



Road to Financial Freedom

Save Money, Keep Info Safe During Holidays

You might be on a budget, but that doesn't mean that you can't enjoy the holiday season. You can still purchase 'budget-friendly' gifts for friends or loved ones. Here are a few ideas.

Fun Exchange. If you and your friends want to celebrate a little holiday cheer by



exchanging gifts, a frugal gift swap with a spending limit is a great way. Or, if you and your friends want to gift each other something you

can enjoy together, try Groupon, Living Social or Google Offers for gift certificates and discount vouchers for local venues and activities.

Perfect For Movie Lovers. Need a frugal idea that would be perfect for the movie-lover in your life? A Netflix subscription has an easy signup and can be done from your computer.

Netflix plans are on a month-to-month basis which allows the gift recipient the option to continue their subscription once it runs out.

Know A Pet Lover? If you're buying for a pet lover, you might want to put together a basket full of animal necessities or fun toys.

For example, laser pointers usually provide hours of fun for cats, as do furry toy mice, especially if they are filled with catnip. Dogs love durable chew toys.

Just remember to take the animal's age and size into consideration when choosing items.



To Regift Or Not To Regift. If you decide to pass on an unwanted gift, think about a recipient on your list that may need it, use it and love it.

For example, perhaps you received a gift, such as a kitchen appliance or gadget, that you already have. Make an effort to pair your re-gifts with a recipient that would enjoy it. Also, check the package to make sure it is unopened and free of old wrapping paper.



App-tastic Idea. There are endless possibilities for adults and children, and paid apps that cost \$5 to \$15 can be just as valuable

Continued On Page 2

Holiday Shopping Savings Tips: How Do You Score?

1. You can avoid identity theft when shopping online by only using websites that feature the lock symbol and "https" in the URL.

True False

2. When asked to open a store credit card for a greater discount, you should reply:

- A. "Yes. The 10 percent discount sounds terrific!"
- B. "No thanks. The interest rates are too high."
- C. "Sure. I just opened up another account and it won't hurt anything if I open another."

3. Purchasing extended warranties for electronic purchases will always save money in the long haul. **True False**

4. If you are looking to save on shipping this year, you can score great deals and savings by:

- A. Waiting until December 16 when more than 1,000 online retailers offer free shipping with guaranteed delivery by Christmas Eve.
- B. Going to Freeshipping.org for retail coupons and free shipping codes.
- C. Ordering online and choosing in-store pickup.

5. Using layaway to help afford gifts this season is a great idea! In addition, another good strategy is:

- A. Using cash-only to pay for all of your holiday gifts.
- B. Using part cash and part credit to finish your holiday shopping.
- C. Using only credit to pay for your gifts.



6. It's not in the holiday budget, but you charge a 52-inch, 3D flat screen television for your husband that you find at a terrific sale price. After all, the mileage bonus points will go toward your vacation next summer.

- A. Smart move! You caught a great sale and will save money on a future purchase!
- B. Not so smart. The TV you bought was not worth the extra mileage points.
- C. It depends on what the mileage points are good for and when you plan to use them.

Answers On Page 3

Inspiring Thoughts

You have probably heard the saying, “Good things come to those who wait.”

This piece of inspirational advice could relate to your current debt situation. As much as you would like to, you will probably not get out of debt overnight. It may require several years for all of your debts to be settled.

Although times may seem bleak on some days and you feel like your financial goals are impossible to achieve, there may be a part of you that knows you must find the confidence to persevere.

In our consumer-driven society, it may be difficult to think that delayed gratification brings about good fortune.

If you want to make a purchase, credit card companies want you to buy it immediately. Why wait when you can have it now? Generous credit lines also allow consumers to use credit to cover daily living expenses. Establishing a budget does not seem necessary when you can simply charge a large order of groceries instead of waiting until payday. As most of us know, these habits can cause a dangerous cycle of debt.

While you are “waiting” for all your debts to be settled, here are some tips that may help you



“Concentration comes out of a combination of confidence and hunger.”

Arnold Palmer

now and throughout your financial future:

Stay The Course.

There may be times when it seems like collectors constantly call and the unexpected expenses are endless. Despite these hard times, try to focus and concentrate. Keep in mind that good things come to those who wait.

Keep Learning.

You can also use this time to educate yourself on various financial issues. Check out educational tools offered by your debt settlement company, use budgeting tools and calculators online. Borrow books from your local library on money-related topics.

Be Good To Yourself. Working towards a debt-free lifestyle does not mean you have to deprive yourself. When you reach short-term goals throughout your program, reward yourself. It does not have to be extravagant, just small pleasures that will encourage you to move forward.

Remain Positive. Stay focused on your goals. Be mindful of the blessings in your life and keep your proudest accomplishments in mind. 🌟

Save Money, Keep Info Safe

Continued From Page 1

a gift as any other accessory. Another unique gift for an adult or child who likes to read, is an e-book or an e-subscription to their favorite magazine.

