



The Penny Pincher

March 2004

A Newsletter from Novadebt A GARDEN STATE CONSUMER CREDIT COUNSELING ORGANIZATION

Affiliations Help Novadebt Promote Financial Literacy

Source: Becky Winters

Novadebt is an advocate of financial education for the community at large. We pride ourselves in the growth of our Education services over recent years, as it has become a strong component for both those who are enrolled in our Debt Management Program, and those who seek our counseling in credit, housing, budgeting or other financial issues. This component of our services helps us to attain our goal of helping consumers achieve and maintain financial stability.

Novadebt is currently involved with over 200 social service agencies throughout New Jersey and is additionally involved in major projects with Literacy Volunteers of America, Higher Education Student Assistance Authority, and major secured lenders. One of our affiliations, which has become increasingly important to us, is our membership in the New Jersey Financial Education Coalition. This organization is an affiliate of the national organization, "Jump Start For Financial Literacy". Jump Start seeks to improve the financial literacy of young adults. Their mission states that all young adults need to have the financial literacy necessary to make informed financial decisions. Currently there are 23 states who have established coalitions through the national Jump Start organization, with 22 states where coalitions for personal financial literacy are currently underway. There are 145 partners nationally, of which Novadebt is proudly one. We would like to share with you one of the projects of this coalition, which resulted in the creation of a very informative financial resource for both young and "not so young" adults.

Few states mandate the teaching of personal finance between kindergarten and 12th grade. Therefore, students often enter college or careers without appropriate skills to avoid serious financial errors. When these mandates are lacking, alternative educational approaches become essential. Through grant funding from J.P. Morgan Chase, and collaboration between the New Jersey

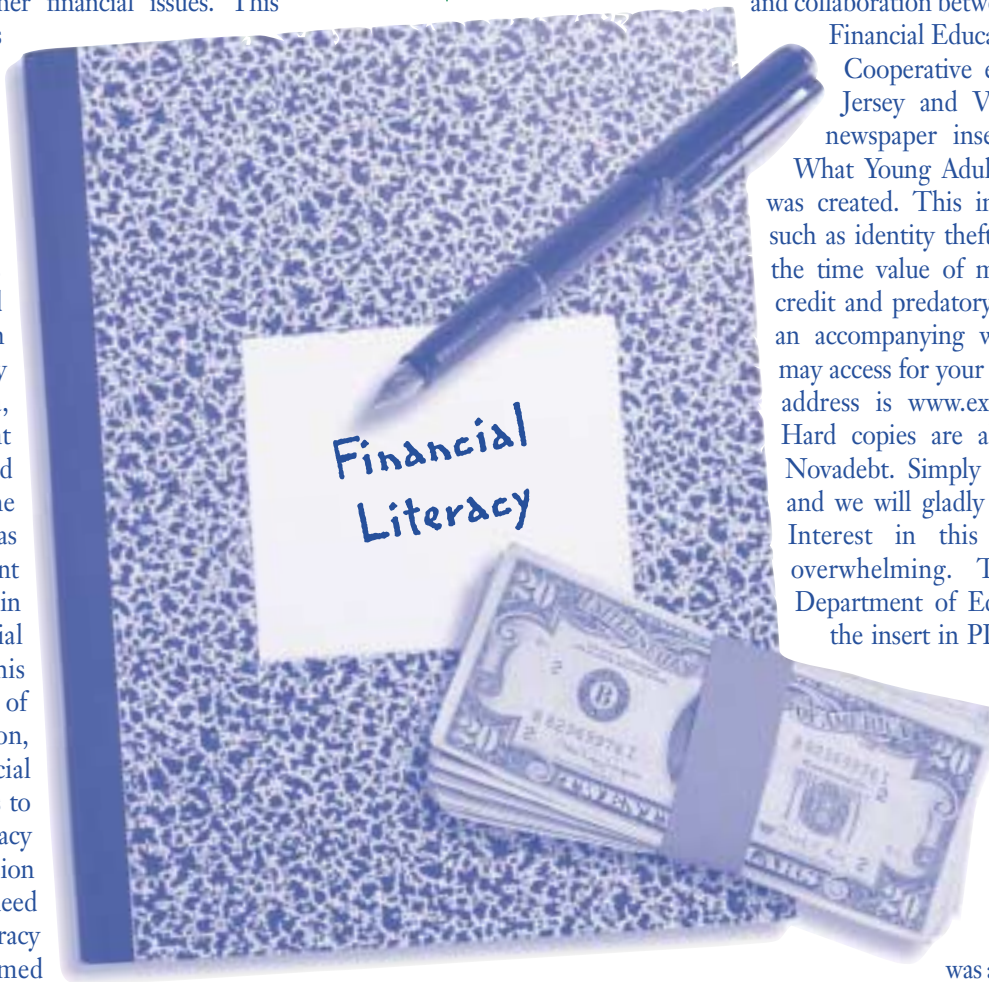
Financial Education Coalition and Cooperative extensions in New Jersey and Virginia, a 16-page newspaper insert titled, Money: What Young Adults Need to Know,

