



FOR IMMEDIATE RELEASE

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With Consumer Debt At An All-Time High, Organizations Are Taking The Issue To The Road:

NAPFA Consumer Education Foundation, TD AMERITRADE Institutional and *Kiplinger's Personal Finance* magazine join forces to deliver financial education during national bus tour

ARLINGTON HEIGHTS, IL (September 8, 2008) – The New York Federal Reserve has reported that consumer debt has exceeded \$2.6 trillion and continues to trend upward as more and more households are borrowing money to make ends meet, but falling behind on payments. Experian, one of the country's largest credit reporting agencies, reports that the average American household has an average of \$16,727 in non-mortgage debt. While these numbers continue to rise, more startling is that the savings rate among Americans has regressed into the negative.

In recognition of this growing problem, the National Association of Personal Financial Advisors (NAPFA) Consumer Education Foundation, TD AMERITRADE Institutional and *Kiplinger's Personal Finance* magazine are taking the issue of debt and saving to the streets of America during a national bus tour to deliver FREE financial education from independent registered investment advisors to help consumers take the first step towards improving their financial situation.

Slated to kick-off on September 29, 2008 in Jersey City, NJ, the **Your Money Bus Tour** will travel from coast-to-coast for one-year to deliver the important message that it is never too late to start taking steps to prepare for a secure financial future. At each stop, volunteer financial advisors will be on hand to conduct free advice events and symposiums where consumers can have their pressing financial concerns addressed.

The first leg of the national tour will take the bus to the following cities leading up to the holidays:

- September 29, 2008 – Jersey City, NJ
- October 1-2, 2008 – Washington, DC
- October 3, 2008 – Baltimore, MD
- October 6-7, 2008 – Philadelphia, PA
- October 14-15, 2008 – New York, NY

- October 17, 2008 – Hartford, CT
- October 22, 2008 – Providence, RI
- October 28, 2008 – Manchester, NH
- October 30, 2008 – Portland, ME
- November 7, 2008 – Albany, NY
- November 10-13, 2008 – Hershey/Harrisburg, PA
- November 20, 2008 – Richmond, VA
- November 21, 2008 – Charlotte, NC
- November 24, 2008 – Atlanta, GA

“Research shows that between 1989 and 2006, the nation's total credit card charges increased from about \$69 billion each year to more than \$1.8 trillion,” said Michael Joyce, CFA, CFP®, chairman of the NAPFA Consumer Education Foundation Board. “Those numbers are startling considering where overall consumer debt is today. Our hope is that this tour will help people understand the inherent dangers of debt and how they can reverse this trend within their own household.”

TD AMERITRADE Institutional and *Kiplinger's Personal Finance* magazine are each committing resources to the project. TD AMERITRADE Institutional has signed on as the primary financial sponsor of the bus tour and *Kiplinger's Personal Finance* magazine will be providing promotional support for the program in both its magazine and website properties.

“Between TD AMERITRADE and RIAs, we regularly help millions of people get their finances in order every day,” said Tom Bradley, president, TD AMERITRADE Institutional. “We have long believed in the power of education and encourage everyone to get on this bus and start the drive toward achieving their financial goals.”

"At *Kiplinger's Personal Finance*, we have been helping our readers save and invest to reach their financial goals for more than 60 years," says Editor Fred W. Frailey. "We are proud to collaborate with the NAPFA Consumer Education Foundation and TD AMERITRADE Institutional in their effort to bring one-on-one advice to consumers around the country. Together we hope to show Americans that they can take control of their finances and their future despite volatile markets and an uncertain economy."

Updates for the second leg of the tour schedule will be distributed to the media once finalized. Those interested in learning more about the events taking place at these cities can visit www.YourMoneyBus.com for up-to-date schedule information. If you have any questions for one of the collaborators, please contact the following representatives:

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ABOUT THE NAPFA CONSUMER EDUCATION FOUNDATION

The NAPFA Consumer Education Foundation is built upon the expertise of the National Association of Personal Financial Advisor's more than 2,000 members and its high standing within the industry. The Foundation makes grants to organizations that demonstrate the ability to educate consumers about basic personal financial issues. The Foundation will partner with recognized educational organizations to expand the breadth, depth, and distribution of consumer financial education programming, including materials developed by NAPFA.

For more information, please visit www.NAPFAFoundation.org

ABOUT TD AMERITRADE

TD AMERITRADE Institutional, Division of TD AMERITRADE, Inc., member FINRA/SIPC, is a leading provider of comprehensive brokerage and custody services to nearly 5,000 fee-based, independent Registered Investment Advisors (RIAs) and their clients. Their advanced technology platform, coupled with personal support from their dedicated service teams, allows investment advisors to run their practices more efficiently and effectively, while optimizing time with clients. TD AMERITRADE Institutional is committed to advocating on behalf of advisors and their clients and understands the importance of being a fiduciary.

For more information, please visit www.TDAinstitutional.com.

*TD AMERITRADE, NAPFA Consumer Education Foundation and *Kiplinger's Personal Finance* magazine are all separate and unaffiliated and are not responsible for one another's services and policies.

ABOUT KIPLINGER'S PERSONAL FINANCE

Kiplinger's Personal Finance magazine provides down-to-earth advice on managing money and achieving financial security. It provides trustworthy information and practical guidance on saving, investing, planning for retirement, paying for college, buying an automobile, home and other major purchases. The *Kiplinger's Personal Finance* website offers the same great advice that's in the magazine.

For more information, please visit www.Kiplinger.com.

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