Enjoy The Season, But Protect Yourself. Shield your password when using ATM machines, phone cards or if you are making a purchase with your debit card. Be aware of anyone standing behind you or close enough to see you enter your PIN number.

When selecting passwords for online sites, avoid obvious things such as your street address, pet names, your middle name, and the last four digits of your social security number. Use special characters and alternate upper and lower case letters. Also, change your passwords frequently.

You should watch out for “spoof” emails throughout the holiday season and beyond. Spoofing takes place when thieves send out emails that are purposely altered to make it

look like it was sent by someone or someplace you are familiar with. However, these emails are really a way to steal your personal information, market an online service or sell you a product that you don't need.

You can protect yourself by not opening emails that look suspicious or come from sources you do not know. If you receive an email from a site such as eBay or Paypal, and the contents of the email looks suspicious, don't click on any links or attachments enclosed.

Remember to only provide personal information to people you know and agree on how it will be used. Also, be wary of false claims in sale ads. Visit FTC.gov for more information about identity theft. 🌟



Documenting Calls

In the case of problematic collection calls, we at United Consumer Advocacy Network (UCAN) recommend that you document all calls as close to the time of the occurrence as possible. This will allow you to give us a clear and accurate report of the details, which could be vital information if UCAN has to take further action and investigate this occurrence.

Importance Of Call Logs. You may be using your call logs to document phone calls you receive from collectors. This can help us detect a pattern of calls or give us a general idea of a possible harassment problem.

Unfortunately, you may occasionally engage in a particularly unpleasant conversation with a collector. We usually recommend that you avoid getting into a dialogue. However, if you do engage in conversation of a harassing or threatening nature, you should write a summary of the conversation after you end the call. It is important that you sign, date, and send your summary to UCAN as soon as possible.

Although you may be upset after a disturbing phone call, it is important that you write down what happened as accurately as possible so we can try to help you. This information could be used as proof against a collector in the future.

Third Party Contact. Certain collectors may also contact neighbors and/or relatives for location information or to relay a message.

According to the Fair Debt Collection Practices Act (FDCPA), a collector can call a third party in an attempt to obtain updated contact information or to leave a message. However, a collector is not permitted to discuss a debt with a third party. If you discover that a collection agency divulged information about your debt to someone you know, ask your neighbor or relative to also write a summary about what happened. Forward this signed and dated letter to UCAN as well.

We realize that documenting these incidents requires you to do some additional paperwork and UCAN appreciates your time and energy. At UCAN, we dedicate ourselves to reducing collector harassment and protecting the rights of our clients. When you inform us of dishonest collection activity, our knowledgeable consumer advocates immediately begin to assist you.

Feel free to contact us at 1-877-462-8226 or e-mail us at info@ucan.net. Our 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. 🌟

Gift Card Basics 101

CardCash.com reports that sales from Gift Cards are expected to grow to over \$140 billion by the end of 2016.

Perhaps you plan to give gift cards this season or you expect to receive them. Here are some ideas to keep in mind when using or purchasing gift cards.

Read The Fine Print

Although the National Retail Federation (NRF) reports that 92 percent of the nation's top retailers have no expiration date or dormancy fees associated with their gift cards, it is still a good idea to read the fine print. Gift cards from major credit card issuers such as VISA, Mastercard, and American Express are more likely to expire and charge fees for activation, maintenance, and inactivity.

Be sure to visit the Federal Trade Commission at FTC.gov to find information regarding gift card rules and regulations.

Report Your Card Lost Or Stolen

If your gift card is lost or stolen, report it to the issuer immediately. Some issuers will not replace the cards, but others will replace them for a fee. According to the NRF, improved technology has allowed some retailers to reissue lost gift cards if consumers have the original purchase receipt.

Register Your Card

Many stores also encourage gift card recipients to register their cards online so they can check

their balance and receive a new card in the event that their gift card becomes lost or stolen.


Get Cash For Your Gift Cards

You may receive a store gift card as a present that you know you will probably not use. In this case, you may consider getting cash for your gift cards at sites such as CardCash.com, Raise.com, GiftCardGranny.com or Saveya.com. These websites allow you to redeem some gift cards for a percentage of the card's balance. Visit each site for specific details. The NRF also advises consumers to be cautious when purchasing gift cards online. Although many retailers are reputable, others could be selling gift cards that are counterfeit or obtained through fraudulent means.

Use Your Gift Card Wisely

If you received a gift card as a present, redeem it when you really need something. Don't purchase something in the first week just because you have "free money." Discover ways in which your gift card can help you save money on necessary living expenses.

Giving Gift Cards May Be More Costly

According to Bankrate.com, going overboard with gift cards could be a budget buster because you must purchase the amount of the card but you may be able to buy a more personalized gift for less money. For example, if a store is having a 20% off sale, you could save money by paying \$40 for a \$50 sweater instead of buying a \$50 gift card. 



