



Road to Financial Freedom

Bullying - An Ugly...But Necessary Subject

With the start of a new school year right around the corner, now is a fitting time to address an ugly-but-necessary subject: bullying. While great strides have been taken among many school districts to prevent bullying (including "zero-tolerance" policies), the fact remains that one in seven grade-school students in the United States have either been a victim of bullying or have been bullies themselves.

More than ever, it's important for all adults (not just parents!) to take a stand against bullying. This means taking the time to talk to children about bullying and reacting appropriately when witnessing or hearing about childhood bullying.

If Your Child is Being Bullied

First of all, understand that a child may not always come to *you* to report bullying at school. Often times, children who are being bullied are either too scared of retaliation or too embarrassed to report bullying—either to you or a school staff member. As a result, parents and other adults (grandparents, caretakers, etc.) should be on the lookout for common signs of bullying.

The most common sign of bullying is a child who suddenly develops a lack of interest in school. Your child who normally gets excited to go to school each day may suddenly ask to



(Continued on page 6)

Stay Motivated with Century

Here at Century, our goal is to help you achieve better financial health in the shortest amount of time possible. Our work here at Century is a vital piece of your journey, but we recognize that it's not the only piece and that your journey towards better financial health is not always an easy one. Below are some tricks and tips to help remain positive and motivated throughout this journey:

Never Stop Learning. Anyone can give you advice on your finances, but until you understand the basics it might not fully make sense. A great way to stay motivated is to learn as much as you can about the topic. If you understand how and why to budget and save, for example, it's easier to stay upbeat because you have reduced the stress of the 'unknown'. This can be done by a Google search about personal finance, credit card debt, or money-saving tips. You could even pick up a book from the local library on personal finance. Another great resource is the Century Client Newsletter "Road to Financial Freedom." Making time to read these every month can provide you with valuable knowledge that will help you towards your goal of better financial health.

Understand your Century program and the expectations. When you signed up with Century, you most likely completed a Welcome packet online or spoke with one of our representatives who outlined all of the important information to know about the program. If you still have your contract, which is also available on your MyCentury Portal, take a minute and read over it. There is also a "refresher" video available on your MyCentury Portal that reviews how your program works.



(Continued on page 2)

7 Ways to Embrace National Courtesy Month

September is National Courtesy Month. Month without breaking the bank.

It's a perfect time to pass on your values to your children or simply brush up on manners by being kind to friends,

colleagues, and strangers. Try these 7 ways to celebrate National Courtesy



1. Volunteer. Volunteering is a great way to support a cause you care about without writing a check. Whether you're interested in a long-term commitment or only have time to give a single afternoon, you can make an impact. Use VolunteerMatch to identify available volunteer opportunities near you, or identify a need and do what you can to fix it. By picking up trash when you walk your dog, you can reduce nuisance animals,

clean up your neighborhood, and improve the environment.

2. Say Please and Thank You. Please and thank you are the first manners many of us learn, but do you still say please and thank you as an adult? Say "thank you" when



(Continued on page 4)

Stay Motivated with Century (Continued from page 1)

Still have questions? Century has a live chat option available on your MyCentury portal. That's right – you have representatives available to you and you don't even have to pick up the phone. Our representatives are accessible Monday through Friday from 9:00 AM to 5:00 PM EST. We also have an email address, customercare@centuryss.com, designated to addressing your questions and concerns, which is closely monitored throughout our hours of operation.



3. Set Mini-Goals that contribute to your long term goal of better financial health. Many have heard the old saying "Patience is a virtue," and there are times in your debt settlement program when patience is needed as we work with your creditors to obtain the best settlement possible. While you are waiting to hear of your next settlement, try setting mini goals that support your long-term goal of financial freedom. Setting goals allows you to see where you're going and sets up how you are going to get there.



One goal you could set is to fast track your program with additional deposits. For example, if you can set aside \$10 a week for 3 months, you know you will have roughly \$120 saved up. Setting a goal to deposit in \$120 every 3 months to your program can significantly decrease your time in a settlement and how long it takes to obtain a settlement. With more money saved up in your

program, the easier it is to obtain the best settlement. Not to mention, checking off a goal feels AWESOME & that is motivating in itself. Sit down, write your goals, and take action – you will feel the motivation when you're done.

4. Be Grateful. Grab a notebook and a pen and take 5 minutes while you are sipping your morning coffee or eating breakfast to jot down what you are thankful for. Filling your mind with these grateful and positive thoughts will not only enhance how you feel, it will also keep you motivated while working towards your program goals. As part of your list, include some milestones you have reached with Century such as completing a settlement or adding more funds to speed up your program. Reminding yourself of the progress you are making will keep you focused on the future.



