

The Road to Financial Freedom



Change Your Mindset And Watch Your Money Multiply!

Practicing good budgeting and spending habits every day can help you achieve financial freedom sooner. Here are a few ideas to get you started.

Resolve Your Debt. Work with your settlement company representatives to resolve your debt situation as soon as possible. Throughout your program, take advantage of the educational resources

available to you, to learn how to make money work for you in the future.

List Your Goals. Doing so may help you visualize your goals. You may want to find pictures or positive quotes that remind you of your objectives and post these items someplace where you can see them often.

Pay Cash And Leave The Rest. Try to use cash as often as possible. If you don't have the cash, try not to stray and spend on things that can be postponed until you do.

In addition, you might want to leave your checkbook or credit cards at home so that you aren't tempted to overspend.

Have A Realistic Budget. Visualize your financial goals and make sure your budget helps you achieve them.

Be Patient With Yourself. Keep in mind that any goal is worth working toward and waiting for. Use each day to think of different ways to improve your spending

habits.

Consider Wants vs. Needs. Define the difference between a want and a need. Sometimes this could help you clarify the weak spots in your budget.

Look At Spending In A New Way. Being frugal doesn't necessarily mean that you have to deprive yourself. If you know of an event coming up that you don't want to miss, rearrange your spending so that you can attend the event without going over budget. In other words, consider your priorities. Cutting certain things out of your budget for the short-term will help you learn what really deserves your hard-earned cash.

Don't Be Afraid To Say "I Can't Afford It." Some people fall into the trap of trying to "keep up" with friends and/or family. However, this can wreak havoc on a budget. Try not to become overly focused on what others are doing. Instead, reflect on your personal goals and achievements.

Find Other Sources Of Income. Think of ways to turn a hobby into an additional source of income.

For example, if you love to write, look into freelance opportunities. If you enjoy carpentry or woodworking, try selling your handmade furniture or home decor items online at sites like Etsy, or at a local craft show or craft outlet/mall. ✂



30 Days Of Savings!

1 - Before you buy, try the 30 Day Rule. After a month has gone by you might find that the urge to purchase has passed and you'll have a better perspective on what is truly worth your money.

2 - Rather than wasting paper towels or harsh cleaners, try using a rag or old t-shirt to dust with and clean around the house.

3 - Rather than going out this weekend, invite friends over for movie or game night.

4 - Instead of buying something you need, consider borrowing it from a neighbor or friend.

5 - Clean out your pantry, and use that food in recipes throughout the next week.

6 - Think of non-perishable items you use a lot of and consider buying them in bulk during your next shopping trip.

Continued On Page 2

Savings Calendar Continued

Continued From Page 1

7 - Make something healthy and frugal for dinner tonight.

8 - When you cook at home, triple or quadruple the batch and freeze the rest.



9 - If possible, carpool, ride your bike or use public transportation to get to work.

10 - Consider buying generic store products or prescriptions rather than name brand.

11 - Avoid impulse shopping. Instead, go for a walk or find some quiet time to meditate.



12 - Consider buying used if you can. For example, sports equipment and clothing can be found at consignment and thrift stores.

13 - Remember to pay bills on time to avoid unnecessary fees.

14 - Set aside time to check refrigerators, dryers and other appliances to make sure they are running efficiently.

15 - Purchase in-season fruits and vegetables and freeze them so you can enjoy them longer.

16 - Try Home Do-It-Yourself fixes.



Look for tutorials and videos on YouTube.com or the manufacturer's website.

17 - Stop paying for cleaning supplies and make them at home instead.

18 - If you are planning a road trip, pack snacks and meals to save money.

19 - Visit your local library to borrow books, rent movies and CDs, read the newspaper and keep up on current community events.

20 - Find a motivational quote or saying that inspires you. Keep a copy on your bathroom mirror, in your vehicle, or someplace you will see it often.

21 - If you need to sign up for a service and there are fees involved, ask for them to be waived. It may not always work but you won't know unless you ask!

22 - Write a list before you go shopping – and stick to it.



23 - Look at your junk mail to find local deals and coupons.

24 - If you enjoy listening to a variety of music throughout your day, opt for free or subscription music sites such as Pandora or Spotify rather than buying songs or paying for services like satellite radio.

