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***Military Money*[®] Magazine Shows Families How to Find Room-by-Room Savings At Home**

*Spring 2009 Issue Features Saving and Spending Tips
From Family Finance Author and Military Spouse Ellie Kay*

(ORLANDO, Fla.) February 17, 2009 – There’s literally always room for new ways to save money – and you can find them in every room of your own home! The new Spring 2009 issue of *Military Money*[®] magazine features family finance author and military spouse Ellie Kay walking room by room through a typical American family home – kitchen, family room, bathrooms, bedrooms, baby’s room and garage – suggesting easy, common-sense ways anyone can cut back on day-to-day expenses.

From checking seals and cleaning refrigerator coils (\$50 in energy savings per year) to consolidating magazine subscriptions with a neighbor (save \$90 a year), from placing a one-quart plastic container in your toilets to conserve water (save as much as \$150 a year) to making your own special-recipe baby wipes (save \$140 per child per year), and from buying same-color towels and sheets for all rooms (save \$140 a year) to using real plates and cloth napkins at mealtime (save \$95 a year), Kay’s clever tips help consumers of all ages make more room for sizeable savings.

Military spouse Ellie Kay is uniquely qualified to talk the talk and walk the walk when it comes to saving money. Family finance expert and Main Street mom with seven children, Kay climbed out of \$40,000 in debt while living on just one income – her husband’s military salary. Since recovering from their crippling debt, they have been able to pay cash for their cars, buy and furnish two five-bedroom homes, take wonderful vacations, dress the family in style, build a nest egg for retirement, send the kids to college loan-free and give away thousands of dollars to their favorite charities.

Military Money is a personal finance and lifestyle magazine geared towards families of military service members. Published by InCharge[®] Education Foundation, Inc., it is distributed four times per year, free of charge, through many U.S.-based military bases, commissaries and family support centers, as well as inside the European-based *Stars & Stripes* newspaper. The magazine addresses such personal finance issues as money management, home and family life for military families, career advice, deployment and relocation and transitioning to the civilian world.

Among other timely topics featured in the Spring 2009 issue of *Military Money*:

- Maj. Gen. (Dr.) Elder Granger, TRICARE deputy director, rates his agency's effectiveness at "C+ or B-" in his surprisingly candid assessment of the Department of Defense health program in an exclusive *Military Money* interview;
- What are the real experts doing with their own money during the economic downturn? Michael Kelly, executive director of USAA's military communications program, posed the question to more than 50 Certified Financial Planners.
- It's tax filing time, and military personnel should be aware of special tax provisions designed to help them and their families. Jackie Perlman, analyst at The Tax Institute at H&R Block, offers four key points for military taxpayers to keep in mind.
- While the demand for military child care is high and spaces are limited, families often are unaware of additional available child care resources. The National Military Family Association provides a comprehensive, updated guide to military child care.

The publication of *Military Money* is made possible through the generous financial support of a number of prominent public- and private-sector organizations including the FINRA (Financial Industry Regulatory Authority) Investor Education Foundation, which leads a multi-faceted education campaign for U.S. military members and their families. The FINRA Foundation supports innovative research and educational projects that give underserved Americans the knowledge, skills and tools necessary for financial success throughout life. Key projects include www.SaveAndInvest.org, an online resource aimed at helping military members and their families manage their money with confidence.

First launched in 2003, *Military Money* magazine is part of the Department of Defense's "Financial Readiness Campaign," and distributed with the support of the Office of the Under Secretary of Defense for Personnel and Readiness. The *Military Money* web site, www.MilitaryMoney.com, complements the magazine with additional content, calculators, surveys and other interactive tools.

For more information on corporate, government and nonprofit sponsorships, please contact Ed Koziol, Manager of Publication Partnerships for InCharge Education Foundation, at 407-532-5616.

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