



### Understanding the Implications

If you're making major repairs,

you need to know how your work will affect your larger environment. If you're working with the structural components of your home, you should know that small mistakes can add up to big problems. If you accidentally strike a pipe or cut the wrong wire, you can shut down entire systems. If you're working on a DIY project in your apartment, the equipment you

use (and the work you do) can cause damage to the unit that will eventually need to be paid back.

### Tips for Forging On

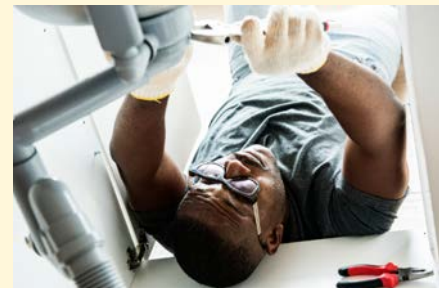
If you're committed to doing your own maintenance, one way to mitigate potential



problems is by enlisting the help of your local contractor. By forming a relationship with someone in your area, you have the option to call someone who knows what to do rather than hoping you find the answer online. You should also maximize your budget by purchasing tools that can be used in a wide variety of projects down the line. If you need to buy highly specialized equipment to finish, it's likely worth paying someone for their time.

Finally, check with your neighborhood officials to ensure you're not breaking any zoning regulations.

Those looking after their financial health are accustomed to exploring a wide variety of avenues to save money — even when it means extra work to make it happen. However, in some cases, hiring a professional will conserve your savings more than doing it on your own will.



## 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



# Adjusting To Post College Life



Once you get out of college, student loans are going to be due, which means you might be struggling to pay for housing, groceries, transportation costs and more. Being able to survive those first few years may be stressful, but you could reduce that stress by creating a budget. Part of the budget should be a plan for how to get out of debt and avoid credit card debt.

## Living Life on a Tight Budget



A college graduate will always be on a tight budget and must learn to manage money to avoid financial stress. Learning about ways to save as you start your career not only reduces financial stress, but it also teaches you to save money throughout the rest of your life so that you don't have to rely on social security when it's time to retire.

## Create a Budget and Look for Ways to Save

When you start your career, you will be entering the workplace at a lower salary. As you spend more time at a job, your financial position will improve as you work your way up the ladder. Look at your paycheck and use it to create a budget. If your job offers bonuses, don't count those right away—just count the money you are guaranteed to make each

week because bonuses are not guaranteed.

Determine how much you spend on housing, utilities, groceries, transportation and other bills every month and then look at where you might be able to save. For example, if you have the top-of-the-line cable package, knock it down to a lower tier. Companies play the same movies over and over each month, and they rotate the movies through different movie channels. Get rid of all but one. If you don't watch that much television, get rid of all the movie channels or switch to another television provider such as Netflix or Amazon Prime.



Reduce your electric bill by turning off lights when you are not in the room and by turning your computer off when you're not using it. You could also save a significant amount by turning your hot water heater off at the breaker panel. About 20 minutes before you need hot water, turn it back on. It takes about 20 minutes to heat up the tank full of water instead of having it constantly run to keep the water hot.

## Change Your Shopping Habits

Every week, create a meal plan by looking

through your cabinets and refrigerator to see what you need to make meals for the week. Add those items to the list. Add other items that you are running low on. Shop at a discount store and look for



(Continued on page 5)

**DO YOU HAVE ADDITIONAL UNSECURED CREDIT CARD OR LOAN ACCOUNTS THAT ARE NOT ENROLLED IN YOUR DEBT SETTLEMENT PROGRAM?**

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.

**PROGRAM TIPS**

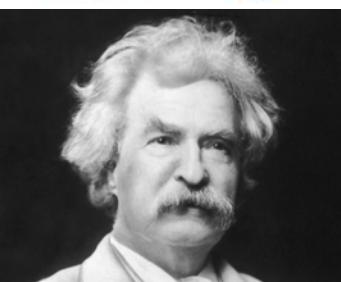
Accounts that are not enrolled in your program, may actually be slowing down the efforts you are making toward your goal. [Click here](#) to learn how we can add these new accounts without increasing your monthly program deposits.

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).

# Core Values at Century



## ***Do What is Right***

***'Do the right thing. It will gratify some people and astonish the rest'... Mark Twain***

Integrity is a key component to how Century conducts our business both internally and externally. Integrity

means doing the right thing because it is the right thing to do. Integrity means not forsaking your core values. Integrity means doing the right thing at the right time for the right reason. Can you say that you have never forsaken your personal core values?



