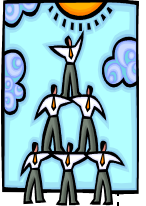


Source: *Becky Winters, Education Developer for Novadebt*

# Community Impact

It is hard to believe that 2006 is coming to a close. This has been a busy year for Novadebt employees, as we traveled to neighboring communities helping make burdens a little lighter, providing an ear to listen, or making someone aware that we cared about their needs. As our office staff has grown, so have our outreach efforts. Sixty-five employees participated in our Snowflake Wishes effort with the United Way of Monmouth County and twenty-five employees donated blood during our Blood Drive in November. Even as this year comes to a close, we are in the process of training for our VITA (Volunteer Income Tax Assistance) tax services that will be offered beginning in January 2007. So, as we think of many blessings that will be shared during these holidays, let's take a look at how doing just one thing for someone else now and then, quickly grows into helping many more.



Formula, diapers, clothing and baby items were donated to families in need during *Baby Bundle Wishes*. Children were able to begin their first day of school with needed supplies during *School Time Wishes*. Birthdays were celebrated each and every month, as we shared stories and cake with the Howell Senior Center participants.

Two blood drives in June and November resulted in life saving donations. In October, Novadebt employees raised nearly \$2,500 for breast cancer research through bake sales, raffles and pledged donations for the *Making Strides Walk*. Little patients of the pediatric clinic at Jersey Shore University Medical Center listened intently as we read, through our participation in the "Reach Out and Read" program. By the end of the year, we were helping patients and their families in the Pediatric Unit of the hospital. It is hard for anyone to be in the hospital, especially a child. Our *Adopt a Platoon* troop came home from Iraq, but because there is still a need, Novadebt employees helped prepare holiday packages for our troops who are still there. We also traveled to our local communities providing financial education workshops to abuse shelters, clinics and unemployment offices.

Novadebt employees are proud of the fact that not only do we help with financial counseling and education services, but we also personally assist with other needs as well. Why not make it your New Year's resolution to help just one person in need? It only takes a little of your time to make a big difference in someone else's life.

## What Our Clients Are Saying...



"Novadebt has relieved me of so much stress and sleepless nights. I am ever so grateful to the family of counselors and their genuine concern and understanding. Much Mahalos (thank yous) from Hawaii!!! I have referred my co-worker to Novadebt and she is happy with the service also. Paying for everything up front is possible once I learned to discipline myself...before, it was always charge, charge, charge."

*Anonymous, Hawaii*



# Twelve Tips for Holiday Spending

Source: American Center for Credit Education—ACCE

1. Create a master list of people you plan to buy for and prospective gifts you would like to purchase.
2. Include items on your list such as decorations, holiday cards, postage, extra groceries for holiday meals or treats, special clothes you might purchase, and donations you plan to make.
3. Assign a dollar amount to each gift and all additional items on your list, transferring this information to an index card for easy reference when you shop.
4. Once you have completed your list, add up the total amount you plan to spend.
5. Assess the total. Do you have this amount of money available in cash, or will you have to charge your purchases?
6. If you choose to charge this amount, how long will it take you to repay the balance? What interest rate will you pay?
7. Do you want to go into debt for the holidays, or do you want to scale back your list? Use this time for reflection. What do you remember about the last holiday? What gifts do you remember receiving? Is it worth going into debt for gifts you may not even remember?
8. Many people in your life may want something other than a monetary gift—they want your time. Activities like cooking a meal for your parents, or having coffee with a friend will allow you to enjoy time with people you care about and may be a better alternative for your budget.
9. Shop at off hours when the stores aren't crowded and when you can take your time to comparison shop.
10. If you shop online, shop only with reputable companies and make sure you know their return policy.
11. If you cannot settle on what to give someone on your list, consider a gift certificate. Doing so will allow you to stay within your allotted budget.
12. Keep track of all your receipts, whether they are cash receipts or credit card receipts. Keep your receipts in an envelope marked "Holidays", that way if you make a return or exchange, you will have the receipt on file.



# Bright Ideas for Dark Winter Days

Source: American Center for Credit Education—ACCE

If you're feeling a little blue about shorter (and colder) days, you're not alone. According to Harvard researchers, up to 20% of Americans experience at least some degree of the winter blues. Experts recommend getting plenty of sunlight and exercise and trying new things to deal with the dark days of winter. Here are some budget-friendly ways to do just that.

**Get Moving.** Organize a family (or neighborhood) game of flag football. Rake the yard and jump into the leaves with your children. Check with a local high school or college for permission to walk or run on the indoor track. Join a community volleyball or basketball league.

**Dust off the Board Games.** Adults and children alike can enjoy a game night together. Computer and video games aren't as inclusive as the old fashioned variety. Try games such as Sequence and Scrabble to accommodate two or four players, or break out Trivial Pursuit or Cranium for a large crowd. A set of dominoes or dice can yield a number of options as well.

**Do Some Good.** Challenge yourself or your family to get involved in some type of community service. Pick up trash on the roadways of your neighborhood, volunteer at a soup kitchen, organize a food or coat drive, or visit residents at a retirement home. Chances are that you'll benefit just as much as those you're helping.

**Be Brainy.** Start or join a book club. Go to the bookstore and enjoy browsing through books and magazines while you sip a warm drink. Visit your local library to check out books or films or to participate in a film or discussions series.

**Get Creative.** Learn a new skill such as painting, carving, or knitting. Try your hand at writing a poem, even challenge your children to write one about their favorite summer activity. Write an old fashioned letter to a friend or put all of your summer photographs into albums.

Follow a passion, develop new interests, or revive old traditions to keep the winter blues at bay.

