



Source: *Becky Winters, Education Developer for Novadebt*

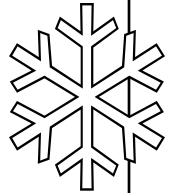
Community Impact



Autumn is officially here and with it brings falling leaves, cooler temperatures and the approaching holidays with family and friends. There are many who feel additional financial strain at this time of year, so the employees here at Novadebt try and reach out to bring a little warmth and sense of compassion by lending that extra helping hand. During November, we are busy with our fifth annual food drive to help "Freehold Area Open Door Food Pantry". Freehold Area Open Door, Inc. is a non-profit 501(c)3 interfaith agency that provides emergency food, emergency funding, mentoring and scholarships to those in need who live in the Freehold area. It is administered by a 16 member volunteer Board of Trustees, 2 part-time salaried employees and over 150 volunteers. Open Door provides the following 5 programs: a Food Pantry Program, a Lunch Program, an Emergency Funding/Advocacy Program, an After School Program and a Scholarship Program. This food bank distributes emergency packaged foods, equivalent to a 3 day supply, to qualified individuals once a month. Last year, 800 individuals from 300 households were served monthly. This equated to 84 tons of food distributed annually that was equivalent to over 120,000 prepared meals. Their clients are the "working poor" (underpaid wage earners) as well as other low income people such as the elderly, people with disabilities, unemployed, local welfare and persons receiving TANF (Temporary Aid to Needy Families). Children are 43% of the client base they serve. Assistance is provided to people in need regardless of race, creed, color and nationality.

Collections of nonperishable goods and frozen turkeys are made on an ongoing basis during the three weeks before Thanksgiving. When our Novadebt employees deliver our donations to the pantry, we gain a true understanding of the good that comes from our teamwork.

November also begins our involvement in the United Way of Monmouth County's *Snowflake Wishes* efforts. Each participating Novadebt employee selects a "special person" who will hopefully have their Christmas holiday made a little brighter by a gift selected by their adoptive "Santa". Stay tuned....we will update you on the results of our efforts in December!!



What Our Clients Are Saying!

"I would like to thank Novadebt for all you have done for me in the past year. I have been treated with respect and not only have you helped me rebuild my finances, but have provided the vehicle in which I can also re-establish my confidence and my ability to see a future again. The first call was the most difficult thing for me to do because I was at the lowest point in my life. I am glad I showed the courage to do so. Thank you."

LR, New Jersey

"I got more out of the information and material I received than I expected. I feel I am now able to make more informed financial decisions. Thank you."

RL, Minnesota

"I was extremely pleased with the courtesy that was extended to me by all the reps. I was recently divorced and my finances are a mess. The reps treated me with respect and were very helpful. I would recommend Novadebt to anyone."

SM, Ohio

"I have to say I would highly recommend Novadebt. When I thought the worst would tackle me, Novadebt was there. I am now not so scared and squeamish and can sleep better at night. I feel as if things are on the up and up. Thank you!!!"

TB, Iowa

"Novadebt not only gave me a piece of mind, but also provided education information to understand money and debts."

RO, New York

Top 5 Simple Ways to Get Serious About Saving

Source: www.frugalliving.about.com



Saving money can be a real challenge when your budget is tight—an unexpected expense here, another there; and oops there's no money left to save. If you're tired of having to put off saving, then this is for you! Here are five ways to get serious about saving—and none of them are painful.

1. **Set Up Auto-Draft:** Keep saving simply by taking yourself out of the equation. Use your bank's auto-draft feature to schedule regular transfers from your checking account to your savings account. Then, sit back, and let the bank handle all of the details for you.
2. **Hang On To Your Change:** Saving change is far from a new idea, but there's a reason for that: it works. Make a habit of emptying all of your change into a jar each night. Then, deposit the money into a savings account whenever the jar is full.
3. **Save Your Rebates:** Do you participate in a lot of rebate offers? If so, consider depositing all of your rebate checks into a savings account. You aren't likely to miss the money, but you are likely to enjoy getting those savings statements in the mail.
4. **Bank Your Raise:** Receive a raise at work? Try not to think of it as an opportunity to super-size your lifestyle, but as an opportunity to super-size your savings. Increase your 401(k) savings by the amount of your raise, or set up an auto-draft to do the same. Then, keep trucking on with your current lifestyle.
5. **Hide Your Money:** Accessible money is money that's likely to get spent. Keep your savings out of reach by depositing it at a different bank than your checking account—the extra hassle will make you think twice about spending it. Certificates of Deposit and savings bonds are also good savings tools for keeping money out of sight.

Online Shopping Safety

Source: *American Center for Credit Education—ACCE*

There's no doubt that the Internet has revolutionized the way we do many things, including how we shop. With a few simple clicks, you can have almost instant access to products half a world away. Online shopping can also save you time, money, and the angst of fighting holiday crowds. Nevertheless, with these benefits come added risks. Cyber crooks have become amazingly adept at gaining access to sensitive financial information, so as you're clicking away this holiday shopping season, follow these tips for online safety:

- When making an online transaction, only do business with secure websites. Search for clues about the security of the site by looking for the lock icon on the browser's status bar or for the website address that begins "https:" (the "s" stands for "secure"). Unfortunately, even these measures don't guarantee that a site is safe. According to the Federal Trade Commission (FTC), fraudulent sites have been known to forge security icons, so this makes it particularly important for you to know whom you are doing business with. Make sure you have an online seller's physical address and phone number. The FTC also recommends that you locate and read a company's privacy policy before entering personal financial data. The policy should state what personal information the website operators are collecting, why, and how they're going to use it. If you can't find a privacy policy, or it isn't clear what the policy states, the FTC suggests that you consider taking your business elsewhere.
- Keep all passwords well protected. Even when you're using your home computer, do not use the "remember my password" option.
- If possible, do not access any of your accounts from a public computer. If you must, clear the computer's "history" and delete its "temporary Internet files" when you're finished.
- Make it a point to change your passwords regularly, and do not use the same password for multiple accounts.
- Always print your transaction receipts and file them with your financial records until you receive confirmation in your bank statement.
- Never send personal financial information—credit card numbers, information relating to your checking account, or your Social Security number—through e-mail. Reputable businesses will never ask you for this information via e-mail.



"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.