



## Community Impact

Source: *Becky Winters, Education Developer for Novadebt*

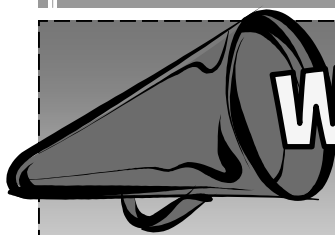
It is hard to believe that we are in July and celebrating once again the independence of our country. We savor the warm days and all of the outdoor activities. As our Outreach group continues our planning for the *Making Strides Against Breast Cancer* walk in October, we thought it would be a great time for a home baked Cookie Sale and Ice Cream Sundae Sale to cool us off and at the same time support what has become an annual focus by our employees.

Outreach members will search their "secret" cookie recipes and bake some homemade goodies to be sold in our Freehold office. We have lots of great bakers and any bake sale is always a huge success!!! Then a few weeks later, we will hold an ice cream sundae sale to beat the summer heat. Selecting the ice cream is only the beginning. You should see some of the combinations of toppings that our employees can prepare!!! Proceeds from both of these efforts will go towards our *Making Strides* effort. You may ask why this American Cancer Society effort is so important to our employees. To answer simply, it is because many of them have had friends or family members who have been directly affected by breast or another form of cancer. Just take a moment and read the following; our efforts **do** make a difference:

*"Although I have made donations to the American Cancer Society in the past, I didn't get involved in Making Strides until I saw my daughters participating and wearing pink ribbons to support my status as a breast cancer survivor. I actually feel that the walk brings together one huge support system and raises awareness. It's energizing just to enter the Making Strides staging area. The words 'faith' and 'fight' have renewed meaning for us, and it helps to know that the American Cancer Society is a resource for me and many others who have to wage battles against cancer until the cure comes."* **Beulah**

*"All of a sudden you become part of a wonderful family full of survivors, friends, and families of survivors, all walking for the same cause... to find a cure for cancer. Every year the group expands and I cannot believe how moving the walk is."* **Peg**

*"Our team has been personally touched by breast cancer. It is also a true reflection of the love and support that help make survivorship successful! I want others to know that they do not need to walk this road alone and they can get through it."* **Cindy**



## What Our Clients Are Saying!

*"Your company provides outstanding service; the courteous and helpful manner of your employees is refreshing."*

**-PG, North Carolina**

*"I wish I had known about your services sooner. Your company has finally given me a good night's sleep. Your staff is fantastic. Thank you so very much."*

**-Anonymous, Ohio**



*"I will be debt free within the next two months. I could never have accomplished this without Novadebt. Over the past three years you have helped me pay off over \$33,000.00 in credit card debt. Due to your program, my credit score is rising and I have laid a foundation that will let ME control my money for the rest of my life. It is a wonderful feeling."*

**Forever Grateful -PM, Pennsylvania**

# Ten Cheap Ways to Stay Cool This Summer

Source: American Center for Credit Education—ACCE

Fighting summer's heat can be a major drain on your budget. According to the U.S. Department of Energy, cooling a home with air conditioning takes a serious amount of energy, only surpassed by the energy it takes to heat your home. Thankfully, there are some simple things that you can do to beat the heat—and save money in the process.

- Open windows at night and use portable or ceiling fans to get cool air circulating. With air movement as little as 1 mph, you'll feel three to four degrees cooler. If you're using a ceiling fan, make sure it's set to blow air downward. Early in the morning, close the windows and draw the shades.
- Install white window coverings to reflect heat away from your house, keeping those on the south and west-facing windows drawn during the day.
- Avoid placing lamps, TVs, or other heat-producing electronics or appliances near your air conditioning thermostat, as they can cause your air conditioner to run longer.
- Plant trees or shrubs to shade your air conditioning unit, being careful not to allow plantings to block the air flow.
- Plant deciduous trees on the south and west sides of your house. Mature shade trees can keep your home three to six degrees cooler and can save you hundreds of dollars a year on cooling (and heating) costs.
- Grow climbing vines on trellises or install awnings to shade windows.
- Use compact fluorescent bulbs, rather than incandescent. A fluorescent bulb produces the same amount of light, but uses a fifth of the energy and heat of an incandescent.
- Run the dishwasher or washing machine only when you have a full load. Air-dry dishes instead of using the drying cycle and consider putting up a clothesline to air-dry clothes as well.
- Unplug home electronics such as TVs, stereos, and DVD players when not in use; using a power strip can make this easier and more practical.
- Check for holes or separated joints in your ductwork and use caulk and weather stripping around doors and windows to keep cool air in.



You can find these and other cost-saving ideas at [www.energysavers.gov](http://www.energysavers.gov).

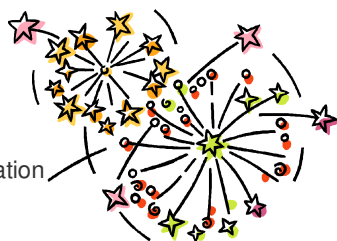
# How to Celebrate the Fourth of July on a Low Budget

Source: [www.ehow.com](http://www.ehow.com)

The Fourth of July can be a fun summer holiday to celebrate. With all of the fireworks, food, and family, it's a great time to get together. You can have a fun Fourth of July without spending a lot of money. Below are some tips that can help you cut costs on foods, decorations, and have fun on this bright and fun holiday.

### Things You'll Need:

- Coupons
- Plenty of friends and family
- A menu
- Family planning and organization
- Picnic basket
- Vivid imagination



Watch for sales on some of your favorite Fourth of July foods at the area grocery stores. Clip coupons where necessary and stock up on everything that you will need before the holiday.

Plan a potluck or family gathering with all of your close friends and family. Assign everybody one dish to bring, and also suggest that everybody bring some of their favorite meat to cook on the grill. This will cut the costs and some of the extra responsibility from your plate. With everybody bringing extra food and planning together, everybody can spend less money for their celebration.

Stay at home in your local town and read the papers to find out about

local events. Watch the fireworks in your hometown instead of heading out of town. Have your children participate in any of the fun games that are available. Pack a picnic and head out to the park after all of the games are over, enjoy a picnic meal, and watch the fireworks under the stars.

Create crafty decorations to put around your house instead of buying decorations at the store. Magazines such as *All You* and *Family Fun* offer great ideas to spruce up your home for the holidays. This is also a great way to get the kids involved and to have fun celebrating the Fourth of July.

Organize a family meeting. Talk with other family members and your children to see what kinds of games they would like to play, and also talk about the food that you would like to serve. Plan a menu and stick to one list. Buy only what is on the list, and be sure to shop all of the sales that are available. Keep it simple, and stay at home so that you don't have to worry about travel plans.

Put up a tent in the backyard, get out the grill, and plenty of sparklers. Plan a Fourth of July camp-out and have a camping party in your own backyard. You won't be stuck in the house, and it will be fun to get outside and watch the fireworks in your sleeping bag.

Plan a budget for the Fourth of July celebration. Write down all of the food, decoration, and games that you will need. Set aside the amount of money that you budget for in an envelope. Only use the money in the envelope that is provided for the Fourth of July celebration and don't spend any more or any less than is in it.



*"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.*