

News Release

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Be Wise About Your Money

Tampa, Florida (February, 2010). According to Julio C. Muniz., a Certified Financial Planner (CFP), a Chartered Life Underwriter (CLU), and author of this article, for the vast majority of people, when it comes to managing money, many of us can use a few lessons. When you're a busy spouse, partner or parent, spending time in a classroom or seminar to learn about finances just isn't realistic. So do your learning in bite-sized portions, from your own computer.

MoneyWi\$e [www.money-wise.org], launched in 2008, is a series of free online financial education eLearning modules for consumers. The courses offer case studies, interactive tips and exercises along with a variety of resources based on the MoneyWi\$e financial education materials. They are available in English and Spanish.

MoneyWi\$e modules include:

- ◆ **Managing your money – How to set financial goals, create a budget, and handle credit responsibly.**
- ◆ **Building good credit – Tips to build and maintain good credit, including how to calculate credit payments and monitor credit history.**
- ◆ **Rebuilding credit – Tips to rebuild credit, including steps to take, making good credit choices and ordering a credit report.**
- ◆ **Saving to build wealth – Learn about the importance of emergency savings accounts and retirement planning, budgets and setting financial goals.**

Many publications in the MoneyWi\$e online library are also

available in Korean, Chinese, Vietnamese and other languages. MoneyWi\$e is a joint financial education project of Consumer Action and Capital One.

Find additional free online resources, including articles, calculators, newsletters, e-seminars and glossary of financial terms online at www.munizandassociates.com.

Remember that the Employee Assistance Program (EAP) is a benefit available to all employees and dependents of companies contracted with Wood & Associates for providing confidential free professional assistance 24-hours a day, 7 days a week. Remember that you or a dependent may contact your EAP regarding any concern that you might have – you don't have to wait until a problem becomes big to seek help. Above all, keep in mind that concerns develop over time but the way you address them can be changed. If you are experiencing financial concerns, all you need to do is call your EAP and you will be directed to our experienced team of counselors. It is that simple. We will help you cope, find assistance, and guide you down the path to effectively dealing with your financial worries.

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