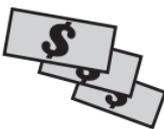




# Managing Your Money On The Internet



## Technology Takes Financial Management To The Next Level

(NAPSA)—Does it seem like ages ago that you checked stock quotes in the newspaper, created a budget with pen and paper, and paid bills with envelopes and stamps? Over the past years, some astonishing changes have taken place in the way Americans handle their financial activities thanks to the advent of technology.

Among the trends that have emerged:

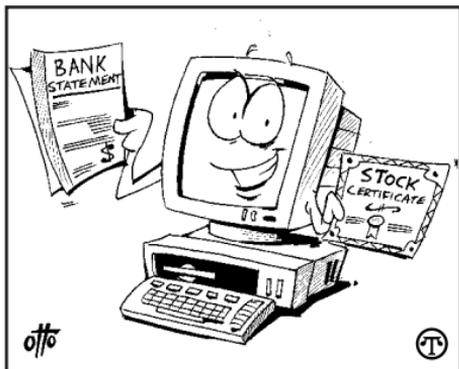
- Between direct deposit, on-line transactions and ATMs, the busy (or the shy) can do just about all their banking without ever seeing a teller or standing in line.

- Financial planning, investing and data collection are increasingly done online or with powerful software tools, saving consumers valuable time, energy and ink in the process.

- With direct access to financial information and up-to-the-minute stock quotes available online or even via cell phone, there's no need to wait to find out how an investment is doing, so consumers can make faster financial decisions and take action with regard to their money at almost any time.

Erik Jorgensen, general manager of Financial Products Group at Microsoft, explains, "The evolution of technology and the proliferation of financial e-business have dramatically changed people's lives for the better. It's made financial information available much more quickly and served as a valuable tool to educate consumers and enhance their lifestyles."

Ten years ago, Microsoft entered the personal finance software market with the launch of



Money 1.0, and for the past decade the company has focused on building sophisticated software and Internet tools to make every financial activity—from investing to paying bills to planning for retirement—easier than ever. Recently, Microsoft launched the Money 2002 personal finance management software and the CNBC and MSN Money Web service. Products like these couple technology with financial management to make it easy for consumers to take control of their finances.

Technologies used in products like those offered by Microsoft enable consumers to make smart financial decisions without investing a lot of time. For example, Web sites like CNBC and MSN Money greatly simplify the process of setting up and sticking to a realistic budget. And, Money 2002 software provides consumers with a "personal assistant" that helps them understand how purchases or investments affect their overall financial picture.

To learn more about the services available to help review, understand and improve finances, visit <http://money.msn.com> and <http://microsoft.com/money>.