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*A publication of Credit Professionals International*

**February 2013**



# THE CREDIT CONNECTION

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## Message from the President

Pat Evans, MPCE

President - Credit Professionals International 2012-2013

I hope each of you had a joyous holiday and rang in the New Year knowing we have much for which to be thankful. For me, I am thankful to belong to an organization that has members who represent the best in our industry and are willing to share their knowledge with others and are committed to CPI to build the next 75 years.



When I get up each morning, I pray for the children in Connecticut and their families and I am grateful that I know where my daughter is and that she is safe. As a mother, god-mother, aunt, and great-aunt, I do not understand why this occurred but I do understand the role of mental illness in this country that played an enormous part in this tragedy.

If you or your families have never had to deal with mental illness, I am happy for you. But for those of us who have, it is very difficult to get help for a mentally ill person. The courts require one of two things to happen: (1) either they must hurt or attempt to hurt themselves or (2) hurt or

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*“We are introducing a new ‘Student Corner’ feature in The Credit Connection newsletter, starting with this issue. It contains information of value to our student members.”*

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attempt to hurt others before the court will require them to be hospitalized. They are often too sick to understand that they need help and medicine. Many times they are too sick to understand that they need to stay on the medicine to get better. While gun control for automatic weapons needs to be re-evaluated, a sick person will find a way to get whatever they need to complete their plan. I hope we find a solution that will end this madness and prevent anyone else from dying before their time. We may have lost a future president, someone that could have cured cancer or an Olympic champion. In honor of these children, we, as a nation, must figure this out and quickly so our children can feel safe again.

Speaking of children, I hope all of the clubs and districts are developing plans to recruit student members. At the International level, we are introducing a new "Student Corner" feature in *The Credit Connection* newsletter, starting with this issue. It will contain information of value to our student members. You can use this as a student recruitment selling point. This new field of membership will be essential in the survival of CPI and will open doors for ideas from the next generation of members.

If you have not registered for the International Conference in San Antonio, please contact Maria Trevino, MPCE, at [mtrevino@sacu.com](mailto:mtrevino@sacu.com) or go to the website for the PDF form to mail in. We are in the process of finalizing the tour and the speakers and hope you will find this conference a good use of your time and money.

I recently had the honor of having lunch with Lydia Rodriguez, CCCE, who is a Past International President and lives in San Antonio. She was the winner of the \$50.00 Visa

card from our contest, whereby all members could enter by reviewing their profile and clicking that the information was correct. Each member who performed this review was entered into the drawing.

Lydia is a very interesting lady who speaks fondly of her experience as a member and International President of CPI (1977-1978). She talked about the days of having the International Conference in Maui, San Francisco, and Florida. During her tenure, she was responsible for the approval of the name change from the Credit Women's Breakfast Club to the current Credit Professionals International, which recognized the growing number of male members. She also had to deal with the issue of the International Credit Association (ICA), which wanted its name incorporated in the new name.

The challenges she faced during her tenure remain the same today: build the membership, find a revenue stream not related to dues, and educate our members and the community about the credit industry. These core goals have remained the same, I suspect, from inception until today. How we get there is the challenge and the fun.

So as you begin to think about your New Year's resolution, think about how you can help us (the board) build the dream of CPI's core goals.

Any questions you may have regarding CPI or this article can be directed to me. Hope to see you at the International Conference, June 12-16, in San Antonio, Texas at the Menger Hotel on the River Walk, .

Act Now Commit to Grow Team up Inspire others Opportunities are here Never give up!



# How To Recruit and Cultivate New Members

Sue Heusing, MCE

First Vice President and Membership Chairman

The March 1, 2013 Membership Contest deadline is fast approaching. Don't miss this opportunity to earn from \$10 to \$100 for yourself, for your local association and for your district by recruiting new members.

Are you asking yourself, "How do I do that?" or "Where do I begin?" Don't panic. Here are easy-to-follow steps that will transform you into a great membership recruiter.