25 - If you find yourself frequently meeting friends for lunch, instead consider replacing those meetings with a pleasant stroll through a local park or better yet, have them meet you for a healthy walking chat.

26 - Turn off your lights each time




you leave a room or your home. Using natural sunlight when possible can help keep your electric bill down in the long run.

27 - If the weather is warm, use fans to create a cross breeze and turn off your air conditioner to save money.

28 - When you and your friends plan group activities, try Groupon, Amazon Local and LivingSocial to see who finds the best deals.



29 - Try to find bad budget habits you may have picked up and vow to eliminate them.

30 - According to the Environmental Protection Agency, turning off the tap while brushing your teeth could save up to eight gallons of water a day, or more than 200 gallons a month. 



UCAN Features Overview

Here are just a few features of UCAN that can benefit you:

Online Call Logs: When you visit www.ucan.net, you can read informative articles, download essential forms, and complete your Call Logs online.

Tracking calls is the first step in protecting yourself from abusive debt collectors. If you choose to fill out your Call Logs on-line, they



will be kept secure and sent to UCAN directly. All you need to do is enter your user name and password; click


on Call Log, and enter the information related to the call.

You also have the option of printing your Call Log sheets and filling them in by hand. To print copies of the Call Log sheets, click on Forms, then Debt Collector Call Log, and print it out. Please try to fax or mail these call logs to UCAN as often as possible.

An Experienced Staff: UCAN's team of consumer advocates will continue to provide you with superior customer service and offer techniques to help reduce collector harassment. As they handle a larger number of client cases, they can identify collection trends and patterns of harassment.

If you feel that you have experienced debt collection abuse, contact UCAN immediately.

Employees Who Care. UCAN realizes that overcoming debt problems is very difficult. Dishonest collectors that use questionable tactics do not make this process any easier. UCAN employees can help you deal with these issues so you can focus on settling your debts.

Do not hesitate to call UCAN at 1-877-462-8226, if you have any questions. You may also e-mail at info@ucan.net or FAX to 1-877-895-7577. UCAN's 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. 





Spare Change

Fight Back Against Robocalls

The Federal Trade Commission (FTC) reports that complaints involving robocalls are up nearly 50 percent since last year. Technology makes it easy for scammers to target more Americans every year. Here are a few things you can do to fight back:

- If you don't recognize an incoming number, don't answer. According to the FTC and Federal Communications Commission, letting the systems know you're a real person may result in your number being placed on a list of confirmed targets. What if you answer and then realize it's a robocall? Simply hang up.
- Try copying the suspicious phone number and perform a Google search or use apps like Hiya, which has a generous database of numbers utilized by scammers.
- If you know the number you copied is a scam number, you can report it in the app, then file an FTC complaint. The FTC says this aids in investigations.

- Use a call-blocking service. You may want to research Nomorobo which tracks when a large majority of its customers are getting calls from the same number and then bans that number temporarily. A \$5 monthly fee may apply.
- Update your phone. Whether you use an Android device or an iPhone, you should be able to block numbers and route certain calls straight to voice mail. Mr. Number and Call Blocker are two apps that may help you avoid robocalls and spam.

Four Ways To Detect Counterfeit Money


About \$70 million in counterfeit notes are being circulated in the United States with one out of every 10,000 notes being fake, according to the United States Department of the Treasury.

Here are a few things to watch for when you receive cash to verify that it is genuine:


- **Examine Red And Blue Threads.** Threads will be woven in and out of the note on a real bill. If you see red and by blue threads simply printed on the surface of a bill, not woven in and out, then the bill is counterfeit.
- **Look Closely At The Watermark.** When you hold a real bill up against the light, the watermark should be seen on the right side of the bill and should be an exact replica of the portrait on the note. If you do not see a watermark when you hold a bill up to the light then it's a fake.
- **Check To See If The Color Shifts.** If you look at a real bill, you should look at the bottom right corner and check if the color shifts when you tilt it. For example, the color is copper on a \$20 bill, but when you tilt it, the color should be greenish.