was created. This insert covers topics such as identity theft, purchasing a car, the time value of money, wise use of credit and predatory lending. There is an accompanying website which you may access for your reference. The site address is www.ext.vt.edu/nimoney. Hard copies are also available from Novadebt. Simply contact our office and we will gladly forward it to you. Interest in this piece has been overwhelming. The New Jersey Department of Education requested the insert in PDF format to place on their website.

Over 140,000 copies were distributed to K-12 teachers, financial educators and project supporters.

Novadebt was a financial supporter

of this project, as it was felt it strengthened the financial education mission of our agency in raising public awareness of the need for financial literacy through the huge potential of distributing this information in print and via the web. We will continue to work with various social service and non-profit organizations that will assist us in promoting and delivering financial literacy. ■



Dear Novadebt...

Source: A Novadebt Client

Dear Novadebt,

"I am writing to inform you of the excellent customer service from two very special employees you have in your company.

I called today with a question regarding my account and spoke to a representative named Bonnie. She was patient as I told her my predicament and explained why I am now a week late on my payment. She was very sympathetic and understanding of my needs. She assured me that my account would remain in good standing and suggested an alternative form of payment that I would not ordinarily have considered to ensure my payment was received quickly. I felt that she was also concerned with how I felt about making a late payment and ensured that this alternative method would make it easier on me.

I revealed to her that I had a stressful situation that has directly affected my finances and I asked her about the legitimacy of online offers for personal loans. She answered honestly that she did not have much knowledge about them and asked if I would prefer to speak with a credit advisor. I was very pleased at this suggestion and she placed me on hold to connect me to the appropriate person. While on hold, the phone at my desk rang and I had to answer it so I had to disconnect from the line while Bonnie was transferring me. I decided I would be able to call back and speak with someone when I had a moment at work to do so. What follows is an example of excellent customer service.

I received a phone call on my cellular phone, which I happened to have near me, from a representative named Mary Ann. She identified herself as a credit advisor from Novadebt. She explained that Bonnie connected me to her and thought she hung up on me in the process, which was not the case. I was simply amazed that this all took place only a few minutes after I was forced to hang up due to the call volume in my own office at that time. I was immediately impressed that they took the time to find my telephone number and get me back on the line.

I was very pleased that both representatives were caring enough to realize I had something on my mind that was bothering me in the way of finances and that they wanted to talk me through it. Mary Ann then stayed on the phone with me and listened to me as I explained what my financial situation looked like for this month and next and understood why I was nervous. We talked about the different options I had to alleviate the stress that my financial troubles have caused me lately.

I entered your debt consolidation program in January of 2001. I am proud to say that since that time, this is the first month I have been late on a payment. I have dramatically reduced the amount of debt I had and am almost out of it! When I spoke to Mary Ann, she understood that very same thing and was very encouraging. She advised me to hang in there and keep marching along because I was so close to being out of debt. She acted more as a friend on the phone than a representative. I was pleased that she demonstrated that she was in my corner in this situation.

I called your office because I needed reassurance and advisement and that is exactly what I received. I also got patience, understanding and caring from two very special people whose faces I may never see. During the holidays, it is easy to get caught up in the stress of it and I can imagine that your office, much like other offices, has its share of irate people this time of year. I felt very special and valued, as not only a customer, but as a human being when both of these women helped me.

