

Ten Weeks to Financial Awakening:
A Guidebook to the Creation of Your Own Financial Plan
Using Quicken® Software

Book Addendum

Release Date: April 6, 2009

Suggestions Regarding this Addendum

This Addendum provides critical update information that will update financial and technical information that has changed since release in October, 2003.

Please refer to this Chart as you proceed through the Guidebook. Place an “x” in the “Update” column when you have either copied the “Update” into the book, or entered the Addendum # into the book if you prefer not to copy the update. If you choose this latter approach, you can simply refer back to the Update Document when you encounter the Addendum # in the margin.

Please 3-hole punch this Addendum and place it in front of Divider 1 in your “My Financial Education Binder.” If you have not yet setup this binder, I suggest you simply staple these update pages together and insert them in a manila folder labeled “TEN WEEKS 2009 Guidebook Update”.

For those of you who have updated your TEN WEEKS Guidebook with the 2008 update, please note that the changes to that update are in **bold** below – so you only have to post the **bold** items after the page reference.

ADDENDUM # 1: Page Reference xv :Update Complete? _____

Update on Office Supply Shopping Cart: Item numbers are all the same, new prices are as follows (as of 04/06/09)

- #492942 – 3 Ring Binders – 2” - \$10.99 ea**
- #349341 – 2 sets of Extra Wide Big Tab Dividers – 8 Tab \$2.75 ea**
- #313395 - 1 Packet of Monthly Dividers - \$5.55 ea**
- #349350 - 3 Sets of Wide Big Tab Dividers – 5 Tab - \$1.75 ea**
- #500587 - 1 Packet of Sheet Protectors (25) - \$9.15 ea**
- #427151 - 1 Three hole paper punch - \$12.69 ea**
- #403840 - 1 Set of 3 storage boxes - \$6.99 ea**
- #810994 – 1 set of hanging file folders - \$6.49 ea**
- #300251 - 1 box of letter file folders - \$23.29 ea**
- Total \$107.88**
- Price of “Financial Planning Organizer Kit” after \$5 rebate = \$30.95**
- Price for All Materials – Not including Quicken® = \$38.83**

Important Note! We at TEN WEKS have all the above materials, as well as the Homefile Financial Planning Organizer Kit for the price of \$200.00 plus **\$20.00** shipping. The divider tabs are pre-printed, the notebooks are labeled both on the spines and fronts, and extra set-up guidance is also included in the binders themselves. The TEN WEEKS materials also include a free cloth Tote Bag to hold all your binders (\$25 value). You will save approximately 5-8 hours of set-up time buying the materials all set-up. To order go to the website: www.tenweeks.com. Once you're there, click on "Order Now" on the top of the web page. Click on the “Ten Weeks Materials Set” and place your order.

ADDENDUM #2 : Page Reference xviii :Update Complete? _____

The mailing addresses have changed:

Ten Weeks Support
269 North Road
Durango, CO 81303

Homefile Publishing, Inc.
1290 Bay Dale Drive, Ste. 355
Arnold, Maryland 21012

Phone # for Homefile:
1-800-695-3453

ADDENDUM #3 : Page Reference 62 :Update Complete? _____

Office Supply Shopping Cart - this has been updated above, in Addendum #1

ADDENDUM #4 : Page Reference 69: Update Complete? _____

I now recommend that you DO use downloads for banking. In order to be able to do this, however, you will need to make sure that your checking and savings accounts are held in a bank that is set up with Quicken for online downloads. Effective April 1, 2009 Quicken no longer supports data downloads for Quicken 2006, so upgrading to Quicken 2007 is mandatory unless you want to enter all you financial transactions manually. Quicken also has structured the file downloads so you now *must* have your accounts in an institution that has a relationship with Quicken. On account of these changes, I recommend that you change financial institutions if necessary, to be able to do online downloads. It makes all the difference in the world.

ADDENDUM #5 : Page Reference 92 :Update Complete? _____

You can now sign up to eliminate your name from mailing lists purchased by direct marketers online. The web address for the Direct Marketing Association Mail Preference Service is: www.DMAchoice.org. Sign on and click the button that says, "Remove my name From mailing lists."

ADDENDUM # 6 : Page Reference 94 :Update Complete? _____

Quicken Technical Support is: www.quickendirect.com/phone. Enter information in required fields for a call back from technical support. Technical Support is \$24.95 for non-waived problems as listed.

ADDENDUM # 7: Page Reference 134 :Update Complete? _____

#6 - the cost of stamps for 20 bills is now \$8.40, but the cost for Bill Pay has remained the same.

