Jane Walstedt: And now I’d like to ask Sarah Miller, a member of the Women’s Bureau Team in Washington, DC that plans these teleconference calls, 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--Steve Bucci, Julie Bush, and Meridee Maynard--for speaking on the call today and reminding us that reducing debt and managing credit are important parts of our personal financial well-being. Dealing with debt collectors can be difficult, and the information you’ve shared about our rights and responsibilities and where to turn for help will hopefully make the experience a little easier.

I’d also like to thank our listeners, especially our Wi$eUp participants, mentors, service providers and replicating organizations, for joining the call. Amidst the widespread changes currently affecting the U.S. financial industry, perhaps you’ve come to realize that you need to make some changes to your own financial habits.

I hope the information and advice provided today will help you improve your personal financial situation.

The transcript and audio recording of today’s teleconference will be posted to the Wi$eUp Website-- www.wiseupwomen.org. The Women’s Bureau’s next Wi$eUp teleconference call is scheduled for November 21, 2008, from 2 p.m. to 3 p.m. Eastern Time.

Thank you again for listening, and have a good day.