Being an individual with debt, I know firsthand that there is a loss of pride and accomplishment when enrolling in this kind of program. I felt very ashamed the day I had to call and admit I could not handle the responsibilities I assumed. However, I feel great when I speak with representatives like Bonnie and Mary Ann because they are encouraging every step of the way. This is the way I expect people who work in this field to respond to a customer.

I cannot thank those two women enough for giving me the strength to, as Mary Ann said, hold my head up high and get through this! I am very fortunate to have found your company to help me through a difficult time."

Spring Cleaning – The Frugal Way

Source: www.creativehomemaking.com

Well, spring is, once again, upon us. With it comes sunny days, balmy breezes, blue skies and that dreaded household chore – spring cleaning.

Not only is spring cleaning time consuming, it can also get expensive. Lately, it seems as if there is a different product for cleaning practically every item in your home. If we're to believe the advertisers, our houses will never be clean without this assortment of new, wonderful and expensive products.

Not true, says the frugal homemaker. Your house can be spic and span shiny, with just a few household products you can probably already find in your kitchen. Not only is it a more economical way to clean, it's also better for the environment and your health.

Here are just a few frugal house-cleaning tips to help you get started:

ALL PURPOSE CLEANERS

- Mix 2 teaspoons of borax and 5 cups of hot water. Add 1/2 cup of dishwashing soap and 10-15 drops of your favorite essential oil. Mix well. Great for general clean up.
- Clean with vinegar on its own or diluted with water. Add essential oils to the mix to mask the strong odor of vinegar.
- Sprinkle baking soda on "hard-to-clean" surfaces and dishes. Mist with water and let sit a couple of minutes. Clean as usual.
- To clean your plastic cutting board, sprinkle salt on the board. Cut a lemon in half and squeeze half of the lemon onto the board. Scrub and clean. Use warm water to rinse off the lemon/salt mixture.
- If your cutting board is made of wood, you can clean it this way. Once every month or so (depending on use), sand lightly. Rub a small amount of olive oil into the board. Never immerse in water.
- If you need to unclog a drain, or just want to help keep them clear,

place 1 cup of baking soda down the drain. Pour 1 cup of vinegar down the drain. Let sit for 15 minutes. Pour hot water or boiling water down the drain.

- To make your faucets shine, put a couple of drops of olive oil on a dry rag. Spray faucet with club soda and wipe dry with the rag. It will spot less too!

FLOOR CLEANERS

- Mix 2 cups of vinegar with 4 cups of hot water. Add 3-5 drops of your favorite essential oil and 2 drops of tea tree oil. Tea tree oil acts as a disinfectant.
- Add 2 tablespoons of dishwashing soap to a bucket of hot water. Rinse with a vinegar/water mix.
- Add 1/4 cup of borax to hot water. Add 1 tablespoon of dishwashing soap and 1 cup of vinegar. Fill the rest of the bucket with warm water. Add your favorite essential oil to the mix.

WINDOW CLEANERS

- Spray club soda on the window and wipe dry.
- Mix 1 cup of vinegar with 1 cup of water. Spray the mixture on the window and wipe dry.
- Mix 1 teaspoon of cornstarch with half a pail of warm water. Clean the windows and wipe dry with a lint free cloth.

AIR FRESHENERS

- When weather permits, open your windows.
- Add 3-5 drops of your favorite essential oil to a cup of baking soda. Mix the oil into the soda and place in a decorative box. Another idea is to dip a cotton ball in pure vanilla extract and place in a small dish. This tip works best in small spaces, such as drawers, closets and bathrooms.
- For Kitchen odors: Place a small dish of vinegar near the kitchen odor. The vinegar will get rid of it for you.
- Place your favorite citrus peels in a pot. Cover with water and simmer. It will freshen your kitchen and the rest of the house all at once. ■

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"The Penny Pincher" 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.

Map Out Your Future in Pencil

Source: Sharon Hussain

Some people collect stamps; others collect coins. I collect quotes, not just any quote, mind you. I only collect quotes that speak to my soul, lift my spirits and teach me valuable life lessons. Whenever I come upon such a quote, I save it to savor it. My collection is growing slowly, as I am very discriminating. To make the cut, the quote has to resonate throughout my entire being. It doesn't matter who said it. I believe we are all messengers. Some of the quotes in my collection are quite lengthy, while others are only a few short words. Some were authored by people I have heard of; some by unknowns. Regardless, they are all precious. One of my favorites said, "Always map out your future in pencil." So few words, yet so laden with meaning.

