

# How's Your Financial Health?

## Maybe It's Time For A Check-Up

(NAPSA)—A financial check-up can be good preventive medicine and also help diagnose problems before it's too late.

Many people have developed unhealthy habits when it comes to money management, according to a study† commissioned by Northwestern Mutual Financial Network. Over 50 percent of those surveyed said they do not pay off credit cards in full each month and 81 percent say high monthly expenses continue to be an obstacle to long-term saving.

One-third of Americans between the ages of 21 to 69 have not even begun to prepare for their retirement and nearly half (45 percent) of all parents with children under the age of 18 haven't yet started saving for their child's college education.

The first step to help ensure financial health is to take a simple and free *Financial Checkup* developed by Northwestern Mutual experts. The six-question quiz hones in on your saving and financial behaviors and can help identify early warning signs as well as provide remedies.

Questions delve into a variety of financial issues from taxes, 401K and stock market investing to will planning and retirement savings. The goal is to assess your current financial strengths and risks.

Results categorize the state of your financial health into one of four areas. Are you a **goal setter** who places top priority on financial well-being or a **procrastinator**



**Improving your financial health may be easier with an expert diagnosis.**

who knows what makes for financial health, but often finds it difficult to shake unhealthy habits? Perhaps you tend to be more of a **dreamer**, one who imagines the future but feels their financial health slipping away. Finally, you may be a **pretender** and not realize the risks you face. Once diagnosed, the *Financial Checkup* prescribes customized remedies to help you improve your financial health.

Another free educational brochure, the *Longevity Game*, identifies factors that lead to a healthier life and calculates your life expectancy. This game can serve as a good reminder of the importance of financial planning.

For more information on Northwestern Mutual's *Financial Checkup* and *Longevity Game*, visit [www.moneymaladies.com](http://www.moneymaladies.com). The Northwestern Mutual Life Insurance Company, Milwaukee, Wisconsin.

†According to a June 2002 Harris Interactive study commissioned by Northwestern Mutual Financial Network.