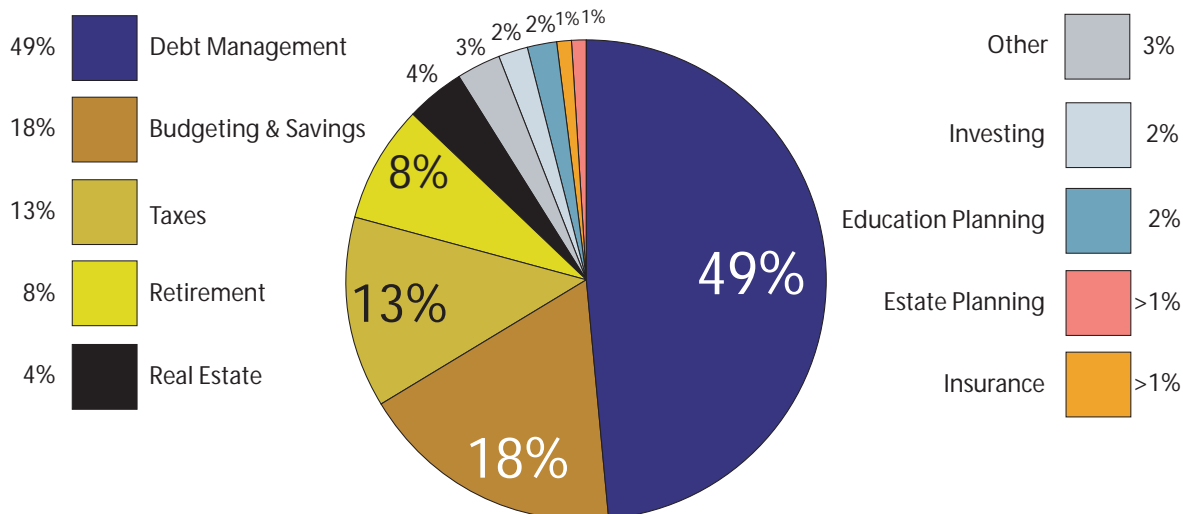


Financial Helpline Topic Breakdown: 2006 Year in Review



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. How do I manage the stress of money problems?
4. What strategies will help me reduce my debts?
5. How do I choose the best credit card for me?

Debt Management

1. How do I deal with my creditors?
2. Am I a candidate for credit counseling?
3. Should I consider bankruptcy/foreclosure?
4. How do I manage the stress of money problems?
5. How can I check/improve my credit rating?

Retirement Planning

1. How do I choose the right investments in my retirement plan(s)?
2. What do I do with my previous employer retirement plan?
3. How much do I need to retire and how much should I be saving?
4. What type of retirement account (company plan, traditional IRA, Roth IRA, etc.) should I contribute to?
5. What are some of the options for funding my retirement?

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)?

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. Are there any programs available to help me purchase a home?
5. What are the pros & cons of using my retirement funds for a down payment on a home?

Taxes

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