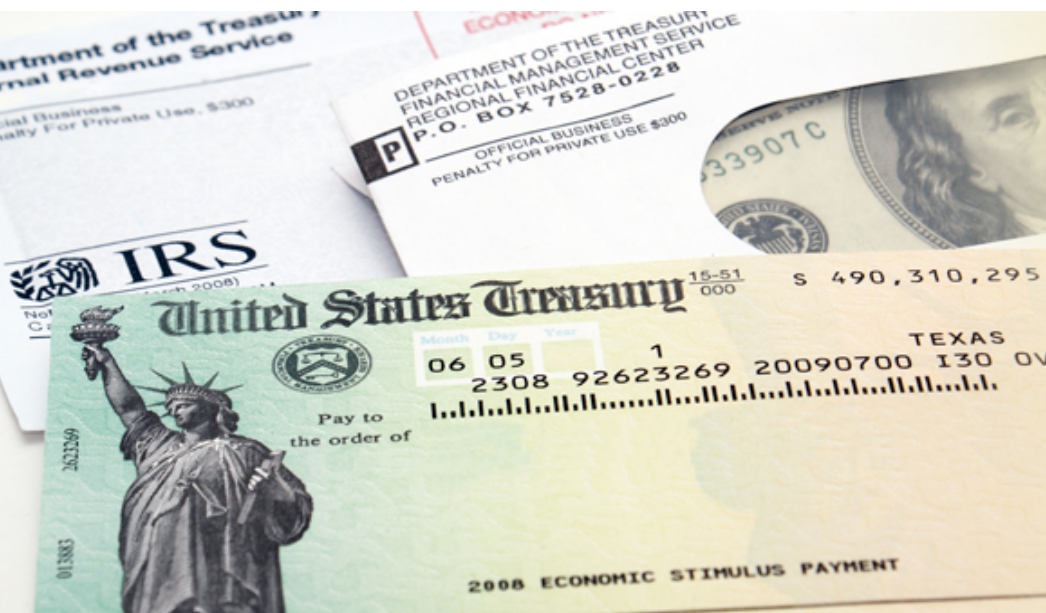


Journey to Better Financial Health



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.

BRITTANY

Several years ago, Brittany was laid off from her marketing coordinator position that she had been employed at for 5 years. The layoff was a total shock but the business was not doing ... *(Continued on page 6)*



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

Stimulus Check Round 2: When It May Go Out and Who Will Receive It

As the pandemic continues to cause health and economic woes across most of the world, the United States has been moving forward with talks about sending a second round of stimulus checks out to citizens. Like the previous stimulus package, eligible recipients may qualify to receive up to a possible \$1,200 payment as well as an additional \$500 for dependents.

This second possible payment will again be a one-time payment that will either be directly deposited into a person's checking or savings account if the IRS has that information on file. If the IRS does not have that information, they will send a check payment to the current address that they have on file.

You may be wondering when this second stimulus check will be sent out. As of right now, it depends on when the federal government will approve of the stimulus package bill. On September 9, a skinny bill failed to pass through the Senate as the bill did not contain a second round of stimulus checks to be given to citizens. Instead, it contained funding for small business aid and enhanced unemployment insurance benefits.

There is still time remaining for a stimulus bill to pass through Congress. The president may also act to provide stimulus checks by issuing a new executive order. Here's some information regarding who may receive the stimulus benefits and when they may arrive.

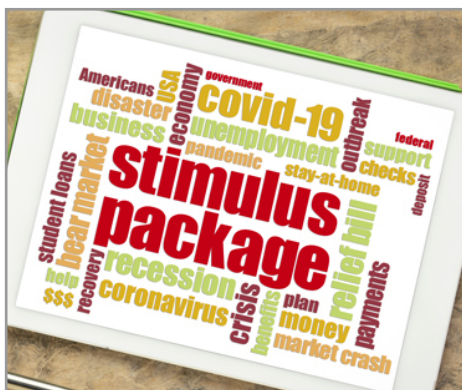
Eligibility Requirements

If the second stimulus check requirements fall in line with first set of rules, then the amount a person receives will be based on their adjusted gross income (AGI). So individuals will be capped again at \$1,200 and married couples will have payments capped at \$2,400. Social security beneficiaries, US

citizens living abroad or in a US territory, and people who do not file their taxes because their salaries are too low will again be eligible under this new bill.

