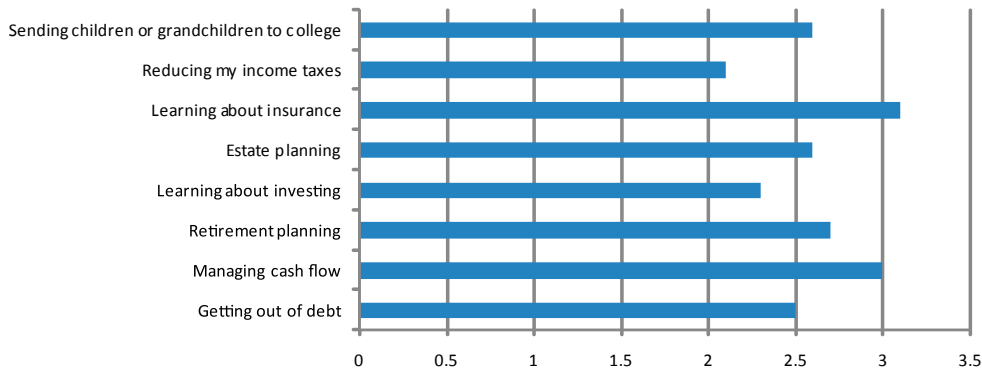


Financial Learning Center Monthly Report November 2008

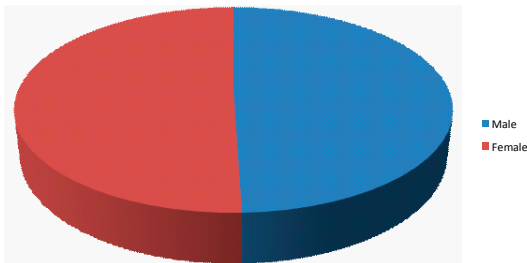
Financial wellness score: C-
Average score by all active users



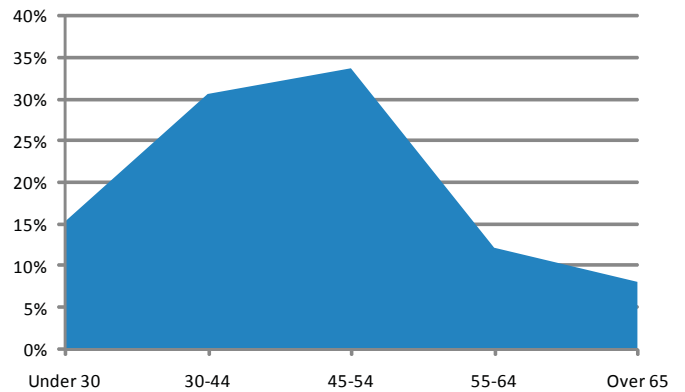
User demographics

New users: 12
Active users: 80
Total number of users: 98

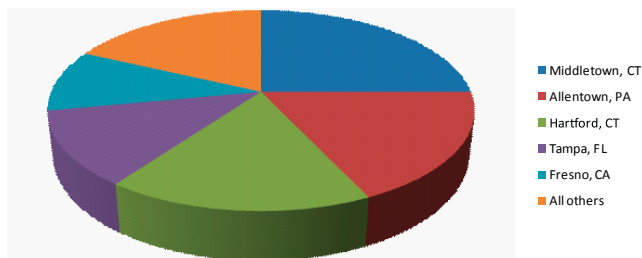
Gender
Female: 51% Male: 49%



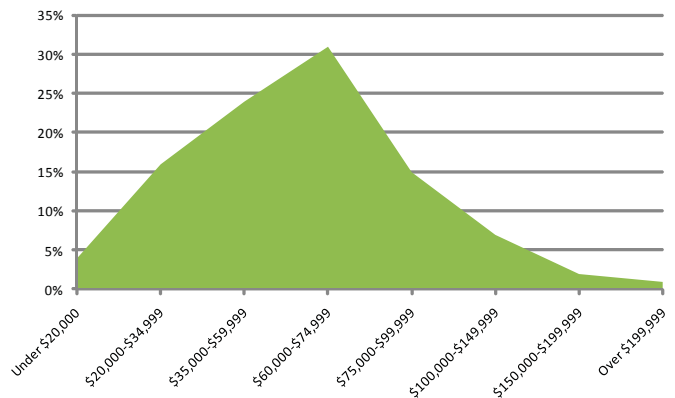
Age distribution



Middletown, CT	25%
Allentown, PA	18%
Hartford, CT	17%
Tampa, FL	12%
Fresno, CA	10%
All others	18%



Income distribution



Age	Wellness Score	Top 3 Priorities		
Under 30	D	Getting out of debt	Managing cash flow	Learning about investing
30-44	C-	Managing cash flow	Getting out of debt	Retirement planning
45-54	C-	Retirement planning	Managing cash flow	Reducing my income taxes
55-64	C	Retirement planning	Estate planning	Reducing my income taxes
Over 65	B-	Estate planning	Learning about insurance	Reducing my income taxes

Income	Wellness Score	Top 3 Priorities		
Under \$20,000	D	Getting out of debt	Managing cash flow	Retirement planning
\$20,000-\$34,999	C-	Getting out of debt	Managing cash flow	Retirement planning
\$35,000-\$59,999	C-	Managing cash flow	Getting out of debt	Retirement planning
\$60,000-\$74,999	C-	Managing cash flow	Getting out of debt	Retirement planning
\$75,000-\$99,999	C	Retirement planning	Managing cash flow	Reducing my income taxes
\$100,000-\$149,999	B-	Retirement planning	Estate planning	Reducing my income taxes
\$150,000-\$199,999	B	Reducing my income taxes	Estate planning	Learning about insurance
Over \$199,999	B	Reducing my income taxes	Estate planning	Learning about insurance

Location	Wellness Score	Top 3 Priorities		
Allentown, PA	C	Getting out of debt	Retirement planning	Managing cash flow
Blue Bell, PA	C-	Managing cash flow	Getting out of debt	Retirement planning
Cranbury, NJ	C-	Getting out of debt	Managing cash flow	Retirement planning
Fresno, CA	C-	Getting out of debt	Managing cash flow	Retirement planning
Hartford, CT	C	Managing cash flow	Getting out of debt	Retirement planning
High Point, NC	C	Managing cash flow	Getting out of debt	Retirement planning
Jacksonville, FL	C	Managing cash flow	Getting out of debt	Retirement planning
Middletown, CT	C	Getting out of debt	Managing cash flow	Retirement planning
New Albany, OH	C-	Getting out of debt	Retirement planning	Managing cash flow
Phoenix, AZ	C-	Managing cash flow	Getting out of debt	Retirement planning
Tampa, FL	C-	Managing cash flow	Getting out of debt	Retirement planning
Winsor, CT	C	Managing cash flow	Getting out of debt	Retirement planning