

JIM GUARINO is the founder and president of the ***American Financial Education Network***, a global alliance dedicated to helping people maximize their opportunities and reach their goals through quality resources, tools and education. Since 1976 Jim has helped tens of thousands of people in the subjects of personal finance, business strategy, safe investing and personal achievement.



He has spoken for hundreds of audiences throughout the United States and has impact over 75,000 businesses helping them accelerate profits and develop new economy strategy. As a seasoned Master Trainer™, Jim is a highly sought after world-class speaker having the ability to captivate, educate and motivate.

He is author of ***Get Real! MONEY: Get the Money You Want in Just 7 Minutes a Day***, and creator of ***The 7 Minute Money System***, America's leading educational program to achieving safety, security and success in 7 weeks—7 minutes a day.

Jim is CEO of ***TheMoneyExpert.com***, the world's first all inclusive educational support resource for achieving financial safety, security and success in the new world economy.



Get Real! MONEY

JIM GUARINO (Gareno)



Money Opportunity Abounds!

Contact: New Discovery Media Corp.
media@TheMoneyExpert.com
615-333-9843

Is there really anything to all those “money” books? **Absolutely yes**, says Jim Guarino respected financial expert. Getting rich is not the primary motivation of people who buys books about money. According to Jim, people want to get *real* money so that they can opt out of the over-worked, fast-paced lifestyle for a one that keeps them closer to home and family.

Jim Guarino lays out a carefully designed game plan in his new book, *Get Real! MONEY: Get The Money You Want in Just 7 Minutes a Day* (New Discovery, January 18, 2005). It is jam packed with proven strategies for achieving time freedom and financial security. Having trained more than 100,000 people on how to get real money he knows there’s an enormous need for straightforward advice.

Get Real! MONEY is for anyone who wants to know how to improve their financial life. Jim Guarino says, “Most people need money explained to them in terms they can understand, and then some help using what they’ve learned.” He is absolutely convinced that financial opportunity abounds in America, and that it has never been better – but it’s reserved for those who go after it. In *Get Real! MONEY*”, Jim provides proven solutions: Learn

- **How to Protect Yourself and Eliminate Risk**
- **How to Invest With Confidence**
- **How to Develop Streams of Income for Life**
- **How to Increase Your Income**
- **How to Retire on Your Terms**
- **The Five Master Money Strategies That Work For Everyone**

People want real solutions – real fast. They want solutions they can implement quickly because they’re strapped for time or behind schedule. They want straightforward and easy-to-understand advice on the best ways to accomplish goals such as; funding retirement, paying for their kids education, eliminating debt, or simply how to generate additional income without taking huge risks.

Americans want to get off the treadmill because they now realize there are other alternatives to get real money – they need a new game plan that will work in our new global economy. A new game plan may include a small business, using smart tax strategies, or buying investment real estate on the side while holding down a regular job or remaining in a traditional business, as explained in *Get Real! MONEY*. Guarino asserts that in order to “get real money,” a person will need to develop the Get Real! Philosophy™, and by learning his Five Proven Money Principles™ outlined in his book.

The same strategies that make people rich can be used by anybody – there are no real secrets except one...The 7 Minute Secret™. Knowledge alone doesn't produce results. We need consistent, focused action seven minutes a day, every day, no days off. By knowing what to and how to do it, and then applying it—even little steps will eventually produce an avalanche of real money.

“Old ideas of how money works just don't work like it used to. Millions of people feel disillusioned because they've been taught that a good education would mean job security,” says Guarino. With more money, people can find the freedom and time to do the things they want to do. “Our generation has different desires, expectations, and needs than did our parents when June and Ward Clever were in style”, says Jim. Traditional education no longer produces the financial safety and security people want. New education is needed for financial success in the new economy, and the real solutions are in *Get Real! MONEY*.

Additional information and a free *7 Minute Money Quiz* can be found at: www.TheMoneyExpert.com.

JIM GUARINO is the founder and president of the *American Financial Education Network*, a worldwide alliance dedicated to helping people maximize their opportunities and reach their goals through quality resources, tools and education. Since 1990 Jim has helped tens of thousands of people in the subjects of personal finance, business strategy, safe investing and personal achievement. He has spoken for hundreds of audiences throughout the United States and helped more than 75,000 businesses improve profits and develop strategy. Jim is a top professional speakers and able to captivate, educate and motivate all at one time.

Jim is the genius behind the brand new *Get Real!* book series and author of *Get Real! MONEY: Get The Money You Want in Just 7 Minutes a Day*, which provides the reader with a clear and refreshing answer to the most common financial question of all—how to get real money in today's new economy. *Get Real! MONEY* is written for the person who is strapped for time and wants straightforward solutions to improving their financial life.