There has been some talk about expanding on [who will be eligible](#) to receive dependent benefits from the stimulus check payments. When it comes to dependents, many college students and adult dependents were left out of the first stimulus check disbursement because they were over the age of 16. Proposals in the new stimulus package would remove this

(continued on page 7)



Helpful Financial Tips During a Recession

The Covid-19 pandemic has financially affected many American families, and plenty of people are dealing with significant financial pressures during this time. Whether you're financially secure or living paycheck-to-paycheck, we can all benefit from these helpful financial tips during this uncertain recession.

Create a Monthly Budget to Follow

If you aren't already following a monthly budget, now is the time to draft one. A budget gives you the information necessary to make informed financial decisions, and it's almost impossible to widely manage your money without one. The budget won't dictate what you can spend -- you make those decisions -- it simply gives you the data necessary to make the decisions you want to make.

Everyone should follow a budget in all financial circumstances, for there is perhaps no single financial tool that's more empowering. When finances are strained during a recession, though, it's especially important to have one.

Reduce Your Discretionary Spending

As you draft your budget, focus on ways that you can reduce your discretionary spending. Discretionary spending is all of the money that you spend which it's essential. It's the money that's spent



at your discretion -- and that discretion is more often a want than a need.

How much you should reduce your discretionary spending depends on your present financial circumstances. You may need to make major cutbacks if you've been living beyond your means and have sustained an income decrease due to a Covid-19 related cause. Alternatively, you might need to make only minor cuts in your spending if you have savings and a stable income. Almost everyone can stand to make some discretionary spending reductions so that they can save a little more, however.

Build Up Your Emergency Savings

Part of the reason to reduce your discretionary spending is so that you're able to save more, and that savings should go toward an emergency fund. Unless you're quite well off and have a guaranteed job, you probably should focus all of your savings on bolstering your emergency fund.

An emergency fund is a short-term savings that you can access quickly should you need to. It may be stored in your checking account, a high-interest savings account or staggered certificates of deposit (although that's less common). These are all guaranteed against loss and can be accessed quickly if you lost your income source or experience a financial emergency.

Importantly, this savings shouldn't be placed in stocks, mutual funds, cryptocurrency, baseball cards or any other potential investment that could go down in value. The purpose of an emergency fund isn't to get rich quickly or build wealth for retirement. It's to ensure that you have money if you need it, so any account it's put in should be guaranteed. Checking and savings accounts at banks are insured by the federal government.



Financial experts commonly recommend having 3 to 6 months of emergency savings, but you may want to even more given the current recession. Additionally, don't let a 6-month figure scare you from starting an emergency fund if you don't currently have one. Any amount you can put by for a rainy day could help see you through a crisis.

Pay Down Outstanding Debt

If you're comfortable with your emergency fund, paying down outstanding debt is always a wise financial move. It saves you money in interest payments no matter what the economic climate is, and it also reduces

(continued on page 4)

The 2020 Flu Shot - Why and When?

With the COVID-19 pandemic continuing into the fall, all eyes are on the 2020 flu season. Experts warn that the combination of COVID-19 and a flu outbreak could put major strain on our health care system. Learn why it is important to get a flu shot in 2020 and when the best time to get one is.

What's the Benefit of the Flu Shot in 2020?

The flu is a common respiratory virus. Although flu virus is around year round, outbreaks tend to be worse in the winter. The purpose of the flu shot is to increase your body's immunity against the virus. This decreases the likelihood that you will contract the flu and makes the symptoms milder if you do get it.

With the COVID-19 pandemic, getting a flu shot is more important than ever. Many symptoms of the flu overlap with those of COVID-19, such as fever, cough, runny nose, and gastrointestinal symptoms. Health officials are worried that if the flu season is bad this year, health care facilities could become overrun. The combination of flu cases and COVID-19 cases could make the coronavirus pandemic even worse.

The Best Time to Get a Flu Shot in 2020

In typical years, people had theories

about when the best time to get a flu shot is. Because the immunity from the flu vaccine only lasts several months, some people prefer to get it early to avoid the early wave of flu cases. Others prefer to wait until just before the holidays to have a better chance of being protected through the spring. In reality, there's no scientific evidence to suggest that one time is better than another.



Experts say that the best time to get a flu shot in 2020 is as soon as possible, such as September or October. With COVID-19 cases still elevated in the United States, it is important to get early immunity against the flu. This could prevent the flu season from becoming nasty, as more people will be protected against the virus. Some public health officials warn that there could be shortages of the flu vaccine if more people than usual try to get one. That means if you are immunocompromised or are in a high



risk category, it's smart to get your flu shot early this year.