ADDENDUM # 8: Page Reference 210: Update Complete? _____

Under "Calculate your "Ecological Footprint" change the website to:
<http://www.myfootprint.org/>

ADDENDUM #9 : Page Reference :258 Update Complete? _____

Under the annual expense ratio discussion, please change the \$250.00 to \$25.00.

ADDENDUM # 10: Page Reference 262: Update Complete? _____

On the 4th bullet, the “Investing Basics” report is no longer available at www.quicken.com

ADDENDUM # 11: Page Reference 271: Update Complete? _____

Under the 1st bullet, delete references to TEN WEEKS Advisors.
The TEN WEEKS Webinar Series has replaced this Advisory Program.

See www.tenweeks.com for more information about the Webinar Series.

ADDENDUM # 12: Page Reference 272, 273, 275” Update Complete? _____

Please change “Vanguard Short Term Corporate Bond” to
“Vanguard Short Term Investment Grade ”

Please change “Vanguard Precious Metals” to
“Vanguard Precious Metals and Mining”

Please change “Vanguard Emerging Stock Markets Index” to
“Vanguard Emerging Markets Stock”

Please change TIPS (3.375% of 2032) to
TIPS (2.35% of 2027)

ADDENDUM # 13 : Page Reference 295:Update Complete? _____

To access insurance quotes go to: www.insurancequotes.com

ADDENDUM # 14: Page Reference 302: Update Complete? _____

Under “My Health Insurance Options Summary”
Delete “What’s Most Important to You?” and “What is Your Best Buy?”
Replace these with “What’s the Best Insurance Plan for Me?”

ADDENDUM # 15: Page Reference 329: Update Complete? _____

In the second to last paragraph, please replace “\$40,000”with “\$49,000.”

Replace “\$16,000” with “\$19,600”

ADDENDUM # 16: Page Reference 348: Update Complete? _____

Under “MAP 8-20” use the following new address to find the referenced article:

http://www.freddiemac.com/corporate/buyown/english/preparing/right_for_you/index.html

ADDENDUM # 17 : Page Reference 372 :Update Complete? _____

The Financecenter.com website no longer exists. For the same information I recommend

<http://moneycentral.msn.com/retire/home.asp>

Under Retirement Tools click on: Retirement Expense Calculator

ADDENDUM # 18: Page Reference 379: Update Complete? _____

After clicking on www.socialsecurity.gov select “About Social Security’s Future” in the “Other Useful Links” section on the right-hand side of the home page.

ADDENDUM # 19: Page Reference 403: Update Complete? _____

Remove the following states from the list under item (3):

Alaska, Oklahoma, Wisconsin, Vermont, South Carolina.

ADDENDUM # 20: Page Reference 408: Update Complete? _____

MAP 10-13: Change “\$1 million” to “\$3.5 million”

MAP 10-14a – Same instructions as above.

ADDENDUM # 21: Page Reference 410: Update Complete? _____

MAP 10-22: Change “\$11,000” to “\$13,000”

ADDENDUM # 22: Page Reference 410 :Update Complete? _____

The www.landtrust.org website is no longer valid. I now recommend www.lta.org
- which is the website for the Land Trust Alliance.

ADDENDUM # 23: Page Reference 411: Update Complete? _____

MAP 10-27: Change www.tenweeks.com to <http://www.paullemon.com/news.php>

ADDENDUM # 24: Page Reference 412-422: Update Complete? _____

In this entire section, replace replace “\$1 million” with “\$3.5 million”

Except for:

Page 413, item 2, paragraph 1.

Page 421, paragraph 1

ADDENDUM # 25: Page Reference 414: Update Complete? _____

Replace www.msn.com with <http://moneycentral.msn.com/quiz/make-a-will-quiz/home.aspx>
To find the “Make a Will Quiz”

ADDENDUM # 26: Page Reference 419: Update Complete? _____

Change “\$11,000” to “\$13,000”

ADDENDUM # 27: Page Reference 460: Update Complete? _____

Delete last bullet: “Listing of TEN WEEKS Advisors close to where you live”

Replace with: “TEN WEEKS Webinar Series”

ADDENDUM # 28: Page Reference 461: Update Complete? _____

Replace www.napfa.org with <http://www.napfa.org/consumer/ToughQuestionsToAsk.asp>
To obtain a printable interview form for financial planners.

ADDENDUM # 29: Page Reference 462: Update Complete? _____

Delete the reference to TEN WEEKS Advisors in the middle of the page.