



Source: *Becky Winters, Education Developer for Novadebt*

## Community Impact



"I don't know how to thank you for helping me to pay off all my credit cards, all those years you saved my life and my dignity. I guess there are some people who really help out those in need. I did mention to some people to get in touch with you for help. I always pray to God for you wonderful people. Thanks again and God Bless all of you. As long as I live, I will not forget. Thank you."

GG, New Jersey

During the summer months, kids are out and about making the most of every moment while they have their break from school. Television is secondary and there always seems to be something to do outside of the house. There are others, however, who find that they must be in a hospital setting for one reason or another. Perhaps it is an elective surgery, a sudden illness or injury, or they are dealing with a chronic illness. Whatever the reason that brings them to the hospital, they find themselves inside and away from their familiar surroundings. Our Novadebt Outreach group has begun a relationship with the Pediatric Unit at Jersey Shore University Hospital in Neptune, NJ, where we try and make the time a little more pleasant for these children and their families.

Working with the recreational therapist, a Novadebt employee assists whoever needs help, or maybe just a little TLC. We sit with a child so their parent can take a short break to get a cup of coffee or some fresh air. We also help the unit assistants with paperwork or deliveries in other areas of the hospital. The best feeling is accompanying a child as they go home from their stay. We basically do whatever is needed in the Pediatric Day Stay, Intensive Care or regular unit. But the best part is the kids. One smile as you enter a room melts away any concern of the day. The recent experience of one of our volunteers sums up the warmth and fun we are having:

*"First I will say my cheeks are hurting from smiling all morning. The experience I had today was exactly why we began this initiative with Jersey Shore, one year ago. I spent half of my time with this little girl named Alexandria. She goes to the hospital every three weeks for a blood transfusion. I helped her with a book report and we played in the day room. The other half of my time was spent with the Pet Therapy Program. Michelle and I walked around with Kiwi (who is a Great Dane) and her handler to all of the patient's rooms in the Pediatric Unit. The look on the children's faces (and parents) was priceless."*

Volunteerism at our hospitals is vital to help keep costs down and help patients receive the best care while they have to be hospitalized. We look forward to a long relationship with Jersey Shore University Hospital where we can help make the day a little brighter with our "new friends" and make our lives more rewarding in return.

## ★ The Housing Department ★

Novadebt shines their spotlight on the "Housing Department" for July.

The Housing Department is an integral part of Novadebt. The Housing Counselors provide professional, caring and patient counseling to homeowners in need. This department continually focuses on Novadebt's mission "to provide financial education to the public, including free housing and credit counseling services to families and individuals in need". The Housing Department is in partnership with a non-profit organization with the same focus. Through this partnership, our counselors also need to uphold the Credit Counseling Resource Center's (CCRC) Quality Standards, in order to maintain our status in the partnership. Novadebt is one of four non-profit, financial counseling agencies that make up this program.

The Housing Department is responsible for providing counseling in a unique manner, by keeping the focus of the counseling session on foreclosure prevention. Our counselors provide the highest quality counseling to homeowners coast to coast. They also act as an advocate on the homeowner's behalf, by contacting lenders and researching any and all resources that will help with the homeowner's situation.

Throughout the past year, the CCRC relationship has ventured into many new programs and partnerships with additional lenders, government agencies, military and faith based organizations —opening up a whole new venue for our counselors to serve as a resource.

Through commitment and quality, the Housing Department has continually met and exceeded in all areas of counseling. Novadebt's Housing Counselors have been #1 in overall quality counseling through the CCRC's Quality Standards and just last month counseled the most homeowners since the inception of the Housing Program. We would not be able to provide such quality counseling without the dedication of our Housing Counselors.

Thank you to all of our Housing Counselors for being part of Novadebt's team!



# Vacationing Close to Home

Source: American Center for Credit Education—ACCE



With the cost of gasoline hovering somewhere around \$3 a gallon, the classic American car vacation might not be feasible for many families this summer. But, you don't have to let prices at the pump keep you from achieving that "I'm on vacation" feeling. In other words, taking a vacation doesn't necessarily have to mean driving hundreds of miles from home or spending a large sum of money.

If you can redefine your idea of a vacation, you can begin looking for ways to relax close to home and save yourself hundreds of dollars. After all, a new experience can be just as rejuvenating as traveling to a new place. Here are a

few places to start when planning your close-to-home vacation this year.

TravelPost.com is a website devoted to helping would-be vacationers plan their next trip. You can find hotel reviews and read travel magazines to research undiscovered places in your own backyard. Your local visitor's center is a great place to pick up information about area attractions and inexpensive activities. You'll also find coupons to local restaurants and learn about other valuable discounts. Your hometown newspaper can serve as a fine resource for finding free or inexpensive local events, such

as musical festivals, fairs, and sporting events.

Your state's Office of Department of Travel and Tourism will typically offer a wealth of ideas and tips for activities and destinations where you live. You can find free travel guides, calendars of special events, information on museums, theme parks, zoos, and cultural centers, and maps for walking, hiking, and biking trails among many other resources. By traveling off the beaten track, you'll avoid the inflated costs of tourist traps and enjoy a more interesting vacation.

## Jury Duty Scam

Source: American Center for Credit Education—ACCE



You might have heard them be called phishers, scammers, or con artists, but though their names might vary, their intent is the same—to get sensitive financial information and their hands on your money. The latest scam that crafty thieves have contrived is one that uses intimidation and the threat of jail time to bully you into giving them financial information.

The scam works like this: Someone claiming to be a jury coordinator calls you at home to say that a warrant has been issued for your arrest because you failed to appear for jury duty. When you protest that you never received such a summons, the caller then asks for your Social Security number and date of birth, so that he or she can verify the information and cancel the arrest warrant. Some reports indicate that these same scammers even ask for your credit card numbers. Once you give the caller any of this information, you give him or her the opportunity to steal your identity.

In other cases, someone posing as a clerk of the court calls to say that you have been selected for jury duty and that in order to send you a summons, you need to give him or her your Social Security number and birth date. Scammers presume that you will give up key personal information when you believe it's necessary to perform your civic duty.

So far, the scam has surfaced in 11 states. The FBI and the federal court system have posted national alerts on their websites. If you receive a suspicious call, do not give the person any personal information and immediately report it to your local FBI office and state Attorney General.



*"The Novadebt Connection" does not assume responsibility for any advice given. It is up to the reader to determine if advice is safe and suitable for their own situation.*