Trust is a Century core value and it is our goal that every client trusts that we are making every effort to obtain the best settlements for them. We look forward to seeing our clients succeed. We want you to relax and find comfort knowing that we are working for you and doing all that we can. Don't let yourself be consumed by your debt settlement program. Instead, focus on enjoying life and put these tips to work as you continue along your journey towards better financial health.

5 Tips for Eating Healthy on the Go

Eating foods that are in season is a great way to save money, and with just a little planning, you can enjoy those savings at home and on the go. Try these budget-friendly, easy-to-pack ideas that feature delicious, healthy, inexpensive fall staples.

1. Slay calories with slaw. Most of us think of lettuce as the backbone for salads, but grated cabbage can provide a nice, crunchy change of pace. Use it as your base and add dried fruit, carrots and a spicy ginger dressing. Pack it into a tortilla for a truly portable meal.



2. An apple a day doesn't just keep the doctor away. That extra boost of fiber provides plenty of vitamins and satisfies sweet cravings - especially when paired with a dab of peanut butter. Add some raisins for extra sweetness, and for a more filling option, use apples and peanut butter (with or without raisins) between two slices of whole-grain bread.



3. Broccoli and cauliflower are super cheap in the fall. They're great as a side dish, but they also make a great packable snack with a dip or some protein- and fiber-rich hummus. You can also go for a low-fat ranch for a little more zing.

4. Honor the great pumpkin! Canned pumpkin is a great starter for soup or quick bread, both of which make great on-the-go lunch and snack options. For bread, use part white and part wheat flour and consider maple syrup for part of the sweetener to add even more fall flavor as well as a healthy dose of calcium.



5. Go for the bird! Turkey is on sale at least once during the fall. If you have freezer space, buy a second one (your butcher can cut it in half for easier storage) and use it for sandwiches and wraps for on-the-go lunches that are delicious, nutritious and budget-friendly. Not a turkey lover? Pork also goes on sale in the fall. Pop a low-cost cut in your slow-cooker, add a jar of barbecue sauce and let it simmer for another tasty wrap option.

The key to low-cost eating this fall: use your circulars and plan around sale items. With a little know-how, your body and your budget will thank you!



It may be cliché at this point, but “Winter is Coming.” Don't wait for the shock of that first winter utility bill to start winter-proofing your home. Even though the pumpkin spice has just hit the shelf, the cold nights and days are just around the corner. Now is the time to start winter-proofing your home. While you could spend hundreds or even thousands on winter-proofing services or supplies, it is possible to make a big difference without spending much money. We've put together a few ideas to help you get started.

Seal Gaps in Foundations and Walls. If you have any severe cracks or damage, you may need to call in the experts. However, small cracks and leaks can often be sealed with caulk or other material available at your local home improvement store. You may be able to make a big difference in your home's ability to withstand the cold for less than \$10. What a great deal!



Make a Draft Snake. The space under your door is a necessary evil. It needs to exist to open and close the door. However, if you don't have a tight seal, cold air could be leaking in this space. You can make a

(Continued on page 5)

Decorating for Fall on a Budget

Fall is almost here! Before you know it, there'll be a chill in the air and a tinge of red in the leaves. Is your home ready? Decorating for fall can be fun (and affordable!) for you and other members of your household. This post will cover a variety of decorating ideas that you can use to prepare your home for the coming season.



Fill a Vase. It seems like everybody has a glass vase or two in their closet somewhere. Unless you regularly buy cut flowers, those glass vases probably just sit around. You can put those glass vases to good use with colorful fall leaves! Cut a few low-hanging branches from a colorful tree, then insert the branches into water in a glass vase on your dining room table. Replace the water regularly to prevent odors and keep the branch fresher for longer.

As an alternative, you could also take a walk through the park and collect items from nature like acorns, pretty stones and leaves. Place those items into a glass vase (no water), then place that vase on your mantel or coffee table.

Create Rustic Candle Holders. Do you have wide-mouth mason jars at home? If so, mason jar candle holders are easy and inexpensive to create. Clean the mason jar inside and out. Spray the outside of the jar with spray adhesive, then wrap the outside of jar in a wide strip of burlap. Use a hot glue gun to glue a colorful fall leaf to the outside of the jar, then tie the burlap in place with a piece of twine. Insert an electric candle and you've got a beautiful candle holder. This is such an easy project, you can make extras and sell them to others, or give them away as gifts to friends.

(Continued on page 5)

7 Ways to Embrace National Courtesy Month

(Continued from page 2)

someone does something nice for you, like hold the door at the post office.

Add a please to the end of your morning coffee order or thank a waitress for great service to pass along the positivity.

Take this beyond the basics by making your own thank you cards for people who have had a big impact on your life.