**Step One:** Prepare your sales pitch. Start by making a list of the reasons you are a CPI member. For example: *I'm developing leadership skills; I'm benefiting from continuing education; I'm making contacts in my field, which can be useful when I'm job-searching; I have achievements—certification, offices held, presentations given—that I can list on my resume to set me apart from other job applicants or that I can discuss during my annual job review with my boss.*

Now, turn these points into a sales pitch by replacing "I" with "you". These are the selling points you can use when approaching potential members.

**Step Two:** Make a list of potential members. Your list could include employees at the bank or credit union where you do your banking; the person who handles the financial matters for your doctor, dentist, etc.; insurance agents and tax preparers; instructors in the business department of your local community college; high school and college students; people you have met at community events sponsored by the chamber of commerce, a local theater group, a church; people you have connected with through the social media—Linked In, Facebook, etc.

**Step Three:** Gather handout material. Always be prepared with membership and certification brochures in your purse or pocket. Carry a certification application with you, too, and have back issues of *The Credit Professional* magazine and *CPI Education Manual* available to send or

drop by later. (Back issues are free from the CPI Corporate Office, until supplies exhausted). Attach your business card to these materials and encourage folks to contact you. (Note: if you don't have a business card, visit [www.vistaprint.com](http://www.vistaprint.com). You can create a professional card and get a free supply.) And don't forget to have electronic versions of these items available to send to those you meet online.

**Step Four:** Take action! Get out there in the community and online and sell CPI. Be alert for every opportunity to promote CPI membership. Be positive! Be enthusiastic! Be professional!

Face-to-face, one-on-one invitations to attend a CPI meeting and to join CPI may still be the most effective way to reach prospective members. But, in this high-tech world, don't overlook using the CPI website, e-mail and social media, such as Linked In, which caters to professionals, to connect with and invite potential members. You can also use Facebook, start a Blog or use Twitter, which is where you will find the technically savvy potential members today.

Recruiting new members is essential but getting them to renew their membership every year is equally important. Cultivation is what grows new members into long-time members.

The tools of cultivation are mentoring; participating in projects such as Make a Difference Day and Credit Education Month; serving on committees; giving a presentation at a CPI meeting; giving presentations at schools, a Chamber of Commerce meeting or at other networking groups; chairing a program or project; running for a CPI office at the local level.

Spring is fast approaching and this is the perfect time to seek out and plant new members in your CPI local and begin cultivating them into long-time members, one of whom may be writing this column someday.

## U.S. Government News

### Government Issues New Rule for Home Mortgages

In mid-January 2013, the U.S. Consumer Financial Protection Bureau issued a new rule to protect homebuyers from mortgages they cannot afford.

Taking effect on January 10, 2014, the new Ability-to-Repay rule is designed to assure that lenders offer mortgages that consumers can actually afford to pay back. It is one of the changes created by the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act.

Among the features of the Ability-to-Repay rule are:

- Potential borrowers have to supply financial information and lenders must verify it;
- To qualify for a particular loan, a consumer has to have sufficient assets or income to pay back the loan; and
- Lenders will have to determine the consumer's ability to repay both the principal and the interest over the long term—not just during an introductory period when the rate may be lower.

The CFPB also issued a proposal for potential adjustments to the new rule, related to specific types of mortgages.

One involves a proposed exemption for designated non-profit creditors and homeownership stabilization programs, as well as certain Fannie Mae, Freddie Mac, and federal agency refinancing programs. These programs, the CFPB says, generally appear to be already subject to their own specialized underwriting criteria and are designed to help consumers refinance into a more affordable home loan.

Another proposes a new category for certain loans made and held in portfolio by small creditors, such as small community banks and credit unions, called "qualified mortgages."