Jim is also founder and CEO of TheMoneyExpert.com, a powerful online community for advancing the cause of individual opportunity in the new economy.

Get Real! MONEY: Get the Money You Want in Just 7 Minutes a Day
by Jim Guarino

New Discovery / ISBN: 0-9746-8299-3

January 2005 / \$19.95 / 224 pages

www.TheMoneyExpert.com

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Get Real! MONEY

Get The Money You Want in Just 7 Minutes a Day

SUGGESTED INTERVIEW QUESTIONS

SPECIAL GUEST: Jim Guarino (Gareeno) / 615-333-9843

	<u>Approximate Time Needed</u>	<u>Covered</u>
1. What is "real" money?	30 sec.	
2. What is the easiest and best way to start putting more money in my pocket?	1 min.	
3. What's the best way to start saving money in taxes?	30 sec.	
4. How does a person get more money starting with no money or bad credit?	1 min.	
5. What can a person do to better plan for retirement, especially if they're way behind schedule?	1 min.	
6. How do I develop financial security as quickly as possible?	1 min.	
7. Where do I invest to get the highest returns safely?	45 sec.	
8. What are some of the unnecessary risks I may be taking?	30 sec.	
9. What is the best way to invest in the stock market?	1 min.	
10. Where do I go and who can help me, and who can I trust?	1 min.	
11. What are the most common money mistakes people make, and what can they do about them?	45 sec.	
12. What are the most important things a person needs to learn about money in order to get more of it?	1 min.	
13. Are there any proven ways to better handle money that have worked for others?	1 min.	





Jim Guarino

January / February Radio Appearances

Money Matters Radio Network

State	City	Station
AK	Anchorage	KUDO-AM
CO	Colorado Springs	KWYD-AM
FL	Sarasota	WTMY-AM
KS	Garden City	KIUL-AM
MA	Concord	WBNW-AM
MA	Plymouth	WPLM AM
MA	Quincy	WJDA AM
MA	Salem	WESX AM
MA	Southbridge	WESO AM
MA	Worcester	WCRN AM
MD	Gaithersburg	WMET AM
NH	New London	WNTK FM
NH	Newport	WNTK AM
NH	Concord	WKXL AM
NH	Dover	WTSN AM
NH	Wolfeboro	WASR AM
NC	Huntsville	WZRH AM
NJ	Princeton	WHWH AM
RI	Newport	WADK AM
VT	Springfield	WNBX AM

Powernomics Syndication

"Get Real Money cut to the bottom line. I'm a bottom-line type talk show host and so are my listeners.

...it was clear, concise; right to the point of information, and gives the listener the opportunity to get additional info based on their particular situation."

-Tom Pope / Powernomics

Tulsa Business Today

"Jim did a great job on the air, and kept the interview lively and informative. I definitely would like Jim on my show again."

-Jeff Brucculeri / KAKC

Shop Talk

"Jim was a very entertaining and informative guest... after doing this interview with Jim, it's made me want to read his book and find out how to Get Real! Money for myself!"

-Clark Douglass / WHIE

Powernomics Syndication

WGFT AM / Youngstown, Warren, Ohio
 WSMZ FM / Columbus, Ohio
 WSMQ AM / Birmingham, Alabama
 WAUG AM / Raleigh/Durham, North Carolina
 WGBN AM / Pittsburgh, Pennsylvania
 WLGO AM / Columbia, South Carolina
 WSMX AM / Winston-Salem, North Carolina
 WKND AM / Windsor, Connecticut
 WHPR FM / Detroit, Michigan

National

WTBO-AM / New York
 WTAM-AM / Cleveland, OH
 KFNN-AM / Phoenix, AZ
 WABJ-AM / Toledo, OH
 KAKC-AM / Tulsa, OK
 WGSO-AM / New Orleans, LA
 WHIE-AM / Atlanta, GA



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- RAVE REVIEWS -

Makes It Easy . . .

"Wow! Jim really made money so easy to understand. Thank you, Jim!"

-Melea, AR / homemaker

"He delivers the information clearly, and concisely. Also, his sense of humor and patience 'make it easy' and pleasant for me to understand."

-Doris, CA / minister

"Made it easy to understand."

-Diane, self-employed

"...easy to understand and informative. I never fell asleep once."

-Lisa, SC / law enforcement

Inspiring and Motivating . . .

"I will succeed in all my expectations from this wealth of information."

-Steve / OR

"I feel enthused and empowered now to 'take the next step' toward my financial freedom and 'redesigning' the way I want to live life. Thank you, Jim!"

-Elizabeth, MI / businesswoman

"...opened my eyes to the reality that I am worthy to dream..."

-Karen, WA / self-employed

"Jim helped me refocus and regain my VISION for my life! This has been a Godsend!"