How often in life we make plans that for one reason or another need to be changed. Sometimes the change is for the better and we get to heights we never even dared to imagine. Sometimes, pretty often, we have to make choices that are not very comfortable and we find ourselves dealing with a lot of regret. I've realized through my own experiences and from the thousands of people I have counseled over the years some basic truths.

EVERYONE FACES HARDSHIPS IN THEIR LIVES, NO ONE IS EXEMPT

We run into trouble when we delude ourselves into believing that life is supposed to be trouble-free. We don't need to walk around anticipating doom and gloom, but neither should we be terribly surprised when life throws us a curve or two or three.

GROWTH AND MATURITY ARE THE DIRECT RESULT OF THE PAIN WE ENDURE

We grow from pain. We change when the pain of staying stuck outweighs the fear of the unknown. If there were no pain and we all ran around ecstatic all the time, why would we bother changing or growing? There would be no point. Fate or the powers that be, or the cosmos or destiny, or whatever you believe in is responsible for making sure that into each life a hefty dose of pain falls. Take the opportunity to learn from the pain. Did we cause it ourselves? Was it something that could have been avoided if we had acted differently? Or was it something that was totally outside of our control? Learn to change what you can and accept what cannot be changed. Allow the pain to be a tool.

WE CANNOT CHANGE YESTERDAY

Yesterday has passed, never to return; let it go. We cannot turn back the hands of time or undo that which has been done. Again, allow for learning. Ask yourself what you could have done differently and make sure that if the situation presents itself again, you handle it in a way more consistent with the person you are becoming. Regrets, however, are generally a waste of precious time. Instead, focus on the growth and learning potential that came out of past experiences. At the end of each day, before sleeping, review your day and see where there are opportunities for improvement. Vow to try to take those opportunities in the future. Then, let go of the day and move on.

SOME THINGS WE HAVE CONTROL OVER BUT MOST OF WHAT WE WORRY ABOUT IS BEYOND OUR CONTROL

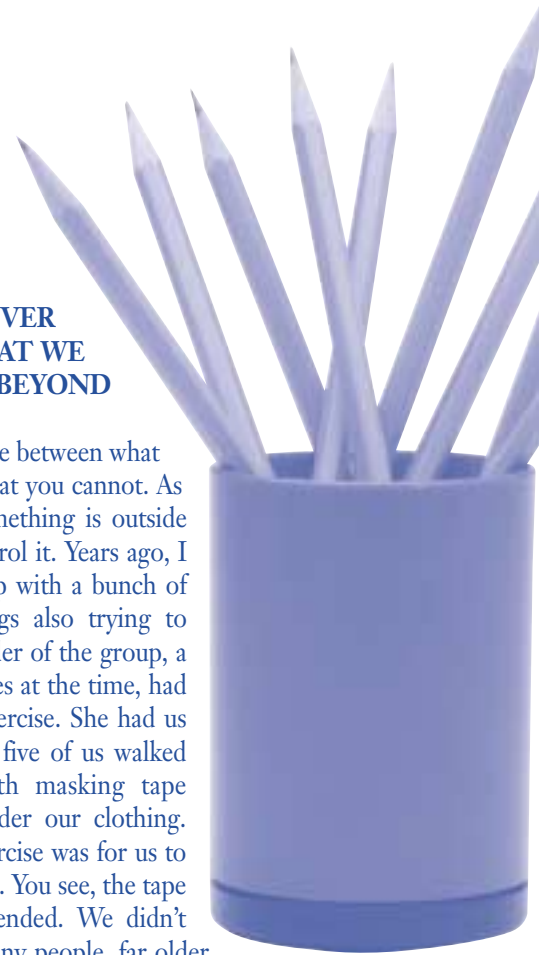
Learn the difference between what you can control and what you cannot. As a rule of thumb, if something is outside ourselves, we can't control it. Years ago, I was in a women's group with a bunch of other twenty-somethings also trying to figure out life. The leader of the group, a wise woman in her fifties at the time, had us do a very strange exercise. She had us tape our middles. The five of us walked around for a day with masking tape around our bellies, under our clothing. The purpose of the exercise was for us to discover our boundaries. You see, the tape showed us where we ended. We didn't know. I suspect that many people, far older than we were at the time still don't know where their boundaries are. Find them. Understand that whatever is outside you is beyond your power to control. You certainly don't have to accept what others do, but you can't expect them to change to suit you, either. Changing ourselves is hard enough, changing others is impossible.

