

What Our Clients Are Saying...

“Novadebt has saved me from nights of restless sleep. If I had known about this service before, I would have enrolled three years ago and likely averted the loss of hundreds of dollars. I now have a much better understanding of how I got in financial trouble and how to stay out of trouble. Thank you.”

AJ, North Carolina

Community Impact

Source: *Becky Winters, Education Developer for Novadebt*

Summer is here and its warm weather permits us to go out and enjoy activities with our family and friends. We are busy biking, swimming, boating, and traveling on vacations. Novadebt employees and their families are no different than others and will participate in various gatherings during the next couple of months. While we are out with others, we are constantly reminded that the need for blood in our area also increases in summer months. Patients who need blood in an emergency situation will absolutely depend on a readily available supply. No patient should ever be left to wonder if the lifesaving blood they need will be available to them. Cancer treatments, organ transplants and evolving medical procedures would not be possible without a safe and available blood supply.



Since our employees are always looking to help with community needs, our Outreach Group will hold a blood drive to help meet this need. Approximately 65% of the blood supply comes from mobile blood drives sponsored by area businesses, communities, schools, and other organizations.

Novadebt has an ongoing relationship with the Central Jersey Blood Center in Shrewsbury, New Jersey. We hold blood drives during the course of the year and have our next one scheduled for Friday, June 23, 2006. The Central Jersey Blood Center will bring their blood mobile to our Freehold, New Jersey office location between the hours of 2:00p.m. and 7:00p.m. By donating blood and platelets, you show a genuine concern for your neighbors who need blood. Your donations help ensure that the blood supply will be there for all who need it. It could be for someone we know; our neighbor, our friend, a family member, or even for yourself.

So if you live near our Freehold office and would like to make an appointment, contact Gina at 1-800-772-4557 (ext. 213). If not, check with your local Red Cross for a Blood Center near you. We urge all eligible blood donors to help give the gift of life.

The "Call Center" at Novadebt

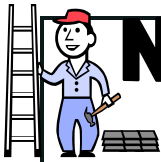
Novadebt shines their spotlight on the "Call Center" for June.

The "Call Center" representatives greet all visitors entering the Freehold, New Jersey office, whether it be for counseling sessions, client payments, meetings, interviews, etc. Guests are greeted professionally and promptly directed to the appropriate department for assistance.

The "Call Center" is also available to process client telephone payments. They can check on a payment status and answer general questions about an account. If a client is in need of further assistance, the "Call Center" representative will direct them to the correct department for additional advice or guidance.

Thank you to all of the "Call Center" representatives for being a part of Novadebt's team!





Novadebt's Growing Commitment...

Source: Christian Sezenias, Education Specialist for Novadebt

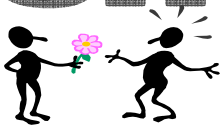
Novadebt's growing commitment to community volunteerism extends well beyond its Freehold, New Jersey headquarters. Homeowners in upstate New York's Broome County are receiving much-needed assistance with home repairs, thanks to *Rebuilding Together* of Broome County. *Rebuilding Together*, a national non-profit organization with local chapters throughout the United States, is dedicated to helping low-income homeowners with completing home repairs at no cost to the

homeowner. All labor is provided by volunteers, and materials are obtained through donations. The Broome County chapter was established close to a decade ago and this year's repair projects are scheduled for June 10, 2006.

I, Christian Sezenias, Novadebt's Education Specialist, serve as Secretary for the *Rebuilding Together* of Broome County Board of Directors and will take part in my second

repair project on June 10th. My past experience working with local non-profit housing organizations and municipal community development offices is an asset to the Board of Directors and I have found the time spent volunteering with *Rebuilding Together* deeply rewarding. If you're interested in learning more about *Rebuilding Together* in your community, you can visit www.rebuildingtogether.org.

Cheap, but Chic



Source: American Center for Credit Education—ACCE

When it comes to gift exchanges, most people tend to think about Christmas—what to buy, when to buy it, how to pay for it. But gift-giving plans shouldn't be limited to the season of good cheer. Spring and summer bring weddings, college and high school graduations, anniversaries, showers for brides to be and babies, and of course, birthdays. The list of gifts can be overwhelming and expensive.

However, the key to giving cherished gifts isn't necessarily spending more money; in fact, a gift that doesn't reflect the recipient's taste and interests is wasteful, even if it is expensive. On the other hand, a carefully chosen gift can feel priceless.

Robyn Spizman, author of *Make it Memorable*, offers useful ideas for those seeking chic, but cheap gifts. She notes that one way to make even the most inexpensive gifts stand out from the crowd is to use clever packaging and a little bit of wit. For a teacher, Spizman suggests filling a small box with stickers and including a note like "Thanks for sticking with my daughter this year!". And for the coffee-loving friend, a \$10 gift card to a favorite morning coffee shop can seem very intentional (and less cheap) when you add a note like "When it comes to being a friend, you're the perfect '10!'".

For those with a love of the outdoors, wrap a hiking book in an inexpensive map topped with a bungee cord, or stuff a new pair of gardening gloves with a variety of flowers and vegetable seeds for the green thumb in your life. Purchase a sturdy ice bucket for a newly wed couple and fill it with Hershey's Hugs and Kisses and attach a note that says, "Hugs and Kisses for the Bride and Groom!". For a new baby, buy a small package of Pampers diapers and include a gift certificate for a manicure for the new mommy...your note could read something like, "A little something to 'Pamper' you and your new baby!". A good quality pair of scissors (perhaps engraved with the recipient's initials) makes a lasting and practical gift for a new high school and college graduate—attach a note that reads, "You're a cut above the rest. Congratulations on your graduation!".

