

MANAGING YOUR MONEY \$

Getting Your Finances In Shape

(NAPSA)—An important step in managing your money includes creating a game plan for your finances—and analysts say the right financial coach can help. Considering that one out of 10 families in the U.S. spends more than 40 percent of its income on repaying debt, the advice may be worth taking.

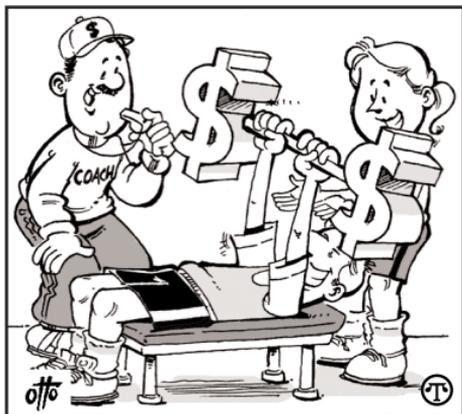
A financial coach works in a way that is similar to a personal trainer. The coach helps identify key ways a person can improve his or her fiscal health and helps put clients on personalized plans meant to improve their financial well being.

For instance, financial fitness coaches at The Freedom Point—the firm generally credited with starting the financial coach phenomenon—develop plans that help clients get out of debt, reach savings goals or simply gain control of their finances. The coaches back their plans with an array of financial products and services and regularly follow up with clients to help them stay on track with their plans.

Among other techniques, the coaches focus on life style changes and budgeting tips that may seem obvious but are often ignored. For instance, cutting energy costs can be an important step toward saving money. The group's coaches offer these tips—called Freedom Pointers—to lower energy bills:

- **Think About Thermostats**—Using a programmable thermostat to automatically lower heat or air conditioning at certain times of day can cut heating and cooling costs between 9 and 25 percent.

- **Shed Light On Savings**—



A financial coach can help people work out ways to improve their finances.

Compact fluorescent bulbs can last about ten times longer than regular bulbs—and they burn less energy. In fact, replacing just one 90 watt incandescent bulb with a fluorescent one can save about \$130 in energy costs over the next ten years.

- **Dry Idea**—Consumers can save up to \$50 a year by hanging clothes to dry on an outdoor clothesline or an indoor clothes rack and by only using the dryer for towels or heavier items.

- **Play It Cool**—During cooler months, try keeping thermostats at a comfortable 69 degrees. Heating bills increase by 3 percent for every degree the thermostat is set above 71.

- **Food And Water**—Water heaters account for 15 percent of a household energy bill and refrigerators account for 12 percent. Consider lowering the temperature on your water heater to about 120 degrees and setting the refrigerator at 38 to 45 degrees.

For more information visit www.thefreedompoint.com.