NEGATIVITY ATTRACTS MORE NEGATIVITY

Have you ever met someone who always has a black cloud hanging over them? Nothing ever seems to go right in their lives. They cruise at breakneck speed from one crisis to another, only stopping long enough to tell anyone who will listen (willingly or reluctantly, it really doesn't matter) their last calamity. Do you really think those people have gotten more than their fair share of life's trials and tribulations? More likely than not, they live off of negative energy, radiating it wherever they go and attracting more along the way. Maybe the person I have just described is you. If it is, don't be offended or ashamed, work on changing. Try to develop a more positive attitude.

OUR SELF-TALK PLAYS A TREMENDOUSLY IMPORTANT ROLE IN HOW WE PERCEIVE THE WORLD AND OUR PLACE IN IT

Whether we want to admit it aloud or not, we all talk to ourselves in our heads throughout the day. What we say during those one-sided conversations plays a huge role in our actions and





perceptions. When we journey along with a “half-empty glass” mentality, we don’t progress in our lives. To move forward, we need to replace the half-empty glass with one that is at least half full. When we believe that good things are in store for us and that we deserve grace in our lives, more often than not, we get it. When we have hope, we strive to achieve our goals and dreams. When we are faithless, we make poor choices that just keep us circulating in an endless cycle of woe. Replace the negative voices in your head with positive, loving helpful ones.

USING POSITIVE AFFIRMATIONS

Positive affirmations are tremendously important and should be a regular part of our day, like showering and brushing our teeth. Everyone can use a boost. Unfortunately we do not always get what we need from others, for a variety of reasons. Most folks are very busy with their own lives and don’t have the time or energy to praise others enough. Some of us have trouble believing it when others compliment us anyway. What we need to do is start building ourselves up. At first it may feel strange, as many of us have been taught not to be boastful. Affirming our own worth as human beings is not being boastful, it’s being practical. At first, saying nice things to yourself about yourself may seem strange and a bit uncomfortable. Do it anyway. The more often we do something, the more familiar it will become. Some positive affirmations you may want to try on for size are: I am loved; I am a success; I am strong; I have hope; I inspire others to greatness; I smile every chance I get; I am a positive person; I am a joy to be around; I do the best I can, every day; I strive to be the best me I can be; I am respectful to others; I listen to other people without judging them; I work hard every day; I treat people the way I would like them to treat me (with kindness and respect); I am an honest person; I am a kind person; I am happy for others when they are successful; Great things are in store for me today. Start your day by being thankful for another day of life and another opportunity for joy.

WE ARE ALL UNITED BY OUR COMMON HUMAN EXPERIENCE

We spend so much time focusing on our differences, we forget that we share our humanity. Regardless of nationality, race, religion or creed, we are all human and that truth holds within it much more power than the surface differences. Instead of looking for things that segregate us, let’s begin to find common ground. Open your mind to others. I invite you to believe, as I do, that we are all messengers and the message comes in different shapes, sizes and colors. Be open to it and learn from it.

By mapping your future in pencil, you will be prepared to re-chart your course, if you need to. Be open to what the universe presents you with. Learn from it, grow with it and always keep an open mind. Laugh and cry and love and do everything else that makes a life complete. Neither run from the pain, nor be consumed by it; it has much to teach you. Let joy enfold you, even in the midst of difficult times. That is life. May you have a blessed day and a charmed life. ■

Spending More Than You Make

Source: www.betterbudgeting.com

When you spend more money than you make each month, you are bound to have money problems very quickly. The bad part is that most of us never realize we are spending that much until it’s too late. How many times have you used the credit cards to buy a TV, school clothes and supplies, fixed the car, or any number of things and not realized that you just exceed your monthly income? You may have even realized it, but thought there is always next month.

Credit cards are the biggest culprit, but they aren’t the only way to spend more than you make. Things like payday loans or car title loans also come to mind. Paying \$15 to use \$100 for a week doesn’t seem too bad. However, when you consider that you are paying almost 400% in interest over a year’s time, these loans make interest on credit cards look like a great deal.

