Wi$e Up Teleconference Call  
February 28, 2005  
“Take Stock and Set Your Goals”  
Opening remarks – Jacqueline Cooke

Coordinator  
Good morning and afternoon, and thank you all for holding. I'd like to remind all parties that your lines have been placed on a listen-only mode until the question and answer session of today's call. Also, today's call is being recorded. If you have any objections, you may disconnect at this time.

I would now like to turn the call over to Jacqueline Cooke. Thank you, ma'am. You may begin.

J. Cooke  
Thank you. Welcome to the first in the second series of Wi$e Up monthly teleconference calls. My name is Jacqueline Cooke, and I am the Women's Bureau Regional Administrator for Region I, which consists of the six New England states. Region I is one of six Women's Bureau regions across the country that is participating in Wi$e Up, a financial education program designed for Gen X women.

The title of today's call is “Take Stock and Set Your Goals.” We have three excellent speakers who will be introduced to you soon. All three speakers, Leanne Kramer, Jennifer Lane and Dorothea Bernique, are financial experts and volunteer mentors in the Wi$e Up program. We thank them for their valuable participation as mentors and for their
presentations on today's teleconference.

The speakers will provide us with important pointers on how to calculate our current financial positions, how to track spending and how to set short-and long-term financial goals. We plan to have approximately ten minutes for questions and answers following the three presentations.

I would like to acknowledge Beverly Lyle and Jane Walstedt, Women's Bureau Team Leaders for the Wi$e Up program, who are with us today on this call for the fabulous job that they do administering the online, classroom and teleconference components of the Wi$e Up program. Thank you, Beverly and Jane.