

What Our Clients Are Saying...

"I am very happy with your service. I am very pleased with Beneficial. I am enjoying watching Beneficial drop every month...and Best Buy is dropping as well. It is nice to get these statements and not hate to open them because I don't have the money to pay them and it is nice to not have to put these bills in a hat and decide which to pay for the month. You guys don't know how much stress has been removed from our lives due to me making the first call to Novadebt. We love you guys and keep up the good work. Thanks so much!"

CB/MB, Ohio



Source: *Becky Winters, Education Developer for Novadebt*

Community Impact

With our 2005 "Baby Bundle Wishes" efforts resulting in a huge success, Novadebt employees are excited about our 2006 drive. Sponsored by the United Way of Monmouth County, "Baby Bundle Wishes" brings together corporate and community partners to collect baby food and new supplies for identified Monmouth County, NJ low-income, new and expectant parents. Over 2,000 items were collected from 35 participating corporations and distributed to 6 United Way of Monmouth County supported agencies during the initial effort. Items such as baby clothes and food, monitors, walkers, toys, blankets, bottles, rattles, diapers, formula and much more were donated. During the entire month of April, our employees will collect new supplies that will be forwarded during the first two weeks of May to expectant mothers and families in need. Since Novadebt already works with a number of the agencies that serve this population, we see first hand the benefit of our efforts and know the need that exists.

Novadebt continually reaches out to the community. Our ongoing work with the "Reach Out and Read" program at the Pediatric Clinic in Jersey Shore University Medical Center and our "Birthday Wishes" celebration at Howell Center truly reflects how our employees love to work with both the young and old. Both groups continue to make us smile and there is certainly never a dull moment in our time spent with their participants!! You can also help. If you live in a community near our main office in Freehold, NJ, or perhaps one of our satellite offices in Woodbridge, NJ; Rockville, NY; Raleigh, NC; Dallas, TX; or San Diego, CA and know of a potential group that we can extend our volunteer help to, email us at education@novadebt.org. If a feasible relationship develops, you have become one of Novadebt's helping hands!!



Employee Spotlight

Donna Potochar ★



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

Donna Potochar

Donna has been an exemplary employee since she joined Novadebt in April 2001. She is always available to help anyone in need, not only our clients, but her fellow peers as well.

Over the last year, Donna has become involved with the training of new counselors in the Counseling Department. She has taken on the responsibility of updating the Counseling Department's manual and keeping the department's training material current. In addition, she is ex-

remely flexible and changes her schedule to fit the needs of the department, when needed.

Due to Donna's knowledge and dedication, she has recently been promoted to the position of "Counseling Coach". In her new role, Donna will train and assist with the development of new counselors and will serve as an expert source for existing counselors. Donna is the type of employee that we at Novadebt strive to find.

Donna's favorite part of her job is helping and teaching people, whether it be consumers or co-workers. She plans to continue to do her job to the best of her ability

and to make a difference in the lives of the people that she currently knows and those that she has yet to know.

In Donna's spare time, she enjoys taking care of her family: her son, Kyle (age 5); her daughter, Amy (age 2); and her husband, Wayne. She enjoys baking and doing crafts, such as painting and crocheting. When she can sneak it, she enjoys a good afternoon nap!

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



Get Audited

Source: American Center for Credit Education—ACCE



During tax season, the term “get audited” is probably among the last you wish to hear. But, there is a type of audit that can be beneficial to you, sometimes saving you hundreds of dollars a year.

A new breed of home inspectors, known as energy auditors, is growing in popularity as homeowners continue to watch their energy costs rise. Energy auditors do more than make guesses about where you can save money; they use sophisticated technology that pinpoints areas of heat loss. By using an infrared digital camera with heat sensing capabilities, energy

auditors can see heat leaks as big, black streaks. With the help of this technology, one homeowner found leaks that were the equivalent of a 3-foot by 1-foot window.

Of course, using an energy auditor is not free—most charge somewhere around \$300 for their services. The advantage of using an energy auditor, however, is that homeowners don’t make costly changes that offer little in the way of savings, say paying for additional insulation when the most serious leaks come through the windows or replacing the furnace when it’s more

beneficial to have the ductwork cleaned.

You’ll have to do your homework, if you plan to hire an energy auditor—ask about previous training and experience and for a list of references. You can also visit www.natresnet.org for help in locating a qualified auditor. You might also inquire with your local energy company about the cost of conducting a heat loss analysis. While you aren’t likely to get the benefits of infrared technology, you will find a qualified employee that can offer you useful advice for little or no cost.

Before the Prom! Developing a Budget

Source: www.parentingteens.about.com

Teenagers look forward to their prom night with great excitement. What they tend to not realize is how much it will end up costing. That is where we step in. Below is a list of tips for budgeting their prom night. Please use them as a way of teaching your teenager the financial responsibility of attending this event.

What you need to develop a prom budget:

- One ‘going to the prom’ teenager
- One pencil
- Two pieces of paper
- A calculator
- A phone book and phone



You do not need to sit down with your teen while they develop the budget, but you should be available. For example, when your son says he needs a tux, hand him the phone and phone book to get quotes from at least two or three different rental stores. Then gently remind him that he needs dress shoes and black socks also.

Repeat this process for everything your teenager says he/she needs. Come back and revise the budget as they continue to get ready for the prom. It doesn’t have to be perfect, but do not miss this opportunity to teach them some financial planning.

One word of warning: Do not start this budget by telling them they have only such-and-such amount to spend. Your teenager cannot control how much things cost. Trying to stay within a certain amount at this stage of the process will cause stress in them and create a rift between the two of you.

If the budget they have come up with is more than you expected to spend, let them know that both of you will need to become creative in order to be able to get everything they want. Start looking for specials and discounts!

Who pays for what?

- Tickets—This can be either party or a shared expense.
- Attire—Both parties pay for their own attire.
- Flowers—Both purchase a corsage for the other.
- After Prom activities—Both parties pay their own way.
- Limousine—A shared expense for the entire group using the limousine.

