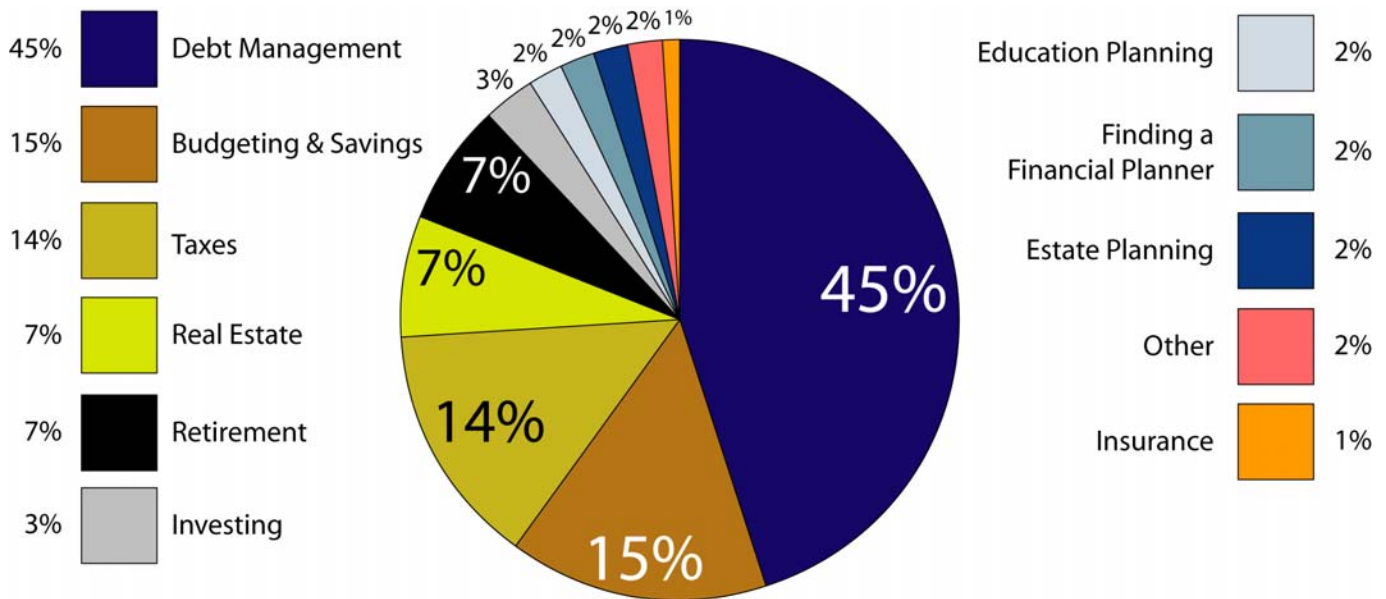


Financial Helpline Topic Breakdown: 2005 Year in Review



Top Questions Asked by Topic

Budgeting & Saving

1. How do I put together a budget?
2. How do I manage my financial affairs after a divorce?
3. I am having trouble making ends meet, what can I do?
4. How do I manage the stress of money problems?
5. Is it better to pay down my debt or increase savings and investment?

Debt Management

1. How do I deal with my creditors?
2. How can I check/improve my credit rating?
3. Am I a candidate for credit counseling?
4. How can I refinance or consolidate my debt?
5. Should I consider bankruptcy/foreclosure?

Education Planning

1. I need help planning for college expenses.
2. What repayment options are available on student loans?

Investing

1. I need someone to help me assess how my investments should be allocated.
2. How do I choose the right investments in my retirement plan(s)?
3. I want to work with someone who can help me get started in investing.
4. I am interested in investing in rental real estate.
5. How much do I need to retire and how much should I be saving?

Real Estate

1. What steps are involved with the purchase of a first home?
2. When is it a good idea to take out a home equity loan?
3. I am interested in investing in rental real estate.
4. What are the tax consequences of selling a home?
5. Are there any programs available to help me purchase a home?

Retirement

1. How much do I need to retire and how much should I be saving?
2. I need someone to help me plan for retirement.
3. What do I do with my previous employer retirement plan?
4. What type of retirement account (company plan, traditional IRA, Roth IRA, etc.) should I contribute to?
5. What are the penalties for taking an early distribution from my retirement plan?

Taxes

1. How do I estimate the tax withholding allowance on my paycheck?
2. How do I find someone who can help me with my taxes?
3. I have specific questions on the deductions I am eligible to take.
4. What options do I have if I can't pay my tax bill or haven't filed my tax return?
5. What Federal & State taxes am I subject to?