How to Get a Flu Vaccine This Year

Wondering how to go about getting a flu shot? The good news is that if you have health insurance, a flu vaccine is free! Simply go to your primary care provider and request one. Call ahead to make sure there are vaccines available, and go as soon as is convenient to ensure you're doing your part to stop the spread of flu. You can also use the helpful [Vaccine Finder](#) site to find a vaccination site near you.

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

Helpful Financial Tips During a Recession

Continued from page 2

your potential risk exposure should something happen. If you can eliminate a debt payment, you'll free up your monthly cash flow by the payment amount once the debt has been eliminated.

Restructure Your Outstanding Debts



If you aren't in a position to pay off debts immediately, restructuring outstanding debts can be another effective way to lessen the burden that they pose. Restructuring can help you pay off debts faster and/or free up money each month by reducing your minimum payments.

One way to restructure debts so that you're able to better manage monthly payments is to enroll in a debt settlement program. A debt settlement program can help you pay off your debts for less than you owe, and it may also help you restructure your monthly payments. If you can't make all of your payments right now, a program might let you choose a payment that you can afford. Contact a Century Certified Debt Specialist to receive your free debt assessment and customized program details.

Strengthen Your Finances During the Recession

No matter where you are financially right now, these tips can help you weather this recession. No one knows what tomorrow will bring, given the many uncertainties that we face, but using a budget, building up emergency savings and addressing debt will help you regardless of what comes.

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.



Make These Post-Pandemic Healthcare Appointments a Priority



We all want to lead healthier lives. However, keeping up with healthcare appointments can be overwhelming: It often seems like it's always time to go to the doctor for one reason or another. In the COVID-19 era when concerns about safety and social distancing are paramount, the thought of spending time in waiting rooms can be even more worrisome. Still, while it may be advisable to delay some non-urgent medical appointments until the virus subsides, experts caution that while the world might have come to a standstill, as a result of the pandemic, diseases did not.

Which begs the question: Which health appointments can wait and which should you be keeping? Here's a closer look at some things to keep in mind, including which visits experts agree can't wait.

A Case-By-Case Basis

In the early days of the pandemic, most healthcare practitioners recommended the postponement of routine checkups, preventative screenings and elective surgeries. However, these delays were a short-term response to an emerging crisis. Now, with the easing up of stay-home requirements, many people are finding that it's not immediately obvious how to prioritize their healthcare appointments as doctors' offices open up.

The best resource for determining which appointments should happen sooner and which can continue to wait?

Your physician. Professor of internal medicine at the University of Michigan A. Mark Fendrick, M.D., told AARP that [these decisions should be made on an individual basis with input from your healthcare team](#), who can help evaluate the risks and benefits of in-person visits. "Having that ability to be in touch with your clinician and make decisions with them" is the best way to determine whether you should be seen in the office and for what, Fendrick says.

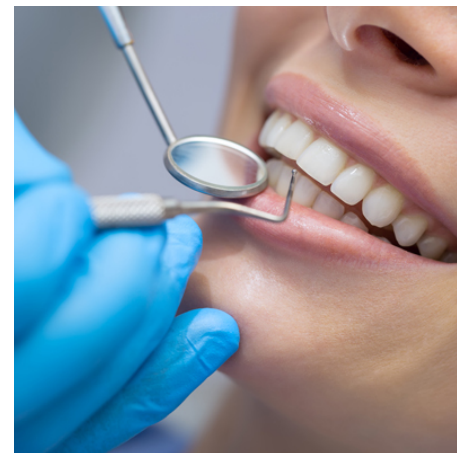
Experts Say: Keep These Appointments

While your doctor is an invaluable touchpoint in deciding which types of care can wait and which require immediate attention, experts do agree that certain visits and types of care belong at the top of the list. These include:

- Emergency room visits
- Vaccine visits
- Quality of life-boosting surgeries
- Cancer screenings and follow-up cancer screenings
- Visits for chronic conditions requiring in-person monitoring
- Dental visits
- Physical therapy
- Blood tests

Even if you were initially advised to delay an appointment, avoiding further delays isn't just important, it may save your life. According to surgical

oncologist and chief medical and scientific officer at the American Cancer Society William G. Cance, M.D., many Americans will receive delayed cancer diagnoses this year, which may lead to thousands of extra deaths over the next decade. So while a brief delay may be okay for most people, a prolonged delay -- or one where there's a family history or new symptoms -- can be life-threatening. Because of this, doctors also underscore the importance of being your own advocate to avoid being pushed to the back of the queue.



