



Road to Financial Freedom

To Scrimp Or Spend?

Things You Should Never Cut From Your Budget

While we normally focus most of our attention on ways to save money, there are certain areas where it doesn't always make sense to try to save as much as possible. Let's take a few minutes and look at some of the things you should never cut from your budget.

- **Health Care Necessities.** If your doctor tells you to fill a prescription or use an over-the-counter medication, don't ignore their orders in order to cut corners in your budget, as that could cost you more in the long run if you become sick.



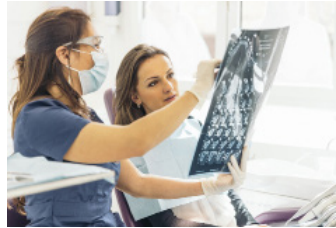
Also, you should do whatever you can naturally to maintain good health. For example, make sure you budget for healthy foods including fruits and vegetables. Avoid highly-processed, carb-loaded food choices. Don't go shopping when you are hungry and stick to the outer section of the grocery store where you are more likely to find fresh food staples and necessities like fresh produce, meat and milk.

According to Healthcare.gov, the average cost of a three-day hospital stay is approximately \$30,000. If you have insurance, it may cover part of that cost but most people still need to pay a deductible. Isn't eating healthier and following your doctor's orders worth the savings?

- **Items Related To Good Hygiene.** Get rid of any old, outdated makeup, medicine and other perishable items. Also, be sure to schedule regular checkups with your dentist and follow your doctor's orders to avoid dental diseases or other problems with your teeth that could lead to expensive bills.

Trim costs by buying discounted or generic

brands of hygiene necessities. Many less expensive brands are just as good, or better, than the more costly name brand options. This might require some trial and error on your part, but could save you money in the long run.




- **Payments To Your Debt Resolution Company.** Make it a goal to graduate from your debt resolution program more quickly. If possible, get a second job or find other ways to bring in more income. If you get a bonus or a pay raise at work, put that money toward paying off your debt.

- **Car And Home Maintenance.** When it comes to your vehicle, the maintenance guide in the owner's manual tells you what you need to do and how often you should do it. Make sure maintenance that you can't do yourself is completed at required intervals. Most states require drivers to be insured. Don't



cut this necessity even if you don't drive very often or very far. A small accident can rack up big repair expenses.

At home, keep up with simple do-it-yourself fixes and appliance maintenance. When considering homeowners and renters insurance, you don't need the premium plan to ensure your property is fully covered in case of an emergency or accident. 

Make Frugality A Good Habit


Educate Yourself On Money Matters. If you are married or in a committed relationship, it's important to talk with your partner about financial goals, priorities and struggles so you become a support system for each other. Talking to your friends and peers about money, can help give you new insight on dealing with your personal finances. Also, reading about budgeting, spending and saving can help you find answers to your questions. Visit DaveRamsey.com and SuzeOrman.com for advice on personal finances.



Just A Click Away... Online shopping has its benefits, but if you don't have willpower, things like instant online ordering and email sale alerts might make it too easy to spend. Save yourself the temptation (and the inbox space) by unsubscribing to store sale alert lists. Also, if you find yourself overspending, consider deactivating accounts that you have with any online auction or shopping sites.

This doesn't mean you can't shop with these sites in the future, but those extra steps you have to take to make an order happen,



may give you just enough time to consider if you really 'need' that item. 

Facts For New Clients

As you strive to settle your debts, you could experience some unpleasant contact with collectors.

Although a collector is allowed to call you in an attempt to collect a debt, they are not permitted to call you at work if they are aware the phone calls are prohibited by your employer.

United Consumer Advocacy Network (UCAN) can offer you valuable information on how to reduce these calls.

If you receive a collection call at work, calmly ask the collector not to call you at your place of employment. It would also be a good idea to ask the collector for their name and phone number. Keep this information on file for future access.

Then, if the calls continue, contact UCAN for assistance. UCAN has been very successful in stopping unlawful collection calls at work for our clients. Some collectors might also try to employ tactics such as sending a fax to your place of employment or speaking to your coworkers about your situation. Collectors must be very careful in these instances.

For example, if a co-worker takes a phone message while you are away from your desk, a collector is not allowed to state the reason they are calling. Under no circumstances should you




debt be disclosed to co-workers.

If you feel that a collector has violated your rights by discussing your personal information with another person, contact UCAN immediately. They will investigate the matter and determine what action can be taken on your behalf.

While UCAN is not a law firm and cannot provide legal advice, if your situation requires legal attention, your case will be forwarded directly to one of the attorneys in our network.

Whether a collector calls you at work or at home, be sure to document the entire conversation. Save this information along with any type of correspondence that collectors send to your home or workplace.

If you have already asked a collector to stop calling you at work and they continue to do so, contact UCAN at 1-877-462-8226 or by email at info@ucan.net. You can also reach UCAN staff via FAX at 1-877-895-7577. For more information visit UCAN.net.

Normal business hours are Monday through Thursday 9 a.m. to 8 p.m. EST and Friday 9 a.m. to 5 p.m. EST. 

