

Source: *Becky Winters, Education Developer for Novadebt*

# Community Impact

The older we get, the shorter the summers seem to be. When you are a child, summer days are filled with camp, swimming, vacations, playing outside or just watching a movie on TV with your friends. So while the kids are enjoying their time off from school, we here at Novadebt begin to prepare so that Monmouth County children in need will be ready for school to begin after Labor Day. Novadebt employees are beginning our third year of involvement with the United Way of Monmouth County's *SchoolTime Wishes* effort. This program brings together over 100 companies and organizations that are hosting drives for donations of new school supplies and then counting, sorting and distributing those items.



From July 16, 2007 through August 8, 2007, we will be collecting school supplies such as glue sticks, book covers, modeling clay, binders, pencil cases, composition paper, pencils and pens, construction paper, pocket dictionaries, crayons, rulers, erasers, scissors, glue, and writing tablets. Outreach team members will then help count and sort the donated items through August 16. When combining the efforts of all 100 groups, this becomes a huge task. Finally, on August 17, 2007, the school supplies will be distributed throughout Monmouth County, in order for the children to have their supplies ready and waiting for their first day back to school. Last year, the *SchoolTime Wishes* drive collected over 25,000 school supplies through the cooperation of hundreds of employees from 80 companies located in Monmouth County, New Jersey. Children from 13 agencies whose programs are supported by UWMC received the supplies. Recipient agencies of the 2006 *SchoolTime Wishes* Drive included: Aslan Youth Ministries, Family & Children's Services, The Source, Planned Parenthood, LADACIN Network, Catholic Charities, Freehold Area Open Door, Court Appointed Special Advocates of Monmouth County, Manna House, Spring House, and Mercy Center.



Why not join Novadebt employees and make a difference by helping children in your community who are in need? Let them receive a good start for a successful school year. Just contact your local United Way or other organization and ask if they host a similar effort.

## What Our Clients Are Saying..

*"Novadebt has saved my life. My mind is now clear, thanks to you guys. In addition, every person I've spoken with has been nicer than the last."*

*Maria, New York*

*"Since participating with Novadebt, my credit score has soared and the experience has left me a better person for it. Novadebt should be proud of its success and the opportunity it presents for those of us that really want to get out of debt!"*

*Jack, New York*

*"I have been on the program for some time now and if I had known there was an organization such as Novadebt, I would have enrolled sooner. I am very pleased with the help Novadebt has given me to get back on financial track."*

*J.K., New Jersey*

*"I just want to say thank you for all the help you have provided thus far. I'm not at my goal of being debt free yet, but with your team on my side, I know I will make it. Thanks for everything."*

*SC, Indiana*



*"The overall professionalism of your organization exceeds my expectations. The friendly feeling that I wasn't just 'another client', convinced me that this service was right for our needs. Thank you so much for everything."*

*M.J., Florida*

# Heat Safety Tips

Source: [www.redcross.org](http://www.redcross.org)



In the hot weather...

- Dress for the heat. Wear lightweight, light-colored clothing. Light colors will reflect away some of the sun's energy. It is also a good idea to wear hats or to use an umbrella.
- Drink water. Carry water or juice with you and drink continuously even if you do not feel thirsty. Avoid alcohol and caffeine, which dehydrate the body.
- Eat small meals and eat more often. Avoid foods that are high in protein, which increase metabolic heat.
- Avoid using salt tablets unless directed to do so by a physician.
- Slow down. Avoid strenuous activity. If you must do strenuous activity, do it during the coolest part of the day, which is usually in the morning between 4:00am and 7:00am.
- Stay indoors when possible.

## Go Green

Source: *American Center for Credit Education—ACCE*



You don't have to be an environmentalist or a politician to get involved in the movement to "go green". While going green does have the effect of helping to conserve the Earth's resources, there are more immediate rewards for those who embrace it. In fact, going green can save you hundreds of dollars a year, but it does not necessarily have to involve a radical transformation of your home. One simple way to go green is to look for ways you can reduce your energy consumption.

The U.S. Department of Energy estimates that the average household spends approximately \$1,300 a year on utility bills. This means that if you were to cut your consumption by just 10%, you could save \$130 every year. You can cut consumption by employing any or all of the following strategies:

- Turn off the TV or radio when no one is watching or listening.
- Don't run the faucet if no one is actively using the water. In other words, don't let the water run while brushing your teeth.
- Invest in a programmable thermostat so that you are not spending unnecessary dollars heating and cooling to comfort when no one is home.
- Ensure that doors and windows are caulked and sealed properly.
- Unplug appliances that you use only on occasion.
- Buy the most energy efficient appliances you can afford. Go to [www.energystar.gov](http://www.energystar.gov) to find a list of the most energy efficient products available.
- Maintain your heating and cooling systems for maximum efficiency.
- Replace just one incandescent bulb with a compact fluorescent light bulb (CFL) and reduce electricity costs by \$120 over the 10,000-hour lifetime of a CFL. CFLs also help reduce cooling costs: a room with three compact fluorescent bulbs—as opposed to three 100-watt incandescent bulbs—can reduce an air conditioner's energy output by 12 percent.



Being conservation-conscious doesn't mean hunkering down in the dark or having to wear two pairs of wool socks in the coldest months. It does, however, mean that you begin to pay attention to how you consume energy. Once you do this, you should be more prepared to cut your consumption costs.