

# Your Financial Future

## New CD Offers Guide To Retirement Planning

(NAPSA)—There's good news for those who want to start planning for retirement but don't know where to start. AARP has developed a free, interactive CD-ROM covering the basics of financial planning, saving and investing. *10 Steps to a Better Financial Future* introduces the user to the concepts of:

- Setting financial goals,
- Getting organized,
- Tracking income and spending, assets and liabilities,
- Making investment choices that are matched to the user's retirement goals, and
- Making sure the user's legal house is in order.

The release of the CD comes on the heels of the announced results of the 2003 Retirement Confidence Survey. It found "widespread lack of knowledge and apathy about key money management issues that could prevent millions of Americans from properly preparing for their financial future."

AARP helped underwrite the report, which was released by the Employment Benefit Research Institute (EBRI), Mathew Greenwald & Associates, and the American Savings Education Council (ASEC).

The CD-ROM features interactive exercises, video-based instruction and personal financial worksheets tailored to people aged 40 to 60 who have little or no knowledge of basic financial planning.

Unlike many Web-based programs offered by a financial institution, the CD saves all the user's worksheet data to disk, avoiding



**Research indicates that many people put off planning for retirement because they think the topic is too complex.**

any privacy risk in saving to the provider's site on the Web.

"At a time when 401(k)s are dropping in value and pension and retirement healthcare benefits are threatened, AARP's new financial planning CD helps Americans learn the basics of personal finance so they can prepare adequately for retirement," said Jon Dauphiné, AARP's Director of Economic Security and Work Programs. Dauphiné noted that, in 1999, the National Council on Economic Education found that the average American adult failed a test of basic economic concepts.

AARP is a nonprofit, nonpartisan membership organization dedicated to making life better for people 50 and over.

To order the free CD—there is a \$4.50 charge for shipping—or to learn more, visit the Web site at [www.aarp.org/financialcd](http://www.aarp.org/financialcd) or call 1-800-233-0723.