Spare Change

New Federal Protection For Prepaid Card Users

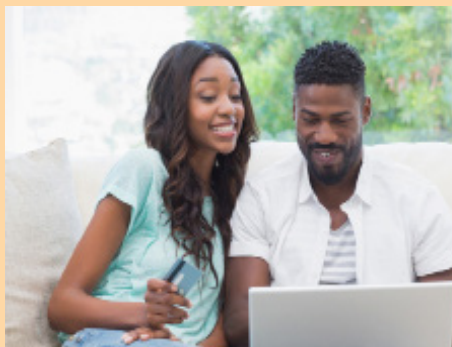
Prepaid cards are quickly becoming one of the most popular consumer financial products in the nation. According to Money.CNN.com, approximately \$65 billion was loaded onto prepaid cards in 2012. That number is expected to rise to \$112 billion by 2018.

New Rules Detailed

New federal protections that limit fees and interest rates, increase fraud protection and require clear disclosures on prepaid credit cards have just been announced by the Consumer Financial Protection Bureau (CFPB). Prepaid credit cards, which are preloaded with money, have long been the choice for people who aren't able to qualify for a regular credit card. However, those who use them are often hit with high fees and have less protection than regular credit card holders.

Under current regulations, some prepaid card issuers may choose to automatically increase a customer's credit line if they spend more than what's in their prepaid card account. After the rules go into effect, any cards that go negative by more than \$10 will need to be treated as credit.

The new regulations require issuers to make sure a customer can afford making payments on that line of credit before any credit line increase is instituted. There will also be a cap put on the fees consumers can be charged during their



first year using the card.

Additional limits

will be placed on fees and interest rates, and the new rules require prepaid card issuers to make

disclosure forms more clear and understandable so that customers can better understand fees and account basics.


The new rules, which are expected to go into effect in October of 2017, will also help prepaid card users track their accounts. Financial institutions will be required to provide card users access to their account balances, fees and spending history online, over the phone or through paper statements at no cost.

Prepaid cardholders will also have more protections in case they lose their card or if it is stolen. Although many card issuers already offer users fraud protection benefits, all card companies will be required under the new law to investigate when a customer reports fraud.

The new rules will limit a user's liability for any unauthorized charges up to \$50 providing that the user contacts the issuer within 48 hours of noticing that the card was lost or stolen.

What Cards Do New Laws Apply To?

The regulations will apply to a range of prepaid cards including general purpose cards, payroll cards and cards used to deposit certain government benefits. Mobile apps such as Paypal and Google Wallet will also receive the protections laid out by the CFPB.

If you are a prepaid card user there are a few things you can do to protect yourself until the law goes into effect next year. Be aware of how much you have available on your card and don't go over your limit. Also, be sure to read your disclosure forms and make sure you understand all terms related to your card. 





Home Energy Quiz

Colder weather is upon us. Do you know your home energy facts? Test your knowledge here!

1. Heating and cooling accounts for the most energy use in American homes.

True/False

2. You should keep your fireplace damper closed unless a fire is burning.

True/False

3. About 18% of the energy consumed in your home comes from heating water.

True/False

4. You should change the air filter on your furnace at least every three months to run at its maximum efficiency.

True/False

5. Running your ceiling fan in a counterclockwise direction will save energy.

True/False ✂

Quiz Answers

1. **False.** According to the Department of Energy (DOE), space heating and cooling accounted for more than half of all residential energy consumption until recently. Currently, non-weather related energy use for appliances, electronics, lighting and water heating accounts for 52% of total consumption.
2. **True.** Keeping the damper open is like keeping a window wide open during the winter; it allows warm air to go right up the chimney.
3. **True.** The DOE suggests turning the temperature of your water heater to the warm setting (120°F) so you can save energy!
4. **True.** Clogged, dirty filters reduce efficiency of your system and the air quality in your home, potentially costing you more.
5. **False.** You can save up to 10% on your energy bill by running your ceiling fan in a CLOCKWISE direction. This causes the warm air to rise and then recirculate throughout the room without causing a cool breeze.

Save Money By Making DIY Christmas Gifts

Believe it or not, the holiday season is almost here. If you are following a budget, this inexpensive, do-it-yourself (DIY) gift guide might be the answer. Try a few of these ideas.



Put A Lid On It.

Know any chocolate lovers? Fill a few mason jars with chocolate kisses, mints and flavored lip balms. Decorate your jars with burlap or a pretty ribbon. You can design tags on your home computer, print them out and attach a small

ornament with a decorative string wrapped around the lip of each jar. Then seal your gifts with a lid and viola! You have personalized presents filled with special items that the recipient can actually use.

Feel free to change things up a bit depending on the recipient's interests.

For example, if you have a teenager on your gift list, include a bottle of inexpensive nail polish and elastic hair bands. A child? Try crayons and a crayon sharpener or make

Kool-Aid lip gloss using Kool-Aid drink powder and Vaseline. Go to TheCrazyCouponLady.com for more ideas,



Warm Up. Do you have anyone on your list who is chronically cold? Consider purchasing a budget-friendly pair of slippers and fill them with a few small goodies like nail polish, candy or other inexpensive treats such as soft, aloe vera slipper socks or foot warmer gel packs.

