

PRESS RELEASE: You and Your Money Released

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Contact: Gardi Wilks, (708)366-8389, gardi@wilkspr.com

Lois Padovani, (630) 630-241-1430, l.padovani@comcast.net

Tina Weinheimer, (708)366-1084, tinawpr@aol.com You and Your Money: A No-Stress Guide to Becoming Financially Fit Released

Vitt and Murrell bring an appealingly positive voice to get readers elementally involved in home economics. But even with the help of others, they say, you are still the captain of your financial ship: "Taking responsibility for your financial well-being means setting life priorities and making choices each day in the service of those priorities." The authors provide specific resources and advice regarding investments, housing, the use of financial professionals and—of vital importance—how to recover from adversity.

A financial security blanket. *Kirkus Business and Personal Finance Report*, February 2007

You and Your Money: A No-Stress Guide to Becoming Financially Fit provides a simple, stress-free way to help people work the system and get ahead. Readers don't have to master economics or the intricacies of the stock market to succeed. Instead, authors Lois Vitt and Karen Murrell show that small changes can make a big impact. Readers discover how to take back control of their financial life from advertisers, retailers and other commercial enterprises that do not have their best interests at heart. Instead of having the system work them, they learn to work the system to their advantage. Readers learn how to not leave "free money" on the table and to avoid financial gotcha's. The book also helps readers identify changes, both big and small, that make sense for them. Although roughly one-third of all Americans lack needed financial skills, the reasons why vary from those who are frozen with fear about doing the wrong thing to those who don't know where to start to those who think the changes required will be too hard to make. People without these needed financial skills often suffer disproportionately from the effects of: inadequate savings, excessive debt, poor health, failure to diversify investments, the likelihood of outliving retirements savings. So Vitt and Murrell don't offer a cookie-cut prescription for becoming financial fit. Because money is a means to an end, but that end is different for different people, You and Your Money readers take a "life values" assessment. Readers complete this assessment to gain insight into personal, social life, tangible life and money life values. By identifying what is most important to them, they can begin making the better financial choices, based on their own values and desired goals. To bring their ideas to life, the authors describe ordinary people faced with typical money issues, from employment problems and health crises to planning for retirement and saving for college. They also offer practical, easy to understand information about such financial decisions as how to buy a house, acquire credit, spend and save. You and Your Money helps readers regain control over their own pursuit of happiness and their version of the American dream. ### ABOUT THE AUTHORS Lois A. Vitt is founding director of the Institute for Socio-Financial Studies, and one of the leading U.S. authorities on financial education. Her work has been quoted by Alan Greenspan in testimony before Congress on the state of financial literacy in the United States. Vitt has directed nationwide studies on financial education in the United States, including Personal Finance and the Rush to Competence: Financial Literacy Education in the U.S. (for the Fannie Mae Foundation); and Goodbye to Complacency: Financial Literacy Education in the U.S. 2000-2005 (for AARP). She is a member of the AARP Business and Aging Education Advisory Board. Karen L. Murrell founded and is president of Higher Heights Consulting and Training. Murrell is a Senior Research Fellow at the New America Foundation. She is the creator of nationally recognized financial education programs. She provides financial education services to Fortune 500 companies as well as to private foundations and nonprofit organizations. Murrell previously help leadership positions at Fannie Mae and the Fannie Mae Foundation where she helped launch initiatives so millions of consumers could become homeowners. ABOUT FINANCIAL TIMES PRESS - Financial Times Press publishes high-quality books in the areas of General Business, Finance and Investing, Sales and Marketing, Leadership, Management and Strategy, Human Resources, and Global Business. Our brand is built on the concept of signing and publishing the world's best minds on the most relevant topics. ABOUT PEARSON EDUCATION - Educating 100 million people worldwide, Pearson Education (www.pearsoned.com) is the global leader in educational publishing, providing research-based print and digital programs to help students of all ages learn at their own pace, in their own way. The company is home to such renowned publishing brands as Pearson Prentice Hall, Pearson Addison Wesley, Pearson Longman, Pearson Allyn & Bacon, Pearson Benjamin Cummings, Pearson Custom Publishing, and others. Pearson Education is part of Pearson (NYSE: PSO), the international media company. In addition to Pearson Education, Pearson's primary operations include the Financial Times Group and the Penguin Group. ABOUT THE BOOK Title: You and Your Money Authors: Lois A. Vitt (Virginia) and Karen L. Murrell (Maryland) ISBN: 0-13-100310-0 / 9780131003101 Price: \$17.99 Cover: Paperback Publication Date: May 2007 To request a review copy of the book, or to arrange an interview, contact Gardi Wilks at gardi@wilkspr.com or 708-366-8389.