



# The ~~NOVA~~debt Connection

A Garden State Consumer Credit Counseling Organization

December 2005

## What Our Clients Are Saying...

"I think that your organization is by far the best one ever. I can only have positive comments for all of your staff. Thanks to your sound advice, I have been able to put our lives in order as far as credit, and with only 9 months left on this program. We feel that it was the only way we were going to get back a normal life. Thank you so much for all you did for us."

LL, New Jersey



## Community Impact

Source: Becky Winters, Education Consultant for Novadebt

As the year 2005 comes to a close, it is a perfect time to reflect on the hard work of Novadebt employees who made a personal effort to reach out into our communities. Perhaps we were able to bring a smile to someone's face, make their burdens a little lighter, or provide companionship for just a few moments. More than anything, we wanted them to know that we cared.

In January, employees volunteered to be trained to prepare Federal and New Jersey State income tax returns, as Novadebt served as a VITA site during the months of February through April. Monetary donations were collected to help in relief efforts for the Tsunami and Hurricane Katrina victims. We made Keiki Cards for sick children and read to patients in the waiting room of the Pediatric Clinic at Jersey Shore University Medical Center through their Reach Out and Read program. The month of May saw us helping our animal friends as we hosted our first Pet Adoption Day at our Freehold office location. Even those of us who already have pets had fun with our "visitors" for the day. It was nice to see some go home to new families.

Novadebt is very involved in the community efforts of the United Way of Monmouth

County Wishes program. We collected new baby clothing and items during April, school supplies and book bags in August, gifts from "Secret Santa" in December and celebrated monthly birthdays at a senior center. We walked in the Making Strides Walk in Point Pleasant in October for breast cancer research and held two blood drives with the Central Jersey Blood Bank with our business neighbors. Novadebt employees adopted a platoon who is currently stationed in Iraq. Some of our employees communicate with individual soldiers.

Our satellite office employees participated as volunteers in community-housing programs, where volunteers and professionals actually rebuild homes for low-income individuals and as team participants for the provision of crisis intervention to victims of violence.

Novadebt employees are actively involved in their community needs. As 2006 begins, we will reach out to new efforts and continue those relationships we have already begun. We are proud of the fact that not only can we help with financial counseling and education services, but we can personally assist those who have other needs as well.



## Employee Spotlight — Christian Sezenias



Novadebt's employee spotlight for December shines on ...

### Christian Sezenias

Christian began employment with Novadebt in October 2004.

Christian has been an AARP Certified Counselor for over 5 years and has been a great asset to our organization from day one. Christian is an effective and efficient employee in all of his tasks. He has consistently been a highly productive counselor without jeopardizing the quality of the sessions he provides. He always

listens to his client's needs, addresses their concerns, and presents helpful information to them in a way that is easy to understand while giving them all the tools necessary to make an educated decision.

Christian is an active member of the local board of directors of *Rebuilding Together*, an organization that works to preserve and revitalize houses and communities, assuring that low-income homeowners live in warmth, safety, and independence. He is a proud representative of Novadebt's outreach efforts within the community.

In Christian's new capacity as an Education Consultant, he has readily taken on a number of new projects with fantastic results.

He has built the platform to launch a new program called "Financial Support Across America", a 9-month program designed to increase client's understanding of key personal financial management concepts and provide them with the tools necessary to help get their finances back on track. Christian looks forward to working with FSAA clients and hopes to make a lasting, positive impact on their lives.

In Christian's spare time, he is a professional musician (guitarist), enjoys speed skating (ice), maintains a 150-year old farmhouse, and most of all, enjoys spending time with his wife and 2 sons.

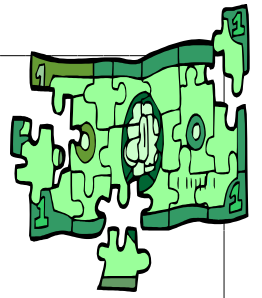


If you have any comments, questions, or suggestions for future news bulletins, please email [bulletin@novadebt.com](mailto:bulletin@novadebt.com).



# Financial Support Across America

Source: Christian Sezenias, Education Consultant for Novadebt



Novadebt is pleased to offer “Financial Support Across America”, a new program designed to greatly enhance the benefits of the Debt Management Plan. The “Financial Support Across America” program is an in-depth, 9-month program that combines interactive counseling with a certified Novadebt counselor and a home-study component. Debt Management Plan clients already experience the benefits of reduced monthly debt payments and the knowledge that there is a light at the end of the tunnel. The “Financial Support Across America” program helps them take these benefits to another level of personal financial management.

Reducing debt is the #1 objective of Novadebt’s clients, but reducing debt is just one key aspect of a complete approach to money management. Developing a workable budget, improving credit, establishing financial goals, and introducing systematic savings are the other vital steps necessary for a sound financial plan. Unfortunately, these skills are not innate. The “Financial Support Across America” program guides the client through a series of counseling sessions that will help the client learn these skills. It is a “hands-on” approach to working with clients over an extended period of time. The program objective is to affect real change in how clients handle their finances. This requires a greater level of commitment on the

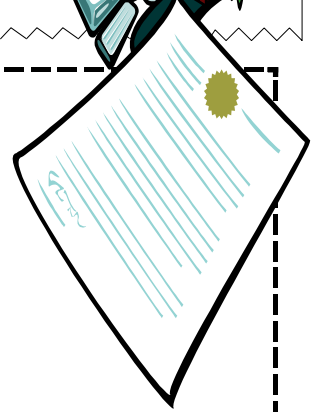
part of the client, but the lasting rewards can be immeasurable. Best of all, there is no enrollment fee or other cost associated with the client’s participation in the “Financial Support Across America” program. This program is made possible through a generous grant from the Chase Card Services Financial Literacy Grant Program.

If you’d like to take advantage of this unique (and free) Novadebt service, please call (866) 231-2447.

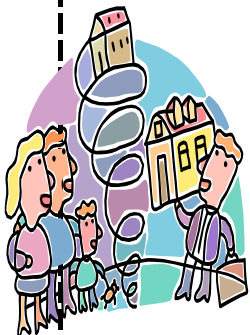


## Make a Copy

Source: American Center for Credit Education—ACCE



Unfortunately no one is exempt from experiencing the type of disaster that can instantly destroy your home and all of your important documents. That’s why it is essential that you take the time to make copies of all your important personal and financial records and that you put those copies in a place away from your home—a safety deposit box or in a household safe in the home of a close relative or friend, for example.



Take the time to make copies of Social Security cards, your driver’s license, tax records, retirement information, credit card and bank records, medical documents, insurance information, birth certificates, marriage licenses, divorce decrees, titles of any property you own, and any other documents important to you and your family. Spending a few minutes making copies now can save you hundreds of hours and a lot of headache if disaster should strike.

*“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.*