One of Century's Core Values is defined as:

**'Do What is Right'** - Acting with integrity is a cornerstone of everything we do. Using good judgment and being transparent produces the greatest results.

In business, when faced with challenging decisions, it is quite tempting to yield to forsaking the integrity of this core value. However, such situations provide solid opportunities to strengthen and reinforce the integrity of our steadfastness of this core value.

Another piece of this core value is transparency. Transparency builds trust.



Our employees and clients need a high level of transparency in order to make each program a success. With good communication, we build the value of transparency with our

clients and within our team.

The effects of being transparent are evident with these items below.

- Transparency expands relationships - Solid relationships with strong foundations are built from being transparent.
- Transparency increases productivity - Communicate clearly to gain trust and commitment from employees and clients to be fully vested and to apply themselves, as a team or to their programs, to achieve goals.
- Transparency strengthens innovation - Sharing ideas and information will allow our team to get a new perspective, new opinions and better insight to continue to foster an excellent customer experience.

Century implements integrity and transparency to 'Do What is Right' every step of the way. Thank you for partnering with our team.



**PROGRAM  
TIPS**

## 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.



*How Your  
Program Works*

**Click Here to Watch**



# Free Options to Help You Cut the (Cable) Cord

(Continued from page 1)

television shows? OverDrive lets users borrow videos, as well as eBooks and audiobooks, from thousands of public libraries all over the world. While the OverDrive video collection many have



started small, it's continually growing. In addition to watching OverDrive videos via its app on your mobile device, you can also watch OverDrive videos using your web

browser.

Life on a tight budget doesn't have to be fun-free. While streaming services like YouTube TV, Sling TV and Fubo TV may be cheaper than cable, they still come with monthly fees that add up over time. But it is possible to enjoy life without spending. With hoopla, Kanopy and OverDrive, you not only save money, but eliminate these costs completely...and get one step closer to a future without financial stress.

We've got you covered when it comes to ways to save and manage money. So here's one last tip for saving money while getting your entertainment fix: Instead of buying microwave popcorn, pop your own on your stovetop. It's significantly cheaper, healthier, and tasty, too!

## Adjusting To Post College Life

(Continued from page 3)



coupons and sales. If you base your meals on what is on sale each week, you could save even more and will be able to adjust your grocery budget as you learn more about shopping when the stores have sales. If you find a particularly good sale and have space in your freezer, buy

an extra package of meat or something that freezes well. Next time you need that ingredient, you'll already have it and will end up saving even more.

### Save Just a Little Every Week

It might seem to be impossible, but after a couple of weeks, you won't even miss that little you put away. Just open a savings account and transfer \$10 or \$20—whatever you can start out with—each week into that account. Put that into your budget. You'll be able to create an emergency fund. If you never use it, you may be able to put it into a 401(k) or an IRA later.

Always look for ways to save—a penny

here and a penny there adds up after a time. When your paycheck goes up, put at least half of your raise into savings. Use the other to pay down the principal on larger bills or to pay extra on smaller bills to get rid of them faster. This is a good way to pay down a mortgage or car payment. While you may not think it's much, you are saving on interest in the long run.



### 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...](#)

## 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

(Continued from page 1)

## Life Happens

Katie had spent years saving and planning to make sure that her two children, Taylor and Jordan, would not have to worry about paying for college.



Her parents had always stressed the importance of a good education. So, when it came time to raise a family of her own, Katie wanted to impart the same values on her son and daughter by allowing them to choose whichever school they were interested in without worrying about taking out loans and going into debt. As Taylor started her junior year at Michigan and Jordan his freshman year at Notre Dame, it looked like everything was going to go as planned. Until nature struck!

A severe winter storm hit her hometown of Dearborn, Michigan that left her and neighbors without power for three days. With the temperature inside her home dropping well below negative thirty degrees, her pipes froze and then burst, flooding her home and causing thousands of dollars worth of damage.

Katie had done everything the right way financially to put herself in the position to be able to pay for her children's education. But now she was being confronted with an enormous, unexpected expense that could put that plan in jeopardy.



