



# THE novadebt CONNECTION

A GARDEN STATE CONSUMER CREDIT COUNSELING ORGANIZATION

February 2006

## What Our Clients Are Saying...

“Your company has given me better insight of problems associated with credit cards. I have learned to live within my means and without the use of credit cards. I am now working with my daughter, who is just 18, and teaching her how to live without the use of credit cards. She is now working and uses cash or a debit card. I thank you for helping me and would recommend your services to anyone who is struggling to make ends meet.”



NW, New Jersey

Source: *Becky Winters, Education Developer for Novadebt*

## Community Impact

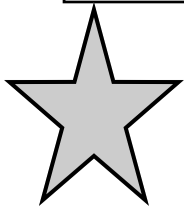
Novadebt's Outreach efforts extend to both the young and old. We have recently begun a relationship with the Howell Township Senior Citizen's Center, which is a multi-purpose facility in the municipal complex of the Township. They offer a multitude of programs and services to senior citizens of Howell Township, age 60 and older. Services include a nutrition program, hobby instructional classes, health screenings, and lectures of interest. On the third Wednesday of each month, anyone who celebrates their birthday during that particular month is recognized and honored with a small token gift. Birthday cake is served in celebration of their special day.

Novadebt's Outreach group has become involved with the "Birthday Wishes" celebration. Every month, two or three Novadebt employees help the center's staff members serve the luncheon meal and cake and then distribute the honorees' gifts. We donate the cake served. It is rewarding and pleasant to be with everyone and they are so appreciative of the time we are able to give.

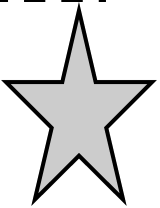
While attending December's celebration, I heard my name being called and immediately recognized the voice. What a surprise to turn around and see someone who I had known from many years back!!! After hugs and updates of what was going on with our families, it was nice to know that we can now keep in touch, at least once a month. We learn so much from those who are older (although in my case, not much older!).

We hope to extend our help to the senior citizens of Howell to include educational workshops on financial topics that are of interest to them. Additionally, we are working on helping those who can benefit from VITA tax assistance.

The remainder of February will find us reading to our clinic patients through the Reach Out and Read program, corresponding with our Adopted Platoon members who continue their service in Iraq, and finalizing our plans for participation in the "Adopt A Highway" program. All in a day's work for our caring compassionate staff!!



## The Client Care Department at Novadebt



Novadebt shines their spotlight on the **Client Care Department** for February.

The Client Care Department offers the highest level of quality customer service by providing problem resolutions in an efficient and timely manner. They will guide you throughout your time on the program by handling your accounts from the time you enroll, until the time you successfully

complete the program. Our Client Care Specialists serve as your liaison to the creditors, ensuring your issues are heard and handled properly.

The department's main function is to assist you with your specific account inquiries. This can include verifying your accounts are receiving proper benefits, establishing acceptable payment plans, and providing you with ongoing financial education and litera-

ture. They can also provide you with access to our Certified Counselors, if you should need additional advice or guidance.

If you have any questions or concerns regarding your accounts, please call us at 1-800-772-4557 or send an email to: [clientservices@gardenstateccc.org](mailto:clientservices@gardenstateccc.org).

Thank you to all of our Client Care Specialists for being a part of Novadebt's team!!!



If you have any comments, questions, or suggestions for future news bulletins, please email [bulletin@novadebt.org](mailto:bulletin@novadebt.org).



# IDENTITY THEFT

Source: American Center for Credit Education—ACCE

Guarding your personal financial information has always been important, but a growing number of identity theft cases make it even more crucial to keep PIN and Social Security numbers, passwords, logins, and other personal information from falling into the hands of sly thieves. Unfortunately, it seems as though it's easier for an identity thief to rip you off than it is for you to set things right in your personal accounts.

According to a survey of 1,097 identity-theft victims, nearly a third say that they have been unable to completely repair their tainted iden-

tities, often more than a year after their personal information was stolen. On average, identity-theft victims spend 81 hours trying to resolve their cases and have more than \$4,000 worth of fraudulent charges made on their accounts. While most consumers are reimbursed, approximately 16% of them end up paying for some or all of the costs of fraudulent purchases because an identity thief got hold of debit card information.

Almost a third of those surveyed blamed their compromised ID's on the Internet, where they believe hackers intercepted their information. Twenty-one percent think that their information was lifted

from their home, car, mailbox, trash, or a wallet or purse. To compound the problem, identity thieves often do not use stolen information right away; rather, they wait as long as six months to do so.

If you believe someone may have gained access to personal financial information, don't wait for fraudulent charges to show up—or for money to disappear from your accounts—before you take action. Contact your bank or credit union, creditors, and the three national credit-reporting agencies immediately.

## Winter Travel Deals

Source: American Center for Credit Education—ACCE

Travel experts agree that off-season vacations are the best bet for the budget-minded. Sans the crowds and high prices of peak times, travelers can save a bundle and have more opportunities to soak up the local culture. You can save even more if you have a schedule that allows you to take advantage of last-minute deals. What follows are a few good resources that can become a starting point for planning your early or mid-winter vacation.

If you go to [www.smarterliving.com](http://www.smarterliving.com), you will find a wealth of travel deals and destinations. Once you get to the site, do a little exploring, or try hitting the "airfare" tab, then click on "Last-Minute Airfares" where you can enter either a departure and/or destination. If you don't necessarily have a specific location in mind, enter a departure city and see what possibilities pop up. You will find some one-way fares between major US cities listed for as little as \$34. You won't book directly from this site, but will be directed to the airline offering a last-minute price.

Travel companies that run charter flights often offer last-minute travel deals to fill up the plane. One such company is SunTrips, [www.suntrips.com](http://www.suntrips.com). SunTrips serves a number of US cities and has destinations to Hawaii, Mexico, Costa Rica, and the Azores. It's possible to book a last-minute vacation to an all-inclusive resort for around \$400 a person. This includes airfare, transfers, hotel, food, taxes, gratuities, and most on-site entertainment.

If you're up for an adventure, visit Northwest Airline's site, [www.nwa.com](http://www.nwa.com). You can search flights or vacation packages to your specifications, or you can visit their Cybersaver link that offers weekend getaways—complete with hotel and airfare for under \$300 a person. Once you get to NWA's website, hit the "Promotions & Products" tab, and then scroll down to "Vacation Package Offers" where you will find information on their Cybersaver Packages.

At [www.travelzoo.com](http://www.travelzoo.com), you will find last-minute deals from at least twenty departure cities, ranging from Detroit to Dallas. The deals are updated daily, so check back often. One quick look at the site turned up a roundtrip ticket from Denver to Cancun for just \$79.

