

Myvesta.org Survey Finds Debt Equals Depression For Many

Women at risk to suffer with financial depression

NEWS RELEASE
ROCKVILLE, MD



Nearly half of the people who have problems with debt are experiencing symptoms of depression, according to a survey by Myvesta.org, a nonprofit financial crisis center. The survey found that 49.3 percent of people with problem debt can be classified as depressed, of those 39.7 percent report symptoms of severe depression. In comparison, studies have shown that 9.5 percent of the general population is clinically depressed.

▶ Our mission at Myvesta.org is to help people improve the quality of their lives by eliminating financial stress through education and services. Visit our Web site at Myvesta.org or call 1-800-680-3328 or 301-762-5270. We're here to help.



“Single women are at the greatest risk for depression related to financial problems,”

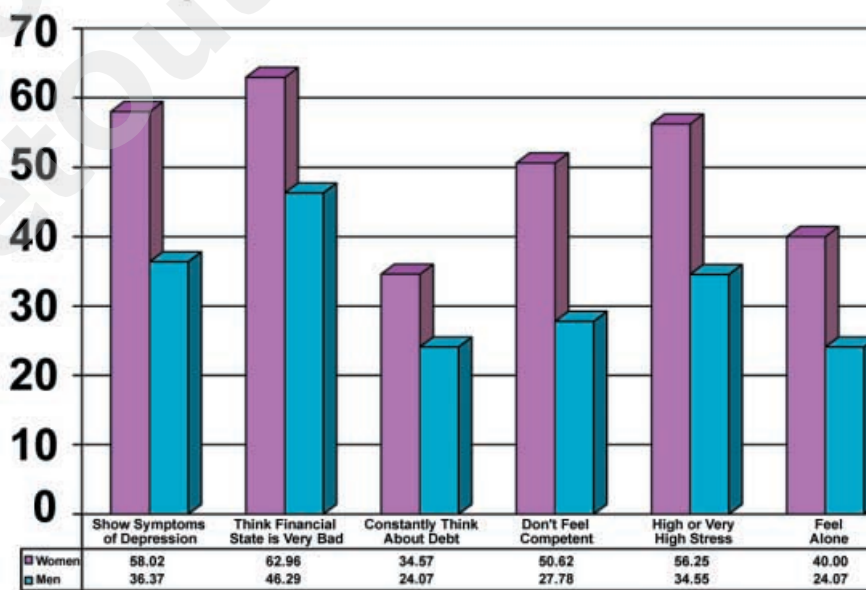
**- Steve Rhode
President, Myvesta.org**

In August, Myvesta.org surveyed 136 of its clients whose unsecured debts range from \$1,000 to more than \$100,000. Their ages range from 21 to 77 years old; incomes range from \$6,000 to \$165,000 per year. Participants were asked a series of questions about their financial situation and mood states using the Center for Epidemiological Studies Depression Scale (CES-D), an industry standard for measuring depression. They also were asked about other psychological factors such as social support and optimism.

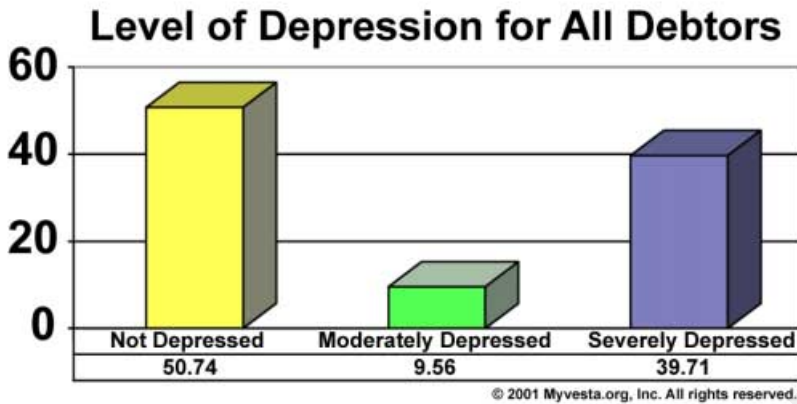
“Single women are at the greatest risk for depression related to financial problems,” said Myvesta.org President Steve Rhode. Depression is typically thought of as a combination of feelings of hopelessness, inadequacy and other negative emotions and behaviors.

