

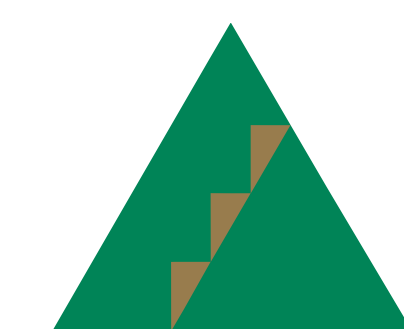


# One-Third of Floridians Report Significant Financial Struggles

## The “Troubled Third”

- Have more debt than savings
- Have cashed in/borrowed on their savings
- Expect to delay retirement
- Revolve debt from month to month
- Don't conduct an annual home insurance review
- Don't have full value coverage for possessions

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# Weak consumer confidence will drag into 2010

- **72%** not confident of changing jobs, starting business, or running up additional debt
- **55%** not confident investing in stocks, real estate or a house
- **47%** will spend less on the holidays than last year
- **43%** don't expect to be financially stronger in a year
- **43%** say dining out will be first budget cut
- **21%** will cut going out to the movies

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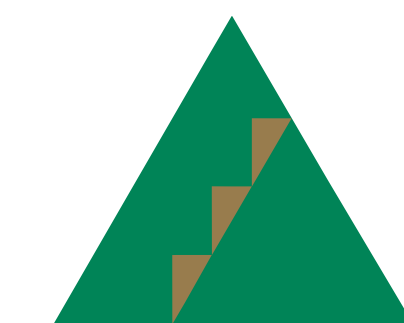
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# Steps to improve financial stability

- Manage bank accounts carefully.
- Pay bills on time – this can build a solid credit history.
- Monitor credit rating –you are entitled to a free copy of your credit report every year.
- Start saving, investing now – make regular contributions to savings, investment plans.
- Avoid credit card debt; be wary of “buy now - pay later” deals.

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