

Source: *Becky Winters, Education Developer for Novadebt*

Community Impact

The cold weather has not stopped our Outreach group, as the warm feeling of assisting others keeps us involved with many projects. In fact, the month of February focuses on our agency awareness and fundraising for The Jersey Shore University Hospital Child Protection Center *Project Reunion* that is scheduled for the summer. This effort was highlighted in last month's edition of the Novadebt Connection and we want to bring you up to date.

A representative from the Center will meet with Novadebt employees to explain the Center's purpose and activities. She will discuss the *Project Reunion* initiative and how our support will help ensure that it becomes a reality. Novadebt's activities will begin on February 5th and include a number of activities that are as follows: Every Wednesday will be "dress down" day for those employees making a donation to *Project Reunion*; every Monday morning, our Outreach Team will be hosting a bake sale with delicious treats; a pizza luncheon will be held once a month, where slices of pizza may be ordered and purchased from Romeo's Pizza in Freehold. Romeo's has been kind enough to supply pizzas at a discounted rate, so not only is it a Novadebt effort, but it is a community effort!!! As we get closer to the date, our Outreach team members will become involved in volunteering our time on the *Project Reunion* date. Everyone who supports this effort wins...the Center, the volunteers, the community, but most of all—the kids.

To help ease the cold winter, Novadebt employees are also participating in the United Way of Monmouth County *Winter Coat Wishes* by collecting new and gently used winter coats that will be distributed to those in need throughout Monmouth County. This effort will continue through Friday, February 23, 2007. If you are near the Freehold area and would like to help out, feel free to drop by any donations to our office. If not, as with any other outreach effort, check with your local communities to join in their efforts.

The 2006 *Snowflake Wishes* effort was a huge success. 5,092 tags were distributed by the United Way to 160 corporate and community partners throughout Monmouth County. 3,581 tags were returned with 10,151 gifts distributed to over 4,000 Monmouth County children, adults and seniors. The gifts were distributed through 33 different programs at 28 partnering non-profit agencies. Over 71 volunteers, including many from Novadebt, assisted in sorting and distributing these gifts. Our employees saw first hand that our efforts extended well beyond what was accomplished here in our office.



What Our Clients Are Saying...

"I have referred my friends to Novadebt, because they have assisted me in reducing my debt. In another year, I should have all my debt completely paid off, thanks to Novadebt. It is companies like these that make achieving the 'American Dream' a reality. Thanks so much!!!"

AL, Ohio



EMPLOYEE SPOTLIGHT

Novadebt's employee spotlight for February shines on ...



SHELLEY BOYD

Shelley joined Novadebt's Counseling Department in April 2006 and has made significant contributions to our organization in that short time. Her excellent job performance has reached the attention of management, which resulted in a promotion to the next level of Counseling. She is a positive, energetic team player. When given extra projects, she performs them beautifully and without hesitation. She consistently receives accolades from clients who were extremely pleased with her service.

Shelley's favorite part of her job is knowing that she has helped someone, even if they could not enroll in a Debt Management Program. Calls like these usually begin with someone who is embarrassed, in tears, and can barely speak; however, these are usually the calls that end with a smile and much appreciation for the help.

Shelley took part in filming a client testimonial video which will be used for training by Bank of America and shown in their sites around the country. Shelley also performs workshops offsite for Manna House, providing financial education as part of their 9-month transitional program for homeless single mothers. She is also involved in other workshops and participates in our Outreach efforts.

In Shelley's spare time, she enjoys quiet times with her boyfriend, Greg; window shopping at the mall with friends, Marissa, Desiree and Diamond; going to the movies or simply sitting at home and watching a DVD. She also enjoys going to the gym, doing a little art work, and writing poetry.

Thank you, Shelley, for being a part of Novadebt's team!

Valentine's Day Gifts On A Budget

Source: www.abbys-kitchen.com

How many times have you found the perfect Valentine's Day gift, but lost your "heart" when you saw the price? Not everyone has \$50 extra for that beautiful bouquet of roses. Here are some meaningful, but inexpensive ideas for a Valentine's Day gift that is sure to win the heart of your sweetie for the rest of the year.

Hand Written Love Letter: Write each other a hand written love letter letting each other know all the reasons why you love each other. This is one of the gifts that will be cherished for a lifetime.

Valentine's Day, Once A Month, For a Year: Think of twelve nice things you can do for your valentine. Write these twelve ideas on decorated paper or 3X5 cards. Buy

a nice basket or pretty box at a craft store or decorate a box you have around the house. Put all twelve cards in the box or basket and each month starting with February 14th, of course, have your sweetheart pick a card. You will begin to look forward to the 14th of every month and will stretch Valentine's Day out throughout the whole year.

Start Your Day with Love: On the morning of Valentine's Day, wake up before your valentine and make a breakfast with all his/her favorite fixings. If you are making pancakes, make them heart-shaped (practice this before the big day) and add a drop or two of red food coloring in the pancake batter.

Candle Light Dinner At Home: This is similar to the morning idea in the fact that you will be cooking. Make your valentine's favorite dinner and serve it to him/her by candlelight. (Even if this means that you wait to eat until the munchkins have gone to bed. It can be difficult to prepare a large meal after a long day, but you both have to eat, right?)

Valentine's Day gifts do not have to ruin your budget in order for them to be meaningful. These are just a few ways in which you can let that special someone know just how special he/she is to you. Here's to a wonderful Valentine's Day!



Changing Lifestyle To Improve Health

Source: www.welcoa.org

Life is challenging, and you probably want to do something better this year. But how do you begin to change a behavior like diet or exercise, or dealing with children? First, there is no single way to change successfully. If it existed, everyone would be pretty much perfect. However, by following one basic principle, you can increase your chance of success.

What Are You Ready To Change? Major change often begins with minor change. Being modest with your goal can build confidence to change other behaviors. You need to ask, "What am I ready to change now?" For example:

- **Not ready to quit smoking?** Maybe you are ready to cut back on a few cigarettes each day.
- **Not ready to radically change your diet?** Maybe you are ready to eat more fruits and vegetables.
- **Not ready to take on an ambitious new exercise program?** Maybe you are ready to walk briskly for an extra 5 or 10 minutes a day on most days of the week.
- **Not ready to tackle a major stressor in your life?** Maybe you are ready to take deep, resting breaths, several times per day.

It is not always a question of whether you are ready to change, but rather what are you ready to change? Here are some strategies for changing your behavior for the better:

- Determine what you are ready to change.
- Develop a modest plan for starting the change.
- Complete a skill assessment to determine what new things you have to learn to be successful.
- Identify the resources that will improve your skills in the new behavior.
- Identify the barriers in your environment that make it difficult to change and develop strategies to overcome them.
- Recruit support for your change at home, at work, and in the community.
- Tell people you are changing this behavior and would like their support.
- Reduce contact with people who are not going to be supportive of this change.
- Avoid environments that will not be conducive to your new behavior.
- Constantly remind yourself why you started this change, and how it will improve the quality of your life.
- Celebrate your success!