-Gerardo, TX / evangelist, producer/recording artist

"I have found myself truly inspired...thanks for sincerely touching my life."

-Dave, WA / law enforcement

"It's opened up new areas of possibilities for me personally and professionally."

-Richard / WA

"Truly one of the most interesting and motivational speakers I have had the pleasure of learning from. Jim is such a polished professional-I'm proud to have been in his company..."

-Vickie, FL / radio broadcasting executive

The Best of the Best . . .

"I've been attending seminars for years. What you have done is take some of the most important segments of these seminars and package them into one event. I can't wait to get my three boys to one of your next seminars for this road map of financial freedom of life! Thanks so much."

-Paul, TN / real estate broker

"In my opinion, Jim is one of the best in the field. I am truly blessed to have met this man."

-Mike, TN / electrician

"...the best I've ever attended."

-Rose Marie, WA / entrepreneur

"Jim is the best presenter we have had the good fortune to hear and get to know..."

-Bette, IN / Realtor

"Jim is the best speaker and teacher I have heard."

-William, IN / controller

"Jim's presentation and communication skills are beyond excellence!"

-Eddie, TX / real estate broker

"I've been to many seminars...I put Jim on the top."

-Elizabeth, MO / sales and marketing

"After building a real estate portfolio of over \$8 million in value, I find the most valuable portfolio I own is my personal education. Thanks again, Jim."

-Allen, SC / real estate developer-investor

"Jim is top rated."

-Rick, VA / homebuilder

Life Changing . . .

"I feel Jim is a turning point in my life that is long over due."

-Christine, TX / registered massage therapist

"This was truly a life-changing experience. The most helpful and informative class I have ever attended."

-Lionie, WV / personal banker

"He captivates one's attention based on factual information coupled with dynamic approaches to enrich one's financial picture now and for the future."

-Doris, VA / interior designer

"I know God sent you my way."

-McKenzie, VA / supervisor



- RAVE REVIEWS -

Personable, Down-to-Earth . . .

"I appreciate your kind words of encouragement."

-Jack, CA / seventy-five-year-old general contractor

"I was able to refocus my investing activities."

-Richard, CA / finance manager

"He really eased some of my fears..."

-Jasper/educator

"Extremely friendly and patient!"

-L.B., MI / investor

"Jim's teaching style is very personable and thorough."

-Loretta, ME / sales representative

"I appreciate your honesty and family values."

-Ken, TX / business owner

"I would challenge you to find someone as personable and apt to learn this info from as Jim."

-Fred, SC / businessman

"It was a once-in-a-lifetime, heartfelt experience to this point in my life. You rarely find such an up-front speaker who seems to genuinely share and feel for others."

-Eugene, MO, real estate broker-investor

Tremendous Value . . .

"He knows how to make money and how to teach his students to do the same."

-Gilmer, GA / retired colonel, U.S. Army

"Pulls no punches, tells it like it is ..."

-Alrick, OH / engineer

"...currently my net worth is almost \$2 million. I came to improve my cash position..."

-Michael, CA / investor-entrepreneur

"This seminar was an excellent investment and was a great experience working and learning from Jim."

-Wayne, AR / real estate investor

Superb . . .

"He is well versed on all subject matter he delivers."

-Ronald, AR / correctional lieutenant

"...very clear and exciting."

-Keith, OH / financial planner

"His method of teaching was superb!"

-Julie, SC / college professor

"Right to the point."

-Barrie, SC / real estate investor-entrepreneur

"This is for anyone wanting to be more financially secure not only for themselves but for their family."

-Loretta, AR / real estate investor

"Lots of substance professionally presented..."

-Byron, MI / retired insurance agent

Highly Recommend . . .

"We would highly recommend you to our family, friends, and business associates."

-Dawn, GA / businesswoman

"We have listened to numerous seminars across the country and across the globe; Jim is the best by far..."

-Giancarlo, SC / business owner

"Jim helped give us points that would have taken years of experience to have learned on our own. We would certainly attend another seminar if he is back in our area and would recommend him with high compliments."

-Diana and Edward / VA, sales professionals

"I would recommend Jim to speak for any company..."

-Edward, KS / businessman-professional investor

6. 26% of adults surveyed think they could accumulate \$200,000 in net wealth in their lifetime, and 9% believe they could collect \$1 million, according to the survey of about 1,000 Americans

- Andrea Coombes - Jan.9,2006. Found

<http://www.marketwatch.com/news/story.asp?guid=%7B920FFC4C-8F27-4D0E-AEA6-9A74CB190DE5%7D&siteid=google>

7. Real median earnings of men age 15 and older who worked full-time, year-round declined 2.3 percent between 2003 and 2004, to \$40,798. Women with similar work experience saw their earnings decline by 1.0 percent, to \$31,223.

