MANAGING YOUR MONEY $

Profiting From A Personal Finance Checkup

(NAPSA)—Making sure that you're on the road to financial security can start with a personal finance checkup. A financial checkup allows you to periodically review how you're doing in light of your finance goals.

Taking the following steps can help put you on the course to financial wellness:

• **Evaluate your goals.** How are you measuring up to the goals you set for yourself? Are you successfully putting money toward saving and investing? Are you saving enough in your 401(k) to get your company match contribution? Where are you falling short and why? Are there changes taking place in your life that will affect these goals, such as a healthy bump in your salary or the birth of a baby? For better or worse, it may be time to adjust your goals.

• **Assess your investments.** Look at the return on each of your investments and make sure they are rebalanced. Are you satisfied with the performance compared to what the market is doing? Consider getting some advice.

You can also find free investment advice tools online, such as ShareBuilder's PortfolioBuilder (www.sharebuilder.com). The service provides a customized portfolio based on your budget, investing goals and risk tolerance.

• **Set your investments on autopilot.** Regular investing is a key to reaching your goals. If you're serious about a saving and investing strategy, but find it is the last thing on your mind every month, start an automatic investing plan. You don't need a big lump sum to get the ball rolling. Services such as ShareBuilder have no account minimum and allow you to set up a program and contribute a set amount of money, such as $100 per month, on a regular basis. The money will be automatically transferred from your checking or savings account so it can be invested.

Reaching your financial goals starts with a careful review of your current financial health.

• **Just do it.** People often hesitate or postpone their investments because they don't think they have enough to start or it's just not the right time to invest. In reality, it's always a good time to start investing. The first step is to develop a long-term saving and investing habit as early as possible. The value of compounding over time is irreplaceable.

Once you get started, it's a good idea to review your investments at least every six months.

To learn more, you can visit www.sharebuilder.com.

Editor's Note: ShareBuilder Securities Corporation is an independent, registered broker-dealer and member NASD/SIPC.