Holiday Shopping Quiz Answers

From Page 1

1. **Answer: True.** The lock symbol at the beginning of the URL lets you know your transaction is secure. The "https" rather than just "http" in the URL verifies that the page has extra encryption for added protection against identity theft.
2. **Answer: B.** Opening retailer accounts puts a "hard inquiry" on your credit report which lowers your credit score.
3. **Answer: False.** Remember that extended warranties only provide limited coverage and they are often too costly. Your money may be better spent elsewhere.
4. **Answer: A, B and C!** Free Shipping Day in America takes place on December 16, 2016. Go to freeshippingday.com for details on how you can save on shipping costs from your favorite retailers. Freshshipping.org can also help you find great deals. And don't forget in-store pickup this holiday season and beyond. Be sure to take advantage of online-only deals and coupons combined with in-store pickup for extra savings.
5. **Answer: A.** If you don't pay in cash to pick up your layaway purchases on time and you're forced to pay for them at the last minute with a credit card, you've missed out on the best benefit of using layaway as a payment option.
6. **Answer: B.** Going out of your way to buy expensive items just to get the rewards points is not wise because the points you receive rarely justify the cost of such expensive items.

Spare Change

Interested in organizing your holiday shopping while staying within your budget? Here are a few apps that could help you do just that.

The Christmas List. This app enables users to organize gift recipients into groups such as family, friends and colleagues. You are also able to develop your lists for each individual gift recipient. You can even organize gifts by stores to make things more streamlined. If you adjust your settings to do so, your shopping list for a particular store will appear on screen. Shop from that list to stay within your budget! (App cost is \$.99 for iPhone, iPod Touch & iPad)




GiftPlanner. You can monitor everyone on your gift list with this app and help keep track of how much you spend on each recipient. It is simple to add someone new to your gift list as well as a budget, including price, notes and status for that person. The

app also enables users to keep track of spending as well as how far along you are in completing your shopping. (App cost is \$.99 for Android and iPhone)

Santa's Bag is a free iOS app that helps you track what each person on your list wants, how many gifts you've already purchased for them, how much you want to spend, and even if you've wrapped the gift or not!

Better Christmas List. If you are a visual person, then this app might be for you. Wrapping and shipping lists are displayed with an image instead of words. Family and friend groups are already created for you. This app also allows plenty of room for you to type in notes to help with your shopping. (App cost is \$.99 for iPhone, iPod Touch, and iPad)

ShopSavvy. This app can help you save money on your shopping all year long. You can scan an item while you're in the store and if ShopSavvy turns up a better deal you can use the one-tap purchasing option for a variety of retailers without ever leaving the app. Users can also benefit from a section for local deals, promotions and coupons, filtered by retailer and category. (Free for Android) 

Hosting A Holiday Party For Kids? Keep Things Fun & Frugal

Are you getting ready to host a party? Perhaps your child has a birthday coming up or maybe you just want to organize a kid-friendly holiday gathering. Below are some tips on how to keep things festive and fun on a budget.

Pick A Community Venue

Holding the party in your home or backyard is a great option. If your yard will not accommodate your needs, check out a nearby park. If you are a member of an organization, like the YMCA, ask if you could use a room for your child's party.

Skinny Down The List

Invite fewer guests to save money on food and other party expenses. You could invite one guest for every year of your child's age. For example, if your child is turning six, invite six of his/her friends.



Make Your Own Invitations

Use construction paper, glue, glitter, crayons and markers to create invitations and allow your younger child to help in the process.

Older children can use social networking sites to set up their party and invite those who they wish to celebrate with. Texting and/or emailing invites is also an option.




Put A Twist on Theme Parties

Instead of paying for licensed products from the latest animated movie, get creative! If your son or daughter has a special interest or hobby you can make it a theme party on a budget. For example, if you have a young daughter who can't wait to grow up, invite a few girls to spend the night and do makeovers and manicures/pedicures. If your son likes superheroes, a scavenger hunt with homemade costumes may be a hit!

Make Your Own Food

Try to keep things simple, inexpensive and fun by serving hot dogs or hamburgers with chips and juice. For younger partygoers you could make peanut butter sandwiches and cut them into shapes with fun cookie cutters. For older eaters, consider making pizza dough ahead of time and let the partygoers add their own toppings.

Add A Personal Touch To Favors

If you have broken crayons around the house (and who doesn't?), gather up the bits and pieces and melt them into fun shapes in your oven. Use a muffin tin to make round, chunky crayons or find fun molds and use those. Package the fun shape crayons in cellophane and tie them with a bow for a unique, usable party favor. For instructions go to <http://www.bigdotofhappiness.com/blog/frugal-favors-recycled-crayons/>. 



Company Announcements



New Client Welcome Checklist

If you are a new Century client and you 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.

MyCentury Portal Password Reset

Recently our IT department, in accordance with our security policies, reviewed our password security credentials. As part of this routine maintenance, you were asked to reset your password. If you have not logged in recently to complete this password reset, please do so as soon as possible.

CORPORATE OFFICE

1061 Main Street • Banco Business Park • North Huntingdon, PA 15642
Phone: (888) 913-8784 • centuryss.com • customer@centuryss.com