-National Center for Policy Analysis <http://www.ncpa.org/pub/st/st248/s248c.html>

8. Though the decline in jobs ended in the second half of 2003, even today slack remains in the job market. Employment grew by 1.5% in 2005, compared to a twice-as-fast 3.1% average at the same stage of past recoveries.

- December 15, 2005 Economic Policy Institute -

http://www.epi.org/content.cfm/webfeat_econindicators_wages_20051215

9. According to today's report from the Bureau of Labor Statistics (BLS), the nation's payrolls rose by 108,000 in December, well below economists' expectations of over 200,000 jobs. However, November's revised gains of 305,000—an upward revision of 90,000 jobs—means that the pace of growth over the last two months has been about par for the year. Taking out the impact of the Gulf Coast hurricanes payrolls expanded at an average rate of about 200,000 per month in 2005

- January 11, 2006 – Economic Policy Institute - Found

http://www.epi.org/content.cfm/webfeatures_snapshots_20060111

10. According to a new member survey by the National Association of Realtors, the median income of a real estate broker in 2004 was \$52,800, while sales agents earned a median of \$37,600.

- August 17, 2005 http://www.cerean.com/FileRepozytory/FileRepozytoryShowImage.aspx?item_id=1853

11. Americans spending more than a quarter of their income on medical costs climbed from 11.6 million in 2000 to 14.3 million in 2004. - September 28, 2004 By Ceci Connolly

<http://www.washingtonpost.com/wp-dyn/articles/A55301-2004Sep27.html>

12. According to the Federal Reserve, an astonishing 14 percent of americans income goes to servicing consumer debt. Savings, at around 8 percent of their total income.

- June 22 2005 - Angela Bouwsma

http://blackvoices.aol.com/workmonmain/workmonmain_canv/wmart?id=20050616105209990001

100 FINANCIAL FACTS

13. Seventy-six percent of undergraduates in 2004 began the school year with credit cards, an 8-percent decrease from the 83 percent with cards reported in 2001.

- May 26, 2005 <http://www.nasfaa.org/publications/2005/cnnelliemae052605.html>

14. The average number of credit cards per undergraduate student fell from 4.25 cards in 2001 to 4.09 cards in 2004. Forty-three percent of undergraduate students with credit cards had at least four cards in 2004, compared to 47 percent in 2001.

- May 26, 2005 <http://www.nasfaa.org/publications/2005/cnnelliemae052605.html>

15. Fidelity recommends households be prepared to replace at least 85 percent of their pre-retirement income. That means if a household earns \$100,000 annually, it should be prepared to generate at least \$85,000 a year during retirement.

- CNN/Money, June 7, 2005 http://money.cnn.com/2005/06/07/retirement/fidelity_retirement/

16. Younger adults aged 25 to 40 typically put away \$92 a month for retirement and have saved \$9,000, while adults between the ages of 41 and 54 have saved more than \$30,000. Their monthly contributions are double that of their younger counterparts at \$187, according to the index.

- CNN/Money, June 7, 2005 http://money.cnn.com/2005/06/07/retirement/fidelity_retirement/

17. Around 16 percent of working Americans haven't even started saving for retirement, the survey found.

- CNN/Money, June 7, 2005 http://money.cnn.com/2005/06/07/retirement/fidelity_retirement/

18. More than four-fifths of young Americans could accumulate \$250,000 in net wealth over 30 years, and about half of young Americans could collect \$1 million in that period.

- Andrea Coombes - Jan.9,2006

<http://www.marketwatch.com/news/story.asp?guid=%7B920FFC4C-8F27-4D0E-AEA6-9A74CB190DE5%7D&siteid=google>

19. The average household income was \$49,000. Of the retirees income, 24 percent came from traditional pensions, 11 percent from self-directed accounts and other investments, and 41 percent from Social Security Approximately 20 percent reported that they were struggling. Over 78 percent regretted not saving more during their work years.59 percent felt they should have started saving for retirement earlier in their careers. Only 16 percent of those surveyed reported that they had a formal, written financial plan.

- Financial Advisor magazine, 2004 December

20. Sixty-two percent of Americans report that they are saving and/or investing. However, more than 40 percent of all Americans save less than 5 percent of their annual household income. Sixteen percent save between 5 and 10 percent. Only nine percent save more than 20 percent of their annual income.

- Jean Chatzky ,2003

21. The average personal savings rate is now less than 2% of income, and the average household has a net worth of just \$264,000 at retirement, not including home equity.

