Jane Walstedt: Okay. Thank you to all three of our speakers. I’d now like to turn it over to Sarah Miller, my colleague, to give us closing remarks. Sarah--

Sarah Miller: Thank you, Jane. On behalf of the Women’s Bureau, I’d like to thank our three presenters--Erika Safran, Rebecca Schreiber, and Warren Strauss--for speaking on the call today and for sharing such timely advice on how budgeting can help us better manage our money.

As gas prices and food costs continue rising, many of us are being forced to take a closer look at our spending habits and decide what really is a necessity and what’s a luxury. This can be difficult because it seems like someone’s always trying to convince us that we need their new product or service.

I read an article in last Sunday’s Washington Post called “Greater Expectation: Luxury Services for Pregnant Women are Booming.” It talked about how some moms-to-be are hiring personal pregnancy chefs and baby planners and even splurging on “babymoons.” No matter how large or small your budget is, it’s important to keep sight of your priorities and goals when making financial decisions.

In the past few years, many new online money management programs have emerged to help. These programs--many of which are free--automatically aggregate financial data from your checking, savings, and credit card accounts in one place. Websites include Yodlee’s MoneyCenter and Mint. Wesabe and Geezeo are online financial management applications that also include social networking features, allowing users to discuss topics related to money management.
Before I end the call, I want to take a moment to recognize Wi$e Up’s National Partners -- the Financial Planning Association and the American Institute of Certified Public Accountants, and thank them for recommending Erika and Warren to speak today.

I’d also like to thank our listeners, especially our Wi$e Up participants, mentors, service providers, and replicating organizations for joining the call and also to invite you to provide feedback. Have the Wi$e Up conference calls been helpful to you? Is there something that we could do differently to improve them? Let us know what financial topics are on your mind and what you’d like us to address in upcoming calls. Topics we’re considering include saving for retirement, investing, and employee benefits. Send your comments and success stories to me at Miller.Sarah@dol.gov. That’s M, I, L, E, R, A, R, A, H at dol.gov.

A transcript and an audio recording of today’s call (as well as additional answers to all the questions asked on the call) will be posted to the Wi$e Up Website-- www.wiseupwomen.org. Our next Wi$e Up teleconference call is scheduled for July 31, 2008, from 2 pm to 3 pm Eastern Time. Thanks again for listening, and have a good day.