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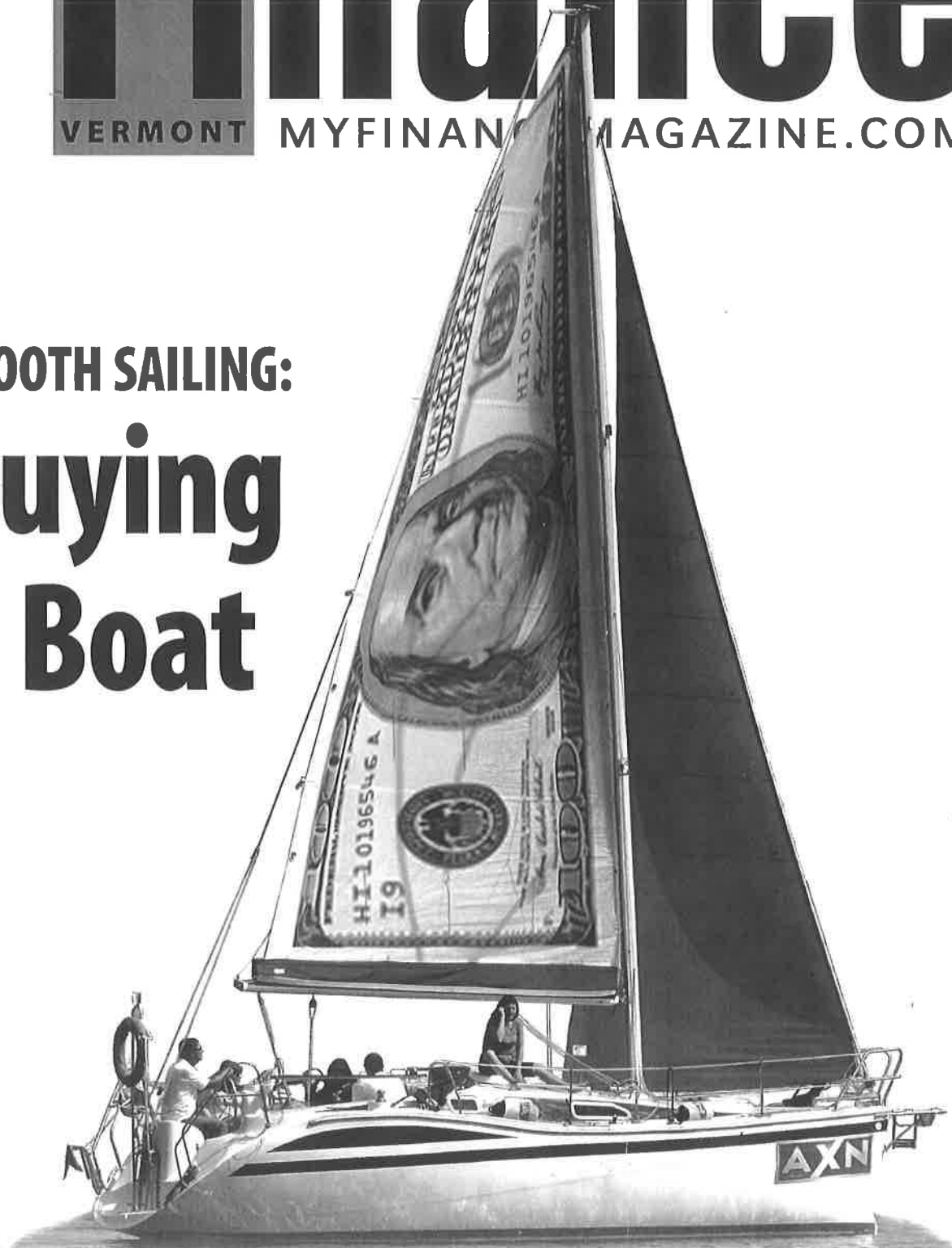
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Free RoadReady™ App Helps Parents Help Teens Learn To Drive

The Parent's Supervised Driving Program has launched the RoadReady™ mobile app, which offers parents and teens an easy to use means to automatically track their driving experience together.

The app also provides "Parental Pointers," tips and suggestions to assist parents throughout the supervised driving process.

The RoadReady mobile app is currently available free for iPhone from the App StoreSM and will be available for other platforms in spring 2014.

