

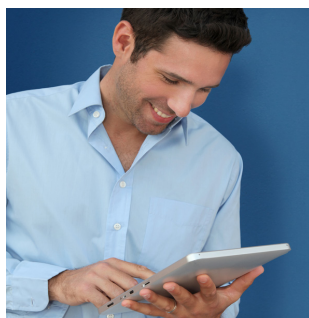
February 2017

# Road to Financial Freedom

## New Year, New Job, New You!

**E**ven if you are happy with your current job and career path, it's always a good idea to stay ahead of the curve when it comes to employment. You probably have resources nearby that you haven't thought of. Read the tips below to help you hone your skills and watch your career soar to new heights!

**Use The Internet And Social Networking.** If you don't have a LinkedIn account, now is a great time to create one. If you are already a user, review your profile for completeness and accuracy. Be sure that your photo is current and professional. Twitter can help you create a job search list that pulls from recruiters, hiring managers and company websites. Remember to log in to your account each day to see if there are any tweets to follow up on. Let your former coworkers, family and Facebook friends know that you are job seeking. You can also visit your college's alumni website to see if they have job postings there (see article below for more information).




**Reinvent Yourself.** Your resume should reflect your strengths and call attention to your best characteristics. Don't forget to include your current position and responsibilities. Highlight your experiences that fit the jobs you are after. If you are reinventing your brand, make sure your resume and social networking profiles reflect this. Remember, you can export your profile

into an updated resume by using LinkedIn's resume builder feature.

### Keep Your Receipts.

Certain job-hunting expenses can be deducted on your taxes. Keep receipts for every trip you make that's related to your job search. It is also a good practice to keep receipts for any other job search-related expenses including clothing and office supplies. The Internal Revenue Service (IRS) has guidelines for purchases. Find out what allowable deductibles are by visiting the IRS site at this link.



**There May Be Help Nearby.** Community job centers are an inexpensive and effective way to get one-on-one help in your search. Some public centers have low-cost job training classes or workshops, and the majority offer internet access. Counselors may be able to give you valuable advice by evaluating your resume or holding a mock interview to help increase your odds of getting hired. If you don't know of any community job centers near you, contact your state's Department of Labor. Also, take advantage of networking opportunities by attending business mixers held by your local Chamber of Commerce. 



## Find Low-Cost Job Training

**S**o, how can you get great job training without breaking your budget? Here are a few options to try.


**Part-Time, Temporary Or Intern Work.** A part-time job may give you the opportunity to meet new people, learn new skills and supplement your income all at the same time. Temporary jobs through agencies usually offer a wide range of assignments that could result in full-time employment. Internships may also be a good way to prevent gaps in your work history and allow you to test out a career field before making a commitment.

**Government Resources.** Websites like CareerOneStop.org and ApprenticeshipUSA.com are sponsored by the United States Department of Labor



and can help you save money during your job search. CareerOneStop helps pinpoint your career strengths using free assessment tests and offers job training and career advice. ApprenticeshipUSA features over 65,000 apprenticeships and training opportunities throughout the U.S., in fields such as healthcare, HVAC, business management and construction.

**Volunteer.** You can refresh your career skills and expand your network by volunteering in your community. For example, if you work in the advertising or public relations field, offer to help a non-profit organize a fundraiser.

**Alumni Associations.** If you are a graduate of a trade school, college or university, check with their alumni association for training, networking and other career development resources. Some associations are free while others charge fees to access services. This could be a great way to start a new career or recharge your current path. 



# Motivate Your Mind



**B**enjamin Franklin, founding father, scientist and political figure, is known for his quips and quotes about money and politics that still ring true today. He listed a plan of 13 values which he tried to practice throughout his life. A sample of them include:

**Frugality:** “Make no expense but to do good to others or yourself; i.e., Waste nothing.”

Thinking frugally could be one of the major keys to help you avoid overspending. When was the last time you made an “expense” doing something good for yourself that didn’t cost much?

**Industry:** “Lose no time; be always employed in something useful; cut off all unnecessary actions.”

If Franklin were alive today, perhaps he’d suggest that you take a good look at your budget. Have you eliminated any unnecessary expenses? Think of what you need as opposed to what you want. For example, can you live without expensive designer clothes or pricey espressos from

popular coffee shops? Some items can really leave a dent in your wallet.

**Moderation:** “Avoid extremes; forbear resenting injuries so much as you think they deserve.”

Being on a budget doesn’t mean you have to go to extremes and deprive yourself of absolutely everything. When you reach a financial goal, you might want to

consider treating yourself to something reasonable in price. Reward yourself for good habits and keep working towards your goals!

**Tranquility:** “Be not disturbed at trifles, or at accidents common or unavoidable.”

With some personality types, feeling stressed and overwhelmed can cause excess spending. Think about how you can distance yourself somewhat from life’s issues, whether large or small. How can you bring solutions to a problem without becoming part of it?

Read more about Franklin’s 13 values on [this webpage](#). Can any of them help you with your spending habits? 🦄



## UCAN Service Reminders

**I**f you are in a debt settlement program, you are probably not making monthly payments to your creditors. This triggers the creditors’ debt collection process.