-Money, December 2004

22. 52 percent of employees live paycheck-to-paycheck. Among high-earners (\$75,000 or more), an alarming 34 percent claim this distinction. The survey found that 87 percent of low earners (\$30,000 or less)

- <http://www.mdmproofing.com/iy/hfstats.shtml>

23. Almost 60 percent of American adults do not have an individual retirement account or own any investment product such as stocks or bonds

- CNNMoney.com - December 16, 2005 http://money.cnn.com/2005/12/16/pf/savings_study/

24. Social Security is the nearly universal retirement program for Americans, with about 92 percent of people aged 65 and over receiving benefits. About 156 million Americans pay Social Security taxes and about 47 million collect monthly benefits.

-<http://www.seniorjournal.com/NEWS/SocialSecurity/5-05-09HowSocialSecurityWorks.htm>

25. Twenty-three percent of undergraduate students carried a balance of more than \$3,000 in 2004, compared to 27 percent in 2001. More than half the undergraduates with credit cards carried balances lower than \$1,000.

- May 26, 2005 <http://www.nasfaa.org/publications/2005/cnnelliemae052605.html>

100 FINANCIAL FACTS

26. More than 70 percent of divorces in America are brought about due to financial problems. Nearly 1,500,000 people in the United States are forced to file for bankruptcy every year. Another 1,500,000 people will turn to the various consumer credit counseling organizations for help in order to try to avert bankruptcy.

- Jeanette Joy Fisher

<http://ezinearticles.com/?Some-Startling-Statistics-about-American-Consumers&id=118883>

27. Experian Consumer Direct this month reported that consumers in only 10 U.S. cities have above average credit scores. Minneapolis topped the list at 707, followed by Boston at 705, and Washington, DC at 693. The average credit score for the U.S. is 678.

- CardTrak, April 2004 – <http://www.cardweb.com/cardtrak/pastissues/april2004.html>

28. The average number of credit cards per undergraduate student fell from 4.25 cards in 2001 to 4.09 cards in 2004. Forty-three percent of undergraduate students with credit cards had at least four cards in 2004, compared to 47 percent in 2001.

- May 26, 2005 <http://www.nasfaa.org/publications/2005/cnnelliemae052605.html>

29. In 2002, according to the BLS data, the occupational composition of jobs required that 26.9% of the workforce have a college degree or more. This share will rise by one percentage point to 27.9% by 2012. The job shifts will not necessitate the expansion of the share of the workforce with only some college, a group roughly the same size as the college-educated workforce that will be required in 2012. The demand for workers with a high school degree or less will fall slightly, from 44.3% to 43.4% over the 2002 to 2012 period.

- June 3, 2005 - Jerry Bowyer <http://www.renewamerica.us/columns/bowyer/050603>

30. The study for Bankrate by RoperASW found that 75% of credit card users report that they do not make any major purchases on credit when they know they won't be able to pay it off immediately; 69% claim they don't put any charges on their credit cards unless they can pay off the bill right away. And 58% maintain they usually pay in-full each month.

- CardTrak, April 2004 – <http://www.cardweb.com/cardtrak/pastissues/april2004.html>

31. Saving and Retirement in America, states that among all workers, 45 percent have less than \$25,000 in savings and investments. In the age group 25-34, 64 percent have less than \$25k in savings; in the age group 35-44, 48 percent have less than \$25k; in the age group 45-54, 30 percent have less than \$25k.

- <http://www.mdmproofing.com/iym/hfstats.shtml>

32. Nearly two-thirds (63 percent) of home-based women-owned businesses employ people in addition to the owner. Full-time employment, including the owner, numbers 5.6 million people. Part-time or contract income is provided for an additional 8.4 million people.

- <http://www.nmoa.org/articles/dmnews/homebusinesstrends.htm>

33. Real median household income remained unchanged between 2003 and 2004 at \$44,389, the nation's official poverty rate rose from 12.5 percent in 2003 to 12.7 percent in 2004.

- 2005 Annual Social and Economic Supplement –

- http://www.census.gov/Press-Release/www/releases/archives/income_wealth/005647.html

34. The level of commercial/multifamily mortgage debt outstanding surpassed \$2.5 trillion in the third quarter, growing 3.4 percent over the past three months, according to the Mortgage Bankers Association.

- <http://www.realtyrates.com/news.html>

35. Women Business Owners (NFWBO), home-based, women-owned businesses in the U.S. number 3.5 million and provide full or part-time employment for an estimated 14 million people.

- <http://www.nmoa.org/articles/dmnews/homebusinesstrends.htm>

36. The percentage of the nation's population without health insurance coverage remained stable, at 15.7 percent in 2004. The number of people with health insurance increased by 2.0 million to 245.3 million between 2003 and 2004, and the number without such coverage rose by 800,000 to 45.8 million.