The survey found that 58 percent of women reported mild and major signs of depression, compared to 36 percent of men. More than six out of ten women reported their level of debt to be very bad, while 46 percent of men described their situation that way. Women think about debt troubles more often than men, and feel less competent to solve their problems. More than half of women reported their stress level to be high or very high.

Comparison of Female and Male Debtors



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“For women and men, too often financial problems equal depression,” said Rhode. “The survey found that it doesn’t matter how much debt or income a person has. In fact, many of our clients have incomes exceeding \$100,000 a year. Depression affects people who have high and low debt and income.”

“Depression creates an inability to conquer financial problems.”
 - Joe James
 Staff Psychologist, Myvesta.org

The survey found that nine out of ten of all debtors feel some stress over their financial situation. Stress is commonly defined as emotional strain that manifests itself as fear and/or anxiety. Almost 50 percent of the respondents said debt caused their stress level to be high or very high. Seventy percent of respondent said they think about their debt very often or constantly.

“Depression creates an inability to conquer financial problems,” said

Myvesta.org Staff Psychologist Joe James. “People become emotionally paralyzed, which leads to the inability to develop a plan or take action and compounds their financial problems. This is why people who are having money troubles should get extensive professional help as soon as possible.”

Myvesta.org specializes in helping people with the financial and emotional issues surrounding money problems. “We are seeing more and more clients whose financial situations are tangled with a host of other emotional issues. The events of September 11 and a gloomy economic forecast are causing people to be even more worried about their financial future,” Dr. James added.

Please turn the page to see the complete survey.

Level of Depression

As measured by the Center for Epidemiological Studies Depression Scale (CES-D)

All

| Level of Depression | All |
|-----------------------|--------|
| Not Depression | 50.74% |
| Moderately Depression | 9.56% |
| Severely Depression | 39.71% |

Marital Status

| Level of Depression | Married | Single |
|-----------------------|---------|--------|
| Not Depression | 54.29% | 46.97% |
| Moderately Depression | 12.86% | 6.06% |
| Severely Depression | 32.86% | 46.97% |

Gender

| Level of Depression | Male | Female |
|-----------------------|--------|--------|
| Not Depression | 63.64% | 41.98% |
| Moderately Depression | 3.64% | 13.58% |
| Severely Depression | 32.73% | 44.44% |

Income Level

| Level of Depression | \$0-\$15,000 | \$15,000-\$30,000 | \$30,000-\$45,000 | \$45,000-\$60,000 | \$60,000-\$75,000 | \$75,000-\$90,000 | Over \$90,000 |
|----------------------|--------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------|
| Not Depressed | 50.00% | 52.38% | 45.95% | 55.56% | 64.00% | 22.22% | 45.46% |
| Moderately Depressed | 0.00% | 14.29% | 8.11% | 11.11% | 4.00% | 22.22% | 9.09% |
| Severely Depressed | 50.00% | 33.33% | 45.95% | 33.33% | 32.00% | 55.56% | 45.46% |

Age

| Level of Depression | 21 - 29 | 30 - 39 | 40-49 | 50 - 59 | 60 - 69 | 70 + |
|----------------------|---------|---------|--------|---------|---------|--------|
| Not Depressed | 51.52% | 61.22% | 40.54% | 33.33% | 66.67% | 50.00% |
| Moderately Depressed | 12.12% | 6.12% | 13.51% | 8.33% | 0.00% | 0.00% |
| Severely Depressed | 36.36% | 32.65% | 45.95% | 58.33% | 33.33% | 50.00% |

(Categories and columns may not add up to 100 percent due to rounding)

I feel my level of stress to be:

All

| Level of Stress | All |
|------------------|--------|
| Low Stress | 10.37% |
| Moderate Stress | 42.22% |
| High Stress | 28.89% |
| Very High Stress | 18.52% |