"Safety" is a word we use a lot these days -- primarily in the context of COVID-19. However, while the pandemic may be getting the lion's share of attention, many other threats to human health and wellness exist -- some of which grow progressively worse without prompt screening, diagnosis and treatment.

The good news is that you don't have to make critical decisions about post-pandemic healthcare visits on your own. In an interview with The Washington Post, internist and president of the American College of Physicians Jacqueline W. Fincher, M.D., reiterated the paramount role of primary care providers in the process. Because even though social distancing mandates may keep us physically separate, "You don't have to be your own doctor; you don't have to make these decisions in isolation," insists Fincher.



Spotlight on Success — Brittany

"I have been on this program For 4 years and I am almost finished! Century has been absolutely amazing throughout this whole journey."

Several years ago, Brittany was laid off from her marketing coordinator position that she had been employed at for 5 years. The layoff was a total shock but the business was not doing well and needed to cut costs. Following the layoff, Brittany had a difficult time finding a job that was comparable to her skill set in marketing.

After approximately 2 months of searching, she was forced to take a lesser paying position at almost 50% less than her previous salary. This was a significant reduction in household income. At the same time, Brittany and her husband found out she was expecting her first child.

With a new baby on the way, it was very easy to start using credit cards to prepare for their new addition. With less income coming in and a baby on the way, the bills started piling up and the credit cards were out of control.

Brittany was searching for credit card relief online and found Century's

website. After speaking with our Certified Debt Specialists, they decided that Century's program was the best fit for their situation.

"I'm really excited because I didn't think I would ever get out of debt", Karen stated. "My experience with Century Support Services has been excellent and I'm very happy with them. The customer service is excellent. They are always helpful! If I ever needed to move a payment or skip a month due to financial issues, I was always able to do that as long as it wouldn't affect any pending Settlements."

Congratulations, Brittany for nearing the completion of your program. Your



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](#)

hard work and diligence has paid off for you. And for the final words from Brittany... 'I love century!'

**Congratulations on
your program success,
Brittany!**

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!

Stimulus Check Round 2

Continued from page 1



hurdle to include any dependent. However, there may be a cap on the number of dependents that a person can claim. At the moment, talks are still ongoing on this matter.

Receiving the Second Stimulus Check

There is only a set amount of days for Congress to be in session before the coming election. So the timeline on when the checks will be sent out will be dependent on when both sides of Congress agree on the bill and when the President signs it. A tentative timeline for when checks may be sent is as follows:



- If bill is signed into law on September 23: Sent out the week of September 28
- If bill is signed into law on October 2: Sent out the week of October 12
- If bill is signed into law on October 20: Sent out the week of October 26

A presidential order will speed up the process. If any such order is given by September 18, then the first direct deposits will go out during the week of September 28. Paper checks will be mailed out during the week of October 5 and EIP cards will sent out during the week of October 26.

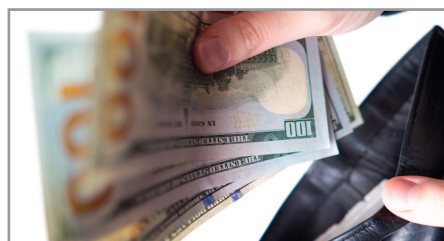
To ensure that you receive this second round of payments, check that your

current bank account information and mailing address is correct with the IRS if you have recently moved or switched banks. Non-filers who are still waiting for their previous stimulus check for their dependents can go to the [IRS website](#) to use their tool to receive payments. Non-filers have until September 30 to receive the previous dependent payment.

Things to Do with the Stimulus Check

Receiving another stimulus check can be the extra money that people need to make rent and mortgage payments, pay for childcare, or obtain necessary laptops and computers for virtual school learning. Since no one knows when a viable vaccine will be ready, another option is to save the stimulus check in case a person loses a job or experiences a medical emergency.

If you are part of a debt management program, you may also want to use some of the stimulus check to make additional payments. By making these payments, you can complete the program sooner and be free of your current debts. If you are experiencing financial hardships and are looking for ways to get out of debt, contact one of Century's Certified Debt Specialists who can provide resources and guides that may help you.



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



NATIONAL VOTER REGISTRATION DAY

September 22, 2020

We all know voting is important, period. And on top of voting for president, there are nearly 500 other elected offices up for grabs this year!

Help strengthen our democracy by getting voters registered on **National Voter Registration Day** **this September 22.**

It's not just important, but it's also fun and you can join the cause! On September 22, come out to a voter registration event hosted near you:

NationalVoterRegistrationDay.org/Events



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.

MyCentury Portal



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

MyCentury LOGIN

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.





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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