

# Road to Financial Freedom

## Get Financially Fit!

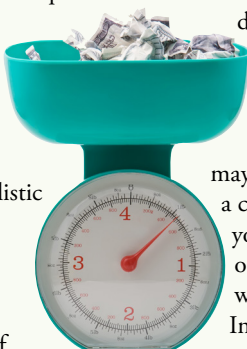
**F**inancial fitness and physical fitness have a lot in common. Both require determination and if you stick with them, your efforts will be rewarded! Read on to learn some tips on how you can keep a healthy financial lifestyle.

**Be Disciplined.** Stick to a realistic budget and make sure you have a good sense of your overall financial situation. If you are spending too much money on things you don't need or hobbies that require a lot of money, replace those activities with more frugal alternatives. Sometimes a particular hobby is a beneficial stress reliever that you may not want to replace. If so, find different ways to enjoy that activity that could save you money. For example, if you love to play golf, some courses drop their greens fees later in the day. Or, take advantage of a yearly flat rate if you love the particular course and go there often enough.

**Stay Motivated.** Whenever you feel like giving up, try something to help you envision the benefits of being frugal. For example, keep images of your financial goals, such as a vacation or newer car, where you can see them often. Feel free to keep a photo in your wallet so every time you open it you can see what you are working for and reconsider that unwise purchase.

You can also find a "savings buddy" to team up with such as a friend or family member who also wants to save money.

**Prioritize Goals.** Don't start out setting the bar so high that you get discouraged quickly. Instead, challenge yourself by




setting a series of small goals that you can work toward and achieve as you move through your debt settlement program. Being fit

requires a certain amount of sacrifice, so learning to say 'no' to unnecessary spending will be an important process. This

may be stopping at a coffee shop on your way to work or eating out with co-workers. Instead, make it a goal to brew your coffee at home and bring your lunch to work for two weeks. Your savings will help you see the trade off and will help you change your daily habits. Of course, it's okay to join your colleagues for an afternoon lunch every once in a while. This exercise is to help with routine spending.

**Track Your Progress.** Fitbit might not measure your financial progress, but there are plenty of apps and websites that do. A few examples include Financial Fitness (iPhone and iPad); PersonalCapital.com; BillGuard (free for Android and iPhones); and Moneytrackin.com.

**What If You Fall Off The Wagon?** If you've ever caved in and said "yes" to a sweet snack that you swore you'd never eat again, it's also likely that at times you will say "yes" to that digital device or great pair of pants that can be classified as a want and not a need. If you make a mistake, move forward. Either return the item if possible, or keep it and forego a meal out for the next few weeks or another item that you set money aside for in your budget. 




## Be Active While On A Budget

**I**f you take care of yourself and feel good, chances are you will save more by seeing the doctor less. If you don't feel well, you may be more likely to make spending choices based on convenience. Here are a few ways to save money on physical fitness in the coming year.

**Get Moving.** Think of ways to get more physical activity into your daily routine. Park farther away when doing your errands to get extra steps and use the stairs when you can. Activities like biking and hiking are good choices when taking a social approach to fitness. Community colleges and city recreation centers typically offer group classes and gym equipment for affordable prices.

**Don't Worry, Be 'Appy'.** Check out free apps that can help you track your fitness progress. Some apps even include diet plans, workout routines and recipe tips. With a little research you might be able to find the customized guidance you are looking for. A few suggestions to download are: Couch to 5K (Free; iOS and Android); Yoga Wake Up (Free with optional in-app purchases; iOS); and Lose It! (Free; Android, iOS, Kindle, Nook, and Web).

**A Home Gym?** Rather than buying expensive gym equipment, check out free streaming workout videos on platforms like Hulu and YouTube. 

# Movie Money Quiz

If you love movies and trivia, you'll love this quiz! See if you remember who said these money quotes.

1. "There's not a lot of money in revenge."
2. "A fool and his money are lucky enough to get together in the first place."
3. "Sorry, Vern, I guess a more experienced shopper could have gotten more for your seven cents."