Just 'Faux' Someone Special. Look for mirror frames, architectural ornaments or other unique items at thrift stores, garage sales or repurposing centers and gild them with inexpensive faux gold leaf or apply a crackle finish. For tips on how to gild or apply other faux finishes, visit ThisOldHouse.com.

Holiday Wreaths.

Find some evergreen boughs, assorted greenery and wire and you are on your way to creating a beautiful homemade gift.

Go to GoodHousekeeping.com for more ideas. ✂



Gift Baskets. WiseBread.com suggests assembling a gift basket tailored to the recipient's tastes. For example, if your friend likes movies you can create a 'movie night basket' or gift bag with a DVD (you may find some great selections at your local discount store for \$10 or less), microwave popcorn and another treat. If you know someone who loves tea or coffee, how about making a basket with their favorite specialty blends and add an inexpensive coffee mug?

Sugar And Spice. Make a sweet-smelling mint sugar scrub using coconut oil and peppermint extract. For instructions on how to make the scrub see inset below or go to LoveGrowsWild.com. Then package your creation in an air-tight container (such as half-pint wide-mouth mason jar) and decorate with twine or ribbon.

For more homemade body scrub ideas go to Homemade-Gifts-Made-Easy.com.

Homemade Mint Body Scrub

½ cup coconut oil
1 ½ - 2 cups sugar
1 tablespoon peppermint extract
1 drop green food coloring

Instructions:

Microwave coconut oil for 15-25 seconds on the high setting until it is softened.

Add 1 ½ cups sugar to the oil. Next, add the peppermint extract and green food coloring. Mix until all is well combined and the food coloring is evenly distributed. If you think the mix is too wet, add another ½ cup of sugar until you reach a consistency you like.

Inspiring Thoughts

“Love yourself first and everything else falls into line. You really have to love yourself to get anything done in this world.”

– Lucille Ball

Do you have a habit of thinking negatively about yourself? Remember, if you don't like and forgive yourself, then no one else will either. Try some of the suggestions below. Changing your mindset may not be easy at first, but don't give up. After all, you are worth it!

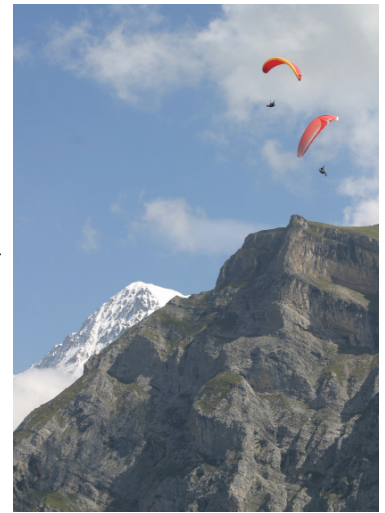
Change Your Perspective. Be aware of how you talk to yourself when something goes wrong, and stop yourself the minute you begin to have self-defeating thoughts. You may be thinking, "Easier said than done." If you need a place to start, try to become more aware of when you begin thinking negatively about yourself. Then say “stop” out loud or in your head. Feel free to acknowledge the thought, but quickly imagine physically getting rid of it in some way. Your negative thoughts may not stop forever, but you will start getting in the habit of not allowing those thoughts to take hold.

Be Your Own Best Buddy.

If you have a hard time feeling good about yourself after you've made mistakes in the past, remember that you did the best you could at the time of the event. Everyone makes mistakes. Forgive yourself, learn from what you did wrong and move on. Instead of putting yourself down when you run into a difficult situation, think about how you would help a friend if they were in the same circumstance.

Make A List. Consider things that you like about yourself and write them down. For example, are you a good photographer or a great listener? If you have trouble finding anything good about yourself, that's okay. Feel free to ask a trusted friend to help you get started. Make the list as long as you wish. Read the list often, especially when you are feeling down. Focusing on your positive qualities will help you overcome your negative self-talk.

Fill Your Life With “Feel Good”. Make it a point to really enjoy something every day. It could be hiking your favorite trail, calling or texting your best friend or making a “Feel Good” playlist of your favorite songs. Try to connect more often with people who accept and care about you. If you have “friends” who put you down or make you feel bad, spend less time with them and more with people who make you feel like the awesome person you are! 🌟



Company Announcements



MyCentury 2.0 Launches

Great News! Century has launched a new version of the MyCentury client portal. We are calling it 2.0. This version offers you new features and more communication resulting in a better client experience.

New features include:

- MySummary page - Representing completed settlements, your savings and recent activity logged on your account by our account specialists. You can also click on a settled account to look at all specific details of that account.
- MyProfile page - An overview of your profile information to check for any updates you may need to provide us.
- MyDocuments page - Updated with easier navigation to all document categories.
- And of course, you can still approve your settlement offers and securely upload documents.



Our continuous portal improvement is to more completely communicate to you the Century team's efforts and how they are paying off for you. Log in today to see what new activity we have added to your Century account!

Communication is the key to our clients successfully completing their debt settlement programs. The Century team is working hard everyday to build our partnership during this process for your success.

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