### CFPB Now Supervising Debt Collectors

In January, the Consumer Financial Protection Bureau (CFPB) began overseeing larger collection firms to determine whether they properly disclose the amount owed, maintain accurate data about consumer debt and address consumer complaints quickly. The CFPB is focusing on collection firms with more than \$10 million in annual receipts from consumer debt collection.

### CFPB Issues Warning to Credit Reporting Agencies

The Consumer Financial Protection Bureau has found that some nationwide specialty consumer reporting agencies (NSCRAs) are making it difficult for consumers to access their credit reports.

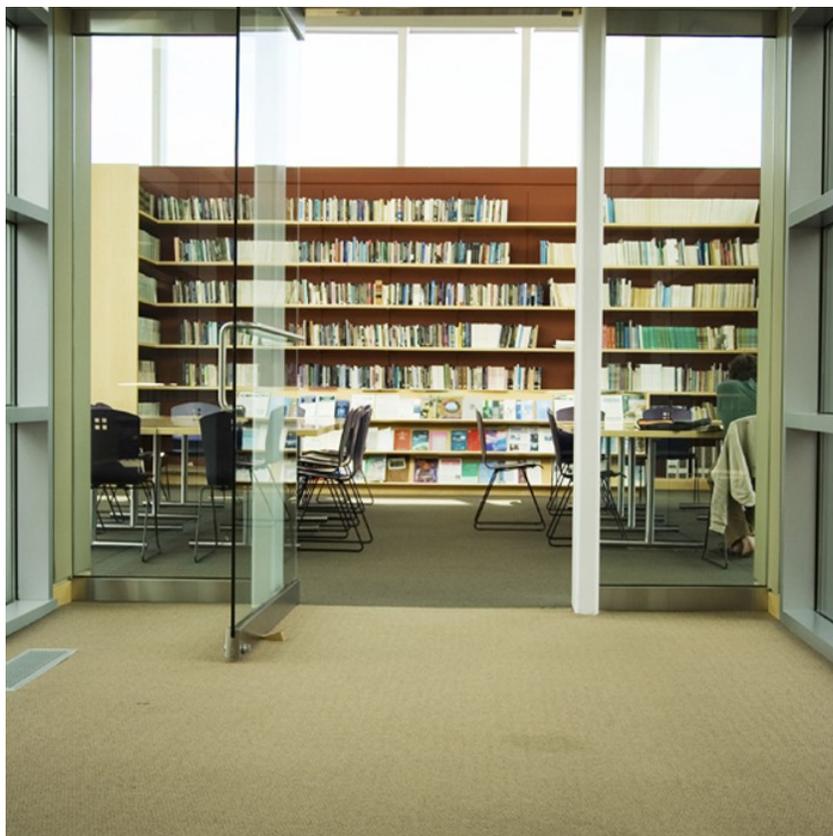
Like the big three (Equifax, TransUnion and Experian), these agencies are required by law to provide consumers with one free credit report annually. The CFPB visited NSCRAs' websites to determine if they gave instructions on how to request a report. They also called to determine if staff was prepared to provide a report when someone called to ask for one. They found some firms lacking in these areas.

# Take Credit Education Month to Your Local Library

Celebrate Credit Education Month this March by teaming up with local libraries to present credit education programs in the heart of your community.

The Federal Deposit Insurance Corporation (FDIC), which sponsors the popular Money Smart financial education program, points out that libraries offer some attractive benefits to financial educators. These include:

- **The use of meeting rooms and other space.** Libraries often allow outside organizations that provide educational services to use space free of charge or rent it for a reasonable fee.
- **Familiar locations and easy access for different target audiences.** "Libraries are generally already conveniently located in neighborhoods of all income levels," said Luke W. Reynolds, an FDIC Community Affairs Specialist.
- **Library employees or volunteers who may be willing to teach sessions or otherwise help.** They may, for example, register people for your education program or help set up the meeting room and assist with audio-visual equipment.
- **Opportunities for free or low-cost publicity—for the education sessions as well as for the organizations offering them.** Libraries may be willing to post advertisements in branches, in newsletters or on Web sites. Local newspapers and other media also may be willing to provide advance publicity or follow up with a story after the event.
- **Lasting positive impressions with library staff members who deal with the public.** Consumers and organizations often turn to librarians when they need help navigating through all the information that is out there. Librarians who know about your



organization's financial education programs are likely to direct people to you.