4. "Money is the oxygen of capitalism and I wanna breathe more than any man alive."

5. "That will be \$1.5 million please. I'll take it in cash, check or a transfer. I'm not greedy. I just want my half."

6. "Show me the money!"

7. "No dough, no show."

8. "Did you work for the money to buy those earrings? Or did your daddy buy those for you?"

9. "I wouldn't sell my bike for all the money in the world. Not for a hundred million, trillion, billion dollars!"

10. "We buy things we don't need, with money we don't have, to impress people we don't like."

Answers On Page 3!



## UCAN Service Reminders

We would like to remind you of some services that UCAN provides and also offer some helpful tips.

**Keep detailed call logs.** The first step in protecting yourself from abusive debt collectors is tracking the calls that you receive from them.

In order to help you with this task, UCAN provides Call Log sheets, which you can complete online or download from [www.ucan.net](http://www.ucan.net). If you choose to fill out your Call Logs on-line, they will be kept secure and sent to us directly. When tracking your calls, remember to log the name of the agency and individual collector along with the phone number of the debt collection company. This information is vital if we need to call the collector or investigate a specific incident.

Keeping call logs does not mean that you need to speak to the collector. Consider screening your calls by using services and devices such as caller identification or answering machines.

**Do not erase threatening or abusive messages from collectors.** Contact us immediately if a collector left you a disturbing message or if the collector does not properly identify himself/herself. This piece of information may be valuable if our attorney network believes the collector violated the Fair Debt Collection Practice Act (FDCPA).

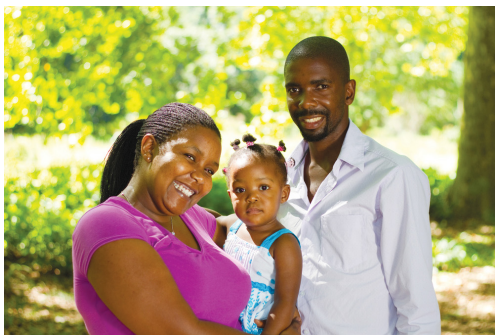
**Pay attention to written correspondence.** If you receive mail from collection agencies, and you notice your account has changed hands or been sold to another collection agency, contact us as soon as possible so we can update our records. Also, written correspondence from collectors must also adhere to FDCPA guidelines. For example, a collection agency may not send you a postcard or print any verbiage on the envelope that may allude to a delinquent debt.

**Know your rights.** UCAN also strives to educate everyday Americans on consumer advocacy topics and rights. We feature a UCAN article in the monthly newsletter that discusses our recent developments and ways to reduce unwanted attention from collectors. Our informative web site ([www.ucan.net](http://www.ucan.net)) also offers helpful articles and links to sites that may be of interest to you.

**Contact UCAN.** Call us at 1-877-462-8226 or e-mail us 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. We will be happy to answer your questions.

# Family Budgeting Basics

The majority of Americans struggle with balancing their checking account to cover their mortgage, groceries, car payments and other necessities. If this describes your finances, check out our tips for giving your purse strings a little more wiggle room.



the household budget together, discuss wants and needs with each other and find ways to cut back.

## Entertain At Home.

A busy family is usually a stressed family, so taking a break is usually a necessity. Rather than heading out to catch a movie, maybe you

could create the theater experience at home with popcorn and dollar store candy boxes.

Don't forget board games and playing cards can still be a lot of fun even during this video game craze.

Also, your library is a great resource to rent DVDs, CDs, books, audiobooks and magazines. If you need to get out of the house, head to parks or walking trails in your area to save money and get exercise, too!

## Research Before You Buy Anything.

Always do your homework when it comes to an important household purchase. Read reviews before choosing the brand and model that you will buy. Get the family involved by holding a contest to see who can find the best price on what you need.