Normally, installment loans have a lower interest than either credit cards or payday loans, but they can still cause problems if you aren’t positive that you can make the payments each month. Most consider a house payment and the purchase of a car the only real legitimate reasons for paying interest. Very few people have the means to make these purchases with cash. If you aren’t careful, you can still get yourself into trouble by buying or renting more house than you can afford or having car payments that don’t fit your budget.

If you plan your bills and purchases each month with the goal of not exceeding your income, you can make it on almost any income. ■



Are You an Impulse Buyer?

Source: www.betterbudgeting.com

Impulse buying is simply defined as making an unplanned purchase. This can be an extra pack of cookies when grocery shopping or buying a car on a whim. Most of us are guilty of this at one time or another. Even though the term is simple, it probably accounts for the majority of money problems that families have.

Planning a purchase of any kind is absolutely necessary if you intend to use your money wisely. That extra pack of cookies isn't going to break your budget, but with the price of groceries today, it doesn't take too many items to put a dent in your grocery allowance. However, buying a car without prior planning can get very expensive. Besides the obvious things like finding the best purchase price and interest rate, down payment, money for taxes and licenses, etc., you need time to decide which car is right for your family.

The following tips may help prevent impulse buying:

- If you see something you like, leave the store without it. Go home and look at your budget. Then if you feel you can afford it, go back. In addition, this will give you time to think about whether you really need it.
- Always go to the grocery store or dollar store with a list. Buy just what is on your list. If you see items you would like to have, make a note to put them on your list for your next trip.
- Always consider the entire price of an item before buying. For example: If you buy a car that costs \$20,000, you have to pay about 7% in sales taxes within 30 days of the purchase. That \$1,400 may not be that easy to come up with.
- The above ideas may take all the fun out of spending your money. Planning and budgeting are about as dull as watching grass grow. However, a family that budgets their money and plans purchases will no doubt be able to make more purchases and feel much better about it. ■



Timeless Tips

Source: *Woman's Day Magazine*

Kitchen Capers

- Cut the stem ends off garlic cloves and pop them in the microwave for 5 to 10 seconds: the skins will slip right off.
- Line measuring cups with plastic wrap before filling with shortening. Remove the wrap with the shortening and you won't have to wash the cup.
- Use a clean metal shoehorn to scrape corn kernels off the cob. It's the perfect shape for the job.
- Make cupcakes lunch-bag friendly by slicing them in half and putting the frosting in the middle.
- Keep your freezer fairly full. It will use less energy.
- Tight lids on small bottles? A nutcracker is a great opener.
- To get rid of the smell of garlic, rub hands



- with coffee grounds, then rinse.
- Use a clean pair of scissors to cut pizza, chicken or bacon neatly, to snip fresh herbs directly into the pot and to "dice" tomatoes right in the can.
- You'll get more juice out of oranges and lemons if you roll the fruit firmly on the counter a few times before cutting and squeezing.
- To skim fat off soup quickly, throw in a few ice cubes. Remove the cubes, to which the fat should now be clinging, after a few minutes.
- Prevent sliced apples from browning by sprinkling a bit of lemon juice on the cutting board. Then squeeze a little more on the cut fruit.

Who KNEW?

- Rub glassware with a cloth dipped in toothpaste to remove small scratches.
- If you're caught without a ruler, improvise with a dollar bill: It's about 6" long.
- Un-stick a zipper by rubbing a pencil along it; the graphite lubricates the teeth.
- To speed the flow of ketchup, insert a plastic drinking straw into the bottle, then remove it.
- Rub bathroom mirrors with shaving cream and wipe off with a soft cloth to cut down on post-shower fogging.
- Clean narrow, stained bottles and vases by filling with water and dropping in a tablet of denture cleaner.
- If your no-wax vinyl floor looks dull, make it sparkle by mopping with a bucket of water and a cup of vinegar. ■

10 Easy – Decorating On A Budget – Ideas

Source: www.home-decorating-made-easy.com

Decorating on a budget doesn't mean that your home will be less comfortable or attractive than one with lots of show pieces. It just means that you'll have to "roll up your sleeves" to complete certain tasks and be a bit more creative in your home interior decorating approach.