Marital Status

| Level of Stress | Married | Single |
|------------------|---------|--------|
| Low Stress | 4.29% | 16.92% |
| Moderate Stress | 45.71% | 38.46% |
| High Stress | 28.57% | 29.23% |
| Very High Stress | 21.43% | 15.39% |

Gender

| Level of Stress | Male | Female |
|------------------|--------|--------|
| Low Stress | 14.55% | 7.50% |
| Moderate Stress | 50.91% | 36.25% |
| High Stress | 23.64% | 32.50% |
| Very High Stress | 10.91% | 23.75% |

Income Level

| Level of Stress | \$0- \$15,000 | \$15,000- \$30,000 | \$30,000- \$45,000 | \$45,000- \$60,000 | \$60,000- \$75,000 | \$75,000- \$90,000 | Over \$90,000 |
|------------------|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------|
| Low Stress | 16.67% | 9.52% | 16.22% | 11.11% | 8.33% | 0.00% | 0.00% |
| Moderate Stress | 16.67% | 42.86% | 35.14% | 48.15% | 50.00% | 55.56% | 36.36% |
| High Stress | 33.33% | 42.86% | 18.92% | 25.93% | 29.17% | 33.33% | 36.36% |
| Very High Stress | 33.33% | 4.76% | 29.73% | 14.82% | 12.50% | 11.11% | 27.27% |

Age

| Level of Stress | 21 - 29 | 30 - 39 | 40-49 | 50 - 59 | 60 - 69 | 70 + |
|------------------|---------|---------|--------|---------|---------|---------|
| Low Stress | 9.09% | 12.25% | 10.81% | 0.00% | 33.33% | 0.00% |
| Moderate Stress | 54.55% | 40.82% | 37.84% | 45.46% | 0.00% | 0.00% |
| High Stress | 27.27% | 28.57% | 29.73% | 27.27% | 0.00% | 100.00% |
| Very High Stress | 9.09% | 18.37% | 21.62% | 27.27% | 66.67% | 0.00% |

(Categories and columns may not add up to 100 percent due to rounding)

I think about my debt:

All

| Thought about Debt | All |
|--------------------|--------|
| Rarely | 4.44% |
| Somewhat often | 25.19% |
| Very often | 40.00% |
| Constantly | 30.37% |

Marital Status

| Thought about Debt | Married | Single |
|--------------------|---------|--------|
| Rarely | 1.43% | 7.69% |
| Somewhat often | 25.71% | 24.62% |
| Very often | 42.86% | 36.92% |
| Constantly | 30.00% | 30.77% |

Gender

| Thought about Debt | Male | Female |
|--------------------|--------|--------|
| Rarely | 7.41% | 2.47% |
| Somewhat often | 31.48% | 20.99% |
| Very often | 37.04% | 41.98% |
| Constantly | 24.07% | 34.57% |

Income Level

| Thought about Debt | \$0- \$15,000 | \$15,000- \$30,000 | \$30,000- \$45,000 | \$45,000- \$60,000 | \$60,000- \$75,000 | \$75,000- \$90,000 | Over \$90,000 |
|--------------------|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------|
| Rarely | 0.00% | 9.52% | 2.78% | 7.41% | 4.00% | 0.00% | 0.00% |
| Somewhat often | 16.67% | 19.05% | 30.56% | 18.52% | 36.00% | 22.22% | 18.18% |
| Very often | 33.33% | 33.33% | 33.33% | 51.85% | 44.00% | 44.44% | 36.36% |
| Constantly | 50.00% | 38.10% | 33.33% | 22.22% | 16.00% | 33.33% | 45.46% |

Age

| Thought about Debt | 21 - 29 | 30 - 39 | 40-49 | 50 - 59 | 60 - 69 | 70 + |
|--------------------|---------|---------|--------|---------|---------|--------|
| Rarely | 3.03% | 6.12% | 5.56% | 0.00% | 0.00% | 0.00% |
| Somewhat often | 27.27% | 26.53% | 22.22% | 25.00% | 33.33% | 0.00% |
| Very often | 45.46% | 36.74% | 38.89% | 41.67% | 33.33% | 50.00% |
| Constantly | 24.24% | 30.61% | 33.33% | 33.33% | 33.33% | 50.00% |

(Categories and columns may not add up to 100 percent due to rounding)



How I feel about the support I get from family and friends in dealing with this crisis?

