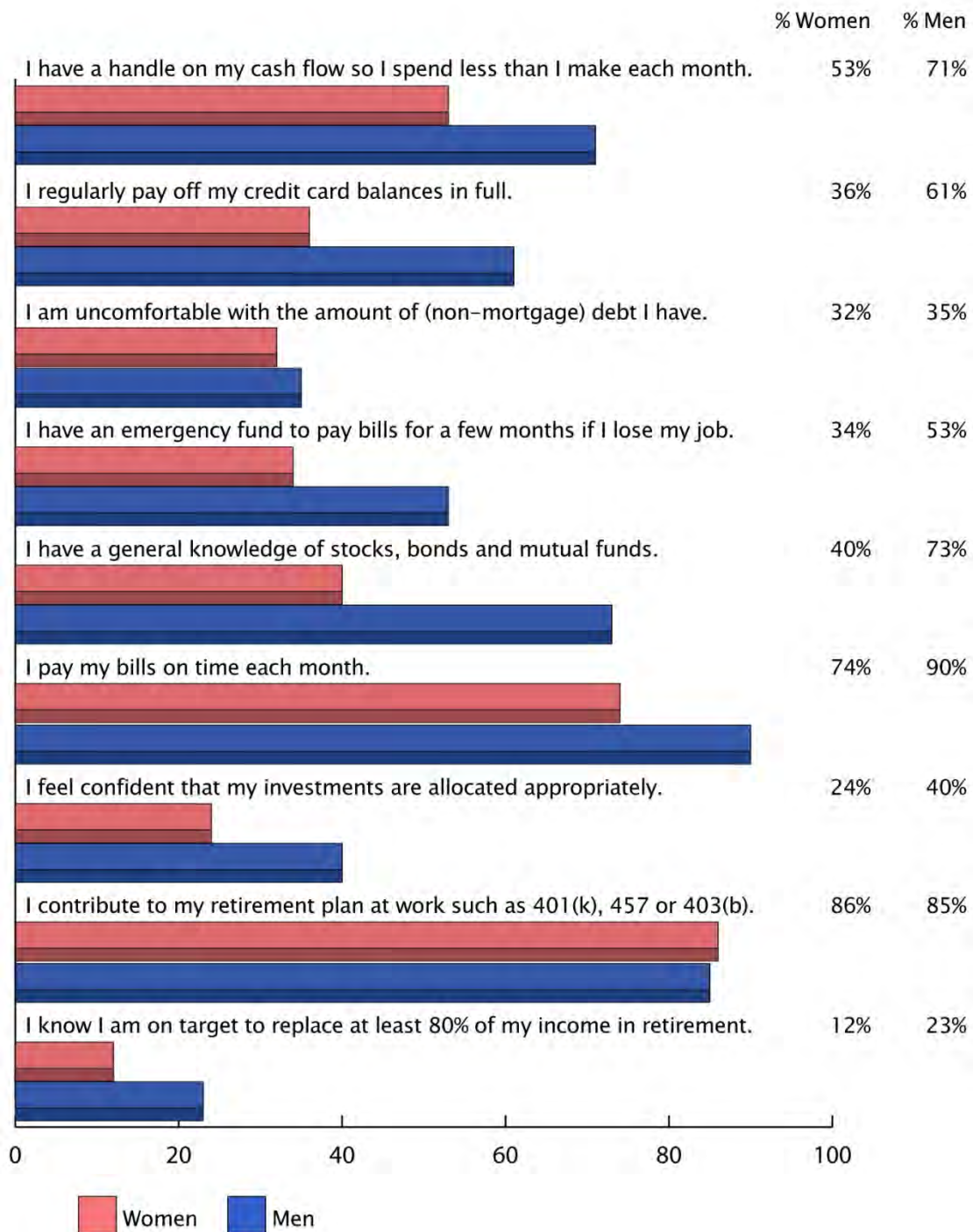


## Responses to Online Financial Planning Questionnaire



Users who assessed their own financial situation: Jan 1, 2009 through April 30, 2009.

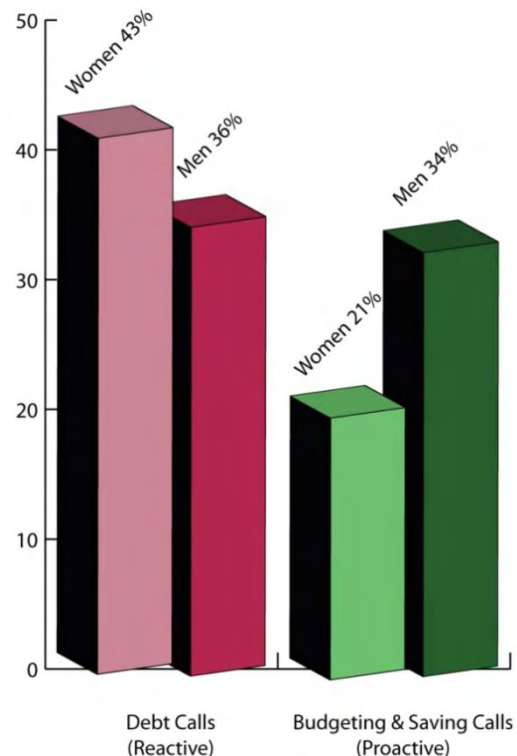
## Breakdown of Calls from Employees Regarding Their Finances

From Jan 1 thru April 30 we have received more than twice as many calls from women as we have from men to the financial helpline.



Women tended to be more reactive than proactive about their finances than men.

- 43% of calls from women were regarding debt, with half of those relating to strategies to reduce debt. (36% of calls from men were regarding debt)
- 29% of the debt related calls from women were regarding serious debt issues such as "how can I avoid foreclosure?", "how can I avoid bankruptcy?", and "what are the pros and cons of taking a loan from my retirement plan?".
- 21% of calls from women to the financial helpline related to budgeting and saving compared to 34% of the calls from men.



## About this Research

All of Financial Finesse's research is primary, based on tracking employees' most pressing financial concerns through their usage of our financial education services.

This research is compiled by tracking calls into Financial Finesse's Financial Helpline service, which is available to over 500,000 employees from more than 300 organizations, and by tracking usage of Financial Finesse's online Financial Learning Center which provides employees with a personalized financial education plan and an analysis of their current financial wellness.

Employers and employees are located across the country in similar proportion to the demographics of the national population.

## About Financial Finesse

Financial Finesse was founded in 1999 with a single mission: To provide people with the information and guidance they need to become financially secure and independent. Today, we are the leading provider of unbiased financial education programs to corporations, municipalities and credit unions. We deliver content on all financial topics, from serious debt issues to advanced estate planning, through a wide variety of formats (in person, online, over the phone, through workshops and webcasts, and through print materials). All education is developed and delivered by on-staff Certified Financial Planners™. We accept less than 2% of applicants who apply to be a Resident Financial Planner with Financial Finesse. For more information on the company, please go to [www.financialfinesse.com](http://www.financialfinesse.com).