- 2005 Annual Social and Economic Supplement

- http://www.census.gov/Press-Release/www/releases/archives/income_wealth/005647.html

100 FINANCIAL FACTS

37. At the end of the third quarter 2005, \$2.5 trillion in commercial/multifamily mortgage debt outstanding was recorded by the Federal Reserve, an increase of \$83.8 or 3.4 percent from the second quarter. Multifamily mortgage debt outstanding stood at \$641 billion at the end of the third quarter - an increase of \$9 billion or 1.5 percent from the second quarter.

- <http://www.realtyrates.com/news.html>

38. Estimated charitable giving reached \$248.52 billion for 2004.

- http://www.aafrc.org/press_releases/index.cfm?pg=trustreleases/tsunamigifts.html%

39. Americans are estimated to donate over \$240 billion per year to charity.

- <http://www.oag.state.ny.us/charities/pennies04/penintro.html>

40. Increased hours of work actually raised mid-level household annual incomes by 0.5% in 2004, but that real hourly wage decline subtracted that much and more (-1.3%) from income growth.

- August 31, 2005 http://www.epi.org/content.cfm/webfeatures_econindicators_income20050831

41. In 2005, taxpayers paid roughly \$1.2 trillion in federal income taxes.

- Wendy P. Warcholik, Ph.D., J. Scott Moody and Scott A. Hodge

<http://www.taxfoundation.org/publications/show/1281.html>

42. The estimated 23.7 million small businesses in the United States: Have generated 60 to 80 percent of net new jobs annually over the last decade. - http://www.score.org/small_biz_stats.html

43. A partial measure of small business income, increased by 7.3 percent, from \$834.1 billion in 2003 to \$902.8 billion in 2004.

- U.S. Dept. of Commerce <http://www.sba.gov/advo/stats/profiles/05us.txt>

44. The average age of a home-based woman-owned business is 6.1 years.

- <http://www.nmoa.org/articles/dmnews/homebusinesstrends.htm>

45. Individual giving, the single largest source rose by an 4.1 percent in 2004 to \$187.92 billion.

- http://www.aafrc.org/press_releases/index.cfm?pg=trustreleases/tsunamigifts.html%

46. The real income of the typical household has fallen five years in a row, despite the fact that the last three of those years—2002, 2003, and 2004—have been years of economic expansion. Over these years, our workforce has become a great deal more productive, as output per hour is up 15% from 2000 to 2004.

- August 31, 2005 http://www.epi.org/content.cfm/webfeatures_econindicators_income20050831

47. In 2005, the \$265.1 billion compliance burden represented over 6 billion hours spent by individuals, businesses and nonprofits complying with the federal income tax code. Projections show that by 2015 the compliance cost will grow to \$482.7 billion, or an inflation-adjusted \$405.8 billion.

- January 10, 2006 <http://www.taxfoundation.org/news/show/1282.html>

48. 55 percent of responding organizations reported increases in charitable gifts received in 2004 compared with 2003. The largest organizations—those with charitable contributions totaling \$20 million or more—were the most likely to report an increase in giving, with 60 percent saying giving was up in 2004.

- http://www.aafrc.org/press_releases/index.cfm?pg=trustreleases/tsunamigifts.html%

49. In 2000, 63.6% of the population had employment-based coverage. By 2004, this rate had dropped to 59.8%. Though some workers picked up health coverage through public sources or from another family member's coverage, nearly 800,000 more workers were uninsured in 2004 compared to 2003. A full 19.0% of all workers were uninsured in 2004.

- August 31, 2005 http://www.epi.org/content.cfm/webfeatures_econindicators_income20050831

100 FINANCIAL FACTS

50. Among small organizations-those with less than \$1 million in charitable contributions - just under half saw an increase in charitable revenue in 2004.

- http://www.aafrc.org/press_releases/index.cfm?pg=trustreleases/tsunamigifts.html%

51. In medium-sized organizations - those with charitable revenue between \$1 million and \$20 million roughly 55 percent of organizations reported increases in charitable revenue in both 2004 and 2003, and roughly 40 percent in both years reported a decline, with about 5 percent reporting no change.

- http://www.aafrc.org/press_releases/index.cfm?pg=trustreleases/tsunamigifts.html%

52. As for health insurance coverage, the overall number of Americans without health insurance increased for the fourth year in a row, up six million since 2000, to 45.8 million in 2004, an increase in the share of uninsured Americans from 14.2% to 15.7%.

- August 31, 2005 http://www.epi.org/content.cfm/webfeatures_econindicators_income20050831

53. Commercial banks continue to hold the largest share of commercial/multifamily mortgages, with \$1.1 trillion, or 43 percent of the total.

- <http://www.realtyrates.com/news.html>

54. Single-family hit a record 1.6 million units in 2004, while new and existing new home sales grew to nearly 8 million.