All

| Level of Support | All |
|------------------|--------|
| Strong Support | 20.15% |
| Some Support | 33.58% |
| Not Enough | 12.69% |
| Feel Alone | 33.58% |

Marital Status

| Level of Support | Married | Single |
|------------------|---------|--------|
| Strong Support | 57.14% | 56.06% |
| Some Support | 25.71% | 21.21% |
| Not Enough | 14.29% | 15.15% |
| Feel Alone | 2.86% | 7.58% |

Gender

| Level of Support | Male | Female |
|------------------|--------|--------|
| Strong Support | 29.63% | 13.75% |
| Some Support | 31.48% | 35.00% |
| Not Enough | 14.82% | 11.25% |
| Feel Alone | 24.07% | 40.00% |

Income Level

| Level of Support | \$0- \$15,000 | \$15,000- \$30,000 | \$30,000- \$45,000 | \$45,000- \$60,000 | \$60,000- \$75,000 | \$75,000- \$90,000 | Over \$90,000 |
|------------------|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------|
| Strong Support | 16.67% | 20.00% | 18.92% | 18.52% | 29.17% | 22.22% | 9.09% |
| Some Support | 16.67% | 30.00% | 32.43% | 37.04% | 33.33% | 44.44% | 36.36% |
| Not Enough | 16.67% | 10.00% | 16.22% | 7.41% | 12.50% | 22.22% | 9.09% |
| Feel Alone | 50.00% | 40.00% | 32.43% | 37.04% | 25.00% | 11.11% | 45.46% |

Age

| Level of Support | 21 - 29 | 30 - 39 | 40-49 | 50 - 59 | 60 - 69 | 70 + |
|------------------|---------|---------|--------|---------|---------|--------|
| Strong Support | 21.88% | 22.92% | 21.62% | 0.00% | 33.33% | 0.00% |
| Some Support | 40.63% | 39.58% | 27.03% | 16.67% | 0.00% | 50.00% |
| Not Enough | 9.38% | 10.42% | 13.51% | 25.00% | 0.00% | 50.00% |
| Feel Alone | 28.13% | 27.08% | 37.84% | 58.33% | 66.67% | 0.00% |

(Categories and columns may not add up to 100 percent due to rounding)

I perceive my level of debt to be:

All

| Perceived Level of Debt | All |
|-------------------------|--------|
| Not Bad | 6.67% |
| Somewhat Bad | 37.04% |
| Quite Bad | 38.52% |
| Horribly Bad | 17.78% |

Marital Status

| Perceived Level of Debt | Married | Single |
|-------------------------|---------|--------|
| Not Bad | 0.00% | 20.00% |
| Somewhat Bad | 42.86% | 29.23% |
| Quite Bad | 37.14% | 12.31% |
| Horribly Bad | 20.00% | 38.46% |

Gender

| Perceived Level of Debt | Male | Female |
|-------------------------|--------|--------|
| Not Bad | 9.26% | 4.94% |
| Somewhat Bad | 44.44% | 32.10% |
| Quite Bad | 35.19% | 40.74% |
| Horribly Bad | 11.11% | 22.22% |

Income Level

| Perceived Level of Debt | \$0- \$15,000 | \$15,000- \$30,000 | \$30,000- \$45,000 | \$45,000- \$60,000 | \$60,000- \$75,000 | \$75,000- \$90,000 | Over \$90,000 |
|-------------------------|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------|
| Not Bad | 16.67% | 9.52% | 2.78% | 14.82% | 4.00% | 0.00% | 0.00% |
| Somewhat Bad | 50.00% | 23.81% | 30.56% | 44.44% | 48.00% | 33.33% | 36.36% |
| Quite Bad | 33.33% | 42.86% | 47.22% | 33.33% | 28.00% | 55.56% | 27.27% |
| Horribly Bad | 0.00% | 23.81% | 19.44% | 7.41% | 20.00% | 11.11% | 36.36% |