## Lessons Learned from Libraries

How can a financial educator make the most of a partnership with a library? Here are some tips and lessons learned based on discussions with FDIC staff and outside educators and librarians.

- **Think about a series of one-time programs instead of one long "course."** Among the reasons: Individual workshops can appeal to people who don't have time to commit to more than one event, are only interested in certain topics, or have already missed a class and fear they'll be "lost." Also, many educators report that financial education classes frequently are best received if their title and subject matter focus on a specific need, rather than have a

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more generic, possibly unappealing title such as “financial literacy” or “financial education” class.

- **Avoid information overload.** Pick and choose which materials to include in each workshop, because time constraints make it impossible to cover everything.
- **Discuss options for computer-based education.** Libraries can do more than circulate paper copies of educational materials. For example, libraries are making the FDIC’s *Money Smart* program available online and on CDs. The latter comes in two versions, one for use by classroom instructors and the other for

students who want to learn the material on their own and at their own pace. A library also may be willing to link from its Web site to an array of consumer material from a government agency or nonprofit organization, not just educational text matching a particular program being offered through the library.

CPI members can use the “Take Charge of Your Life” credit education program available from the Credit Education Resources Foundation or use the FDIC’s popular *Money Smart* program. The latter is available, for free, at [www.fdic.gov/consumers/consumer/moneysmart](http://www.fdic.gov/consumers/consumer/moneysmart).

## Management Skills

# Hold Meaningful Group Discussions

Bring order to what can become chaotic conversations with your work team. Provide a framework that allows people to passionately discuss issues while staying focused. *Adopt these practices:*

**Assign roles.** A facilitator can move the discussion along while the note taker captures important points. Designate a team member with expertise on a particular topic to lead that part of the discussion, and assign a devil’s advocate to adequately test proposals.

**Vent first.** If a topic is emotionally charged, allow people to let those feelings out before moving the discussion along.

**Define the issue.** Agree what your goal for the discussion is. Offer alternate ways of viewing the situation, for example, as either a problem or an opportunity.

**List assumption.** Specify what is influencing your views. Separate what you know from what else you need to know but don’t yet.

**Document the impact.** When you discuss a topic that will affect different people, draw a chart of those relationships for everyone to see.



**Record decisions.** Include in the record all the relevant facts, including the problem statement, assumptions, options considered and people involved in making the decision. That will allow you to later analyze what you did right or wrong in the process.

*Adapted from “14 Ideas to Strengthen Workplace Group Discussion Quality Today,” Management Excellence by Art Petty, <http://artpetty.com>.*

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# 7 Common Credibility Blind Spots

## And how they can derail your image

By Cara Hale Alter

Beware your credibility blind spots. These bad behaviors are unintentional, yet they can derail your image. What's more, you might be completely unaware of just how irritating and distracting these behaviors are to others.

The good news is that once you identify your blind spots, you can take steps to eliminate them. And in a high-speed, hypercompetitive business world, the time to do that is now.

Today your credentials may get you in the door. Yet to really succeed, you've got to look credible when it matters most: in face-to-face interactions. Whether you're meeting one-on-one or presenting to a packed audience, your credibility is immediately being assessed.

So how can you uncover your credibility blind spots? The surest way is to capture yourself on video in a typical business setting. (Smartphones make that easier than ever.) While there are numerous behaviors to look for, seven blind spots are most common.

