

## Managing Money – Tough Times

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More Americans feel added stress and anxiety about their financial future as talk of rising consumer debt, falling housing prices, rising costs of living, and declining retail sales bring up worries about the nation's economic health.

Money is often on the minds of most Americans. In fact, according to the American Psychological Association's 2007 Stress in America survey, money and work are two of the top sources of stress for almost 75 percent of Americans. Add to the mix headlines declaring a looming economic recession, and many begin to fear how they can handle any further financial crunch.

Learning positive money management techniques can help you and your family adapt to tough economic times. eXtension.org, an innovative, university research-based web site has new resources to help Americans who are becoming increasingly concerned about their financial situation. University experts from across the United States worked to compile a section on eXtension.org with free, easy-to-access financial management information. These experts address questions facing Americans during the correction economic distress and encourage consumers to be proactive in their financial situations.

Not only do eXtension's experts provide consumers with tools to help them cope with stress, practice positive spending habits, manage their debt and stretch their dollar, but they also are available to answer specific consumer questions. With an easy-to-follow form, web site viewers can identify a specific category they have questions in, ask their question and expect to quickly receive an answer from an industry expert.

At eXtension's Financial Crisis content area, web site viewers can find other resources regarding nutrition, consumer credit, lifestyle transitions, retirement planning, saving and investing, communicating about money, children and money, home ownership, and health finance. For more information, visit <http://www.eXtension.org> or [http://www.extension.org/financial\\_crisis](http://www.extension.org/financial_crisis).

**About eXtension:** *eXtension.org is part of the Cooperative Extension System and is unlike any other search engine or information-based web site. It's a space where land grant university content providers gather and produce new educational and information resources on wide-ranging topics.*

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