

9:50a B. of A. downgrades Goldman to neutral: reports
 9:49a Ford March sales up 5.7%; best month since May 07
 9:42a Shoe Carnival drops on weak first-quarter outlook
 9:42a Gold drops sharply, surrendering \$1,600 level

April 2, 2013 7:59 AM EDT

New York	London	Tokyo
Pre	Open	Closed

DOW	+67.72	NASDAQ	+22.31	S&P 500	+7.96
14,640.57	+0.47%	3,261.49	+0.69%	1,570.13	+0.51%



B. of A. leads complaints
 Bank of America has 15,000 mortgage complaints since late 2011, data show.
 • 10 banks foreclosing the most
 • 5 cities where houses are still cheap

press release
 April 1, 2013, 11:47 a.m. EDT

NeighborWorks America Empowers Individuals to Establish Healthy Financial Habits During National Financial Literacy Month and Beyond

Top Community Development Organization Promotes Wise Financial Decision-Making So Families Can Meet Goals



WASHINGTON, April 1, Apr 01, 2013 (GLOBE NEWSWIRE via COMTEX) -- Today NeighborWorks America urged individuals to make smart financial decisions that plan for and protect their families' future, as National Financial Literacy Month begins. Throughout the year, NeighborWorks organizations provide education and counseling services to renters and potential and current homeowners nationwide. These services encourage them to manage their finances and therefore reach short- and long-term goals, such as homeownership, retirement, and college. NeighborWorks America, which creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities, supports a network of more than 235 nonprofits, located in every state, the District of Columbia and Puerto Rico.

"During National Financial Literacy Month and all year, our NeighborWorks organizations offer education and counseling to consumers as they make important financial decisions," said Eileen Fitzgerald, chief executive officer of NeighborWorks America. "NeighborWorks homeownership counselors and financial coaches offer one-on-one guidance."





Several NeighborWorks organizations offer free tax preparation services, some working in partnership with the Volunteer Income Tax Assistance (VITA) program sponsored by the Internal Revenue Service. Additionally, many NeighborWorks organizations offer financial education programs. Last month, new research from NeighborWorks America found a nearly one-third drop in the likelihood of serious mortgage delinquency when consumers receive NeighborWorks pre-purchase housing counseling and education.

The following are examples of the work NeighborWorks organizations are doing to commemorate National Financial Literacy Month:

- Homewise, Inc. (Santa Fe, NM) will highlight the organization's Financial Fitness for Life class on April 13. The class offers the tools and resources to consumers who want to ensure a more successful financial future. The instructor educates people on credit scores, how to determine which debts and bills to pay down first, and how to cut spending.
- NeighborWorks Waco (Waco, TX) will offer its new Project ASPIRE program, a new youth financial literacy program offered to local students. The program enhances knowledge of pertinent life skills with a focus on basic personal finances. NeighborWorks Waco staff teach 20 students budgeting, banking and other personal finance topics on Friday mornings during their elective period at Indian Spring Middle School.
- NeighborWorks Umpqua (Roseburg, OR) will offer a "financial fitness" class on April 15, 17, and 20 that highlights the skills and tools to make smart financial decisions. On April 24-25 NeighborWorks Umpqua will participate in the Oregon Asset Builders Conference in Salem, Oregon which will explore strategies and policies to help build Oregon's future. Breakout session topics include consumer protection, exploring micro-enterprises from new perspectives, and a presentation by U.S. Senator Jeff Merkeley
- The Primavera Foundation (Tucson, AZ) provides "financial fitness" classes in English and Spanish throughout the year. Customers include residents from The Primavera Foundation's rental housing, from neighborhoods, and individuals interested in purchasing a home. Additionally, The Primavera Foundation offers Her Family, a specialized program for single mothers. The mothers get financial education while the children also get financial education separately.
- Family Services, Inc. (North Charleston, SC) will host Money Rocks, its third annual youth financial literacy summit, on April 20 at R.B. Stall High School in North Charleston. The event, which offers financial literacy education for youth ages 12 to 21, also offers financial literacy workshops for parents.

For more information about NeighborWorks America, go to nw.org. To read the new

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research from NeighborWorks America about mortgage delinquency, go to http://www.nw.org/network/newsroom/documents/ExperianMayer_FullReport.pdf.

About NeighborWorks America

For 35 years, NeighborWorks America has created opportunities for people to improve their lives and strengthen their communities by providing access to homeownership and to safe and affordable rental housing. In the last five years, NeighborWorks organizations have generated more than \$19.5 billion in reinvestment in these communities. NeighborWorks America is the nation's leading trainer of community development and affordable housing professionals.

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