

**FINANCIAL**



## **Talking Points**

What is the book, **Financial Bailout**, all about?

The new book entitled FINANCIAL BAILOUT is a personal finance stabilization guide for readers affected by the current recession. This book will help readers realize hidden potential and opportunities while helping readers discover a true penchant for penny pinching. FINANCIAL BAILOUT is a quick and simple read that explains how the federal economic recovery plan will affect millions of women and their families. The book guides readers through the steps necessary to build a solid financial foundation. This book is designed for the workingwoman who may be the head-of-household or sole breadwinner. For some, managing money gives most a headache and most are feeling the crunch of the economic downturn. Whether the reader is an administrative assistant, a business owner, or someone who wants to start a side business, FINANCIAL BAILOUT is the financial rescue solution. Readers should not wait for the government to bail them out. Readers should pick up the new book to learn how to create their own personal financial bailout plan and start their own in-home Financial Bailout

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“A strong economy is not measured only by good jobs and good businesses,” said CFED President Andrea Levere. “There must also be in place the necessary resources – financial, human, technological and infrastructural – that enable businesses, communities and individuals to compete and win over the long haul. Over the past 20 years, this Report Card has fully documented each state’s ability to compete.”

<b>Fact...</b>	<b>Financial Bailout answers...</b>
<p>Women tend to assume that they know more than they actually do about their financial-management abilities, often mistaking household money management for long-term asset.</p> <p>Worries about rising prices – which dominated the public’s economic concerns last year during the rapid run-up in gas prices – are once again increasing.</p> <p>An overwhelming majority of the public (87%) reports having made changes in personal financial behaviors, either by cutting back on spending or adjusting retirement or savings and investment plans.</p>	<p>Tools to recognize the problem and assess the financial hemorrhaging</p>
<p>Women are more directly exposed to the impact of this recession as employees than they were in the recessions of the 1990s or 1980s.</p> <p>About half (52%) now view the economy as poor, down from 68% in March.</p> <p>While economic and personal financial optimism has increased sharply since February, the shift has come among middle-income and more affluent Americans – not the poor. Those with low incomes (\$30,000 or less) are now less optimistic that economic conditions will improve</p>	<p>Explain the government bailout plan</p>
<p>Women have a tendency to invest cautiously.</p> <p>Women in their 20’s, 30’s, and 40’s are especially reluctant to think about planning for retirement.</p> <p>Single, widowed, and divorced women represent the most “at-risk” group that faces later life financial impoverishment.</p>	<p>Provide tools to access much needed cash</p>

<p>Currently, 42% cite the job situation as the economic issue they worry about most.</p> <p>One in five firms with revenue of \$1 million or more is woman-owned.</p> <p>3% of all women-owned firms have revenues of \$1 million or more compared with 6% of men-owned firms.</p> <p>10.1 million firms are owned by women (50% or more), employing more than 13 million people, and generating \$1.9 trillion in sales as of 2008.</p> <p>Women-owned firms (50% or more) account for 40% of all privately held firms.</p> <p>1.9 million firms are majority-owned (51% or more) by women of color in the U.S.</p> <p>These firms employ 1.2 million people and generate \$165 billion in revenues annually.</p> <p>Between 2002 and 2008, these firms grew faster than all privately held firms.</p>	<p>Tools to start a small business</p>
<p>In 2005, women controlled \$14 trillion in wealth in the United States.</p> <p>Around 40% of the women who participated in a study released today by Allianz Life Insurance Company of North America said they found information on financial planning and investment either too complicated to understand or too boring to follow.</p> <p>Research undertaken by the CII supported the view that women feel less confident when it came to making financial decisions than men.</p> <p>Half of women polled admitted not feeling confident about making financial decisions, in comparison to 38% of men.</p> <p>More than one quarter of women felt they did not understand financial products sufficiently, compared to 26% of men and three quarters of women said simplicity was important to them when selecting a financial product.</p>	<p>Tools to create a personal bailout plan</p>