

Executive Summary

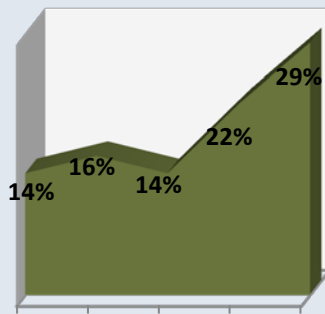
The recovery is tepid from a consumer standpoint, with consumers only marginally better off in Q4 2009 than they were a year ago. Debt calls did decrease from 39% of calls in Q4 2008 to 35% of calls in Q4 2009, a sign that consumers overall are beginning to recover, but other data revealed consumers are not out of the woods yet.

That said, the most surprising aspect of the 2008/2009 recession is consumer resilience. For the first time since we began studying consumer financial trends, calls on budgeting and saving were at parity with debt calls, indicating that consumers are taking control of their finances in unprecedented numbers.

Key Trends

Employees Took More Control of Their Finances.

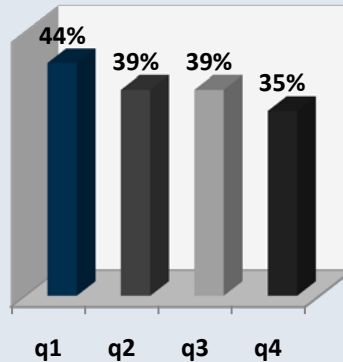
Budgeting and savings calls reached an all time high in 2009.



Percent of calls about budgeting and saving (Previous five years)

Employees are beginning to recover.

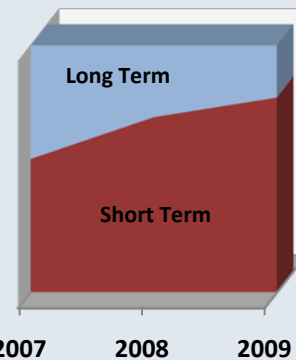
Debt calls decreased in 2009.



Quarter over quarter change in debt related calls (Previous four quarters)

Employees are still focused on short term financial issues.

In 2009, long-term planning was less of a concern than in prior years.



Split between short-term calls vs. long-term calls. (Last three years)

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.

Trend analysis 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. Financial Wellness and Retirement Preparedness data is compiled by tracking employees' usage of Financial Finesse's Online Financial Learning Center which provides employees with a personalized financial education plan and 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 Planner™ professionals. 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.