**1. Using speech fillers.** Speech fillers are superfluous sounds or words, like "Um" and "You know." Today, such fillers are pervasive in our culture, including the business world. A smart young technology CEO recently said to his team: "So, I actually sort of passionately believe that we have an opportunity to, uh, you know, sort of really take this platform to a new level. So we just kind of, uh, need to jump in, you know, with full force." He wanted to fire up his people, but his fillers extinguished his passion.

**Tip:** Embrace the tactical pause. Instead of interjecting fillers, simply pause while your mind searches for the next word.

**2. Making extraneous movements.**

Extraneous movements—such as jiggling your knee, bobbing your head or shifting your weight—weaken your personal power. You might say: "I can't help myself. I just can't be still." The truth is, excessive fidgeting is a self-comforting behavior. Stillness sends a message that you're calm and confident.

**Tip:** Test your ability to literally have a level head. Fold a thick pair of socks and balance it on your head. Try talking for several minutes without losing the socks.

**3. Self-commenting.** When you feel self-conscious, it's easy to overreact to your every mistake. If you trip over a word, you might apologize ("Sorry!"), make a joke ("No more coffee for me!") or resort to nonverbal reflexes, like shaking your head or shrugging your shoulders. The problem with that "self-commenting" is your external preoccupation with your internal criticism. Mistakes happen; simply correct them and move on.

**Tip:** Fictionary is a game where players compose fake definitions of obscure words. Play it with your friends or family as a fun way to learn to ignore your inner critic.

**4. Misplacing upward vocal inflections.**

You have probably worked with someone who speaks in "uptalk": using upward inflections that sound like question marks at the end of sentences. That vocal pattern is widespread—and contagious. Be vigilant in not picking it up.

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**Tip:** Read an article aloud with strong downward inflections. Begin each sentence at middle to high pitch and cascade downward at the end of each phrase.

- 5. Making yourself smaller.** If you're like most people, when you feel intimidated, you make yourself smaller to avoid being an easy target. You might place your feet closer together, tuck your arms to your sides, dip your chin or pull back on your volume. Any or all of these behaviors say "I feel threatened."

**Tip:** Practice optimal standing posture throughout the day, not just in important situations, to make it habitual. Balance your weight over your feet, lengthen your spine and elongate your neck.

- 6. Masking your face and hands.** Masking behaviors can creep up when you feel uneasy or on the spot. They take many different forms, including crossing your arms, clasping your hands, playing with your clothes or jewelry, or even having a poker face—cutting off any animation of your face or hands.

**Tip:** The more comfortable you feel, the more animated you are with your face and hands. Open your posture and engage your gestures at the start of each conversation. Practice that at company gatherings or networking events, where you have the opportunity to talk to a lot of people in a short period of time.

- 7. Dropping eye contact.** You don't see professional athletes dropping their eyes to the ground during play. In business settings, when you drop eye contact, you drop out of the game. Keep your eyes on the horizon and give your listeners the same respect you expect from them—your full attention. It's all right to move your eyes to the side momentarily to gather your thoughts. Otherwise, if your mouth is moving, your eyes should be on your listeners.

**Tip:** Train yourself to keep your eyes up while thinking and talking. *One practice exercise:* Stick blank sticky notes across a large wall in your home or office. Ask yourself questions



and hold your eyes on a sticky note while answering. Let your sentence structure be your cue to move from note to note.

#### **About the author:**

Cara Hale Alter is president of SpeechSkills, a San Francisco-based communication training company, and author of *The Credibility Code: How to Project Confidence and Competence When It Matters Most* (Meritus, 2012). For more information, visit [www.thecredibilitycode.com](http://www.thecredibilitycode.com).

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## Student Member Corner

# Where to Begin: Saving and Managing Your Own Money

As a teen, you start taking more responsibility for handling money and choosing how you want to save or use it. Here are a few ideas to help make your decisions easier and better.

**Consider a part-time or summer job.** A job can provide you with additional money as well as new skills, and connections to people who may be helpful after you graduate.

