

What Our Clients Are Saying...

“Novadebt has changed our lives. One automatic monthly payment, and 8 months later, my credit is up 100 points! I don’t know what to say! I am so glad I saw the add last August in NY Times! And...I am proud of myself that I had the courage to make the call! All 7 of our creditors have re-aged and lowered their rates...we will have them gone in 3 years! Novadebt is so great to deal with...customer service is courteous...and the Creditor Relations Department has their act in order! Thank you Novadebt, for a new lease on life!”

JL/LL, New York



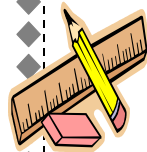
Source: *Becky Winters, Education Developer for Novadebt*
Community Impact

It is hard to believe August is upon us. Students will begin to prepare to get back to school, or in many states actually begin their classes before Labor Day. For the second year in a row, Novadebt employees are working with the United Way of Monmouth County (UWMC) with their *School Time Wishes* program. The *School Time Wishes* program brings together corporations and non-profit agencies to help prepare children in Monmouth County, New Jersey communities for a successful school year. Novadebt is joining other companies and organizations in hosting a drive for our employees to purchase and donate new school supplies.



From July 11th through August 9th, we will be collecting various school supplies for elementary, middle and high school students. These supplies will be dropped off and sorted by volunteers in mid-August. They will then be distributed during the week of August 21st to children of low-income families, for whom this is an expense that cannot be met. Last year, the *School Time Wishes* drive collected over 18,000 school supplies through the cooperation of hundreds of employees from 52 companies located throughout Monmouth County, New Jersey. Children from 28 agencies whose programs are supported by UWMC received the supplies. The donations included notebooks, pens, pencils, calculators, erasers, crayons, glue, lunchboxes, backpacks and much more.

Make a difference! Join us today to help prepare children for a successful school year. Just contact your local United Way or other organization and ask if they host a similar effort.



The BANKRUPTCY DEPARTMENT
at Novadebt

*Novadebt shines their spotlight on the **Bankruptcy Department** for August.*

Novadebt has been approved by the United States Trustees Office to provide counseling and Personal Financial Education courses under the new Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. Under this new act, debtors must undergo credit counseling within six months before they file bankruptcy and are required to complete a financial management instructional course prior to discharge of debt when filing.

The Bankruptcy Department at Novadebt is here to counsel those consumers in need of bankruptcy counseling and/or bankruptcy education. They provide pre-filing credit counseling to consumers in need of fulfilling the requirements under the new act. Our counselors will also help consumers with the completion of a financial management instructional course prior to having their bankruptcy discharged.

Our Bankruptcy Counselors provide professional, caring and compassionate counseling to those who are facing a very difficult time in their lives. Everyone on the team continually strives to help educate the consumer, so they do not make the same mistakes in the future.

Thank you to all of the counselors of the Bankruptcy Department for being a part of Novadebt’s team!

If you have any comments, questions, or suggestions for future news bulletins, please email bulletin@novadebt.org.



FREE 411!

Source: American Center for Credit Education—ACCE

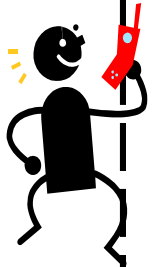
If you make it a habit of using 411 to track down phone numbers for business or personal use, you should know that you can now get free directory assistance from your home, business, or cell phone. You can save yourself the \$1.25 or so that it would typically cost to access a number, if you're willing to spend a bit more time on the phone.

Services such as 800-411-METRO will connect you to an operator who will look up your number free of

charge and who will connect you automatically to a business listing. Not surprisingly, however, there is a small catch. You will need to listen to a short advertisement, ranging anywhere from 10-15 seconds in exchange for the free service. Other services such as 1-800-FREE411 will also look up your number after you listen to a short ad, but if you are connected to a business listing, your call will be limited to ten minutes. Both 800-METRO and FREE411 will

not connect you directly to residential listings, but will give you the number to write down for yourself.

Phone giants, such as AT&T, believe that while customers may like free, they are willing to pay for fast. Operators at AT&T average 18 seconds when providing directory assistance, compared to 60-90 seconds with free services. Still, a small wait can garner big savings.

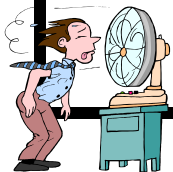


KEEP YOUR COOL

Source: American Center for Credit Education—ACCE

If the sweltering summer sun has you feeling a wee bit withered, there are steps you can take to stay cool without spending a bundle. The Department of Energy's Savers Program offers practical steps for keeping your cool in even the warmest weather.

- Open your 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.
- Change the air filters on your cooling unit monthly during the summer and consider using a programmable thermostat that automatically adjusts the setting at night or when no one is home.
- 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 air conditioning units, being careful not to allow plantings to block the air flow. Using deciduous trees to shade the south and west sides of your house can keep it three to six degrees cooler and can save you between \$100 and \$250 each 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 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. Use caulk and weather stripping around doors and windows to keep cool air in and warm air out.
- If you're replacing the roof of your home or repainting the exterior, use light colors to reduce the amount of heat your house absorbs.



For more ideas on how to reduce your energy bills, visit the Department of Energy's website:
www.energy.gov.

"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.