Encouraging all "players" to search prices on manufacturer or retail websites, mobile and paper coupons or apps such as PurchX or ScanLife can foster valuable money-saving lessons for all ages. Don't forget to consider buying the item secondhand if possible. Visiting thrift shops together as a family could be a great money lesson for everyone!

## Take 'Baby Steps' To Family Debt Reduction.

Whether your household consists of 2 people or 10, everyone can be involved in the family budget! Discuss financial issues openly and honestly with each other to help foster a healthy attitude about money and finances. Keep things simple, especially if there are children joining the conversation. For example, next time you need to discuss an important household expense, get the family together to talk about how each person in the family can help work toward that financial goal. Even very young children can learn how their actions might affect the family budget.

## Cut Out Things That Aren't Necessary.

Do you subscribe to magazines you no longer read? Would going without cable until you paid off your debt give you more quality time with your family? Another perk of living without cable is that you are exposed to less advertising, limiting the media influence on your purchases. Even if you save \$20 each month, it can add up to significant savings over time. Everyone in the household should take time regularly to review



# Eat On The Cheap: Frugal Foodie Tips

If one of your New Year's resolutions is to eat healthier but you are worried you can't do it because you're on a budget, think again! Read on for ways to keep your waistline, and wallet, in check.

**Bargain Shop.** Save money on food items by reading the sales flyers. If you don't get the weekly newspaper try locating flyers at the store's entrance, website or app. Clip coupons for items



you could use, being cautious not to buy something just because it is on sale. If a sale item is out of stock, alert customer

service and get a rain check so you can purchase the item at the sale price once it's restocked. Most stores offer a free loyalty program for special offers and discounts, be sure to sign up if you can.

**Plan Ahead.** Take time to plan your meals for the week and make a list of what you will need. Consider meal planning around what is on sale to maximize savings. Before you go to the store, check to see if you already have any of the ingredients. Also, remember to eat before heading to the grocery store! If you go when you're hungry, you're more likely to grab unhealthy food items, adding unnecessary expenses to your bill. Stick to your list and resist the impulse buys.

## Stock Up On Basics.

Keeping staple items like flour, canned or dry beans, legumes, rice and pasta on hand will give you a jump on creating nutritious meals while saving you valuable time. When you find these items at a good price buy them in bulk



to save money. Don't forget you can use your freezer for more than meat and your ice cream stash. Frozen fruits and vegetables are a great, healthy option to keep on hand and can reduce the amount of fresh produce you may throw away when it goes bad quickly.



**Try Going Meatless Once Or Twice A Week.** Try going meatless one or two days each week for added savings by using inexpensive, protein-packed staples such as eggs, beans, lentils or quinoa in your meals.

**Think Twice About Ordering Meal Subscription Boxes.** Meal preparation subscription boxes like Hello Fresh and Blue Apron have become increasingly popular with families desiring healthy meals that can be made quickly. Subscribers get to choose from a wide array of recipes online and enjoy the convenience of having that meal's ingredients delivered to their door on a day of their choice.

Depending on how often you use the service, meals-by-mail may not be the most frugal option since some of the least expensive services cost about \$9.95 per meal. However, there are other things to consider. Since everything

to make a particular meal is in the box and pre-portioned, a meal subscription service may save extra trips to the grocery store and could cut back on

## Healthy Foods Under \$1

Try these inexpensive food options for a bounty of healthy nutrients:

### Dairy

- Yogurt (\$1 per 6-ounce cup)
- Cottage Cheese (\$1 per 1/2 cup, \$5.50 per 16-ounce container)
- Milk (\$0.25 per cup, \$4 per gallon)

### Whole Grains

- Popcorn (\$0.30 per 1/2 cup, \$1 per pound for kernels)
- Quinoa (\$0.60 per 1/4 cup, \$5 per 12-ounce box)

### Fruits

- Bananas (\$0.50 per banana, \$2 per bunch)
- Kiwi (\$0.40 per kiwi)

### Veggies

- Kale (\$0.50 per cup (raw, chopped), \$2 per bunch)
- Carrots (\$0.50 each, \$2 per pound)
- Onions (\$0.18 each, \$0.59 per pound)
- Garlic (\$0.30 per bulb)

food waste. It might also make you less likely to stop for a quick dinner out which can end up costing more than the subscription service itself. Another option to consider for simple, hassle-free meals may be slow cooker recipes.