3. Practice Gratitude. A gratitude practice can be transformative, as it floods your mind and body with positive emotions. When you show gratitude to people, you can light a small spark of kindness that boosts their mood. Call friends and family members and tell them what you appreciate about them.

4. Be an Active Listener. Listen when other people talk to you—really listen. Avoid thinking about what you might add to the conversation and instead

focus only on the other person. By listening actively, without interrupting, you can demonstrate your engagement in the conversation and give the other person the opportunity to really feel heard. When

the other person stops talking, you can reply.

If you have kids, practice active listening with them.

Teach them to be quiet when someone else is speaking, look at the speaker, and avoid interrupting.

5. Treat Someone.

You don't have to buy someone a cup of coffee to treat them. Share what you have with someone who would appreciate it. Bake something low-cost, like brownies, and bring them into work to share. Or take

a book you've read and offer it to a friend who might be interested in the topic.

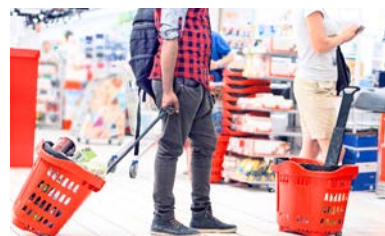
6. Give a Compliment. When is the last time you complimented someone's outfit or appreciated their talent?

A few seconds can brighten someone's day.

7. Let Someone Cut.

Cutting is seen as negative, but people have legitimate reasons for rushing. If you see someone who can't wait, let them get ahead of you in line.

When you are courteous, you can reduce feelings of stress and negativity and be more positive. Many times this can have a ripple effect and spread kindness beyond that very moment.





(Continued from page 3)

homemade draft snake if you're good at sewing-- sew a couple of long strips of cloth together and fill with any void material you have handy. If you're not a sewer, you can get the same result from old socks, however, you may not love the look!

Install Insulation on Windows. Many products on the market can put a layer of insulation on your windows between the outside and inside. However, one of the most effective is "effectively" free. Install bubble wrap to clean windows using regular tape, and the result is almost the same as the expensive products for which you'd pay more.



Change Direction on Your Ceiling Fans. Your ceiling fan is a great tool to keep your home cool and comfortable in summer, but did you realize it can benefit you in winter too? If you turn your ceiling fan to

where it runs clockwise, and run it slowly, you can distribute warm air throughout the room or home more efficiently. In addition, it helps keep your home from feeling too "stuffy" also.

Remove Your Window A/C Units. Those A/C units that kept you cool in summer are letting in cold air in winter. Remove the units and store them away.. You'll be amazed how much warmer your room will be.

Lower the Temperature on Your Water Heater.

When you lower your water heater temperature, you'll save money mainly from standby time. Because the outside temperature is colder than the water temperature, the water heater has to work harder to keep the water heated. Even lowering the water heater a few degrees can make a big difference in your energy bills this winter.

These are just a few ways you can winter-proof your home and save money on your energy bills this winter. You may also want to reach out to your gas or electric company and see if they offer any free or low-cost programs that can help further



Decorating for Fall on a Budget

(Continued from page 4)

Make a Mobile of Leaves. Spend some time at a park or in your yard. Find a straight stick and several beautiful fall leaves. Lay the stick on a table horizontally, then use twine or yarn to tie the fall leaves to the stick so that when the stick is picked up, the leaves will dangle beneath it. Hang this mobile on your wall or from your ceiling.

Scatter Mini Pumpkins Everywhere

Mini pumpkins are inexpensive and available everywhere in the fall. You can buy mini pumpkins at arts and crafts stores, farmer's markets and in the grocery store. Buy mini pumpkins to decorate parts of your home that need a little extra flair. For example: is your dining room table lacking a centerpiece? Place a small stack of mini pumpkins in a basket the middle of your dining room table. Scatter the collection with leaves and *voila!*

Once you start decorating for fall, more ideas should come to mind. However, if you're lacking inspiration, stop in at an arts and crafts store to get more ideas. Chances are, you'll see lots of inexpensive tools that can help you decorate your home for fall.





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.

Bullying - An Ugly...But Necessary Subject

(Continued from page 1)

stay home or even try to fake sick in an effort to be kept home. Your child may also become more clingy than usual, or may no longer hang out with his or her "usual" group of friends.

Be on the lookout for physical signs of bullying, as well. A child frequently coming home from school with scrapes and bruises is not normal! Even if your child claims the injuries are from playing at recess or gym, it's worth investigating further.

Any time your child is being bullied at school, the first course of action should be to *report the bullying* to the highest level of school administration possible. Do not allow cases of bullying to be brushed off. If you have to go above the school's principal to a headmaster or superintendent, do it! Be sure to bring along any "evidence" or documentation of the bullying, even if it didn't happen on school grounds. This can include screenshots that prove cyber-bullying, as well.

