

# MANAGING YOUR MONEY



## Resources To Help Manage Finances <sup>®</sup>

(NAPSA)—Americans say they are doing a great job of managing their money. According to a recent survey, 84 percent say their finances are in “excellent” or “okay” shape.

The Second Annual Financial Fitness Survey conducted by The Financial Services Roundtable asked Americans how informed and equipped they are to make personal financial decisions. It also examined attitudes and practices about seeking and using financial advice, as well as their attitudes toward the current state of the economy.

Those who answered the survey gave their own banks and credit card companies a 76 percent approval rating when it came to fairly disclosing terms to customers. Additionally, they rank their own personal banks and credit card companies far higher than the federal government when it comes to helping them handle their overall finances (66 percent compared to 39 percent).

Financial advice is used most by those who claim they are in “excellent” or “okay” financial shape, and the most common form of financial advice came from a financial planner. Sixty-eight percent followed a budget in 2007, and 52 percent were satisfied with their progress toward reaching their retirement-savings goals.

“The results from the survey show that consumers are taking personal responsibility for their own finances by using budgets

and seeking outside help,” said Steve Bartlett, President and CEO of The Financial Services Roundtable.

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To help educate homeowners who are having trouble paying their mortgage, the financial services industry has created the HOPE Hotline, (888) 995-HOPE, a partnership between the Financial Services Roundtable’s Housing Policy Council, NeighborWorks<sup>®</sup> America, the Homeownership Preservation Foundation and other partners, which provides homeowners in distress with access to independent, trained counselors.

Additionally, last year the industry launched [www.MyMoneyManagement.net](http://www.MyMoneyManagement.net), a Web site that provides resources and tips on managing finances, balancing bank accounts, recognizing the warning signs of financial trouble, protecting against natural disasters and preparing for the future.

The site received more than 130,000 visitors last year, and is a great tool to use to get ahead and stay ahead.

If you’re in financial distress, certified credit counseling can help. If you’re not sure of your stability, basic guidance from your lender or a financial adviser can also better prepare you for the future.