- http://realtytimes.com/rtcpages/20050615_housingoutlook.htm

55. On the average, 53 out of 163 of the nation's largest metros and four of nine census divisions have seen double-digit home price inflation giving home owners nationwide an average 10 percent increase in equity in 2004. That's \$25,000 on a \$200,000 home, \$50,000 on a \$500,000 home

- http://realtytimes.com/rtcpages/20050615_housingoutlook.htm

56. Lifestyles improved as home owners tapped their equity to the tune of \$317 billion in equity loans and second mortgages.

- http://realtytimes.com/rtcpages/20050615_housingoutlook.htm

57. The cost of owning a home now exceeds the cost of renting by an average 30 percent, one in three American households spend more than 30 percent of their income on housing, and more than one in eight spend at least half their income on housing.

- http://realtytimes.com/rtcpages/20050615_housingoutlook.htm

58. Premiums paid by workers in 26 states and the District climbed 40 percent, according to Families USA.

- <http://www.washingtonpost.com/wp-dyn/articles/A55301-2004Sep27.html>

59. In each of the 50 states and the District of Columbia, women's earnings were less than men's in 2004.

- http://www.census.gov/Press-Release/www/releases/archives/income_wealth/005647.html

60. The average retired couple, both receiving Social Security benefits, will see their monthly check go from \$1,583 to \$1,648.

- <http://www.seniorjournal.com/NEWS/SocialSecurity/5-10-14SSincrease4-2006.htm>

61. The standard SSI payment will go from \$579 to \$603 per month for an individual and \$869 to \$904 for a couple.

- <http://www.seniorjournal.com/NEWS/SocialSecurity/5-10-14SSincrease4-2006.htm>

62. The cost of living increased 8.0% in 1975. In 2005, it was 2.7% which increased 4.1% in January 2006.

- <http://www.seniorjournal.com/NEWS/SocialSecurity/5-10-14SSincrease4-2006.htm>

63. According to the survey, almost 40 percent white adults owned an individual retirement account or some sort of investment product, whereas only 27 percent of Hispanics and 26 percent of African Americans owned similar financial tools.

- December, 2005 - CNNMoney.com http://money.cnn.com/2005/12/16/pf/savings_study/

64. 85 percent of those Americans who do not have an individual retirement account do not know anyone who offers them.

- December, 2005 - CNNMoney.com http://money.cnn.com/2005/12/16/pf/savings_study/

100 FINANCIAL FACTS

65. The number of self-employed workers in June 2005 fell 3.1 percent or 303,000 from the month before, new Labor Department data show. Self employment tends to fall as the economy grows.

- USA Today, July 17, 2005

66. 93 percent of all Americans agree it's "very important" to pay bills on time to avoid late fees, only 80 percent say they do it all the time.- <http://www.bankrate.com/brm/news/financial-literacy/grade-home.asp>

67. Nearly 75 percent of men report that they pay all of their bills on time. On the other hand, only 69 percent of women report paying their bills on time.

- Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

68. Most Americans have between 8 to 15 monthly bills. Early adopters of online bill paying are paying half of their bills online, while paying with checks for the other half.

- CBS News

69. One-fourth of Americans pay at least one bill late each month.

-Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

70. Households with children are 75 percent more likely to miss a payment than those without.

-Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

71. Americans over the age of 55 are the least likely to pay their bills late, while those between the ages of 25-34 are the most likely.

-Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

72. Those under 35 are more likely to pay their bills late, 75 percent more likely than those individuals over the age of 35.

-Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

73. People in the West typically pay bills late most often, while those in the Northeast are the least likely.

-Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

74. The bill most likely to be paid late is the utility bill.

-Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

75. Forty-three percent of people pay their wireless phone bill late, making it the second most commonly late bill paid. Credit card payments come in at a close third.

-Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

76. Forty-two percent of Americans who either prepay or would consider pre-paying their bills indicate that using a prepaid wireless service would help them better manage their budget.

-Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

77. Sixty-two percent of Americans who either prepay or would consider pre-paying their bills report that they would choose prepay out of convenience.

-Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

78. Eliminating wireless phone service contracts by prepaying phone bills appeals to one-third of current users (34 percent).

-Oct 2005 - First Data Privacy <http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=92249>

79. Nearly 30 percent of U.S. consumers now say they pay bills online, the largest share ever recorded in the four years since the American Banker/Gallup Consumer Survey first asked this question.

- American Banker/Gallup Consumer Survey, October 5, 2004

100 FINANCIAL FACTS

80. By 2007, 65 million U.S. adults will view their bills online, of which 65 percent will use a blended biller direct and bank aggregation model.

- "EBPP Future Blends Direct and Bank Aggregation Models," Gartner, January 13, 2004

81. On average, it costs banks at least 11 cents to process a check, versus as little as three cents to process an electronic payment, according to Avivah Litan of Gartner Inc.