Age

| Perceived Level of Debt | 21 - 29 | 30 - 39 | 40-49 | 50 - 59 | 60 - 69 | 70 + |
|-------------------------|---------|---------|--------|---------|---------|--------|
| Not Bad | 12.12% | 4.08% | 5.56% | 8.33% | 0.00% | 0.00% |
| Somewhat Bad | 30.30% | 38.78% | 41.67% | 33.33% | 33.33% | 50.00% |
| Quite Bad | 36.36% | 44.90% | 30.56% | 50.00% | 0.00% | 50.00% |
| Horribly Bad | 21.21% | 12.25% | 22.22% | 8.33% | 66.67% | 0.00% |

(Categories and columns may not add up to 100 percent due to rounding)

I feel optimistic that I will be able to work my way though my financial problems.

All

| Feel Optimistic | All |
|-------------------|--------|
| Mainly Agree | 56.62% |
| Somewhat Agree | 23.53% |
| Somewhat Disagree | 14.71% |
| Mainly Disagree | 2.21% |

Marital Status

| Feel Optimistic | Married | Single |
|-------------------|---------|--------|
| Mainly Agree | 57.14% | 56.06% |
| Somewhat Agree | 25.71% | 21.21% |
| Somewhat Disagree | 14.29% | 15.15% |
| Mainly Disagree | 2.86% | 7.58% |

Gender

| Feel Optimistic | Male | Female |
|-------------------|--------|--------|
| Mainly Agree | 63.64% | 51.85% |
| Somewhat Agree | 21.82% | 24.69% |
| Somewhat Disagree | 9.09% | 18.52% |
| Mainly Disagree | 5.46% | 4.94% |

Income Level

| Feel Optimistic | \$0- \$15,000 | \$15,000- \$30,000 | \$30,000- \$45,000 | \$45,000- \$60,000 | \$60,000- \$75,000 | \$75,000- \$90,000 | Over \$90,000 |
|-------------------|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------|
| Mainly Agree | 66.67% | 52.38% | 37.84% | 62.96% | 76.00% | 55.56% | 63.64% |
| Somewhat Agree | 0.00% | 33.33% | 32.43% | 14.82% | 4.00% | 44.44% | 36.36% |
| Somewhat Disagree | 33.33% | 9.52% | 18.92% | 14.82% | 20.00% | 0.00% | 0.00% |
| Mainly Disagree | 0.00% | 4.76% | 10.81% | 7.41% | 0.00% | 0.00% | 0.00% |

Age

| Feel Optimistic | 21 - 29 | 30 - 39 | 40-49 | 50 - 59 | 60 - 69 | 70 + |
|-------------------|---------|---------|--------|---------|---------|--------|
| Mainly Agree | 63.64% | 65.31% | 40.54% | 58.33% | 33.33% | 50.00% |
| Somewhat Agree | 18.18% | 20.41% | 37.84% | 8.33% | 0.00% | 50.00% |
| Somewhat Disagree | 12.12% | 10.20% | 18.92% | 16.67% | 66.67% | 0.00% |
| Mainly Disagree | 6.06% | 4.08% | 2.70% | 16.67% | 0.00% | 0.00% |

(Categories and columns may not add up to 100 percent due to rounding)

I feel competent in managing my money each month.

All

| Feel Competent | All |
|-------------------|--------|
| Mainly Agree | 32.59% |
| Somewhat Agree | 25.93% |
| Somewhat Disagree | 26.67% |
| Mainly Disagree | 14.82% |

Marital Status

| Feel Competent | Married | Single |
|-------------------|---------|--------|
| Mainly Agree | 32.86% | 32.31% |
| Somewhat Agree | 28.57% | 23.08% |
| Somewhat Disagree | 22.86% | 30.77% |
| Mainly Disagree | 15.71% | 13.85% |

Gender

| Feel Competent | Male | Female |
|-------------------|--------|--------|
| Mainly Agree | 48.15% | 22.22% |
| Somewhat Agree | 24.07% | 27.16% |
| Somewhat Disagree | 18.52% | 32.10% |
| Mainly Disagree | 9.26% | 18.52% |