If you are filling out a job application for a company with a local office, experts say it's generally safe to provide information such as your date of birth and Social Security number (which may be needed for a background check). If you are applying in person, hand the application to the manager (not just any employee), and if you are applying online, make sure you are using the company's legitimate Web site.

"But be very suspicious of online job applications for part-time, work-from-home jobs offered by unfamiliar companies without a local office," warned Michael Benardo, Manager of the FDIC's Cyber Fraud and Financial Crimes Section. "They may only want to commit identity theft, not hire you." (See below for more about avoiding identity theft.)

**• Open a savings account and put money in it for specific goals.** "Some goals will be for the next few weeks or months, while others are for several years away, such as college," said Irma Matias, an FDIC Community Affairs Specialist. Get in the habit of putting at least 10 percent of any gifts or earnings in a savings account right away. Saving a certain percentage of your income before you're tempted to spend it is what financial advisors call "paying yourself first."

Also think about where you can add to savings by cutting back on spending. "Money you spend

today is money you won't have for future wants or needs," added Matias.

**• If you're ready for a checking account, choose one carefully.** Many banks offer accounts geared to teens or other students that require less money to open and charge lower fees than their other accounts. "Even if the account appears to be attractive, think about how you're going to use it—for example, if you mostly want to bank online or with your smartphone—and look into how much that account is likely to cost monthly," said Luke W. Reynolds, Acting Associate Director of the FDIC's Division of Depositor and Consumer Protection. "Then shop around and compare this account to what is offered by several other institutions."

When you open an account that comes with a debit card, you will decide how you want the bank to handle an everyday debit card transaction for more than what you have in the account. If you "opt in" (agree) to a bank overdraft program, it will cover these transactions but will charge you a fee of as much as \$40 each time. "One overdraft can easily lead to another and become very costly," Reynolds explained. "If you don't opt in, your transactions will be declined, but you won't have to face these penalty fees."

You may also be able to arrange with your bank to automatically transfer money from a savings account to cover the purchase. You'll probably pay a fee, but it will likely be much less than an overdraft fee.

**If you're thinking about using a prepaid card instead of a bank account, understand the potential drawbacks.** Prepaid cards often do not offer you the same federal consumer protections as credit or debit cards if, for

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example, the prepaid card is lost or stolen and used by someone else.

And, while prepaid cards may advertise no monthly fee, they may charge for making withdrawals, adding money to the card or checking the balance. "It's hard for a prepaid card to beat a well-selected, well-managed checking account for everyday transactions and allowing easy transfers into a savings account," Reynolds concluded.

**Once you have a bank account, keep a close eye on it.** Watch your balance the best way you can. For example, keep receipts and record expenses so you don't spend more money than you have in your account and run the risk of overdraft costs.

**Take precautions against identity theft.** Even if you don't have a credit card, you can be targeted by a criminal wanting to use your name to get money or buy goods. So, be very suspicious of requests for your name, Social

Security number, passwords, or bank or credit card information.

"Don't fall for an e-mail, call or text message asking you for financial information," Benardo cautioned. "Never give out any personal information unless you have contacted the company first and you are sure it is legitimate."



**Understand that borrowing money comes with costs and responsibilities.** When you borrow money, you generally will repay the money monthly and pay interest. Always compare offers to borrow money based on the Annual Percentage Rate (APR). The lower the APR, the less you will pay in interest. And, the longer you take to repay a debt, the more you will pay in interest.

If you miss loan payments, you can expect to pay fees and have a hard time borrowing money at affordable rates for some time into the future.

