

News Release

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Financial Tips for 2010

Tampa, Florida (December, 2009).

According to Julio C. Muniz., a Certified Financial Planner (CFP), a Chartered Life Underwriter (CLU), and author of this article, many people resolve every year to save more, spend less and pay off debt. That's a worthy resolution, yet it needs to be followed with a solid plan of action.

To help people looking to improve their financial situation, Money Management International (MMI), the nation's largest nonprofit credit and debt counseling and education agency, created a micro site called FinancialLiteracyMonth.com. It offers a step-by-step plan for improving your financial knowledge. This free resource can help you develop your financial New Year's resolutions and take the right steps toward financial wellness.

Make a commitment – It's time to be honest with yourself about your financial situation. Make a real commitment to improving your financial well-being and take the pledge to move into the black. It helps to share your goals with a friend or family member to remain accountable.

Assess your financial situation – Start your journey with a self-assessment and learn more about where your finances stand today. FinancialLiteracyMonth.com offers a simple ten-question quiz to assess your personal financial situation.

Clear out the clutter – Getting your financial house organized is a great way to begin the New Year and start on the path toward financial wellness. Visit www.IRS.gov to learn more about which documents are needed for tax purposes and which you can get rid of.

Money Management International is a non-profit community service organization that provides confidential financial guidance, counseling and debt management assistance to consumers.

[www.moneymanagement.org]

Find additional free online resources, including articles, calculators, newsletters, e-seminars and more in the Muniz and Associates' Learning Center [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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