Income Level

| Feel Competent | \$0- \$15,000 | \$15,000- \$30,000 | \$30,000- \$45,000 | \$45,000- \$60,000 | \$60,000- \$75,000 | \$75,000- \$90,000 | Over \$90,000 |
|-------------------|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------|
| Mainly Agree | 50.00% | 19.05% | 13.51% | 57.69% | 36.00% | 55.56% | 27.27% |
| Somewhat Agree | 16.67% | 38.10% | 21.62% | 15.39% | 36.00% | 22.22% | 27.27% |
| Somewhat Disagree | 16.67% | 38.10% | 40.54% | 15.39% | 12.00% | 22.22% | 27.27% |
| Mainly Disagree | 16.67% | 4.76% | 24.32% | 11.54% | 16.00% | 0.00% | 18.18% |

Age

| Feel Competent | 21 - 29 | 30 - 39 | 40-49 | 50 - 59 | 60 - 69 | 70 + |
|-------------------|---------|---------|--------|---------|---------|--------|
| Mainly Agree | 43.75% | 28.57% | 27.03% | 33.33% | 33.33% | 50.00% |
| Somewhat Agree | 28.13% | 22.45% | 32.43% | 25.00% | 0.00% | 0.00% |
| Somewhat Disagree | 21.88% | 28.57% | 29.73% | 16.67% | 33.33% | 50.00% |
| Mainly Disagree | 6.25% | 20.41% | 10.81% | 25.00% | 33.33% | 0.00% |

(Categories and columns may not add up to 100 percent due to rounding)

How difficult is it for me to meet the monthly payments on my bills?

All

| Level of Difficulty | All |
|----------------------|--------|
| Not at all difficult | 16.91% |
| Somewhat difficult | 47.06% |
| Fairly difficult | 16.91% |
| Very difficult | 19.12% |

Marital Status

| Level of Difficulty | Married | Single |
|----------------------|---------|--------|
| Not at all difficult | 11.43% | 22.73% |
| Somewhat difficult | 47.14% | 46.97% |
| Fairly difficult | 18.57% | 15.15% |
| Very difficult | 22.86% | 15.15% |

Gender

| Level of Difficulty | Male | Female |
|----------------------|--------|--------|
| Not at all difficult | 18.18% | 16.05% |
| Somewhat difficult | 52.73% | 43.21% |
| Fairly difficult | 16.36% | 17.28% |
| Very difficult | 12.73% | 23.46% |

Income Level

| Level of Difficulty | \$0- \$15,000 | \$15,000- \$30,000 | \$30,000- \$45,000 | \$45,000- \$60,000 | \$60,000- \$75,000 | \$75,000- \$90,000 | Over \$90,000 |
|----------------------|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------|
| Not at all difficult | 16.67% | 9.52% | 5.41% | 29.63% | 24.00% | 33.33% | 9.09% |
| Somewhat difficult | 50.00% | 47.62% | 43.24% | 40.74% | 44.00% | 66.67% | 63.64% |
| Fairly difficult | 16.67% | 14.29% | 21.62% | 18.52% | 16.00% | 0.00% | 18.18% |
| Very difficult | 16.67% | 28.57% | 29.73% | 11.11% | 16.00% | 0.00% | 9.09% |

Age

| Level of Difficulty | 21 - 29 | 30 - 39 | 40-49 | 50 - 59 | 60 - 69 | 70 + |
|----------------------|---------|---------|--------|---------|---------|---------|
| Not at all difficult | 18.18% | 22.45% | 10.81% | 16.67% | 0.00% | 0.00% |
| Somewhat difficult | 42.42% | 40.82% | 59.46% | 41.67% | 33.33% | 100.00% |
| Fairly difficult | 21.21% | 18.37% | 16.22% | 8.33% | 0.00% | 0.00% |
| Very difficult | 18.18% | 18.37% | 13.51% | 33.33% | 66.67% | 0.00% |

(Categories and columns may not add up to 100 percent due to rounding)

How satisfied am I with my current financial situation?