Dipping into the funds reserved for her children's tuition was not an option to Katie. She had made a promise to her family and did not feel it was fair to pass these expenses on to her children. Because of this, Katie started putting the repairs

and certain living expenses on high interest credit cards. She thought that she was going to be able to juggle the balances and begin paying them down over time, but it became clear that she was dealing with a large amount of debt that was only growing.

"The minimum payments just kept creeping higher and higher each month," Katie said. "I needed to make a change fast because my financial situation was starting to interfere with my children's education."

Katie researched a number of different debt relief options before finding Century Support Services through a recommendation on Trustpilot. "I was overwhelmed by the options at first but after reading the reviews and speaking with the Century representatives, I knew I had found the right option for me." Century designed a personalized program based on



Katie's needs and budget, allowing her to both resolve her mounting credit card debt and maintain the plan that she had laid out for her children's education.

"I work as a customer service manager, so my expectations for service are pretty high – and Century met them every time," said Katie. "They are always reaching out to let me know what is happening with my debt and what the next steps are. It has been great." Katie stated she likes the different options she has for being able to manage her

account, whether it be over the phone, through live online chat or through the MyCentury Portal. "I have used them all and I think it's great I get to choose."

Katie only has a few months left on her program and is thankful for Century's help in getting her financial plan back on track. "My youngest graduates from Notre Dame this December and I will have completed the program by then. Debt free and my kid's college paid for, just like I planned."



## 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.

## Congratulations on your program success, Katie!

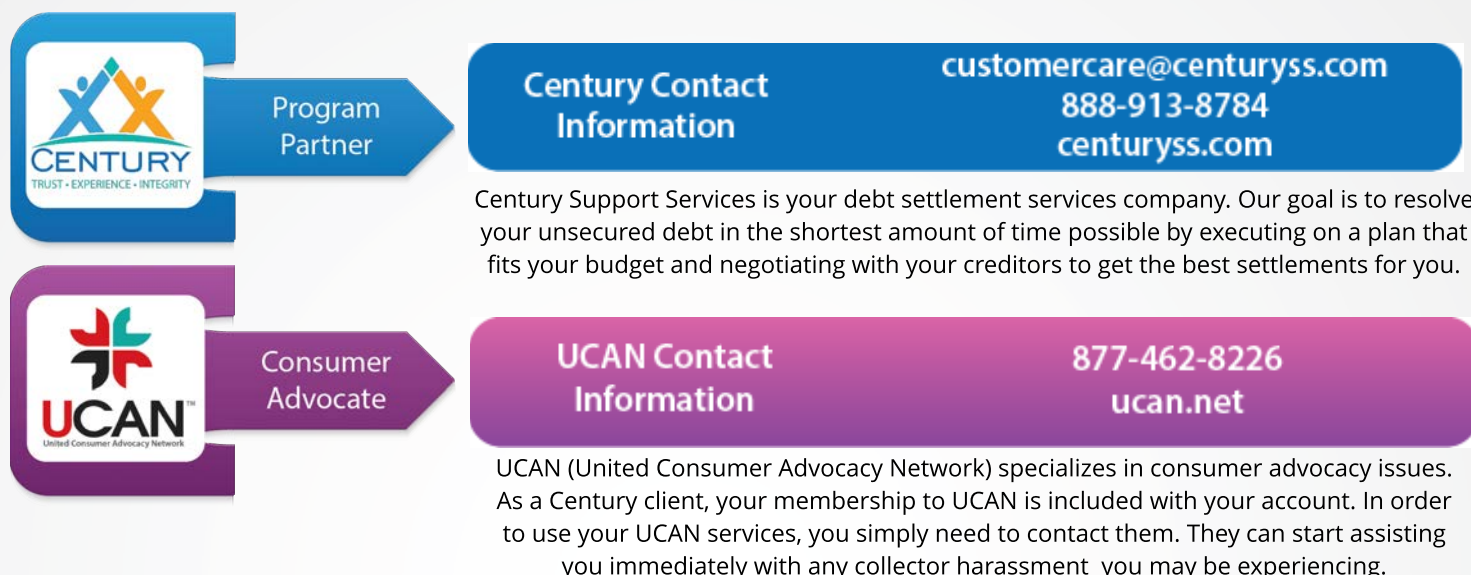
**We thank you for trusting us to be a part of your journey toward better financial health and celebrate your diligence in staying with the program to make such great progress!**

*\*We protect the privacy of our clients by changing their names and omitting any identifying details.*



# 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](http://centuryss.com)

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