Jane Walstedt: Thank you very much. And now I would like to invite Cynthia Dawkins, a member of the Women’s Bureau team that plans these teleconference calls to give us closing remarks. Cynthia...

Cynthia Dawkins: Thank you, Jane. On behalf of the Women’s Bureau, I would like to thank our three guest speakers, Erika Safran, Liz Pulliam Weston and David George for providing us with some very valuable information on financial management at year’s end. It couldn’t be a timelier topic, especially with what is happening with consumers and the credit card industry.

In years past, if you shopped like I did, I would get energized around the holiday season and buy everyone in the family and friends gifts for the holidays. I didn’t give a thought about my credit cards and what I put on them until sometime in February of the following year, when the reality set in.

According to Washington Post columnist Michelle Singletary, “given the state of the economy and your bank account, buying gifts for certain friends and family may not be possible for this holiday season.”

In the same article, she – Ms. Singletary--wrote that “More Americans this year are planning on regifting or passing on a gift they received from someone else, according to a consumer report survey on holiday shopping.”

As Liz Pulliam Weston mentioned earlier, just make sure you are not giving that gift back to the person who gave it to you. You might want to mark your

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1 “Book can help you regift the right way,” The Washington Post, 11/30/09.
gifts with a note or with the date and time you got them. That is just a personal note on my part.

We will all have to come up with creative ideas about how to spend less and save more. Based on the information our presenters shared with us today, let us really consider not adding more debt on top of what is currently there, and start your new year off with your finances “under new management.”

This concludes today’s WiSeUp teleconference call. Thanks to all our listeners and especially our WiSeUp participants, experts, service providers and replicating organizations who are participating.

A transcript and an audio recording of the teleconference will be posted to the WiSeUp Web site at www.wiseupwomen.org. If you would like to provide feedback or if you have suggestions for future calls, you may email Sarah Miller at Miller.Sarah@dol.gov.

We wish all of you very happy holidays and we hope you will join us for our next WiSeUp teleconference call on January 29, 2010. Thank you.

Coordinator: Thank you for participating in today’s conference. You may disconnect at this time.