While these creditors are usually willing to work with the debt settlement company, they will assign a collector to your account – which could lead to such actions as harassing phone calls.

Generally speaking, most of these collectors work on commission – meaning that they usually are paid if they collect money from you. Thus, all too often, collectors will employ any means, including intrusive and harassing phone calls, to pressure you into paying the account.

You do not need to fall prey to their tactics. UCAN is here to assist you in reducing collector harassment by empowering you with knowledge on debt collection issues. We firmly believe in restoring a balance in the credit world.

### Stages Of Debt Collection

As you progress through your debt settlement program, your account goes through two stages of collection.

• **First Stage** – Initially upon becoming delinquent, collections are commenced by the

original creditor, either the bank or the credit card company itself.

When original creditors call you, we strongly encourage you to keep track of the dates, times and telephone numbers from which they call by using the debt collector call logs, because their calls may violate your rights under an applicable state law. If they do, their illegal conduct could be used to your advantage in the negotiation of debt settlement or monetary settlement on your behalf. UCAN offers a free call log form at [ucan.net](#).

• **Second Stage** – After some time has passed from the initial delinquency, usually 180 days or more, the account is usually either sold or assigned to a collection agency.

Debt collection agencies are fully subject to federal and state laws. Debt collectors are also subject to many technical requirements.

If you receive any calls from debt collectors, please:

- 1) Use the call log to keep track of the dates, times and telephone numbers of the calls you receive;
- 2) Save any voicemail messages you receive;



3) Save any suspicious collection notices you receive.

As with original creditors, the debt collectors’ illegal conduct could also potentially be used to your advantage in negotiations or a monetary settlement on your behalf.

### Knowing Your Rights

At UCAN, we base most of our work on the Fair Debt Collection Practices Act (FDCPA). This act, passed in 1977, was designed to protect consumers from unfair and abusive collection practices.

The following is a partial list of things collectors are NOT allowed to say or do:

- Make false statements about his or her identity.
- Repeatedly call to harass or annoy you or a third party.
- Threaten to send the sheriff to “lock you up.”
- Imply that you have committed a crime.
- Threaten to take property without legal process.
- Force you to accept a collect call or a telegram.

• Continue to call your place of employment after you have asked them to stop.

Unfortunately, debt collectors violate the FDCPA every day, but UCAN, and its attorney network, are here to help you. If you feel that you have been the victim of debt collection harassment, contact us right away.

Call UCAN at 1-877-462-8226 or e-mail at [info@ucan.net](mailto:info@ucan.net). Our FAX number is 1-877-895-7577. Normal business hours are Monday through Thursday 9 a.m. to 6 p.m. EST and Friday 9 a.m. to 5 p.m. EST. 🦄



## Frugal Ways To Dress For Success

Looking great when money is tight can be challenging. We've pulled together a list of how to become a budget-friendly fashionista in no time.

**Review What You Already Own.** Before you buy anything that you think you need, set aside some time to evaluate what clothing is in your closet. Try everything on and only keep what you really like. Place all of the pieces that don't fit or you haven't worn in the past 6 months in a box.

**What To Get Rid Of?** Take a look at your "discard" pile and consider if you have any sellable items. Some accessories such as name brand purses, can be sold on Ebay if they are in good condition. Others can be sold at your local clothing consignment shop.

**Less Is More.** You don't want to break the bank, but you want to feel good about yourself! Consider your personal tastes and how you like to dress.


Keep in mind that having a smaller amount of high quality clothes that you love and wear often is better than a closet full of items that you don't feel confident in.

Make a budget-conscious list of fashion items that you need to create your new wardrobe and stick to this list when shopping.

Consider purchasing items that you can mix and match to create many different looks. Project 333 is the minimalist fashion challenge that invites you to dress with 33 items or less for 3 months. Check out the details [here](#).

### Frugal Ways To Get What You Need.

Consignment stores can be a great place to purchase "like-new" pieces to add to your wardrobe. Showroomfinder.com is a good resource for finding consignment stores near you.

Online shopping might offer great deals, but check the return policy and shipping costs if you need to return items that don't fit. Brick and mortar stores have the advantage of letting you try on items before you buy. 

# Recipes & Tips That Won't Devour Your Budget

Looking to save time and money in the kitchen? Read on to learn how!

**Grow Your Own Food.** To save a little cash, try your hand at gardening. Fresh produce from your home garden can be beneficial to your health and budget.

Even in the winter, you can have your own garden! A sunny window or balcony might be the perfect spot for a pot of peppers, herbs, tomatoes or zucchini. Don't forget that learning the lost art of home canning can help save you time and money throughout the year.



**Prepare And Serve The Right Portions.** Meals that include meat tend to be more expensive than ones that don't. But, if you want to include steak or another more expensive cut of meat as part of your dinner, a healthy serving shouldn't take up more than one-quarter of your plate according to Eatingwell.com. The rest of your plate should be filled with vegetables and whole grains.

To save money use tougher cuts of beef and pork and cook them low and slow, for at least 3 hours in liquid, so that they are tender and delicious.