## Shop Farmers Markets.

Farmers markets are not just for warmer months.

Many cities offer indoor options during the winter. Save money and help local growers by buying your produce from a farmers market when possible.

Some markets and retail food stores offer "less than perfect" veggies at a discount. These "ugly" veggies can be a great money-saving option. 🌱



# Movie Money Quiz Answers

## From Page 1

1. Inigo Montoya (Mandy Patinkin) in The Princess Bride
2. Gordon Gekko (Michael Douglas) in Wall Street
3. Gordie (Whil Wheaton) in Stand By Me
4. Jordan Belfort (Leonardo DiCaprio) in The Wolf of Wall Street

5. Charlie Babbitt (Tom Cruise) in Rain Man
6. Rod Tidwell (Cuba Gooding Jr.) in Jerry Maguire
7. Lucky Day (Steve Martin) in Three Amigos
8. John Bender (Judd Nelson) in The Breakfast Club
9. Pee-wee Herman (Paul Reubens) in Pee-wee's Big Adventure
10. Tyler Durden (Brad Pitt) in Fight Club 🌱

# Pay Off Holiday Debt & Start Fresh In 2017

**C**reditCards.com estimates 33% of Americans take on new debt with holiday spending. If this describes your situation, read on to learn how you can start the new year off right and eliminate that debt as soon as possible!

## Figure Out A Payoff Plan



If you have more than one credit card, make a list of balances and interest rates. Take note of your minimum payments and commit to paying each of those every month.

If you can, it's even better to pay a little more than the minimum to reduce how much total interest you will pay. If you can't pay extra on each card, start with the card that has the highest interest rate or lowest balance.

## Reboot Your Finances

While you are trying to pay your holiday debt down, use cash as much as possible and only buy things you really need with the money you have.

Using envelopes to organize your budget may help keep you accountable. Label one groceries, one utilities, one medical etc. Once you



get rid of your holiday debt, set up a "Christmas Savings Account" and start adding to it throughout the year as your finances allow. When the holiday season rolls around again, limit your spending to what you have saved in the envelope.

## Increase Your Income

Another approach to pay off debt quickly is to find ways to generate more income. For example, sell items that you no longer need, want or use. Use online auction or retail sites such as eBay and Poshmark. If local Facebook or Craigslist sales groups are available in your area they can be a great option as well.

If you received items during the holidays that you don't want or already have, consider selling those, too. Tools, electronics and children's toys might be able to help you earn extra income! If you have a hard time parting with things you own, ask yourself:

- Do I need it?
- Do I love it?
- Have I used it in the past six months?

If the answer to any of these questions is "no", get rid of the item.

As soon as you receive payment apply the money toward your debt before you spend it on something else.

You could also find a "side hustle", or a part-time position in addition to your current job. Consider night and weekend jobs such as baby sitting, pet sitting or catering. If you find a job with a local retailer or grocery store you might be eligible for an employee discount on necessities. If you are good at writing, sewing or any other specialized skill, don't forget that you might be able to earn extra money freelancing. Check out sites such as TaskRabbit or Freelancer.com to get started. 🚀



## 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 take note that Century's address has changed as of January 1, 2017. The new address is listed below. Our phone numbers will remain the same.

#### CORPORATE OFFICE

2000 Commerce Loop, Suite 2111 • North Huntingdon, PA 15642  
Phone: (888) 913-8784 • [centuryss.com](http://centuryss.com) • [customercare@centuryss.com](mailto:customercare@centuryss.com)