- Atlanta Journal-Constitution, January 2, 2005

82. The credit card industry says average household consumer debt is about \$9,000, and it's reported to be closer to \$13,000 when you exclude the households that pay their bills in full each month.

- April 2005 http://www.debtsmart.com/cgi-pl/article.cgi?cmd=article&article_num=14&cmd_stat=title

83. U.S. consumer debt recently reached \$2.2 trillion, double what it was about a decade ago. According to the Federal Reserve Board, the debt topped the \$1 trillion mark for the first time in December 1994.

- April 2005 http://www.debtsmart.com/cgi-pl/article.cgi?cmd=article&article_num=14&cmd_stat=title

84. Credit card debt carried by the average American: \$8,562 - <http://ask.yahoo.com/20040209.html>

85. More than a third -- 36% -- of those who owe more than \$10,000 on their cards have household incomes under \$50,000, according to the VIP Forum analysis.

- Moneycentral.msn.com <http://moneycentral.msn.com/content/Banking/creditcardsmarts/P74808.asp>

86. About 10% of card holders had total card balances in excess of \$10,000.

- Moneycentral.msn.com <http://moneycentral.msn.com/content/Banking/creditcardsmarts/P74808.asp>

87. Just over 1 in 8 people use 80% or more of their credit card limit.

- Moneycentral.msn.com <http://moneycentral.msn.com/content/Banking/creditcardsmarts/P74808.asp>

88. 23.8% of American households have no credit cards at all -- no bank cards, no retail cards, nothing.

- Moneycentral.msn.com <http://moneycentral.msn.com/content/Banking/creditcardsmarts/P74808.asp>

89. 31.2% of the households the Fed surveyed paid off their most recent credit card bills in full.

- Moneycentral.msn.com <http://moneycentral.msn.com/content/Banking/creditcardsmarts/P74808.asp>

90. In January 2005, the average U.S. household had seven credit cards and carried a balance of \$14,000, the highest level of debt ever.

http://www.financialeducationicfe.org/financial_news_press_releases/2005/20050710_credit_card_%20terms_and_conditions_have_a_%20highly_deceptive_effect.asp

91. The benchmark 30-year, fixed-rate mortgage rose 13 basis points to 6.37%, according to the Bankrate.com national survey of large lenders.

- Moneycentral.msn.com <http://moneycentral.msn.com/content/Banking/Homefinancing/P134876.asp>

92. In Bankrate's mortgage surveys, the average rate on a 30-year fixed was 7.46% in 1999; 8.08% in 2000; 7.01% in 2001; and 6.55% in 2002. The annual average was below 6% in 2003 and 2004 and has been 5.85% in 2005.

- Moneycentral.msn.com <http://moneycentral.msn.com/content/Banking/Homefinancing/P134876.asp>

93. 80% of households in the United States own at least one credit card

- April 2005 - Kurt Hunt - <http://www.easternecho.com/cgi-bin/story.cgi?4568>

94. According to CardTrak.com, 50% of American households carry a revolving debt on their credit cards.

- April 2005 - Kurt Hunt - <http://www.easternecho.com/cgi-bin/story.cgi?4568>

100 FINANCIAL FACTS

95. CardTrak.com reports that credit card companies have seen profits rise from \$6.4 billion in 1990 to \$30.2 billion in 2004. That's more than a 400% increase.

- April 2005 - Kurt Hunt – Found <http://www.easternecho.com/cgi-bin/story.cgi?4568>

96. According to MSN Money, the median household debt rose 9.6% between 1998 and 2003

- April 2005 - Kurt Hunt – <http://www.easternecho.com/cgi-bin/story.cgi?4568>

97. Number of people holding charge cards grew about 75 percent— from 82 million in 1990 to 144 million in 2003— the amount they charged during that period grew by a much larger percentage: approximately 350 percent, from \$338 billion to \$1.5 trillion.

- <http://www.foxnews.com/story/0,2933,143037,00.html>

98. 56% of Americans said that they experienced more stress in 2005 than they did in 2004, according to the "New Year, New You" Study

- Jan 2006 <http://www.creativepro.com/story/news/23781.html>

99. Most of the families using credit cards for basic expenses earned between \$20,000 and \$50,000 a year.

- Oct 2005 http://www.responsiblelending.org/news_headlines/101205CRL.cfm

100. Respondents who were most knowledgeable about the definition of credit scores were those with incomes over \$75,000 (66%), those with a college degree (63%), and those 35-44 years of age (62%). Those with the least knowledge of this definition were those with incomes under \$25,000 (34%), those without a high school degree (35%), and those 18-24 years of age (34%).

- March 2005

<http://www.fairisaac.com/Fairisaac/News/Press+Releases/Many+Americans+Misunderstand+Credit+Scores+According+to+New+National+Survey.htm>