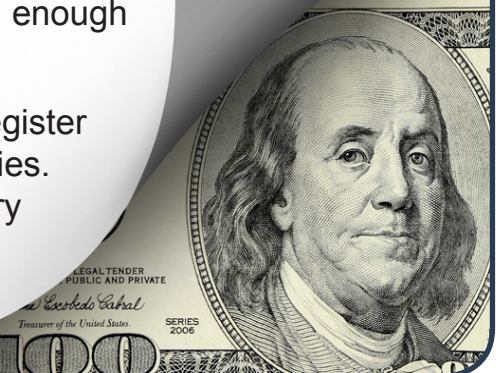


- **Check The Security Strips.** The security thread runs vertically on the bill and can be seen when held up against a light. This feature will not be visible on a fake bill.

If you are suspicious that you have been given counterfeit money, contact the local police. 

Money Challenges To Help Your Savings Grow

- **Daily Dollar Bill Challenge.** After you get home from work or shopping, put all the \$1 bills from your wallet in a jar and see how they add up after one week!
- **Weekly Dollar Bill Challenge.** Try to put aside \$1 the first week of the month, \$2 the second week, and so on. You could end up with \$10 to \$15 in savings each month!
- **Random Number Fun.** Pick any number and then check your wallet each night for bills with serial numbers ending in the digit you've chosen. Consider setting that bill aside in your savings jar, if the amount is small enough and you can afford to.
- **Round And Round.** If you still use a checkbook or paper register to balance your account, consider rounding up all of your entries. For example, if a utility payment is \$63.19, record it as \$64. Try doing this with all of your purchases for an entire month and then transfer the overage into your savings account to help pay off your debt sooner! 



Inspiring Thoughts

Never bend your head.

Always hold it high.

Look the world straight in the face."

Helen Keller

If you are going through a difficult time in your life, it may not be easy to feel confident in yourself or your future. The good news is that you can regain the confidence you have lost. If you feel you never had enough confidence to begin with, be assured good self-esteem can be an acquired trait. Here are just a few things you can try.

Take A Good Look At Yourself. Get to know who you are and what goals you have set in your life. Feel free to explore all of your options and face some of your fears. Find out what really interests you by trying things you never thought of doing before. Try not to get distracted by others who think they know what you want. Becoming your own person will be empowering! When you know who you are and where your heart is leading you, you will have more confidence in yourself and what you can do.

Dress Your Best. Always dress in clothes that make you feel good about yourself. When you look good, it changes the way you


carry yourself and interact with other people. First, look at the clothes you already own and consider what you already have that makes you feel good about yourself. If you have clothing that doesn't fit right or doesn't make you feel especially confident, consider eliminating it from your wardrobe. You don't need to spend a lot of money to look your best. You can find good-quality, gently-used clothing at thrift and consignment shops.

Compliment Others. If you are having a hard time thinking positively about yourself, take time to make others feel better. Complimenting those around you can indirectly bring out the best in yourself.

Don't Be Afraid To Fail. Try to face your fears. If you do fall short, don't give up. Consider failure as something necessary for the growth of your self confidence and overall growth as a person. Learn from your mistakes and become stronger so that you can try again and succeed the second, or third, time around!

Increase Your Knowledge. If you don't feel you have enough confidence, build more of it by learning from every situation.

Read, listen, observe, stay informed and try to be as educated as possible on subjects you are interested in. If you know you are insecure in specific situations, such as public speaking, learning how to project yourself well can help your confidence grow.

It may take time to gain the confidence you need, but if you keep trying the tips above and other techniques, you will begin feeling more positive about yourself and your situation. 



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Company Announcements



Approving Your Settlement Offers

Have you ever missed calls from us because you weren't home or couldn't get away from your desk? Have you ever lost an important e-mail from your settlement company? We want to help expedite the settlement process for you.

When we call for a **verbal authorization**, we will always **call you from a 724 area code**, and your **caller ID will likely say "Settlement Services"**. Watch your phone for this number.

Another option available to you is to approve your settlements online! Managing your settlement offers online is an easy way to keep your program progressing efficiently, without having to contact us directly. The MyCentury portal has been updated and you can log on to it from the homepage of the Century website.

If there is a settlement awaiting your approval, you can review the details and approve it immediately. If you haven't set up your MyCentury portal account yet, please do so as soon as possible. You are able to access your current account details on your MyCentury portal 24/7!

Keep in mind, the sooner you respond to our settlement offers, the sooner we can act on your behalf and get you on the road to financial freedom quicker!



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