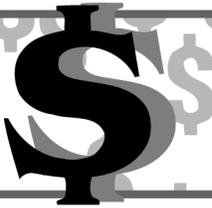


MANAGING YOUR MONEY



Seven Tips For Getting Financially Fit

(NAPS)—The Internet is an increasingly valuable resource for consumers who strive to become “financially fit”—whether they’re looking for tips on investment strategies, saving techniques or money management.

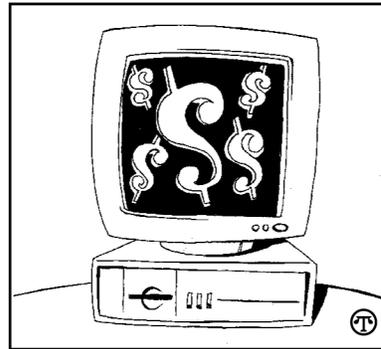
MSN MoneyCentral (www.moneycentral.msn.com) is one Web site that offers a wealth of services to help consumers manage their money and set reasonable financial goals. The site’s tools and services can help users:

1. Manage debt. First, determine how much money is needed each month to pay off debts and other obligations. The Debt Evaluation Calculator helps consumers figure out debt payments each month and whether their ratio of debt to income is acceptable or too high. There’s also a Managing Debt Guide to help consumers understand the psychology of spending, create a budget, reduce expenses, find a low-cost credit card, connect with a debt counselor and work to repair bad credit.

2. Establish savings goals. The Savings Calculator helps consumers create a plan for setting aside money. Consumers simply enter their criteria to determine how much they want to save, how long they want to save and how much they can afford. The Savings Calculator then factors in taxes and rate of return.

3. Create a retirement plan. In order to reach goals for retirement, consumers must first map out a plan. With the Create Your Plan step-by-step guide, MoneyCentral walks consumers through the process of identifying and establishing retirement goals.

4. Research and track investments. To check out new investment opportunities, consumers can use the Investment Finder, which screens an in-depth database of 16,000 stocks and mutual funds, or the Research Wizard, which evaluates a stock’s fundamental data and explains key issues to consider. Consumers



Financial Web sites can help make it easier for consumers to stay on top of their money.

can then track their holdings in the site’s Portfolio Manager.

5. Prepare for next year’s taxes. It’s never too early to begin tax planning. MoneyCentral provides consumers with forms, articles, tips and tables to help them get a handle on their individual tax situation. Consumers can even get answers to their specific tax questions from Jeff Schnepfer, author of the best-selling book, *How to Pay Zero Taxes*.

6. Reassess insurance needs. It is important to reassess life, health, auto and home insurance needs regularly to ensure sufficient coverage at a good price. Through the Insurance Planner tool, consumers can find out in less than 15 minutes if they have the right kind of insurance—and find links to tools and articles, plus get direct access to online quotes.

7. Monitor accounts regularly. The My MoneyCentral tool delivers a personalized Web page where consumers can easily review their financial account balances, including portfolios, checking, savings or credit card accounts. Essentially, this is the “mission control” center for managing personal finances—enabling consumers to see their entire financial picture in one place.

Further information regarding these tools and other tips for getting financially fit is available at www.moneycentral.msn.com.