All

| Level of Satisfaction | All |
|-----------------------|--------|
| Completely satisfied | 3.68% |
| Moderately satisfied | 24.27% |
| Somewhat satisfied | 29.41% |
| Not at all satisfied | 42.65% |

Marital Status

| Level of Satisfaction | Married | Single |
|-----------------------|---------|--------|
| Completely satisfied | 1.43% | 6.06% |
| Moderately satisfied | 21.43% | 27.27% |
| Somewhat satisfied | 30.00% | 28.79% |
| Not at all satisfied | 47.14% | 37.88% |

Gender

| Level of Satisfaction | Male | Female |
|-----------------------|--------|--------|
| Completely satisfied | 3.64% | 3.70% |
| Moderately satisfied | 25.46% | 23.46% |
| Somewhat satisfied | 34.55% | 25.93% |
| Not at all satisfied | 36.36% | 46.91% |

Income Level

| Level of Satisfaction | \$0- \$15,000 | \$15,000- \$30,000 | \$30,000- \$45,000 | \$45,000- \$60,000 | \$60,000- \$75,000 | \$75,000- \$90,000 | Over \$90,000 |
|-----------------------|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------|
| Completely satisfied | 16.67% | 0.00% | 2.70% | 3.70% | 4.00% | 0.00% | 9.09% |
| Moderately satisfied | 16.67% | 19.05% | 21.62% | 40.74% | 20.00% | 33.33% | 9.09% |
| Somewhat satisfied | 16.67% | 28.57% | 18.92% | 25.93% | 44.00% | 44.44% | 36.36% |
| Not at all satisfied | 50.00% | 52.38% | 56.76% | 29.63% | 32.00% | 22.22% | 45.46% |

Age

| Level of Satisfaction | 21 - 29 | 30 - 39 | 40-49 | 50 - 59 | 60 - 69 | 70 + |
|-----------------------|---------|---------|--------|---------|---------|--------|
| Completely satisfied | 0.00% | 4.08% | 2.70% | 8.33% | 0.00% | 50.00% |
| Moderately satisfied | 24.24% | 22.45% | 29.73% | 16.67% | 33.33% | 0.00% |
| Somewhat satisfied | 30.30% | 26.53% | 29.73% | 41.67% | 0.00% | 50.00% |
| Not at all satisfied | 45.46% | 46.94% | 37.84% | 33.33% | 66.67% | 0.00% |

(Categories and columns may not add up to 100 percent due to rounding)



Steve Rhode, MBA

Myvesta.org President and Co-Founder

Steve Rhode is president and co-founder of Myvesta.org. Since co-founding the organization in 1994, he has continued to work one-on-one with people using his unique brand of intelligent compassion to help clients work through even the toughest problems.

Rhode is co-author of *Get Out of Debt: Smart Solutions To Your Money Problems*. He is regularly interviewed for books, newspapers, magazines and radio programs. He has specialized training in Financial Recovery Counseling, divorce planning and financial interventions.

Joe James, Ph.D.

Myvesta.org Staff Psychologist

Dr. Joe James is a psychologist and financial expert who brings a unique combination of financial and mental health expertise to Myvesta.org.

He received Ph.D. and M.A. in psychology from the University of Alabama at Birmingham. He did his undergraduate work at the University of Michigan, graduating magna cum laude. His experience is highlighted by an ongoing private practice providing individual and marital therapy to patients in Maryland. In addition, he is studying for his certified financial planner designation.



(Categories and columns may not add up to 100 percent due to rounding)

About Myvesta.org ...

Myvesta.org™ is the nation's only comprehensive financial crisis and treatment center. Founded in 1994, the nonprofit financial crisis center has helped more than four million people through its programs and educational resources. Myvesta.org is committed to helping people resolve past financial mistakes, manage current financial responsibilities and find financial peace of mind. Its programs and services include crisis resolution, online bill management, bankruptcy alternatives, creditor problem resolution, debt management and financial coaching. Prior to April 2000, Myvesta.org was known as Debt Counselors of America®.

For more information, contact Nancy Ness Judy 301-762-5270, ext. 124