The list of ideas presented below will help you add comfort and beauty to any space without breaking the bank:

- **Paint Those Walls** – Without a doubt, painting a room gives you the most decorating bang for your money. Warm colors (red, yellow and orange) make a room cheery and energetic. Cool colors (blue, green and violet) convey a cozy more laid back feel.

The first thing you should do is decide which family of paint colors matches your personality and then drive over to your local paint store and grab a handful of paint swatches.

Paints are fairly inexpensive, ranging in price from \$10-\$30 per gallon. This is very reasonable if you're decorating on a budget.

- **Lower The Lights** – One of the biggest mistakes that people make is to only use one type of lighting in a room. And the choice is usually "general" lighting which illuminates the whole room. It's okay to have general lighting available, but only use it when necessary.

Instead, start thinking about lighting specific areas in a room. Use floor or table lamps with low wattage bulbs to provide lighting near seating areas. Keeping the light at a low level creates a cozy and warm environment. Doesn't a room seem more inviting and comfortable when there are two lamps glowing with soft light rather than several bright spotlights shining from your ceiling?

The good news is that there are plenty of inexpensive lighting solutions if you're decorating on a budget. You'll find low priced lamps at goodwill stores, garage sales, consignment shops and discount department stores.

Did you know that you can even make your own lamps? Just visit your local crafts store for the components. Get glass bases and pour in your favorite colored beads, sea shells, etc. You can spice up the lamp shades by hot gluing fabric fringe around the bottom edge.

- **Rearrange The Furniture** – This decorating on a budget idea won't cost you a dime. However, before you start moving your furniture around, lay out the new design on paper. Try positioning some of the furniture pieces at intriguing angles.

- **Hang Prints Or Mirrors** – Prints and other artwork add character to your home. Just viewing a piece that you enjoy can brighten your day. Even better, why not hang pictures of your family and other loved ones? Let visitors know a little about you and your personality.

Mirrors are popular with decorators because they serve two purposes. First they come in many decorative frames to suit any decorating style. Second, they can make a room appear larger. When you hang a mirror, try to position it so that it reflects an attractive view.

- **Decorate With Plants** – The natural beauty of plants will enliven any room. As you know, you can use one plant to grow several and

there are always sales. Check with florists, nurseries and lawn and garden shops. Also, check your local crafts shop for inexpensive and low maintenance silk plants.

- **Add A Stenciled or Wallpaper Border** – This is an easy and inexpensive way to add depth and texture to your walls. Wall stencils are basically plastic templates with the design patterns cut out.

You hold or tape the stencil in place, apply paint to the cut out areas, and a clear sharp design remains when the template is removed. The stencils are durable and can be used over and over. Also, since you're decorating on a budget, you should know that they can be used on other things besides walls. For example, use the stencil to create the same pattern on your lamps or around a fireplace mantel.

- **Add or Change Slipcovers** – Furniture can be very expensive, so when I think of decorating on a budget, slipcovers come to mind. They can be easily removed and replaced, and they are washable.

Try re-energizing your sofa and chairs with slipcovers. If they are beyond your budget, try a king-sized sheet on your sofa. Tuck in the sides and create tie backs out of lace or ribbons.

- **Display Keepsakes In Groups** – Perhaps you have collectibles or keepsakes that are similar in some way, i.e., color, theme or material. If so, don't sprinkle them around the room. Instead, display them in groups of three's or five's in an artful way. This captivates the eye and adds drama to a room.

- **Use Spray Paint** – Do you have an old table that could use refurbishment? Does the metal headboard on your bed lack something? Did you find a ceramic bowl at a garage sale, but now you think it won't work because it's the wrong color?

Reconsider the things you are about to toss aside and ask yourself one question. Could the item be enhanced with spray paint? These paints come in many finishes including antique, hammered metal, textured stone, bronze, copper and more.

Remember: When decorating on a budget, paint is one of your best and most versatile design tools.

- **Try The Unexpected** – This is where you think outside the box. Just about any object can be used for a purpose other than for which it was originally intended.

Keep your eyes open for the unexpected. Perhaps that old steamer trunk you saw at a garage sale would have made a great coffee table. Maybe that incomplete set of three colorful, rustic dinner plates you saw might have added texture and color to your walls if they were displayed together. ■



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NOVADEBT

A GARDEN STATE CONSUMER CREDIT COUNSELING ORGANIZATION

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