*(This article was provided by the Federal Deposit Insurance Corporation)*

## **CPI INTERNATIONAL CONFERENCE**

**June 12-15, 2013**

**San Antonio Texas**

**Menger Hotel**

**Pursue Continuing Education**

**Meet Your New CPI Leaders**

**Be Part of CPI Business Meetings**

**Enjoy social events**

**Participate in the Walk-A-Thon**

**Renew old friendships**

**Celebrate Award Recipients**

**Make new friends**

**Registration form available at [www.creditprofessionals.org](http://www.creditprofessionals.org)**

**or from the Corporate Office**

# Do You Know What You Want?

By Colette Carlson, MA

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The key to career success is being aware of what you want. This includes the type of position, company or individual(s) you choose to work with daily. When you have clarity and vision, even if it's just for the next 1-3 years, you can position yourself for success. Without clarity, you won't know which individuals to bring in your network, which meetings, events or associations to attend for best outcomes or even which projects or assignments to align with on the job. By being clear on your professional goals, you will more readily attract what you need.

So many individuals know this to be true, but hesitate claiming exactly what they want. Oftentimes, people truly don't know what they want because they haven't stopped long enough to figure it out, or they're afraid to make the wrong decision. Here's my advice for both those situations:

Stop saying, "I don't know," and do your homework. Gather the information you need to move forward. One of the keys to your long-term success is to know your strengths, talents and abilities. You need to be clear on your assets so you understand what you bring to the table and create situations that let you shine. Take the time to make a list of your strengths. Ask yourself:

*"What comes easily to me that others find difficult or challenging?"*

*"What do others praise me for accomplishing?"* (Praise can be telling as it gives you insight to some of your natural gifts.)



*"If I could only perform 3 tasks from my current position, what would they be and why?"*

These answers will give you clues as to your natural desires and talents. Then start looking for situations at your current position that allow you to express more of these natural gifts. When you love what you do, others take notice and oftentimes provide the exact opportunity you're looking to create.

Have you ever heard that indecision is the decision to fail? Too many people get stuck out of fear of making the wrong choice. Although it may seem scary to claim what you want, simply

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by making a choice you've already set yourself apart from others. Give yourself permission to make a decision based on what you feel right now. You have absolutely no clue what the future might bring, so do your best to make the best choice for you based on the information you have today. If it doesn't work out or you change your mind down the road, simply make another choice. Choice is far more powerful than leaving it up to chance—and especially the whims and desires of others.

Until you are clear on your career objectives, you will never be able to communicate your goals or position yourself for success with individuals that can help make it happen. So, again, what do you want?

**Human Behavior Expert and Motivational Speaker Colette Carlson teaches communication, leadership, sales and stress less programs. Learn more at <http://www.speakyourtruth.com/>**

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### About the author >>>

*Colette Carlson is a nationally known speaker and author who motivates thousands through the power of "Speaking Your Truth!". She moved from a career as a top-notch administrative assistant to a career in sales. She served as National Sales Trainer for US West, raised two daughters and earned a master's degree in human behavior. She is an author and sought-after motivational speaker.*

websites >>>

## Bookmark This!

### Combat Financial Abuse of the Elderly



The January 2013 issue of *Consumer Reports* magazine contains a feature article, "Protecting Mom & Dad's Money—What to do when you suspect financial abuse," that is a must-read for CPI members. The information provided is useful both professionally and personally. It not only covers the topic in depth but provides a list of warning signs; suggested solutions to specific situations; and a detailed list of organizations to which you can turn for information and help. You can find the article online at [consumerreports.org/cro/magazine/index.htm](http://consumerreports.org/cro/magazine/index.htm). For those who prefer the printed version of the magazine, *Consumer Reports* is available at most public libraries.

### Are You Saving Enough for Retirement?

It is difficult to determine how much you need to stash away for a comfortable retirement. But there is a way to help you determine if you are on track to cover your retirement needs. Just go to [choosetosave.org](http://choosetosave.org) and run the ballpark retirement estimator. It is an easy-to-use two-page worksheet. When the calculator asks you how long you are going to live, the best answer, for planning purposes is "no less than 95." Choose to Save® is a national public education and outreach program dedicated to raising awareness about the need to plan and save for long-term personal financial security.

