



Managing Your Money

Personal Finance Tools Help Meet Your Financial Needs

(NAPSA)—Many of us have debt. Debt can result from a credit card, an auto loan, a home improvement loan or something else you owe. Managing debt can be difficult, especially when you're not sure how to create a budget, consolidate your payments or pay off a loan.

Springleaf Financial, a leading personal finance company providing loan products to customers nationwide, recently teamed with the American Financial Services Association Education Foundation (AFSAEF) to launch the MoneySKILL® personal finance course through the Springleaf website. There are nine MoneySKILL modules focused on credit and borrowing, managing expenses, budgeting and saving, and other related topics.

“We want to encourage consumers to improve their money management skills,” said Jay Levine, president and CEO of Springleaf Holdings, Inc. “We chose to offer the MoneySKILL course free to all consumers, not just Springleaf customers, to help them address the challenging issues they face every day and increase their financial knowledge.”

In addition to tools like MoneySKILL, Springleaf loan customers are encouraged to increase their financial literacy and make positive financial decisions through the Springleaf Rewards program. Unlike tradi-



Borrowers can be rewarded for financial knowledge in a surprising way.

tional rewards programs, customers who participate in Springleaf Rewards can earn points for doing things that help them establish and build their credit, like taking credit education online and monitoring their credit score.

Points can be exchanged for a variety of gift cards for nationwide retailers, restaurants and other merchants. This program, which does not require Springleaf loan customers to spend any money to earn points, is the direct result of customer feedback.

“The MoneySKILL course is well received nationwide,” said Susie Irvine, AFSAEF president and CEO. “For many consumers, this may be the first time they’ve had access to comprehensive, free financial education.”

To learn more about Springleaf Rewards or enroll, please visit www.springleaf.com/rewards.