**Fewer Ingredients Means Less Time and More Savings.** One of the secrets to quick, easy, inexpensive meals is to use fewer ingredients. The following recipes are great examples of how to make delicious meals with only a handful of grocery items. 

### Turkey and Wild Rice Casserole

Courtesy of BettyCrocker.com

#### Ingredients:

2 cups cut up cooked turkey or chicken  
2 ¼ cups boiling water  
1/3 cup milk  
1 small onion, chopped (1/4 cup)  
1 can (10 ¾-ounce) condensed cream of chicken OR cream of mushroom soup  
1 package (6-ounce) seasoned long grain and wild rice



#### Directions:

Heat oven to 350 degrees. Mix all ingredients, including seasoning packet from the rice mix, in ungreased 2-quart casserole. Cover and bake 45 to 50 minutes or until rice is tender. Uncover and bake an additional 10 to 15 minutes longer or until liquid is absorbed.

### Southwestern Pork Soup

Courtesy of Myrecipes.com

#### Ingredients:

Cooking spray  
1 cup prechopped onion  
2/3 cup prechopped green bell pepper  
1 tablespoon bottled minced garlic  
1 jalapeño pepper, seeded and minced  
1 pound pork tenderloin or chicken, cut into bite-sized pieces  
2 cups fat-free, less-sodium chicken broth  
2 teaspoons chili powder  
1 teaspoon ground cumin  
1/2 teaspoon salt  
1/4 teaspoon black pepper  
1 (15-ounce) can red beans, rinsed and drained  
1 (14-ounce) can diced tomatoes, undrained  
2 tablespoons chopped fresh cilantro  
1 cup diced avocado (optional)



**Directions:** Heat a small nonstick Dutch oven over medium-heat. Coat pan with cooking spray. Add onion, bell pepper, garlic, and jalapeño to pan; sauté for 2 minutes. Add pork; cook 3 minutes. Add broth and next 6 ingredients (through tomatoes); bring to a boil. Partially cover, reduce heat, and simmer 6 minutes or until pork is done, stirring occasionally. Remove from heat, and stir in cilantro. Serve with avocado.



# Save With DIY Car Maintenance Tips

**A**uto repairs can place a strain on your wallet, but keeping up with routine maintenance checkups can help minimize future problems. You can save even more money by doing a few periodic checkups yourself. If doing your own maintenance checks seems intimidating, rest assured you don't have to be mechanically inclined to learn the basics of your vehicle.

**The Basics.** If you haven't already, read and understand your car's owner's manual. This can help you become more familiar with your car's features and components, including where they are all located. Your owner's manual should also feature details about the recommended maintenance schedule for your vehicle, including suggested oil and fluid types.

**Stay Alert.** Paying attention to your car and your surroundings while driving can help prolong its life. Remember that aggressive driving, hard stopping and riding the brakes or clutch can cause unnecessary wear and tear. Avoiding potholes and road debris might help you save money on suspension problems or

potential flat tires. Also, be mindful of changes in the way your car sounds or handles.

**Check Your Fluids.** Don't rely on your car's computerized alert system to let you know when something isn't right. Take note of where your car's oil and temperature gauges normally run. Even if the dipstick to check the oil has been replaced in your car with an electronic gauge, you should know how to check it. If you don't know how to check your transmission fluid or antifreeze, use YouTube to find a tutorial or video.

**Conduct a DIY Inspection.** In addition to checking your fluids, give your car a once-over periodically to catch anything that may look different or suspicious.

- Test the headlights, brake lights and turn signals.
- Open your hood and look for any cracks, punctures or frays on the hoses or belts.



- Make sure your battery and cables are securely attached. Keep a tire gauge handy so you can inspect your tire pressure.
- Replace wiper blades every year. It might be necessary to replace them more frequently if you live in a harsh winter climate.

## Hire A Professional.

Although most routine checkups can be done easily and are helpful, a time will come when expert advice or repair work is needed. Here are a few suggestions from Consumer Reports that could help you save money:

- Be sure to describe the problems in detail that you have been experiencing with your car. Give your mechanic as much information as you can. If you can't explain the problem, take a test drive with your mechanic so he/she can see or hear it for themselves. Don't tell the mechanic what you think the problem is. Let him/her do their own troubleshooting. You don't want to pay for your suggestions if they are not the solution.
- Ask for a written estimate. If the repair ends up costing more than what was estimated, make sure the station knows to contact you for your approval. ❌



## Company Announcements



### New Client Welcome Checklist

If you are a new Century client and haven't yet spoken to our Welcome Team or completed the Welcome Checklist, please do so today. This checklist relays important information about the debt settlement process and provides you a road map to get started on the right path.

To complete your Welcome Checklist, please login to the MyCentury portal and navigate to the MyResources page. On this page under the Welcome Checklist section, simply click on the blue button to be immediately directed to the online checklist. It will only take a few minutes and will be well worth your time.

### Century Address Change

Please note that Century's street address has changed. Our new address is listed below. All phone numbers have remained the same.

#### CORPORATE OFFICE

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