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Source: Goodmoneyhabits.com

# From Young and in Debt to Achieving Financial Goals: Goodmoneyhabits.com, Online Financial Program, Helps

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BATON ROUGE, La., Jan. 22 /PRNewswire/ -- Sarah McGriff started her professional career with big dreams. And big debt. The Loyola University graduate's student loans, credit card bills and living expenses consumed the take-home pay of her full-time job, so she added a part-time job. But each month she was falling further in debt. "It was like a cloud hanging over my head," says McGriff. "How could I be making all this money, yet have nothing to spend?"

In a recent poll conducted for USA Today by Experian, the credit-reporting agency, nearly half of twentysomethings reported defaulting on loans, having cars repossessed, or filing bankruptcy. And although they want to save, many can't. In a poll conducted by USA Today and the National Endowment for Financial Education, 40 percent said they don't regularly contribute to a savings plan, and 55 percent aren't saving in an Individual Retirement Account or 401(k) plan.

"It's impossible to save when credit card debt is out of control," says McGriff. "It's a huge problem for my peers." McGriff says she knew she needed help, so she asked a financial planner for recommendations, and he suggested an online financial education program, Goodmoneyhabits.com.

The 24-year-old communications specialist says the online program immediately helped her take charge of her personal finances. "It's a great system to help you focus," she says. "It gives you all the tools you need. And it alleviates the fears you have about money." Goodmoneyhabits.com offers online lessons in reducing debt, setting financial goals, budgeting, maximizing company benefits, and investing in 401(k) plans.

McGriff says Goodmoneyhabits.com helped her establish her priorities. "I figured out what I want, and how to afford it," she says. In the five months since she started using Goodmoneyhabits.com, McGriff has reduced her credit card debt.

"My New Year's resolution is to use Goodmoneyhabits.com once a day," says McGriff. "It will help me achieve my next goal -- to buy a house." McGriff says she wants to inspire others to try Goodmoneyhabits.com. "If you have dreams and want to live without being bogged down by your finances and feeling stuck, the only way to improve your situation is to take action. I'm doing it myself, and it's working."

For more information about the program that helped McGriff, visit <http://www.goodmoneyhabits.com>.

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