For more information, visit
www.theparentssuperviseddrivingprogram.com



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Money & Relationships } Christine Moriarty

Getting Financially Centered: Create Your Command Post

“All our bills are on autopay,” said Mary Jane. “So we are never late with payments.”

Paying bills on time is a common way the average person feels they have command over their finances. Yet, bill pay is only one piece of the puzzle that comprises our financial lives. We have financial commitments, paperwork and information galore. These details are easy to ignore.

“We are too busy to manage our money,” argued Pete. “Some day, or when I have more money or more time, then I will go through the papers. I do not need it now.”

The point that Pete and Mary Jane were missing is that sound financial decisions are made when all the information is clearly available and considered. Practical money choices, lead to more money...and happiness. In Jean Chatzy’s 2005 book, “The Ten Commandments of Financial Happiness,” she reveals her research into the financial habits of happy people. Being financially organized is a major component of financial happiness.

Think about what accounts for the details of your financial life:

- Insurance: home, car, health, disability, life and other policies
- Investments and retirement plans
- Debts: mortgage, credit card, student loans
- Employee benefits
- Income taxes and the accompanying paperwork
- Legal documents: wills, trusts, deeds, etc

All of these pieces are important for maintaining financial stability. Understanding how to access the

details and where the pieces fit into your life are essential ingredients to a good financial life. Yet, due to a lack of understanding, or being overwhelmed or not knowing where to start, the information piles up in an array of places. That’s where creating your own Financial Command Center comes in.

A financial command center is the place where you can readily access all of your financial information. One couple I know bought a large plastic file box that stores all of their information. They love that it is mobile and all the information is at the tip of their fingers. This can be a kitchen drawer, a file drawer in a bedroom, the family computer or a three-ring binder.

The purpose of a financial command center is twofold — one is couple communication and the other is financial organization. Having the information in one place makes locating papers significantly less time consuming. Shared responsibility is the goal so each person can look up what they need to know when they need to know it — without having to discuss the details and rely on the other person to find it.

If you are single, a financial command center is even more critical. Leaving a financial paper trail if something were to happen to you will be a gift to those already suffering by your illness or death.

If, like Mary Jane and Pete, you feel too busy to organize and spend time on this detail, I will ask you about the last time you had to go looking for the information for your previous year’s taxes. Was it all together? How long did it take you?



The purpose of a financial command center is twofold — one is couple communication and the other is financial organization.

Need more reason to prioritize this task? Have you ever had to leave your house in a hurry? Many folks think of Irene, yet there were other flooding events beforehand in Vermont. Knowing which information to grab along with your loved ones is helpful when you are pressed for time.

Creating your home financial command center starts with setting aside some time. You will need more than an hour or two. Consider taking a couple of Saturday mornings. Or as one couple I know did, set up a temporary table for the task and work on a weekend. Remember, making time now will save time later.

Next, establish the place that works for you or you and your spouse. The important thing is that it is all in one location that is easy to reach and get to for you both to access. For example, locked away in a den or sewing room or stuck in the corner of the damp cellar is just not the place for this level of important paperwork. On a zip drive? Three ring binder? File drawer? File box in a closet? Kitchen drawer? Or some combination?

Accessibility is the key element of the financial command center, that is, a joint convenient location. One person may be a financial whiz and want all documentation on their laptop with a pass code. The other person may not be as computer savvy, so try a compromise where some is filed in a box and the other is on the computer and the computer information is printed quarterly so the updates are available in hard copy for review and discussion.

Gather your paperwork on the list above. At this point, you get to sort and shred. There will be a pile to file. However, most people have old insurance policies or mortgage papers long paid off hanging around their homes. Out-of-date paperwork can be shredded — this step may be the most time-consuming depending how much you have held on to over the years.

Now, organize the paper and electronic files. Scan them into your computer or back up in the Cloud. File the hard copy in a box. Keep a three ring binder with the most essential information. Once a year, you can revisit your system and be sure it is up to date and as a way to remind yourself what is there.

Finally, you are on your way to wealth and financial happiness! ■

Christine Moriarty is a certified financial planner and graduate of the University of Vermont and Babson College with a Master of Business Administration in entrepreneurship. She is a financial speaker and has taught financial management at a variety of universities. She lives in Vermont.



#7 **It's not just what you do, it's who you do it for.**

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