What if Your Child is the Bully?

On the flip side of the same coin, what should you do as a parent if *your* child is the one doing the bullying? First of all, your child probably isn't going to admit or volunteer the fact that he or she is a bully, so you'll need to be on the lookout for common signs, including problems in dealing with anger and violent outbursts at home.

If specific instances of bullying have been reported to you, taking action is a must. Start by finding out exactly what happened and then asking your child for his or her side of the story. From there, take steps to help your child feel empathy towards the child or children that have been bullied. Often times, getting your child to envision him or herself in that

person's shoes can be an effective way to teach empathy.

Finally, take steps to resolve the issue by making sure your child "owns" what he or she did and formally apologizes. Depending on the specific situation, your child may also have to face formal punishment through the school district (suspension, detention, etc.).

Setting a Good Example

Speaking to children about bullying doesn't have to be so "doom and gloom." Adults can actually use these conversations as a means of encouraging children to be kind and bringing happiness to others. Furthermore, adults should focus on leading by example when it comes to bullying. This means having no tolerance for bullying when you witness it in public, whether it be child-on-child bullying or even adult-on-adult.

As a bystander, you should always speak up when you witness bullying in public. One of the most compassionate things you can do, however, is to provide an escape for the person being bullied. Invite them to leave the area with you so they can feel safe. If you *don't* feel safe leaving the area with them or if you think someone is at risk of being physically harmed, don't hesitate to call police to intervene.

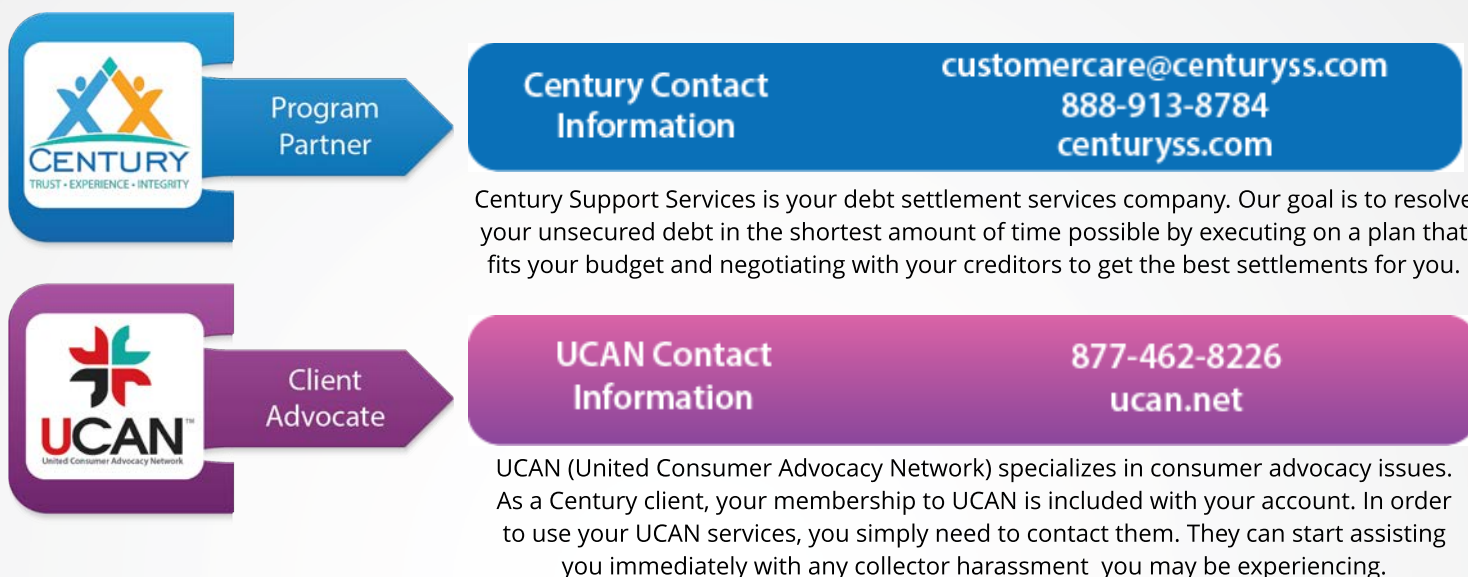
Taking the time to speak to someone who is being bullied and let them know you're there for them can make all the difference. All too often, victims of bullying are led to believe that they *deserve* this kind of treatment, and actually hearing someone else tell them it's not okay to be bullied may be life-changing.

Bullying is never a fun subject to address, but if we as a society are going to eliminate bullying at all ages, we need to teach children the differences between right and wrong as early as possible.



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.