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ClearPointCreditCounselingSolutions.org Offers Personal Financial Stress Test

March 25, 2009, Richmond, Virginia – [ClearPoint Credit Counseling Solutions](http://ClearPointCreditCounselingSolutions.org) is advising consumers to follow the lead of big banks by giving themselves a [financial stress](#) test. “Our counselors meet people every day who thought they were doing well until disaster struck,” said ClearPoint CEO Chris Honenberger. “We’ve come up with a quick and easy way to evaluate your financial preparedness.”

ClearPoint’s [stress test](#) involves three components of personal finance: Income, savings and credit. “By reviewing each according to ClearPoint’s guidelines, then projecting your current situation onto different financial scenarios, you’ll begin to see your strengths and weaknesses more clearly,” said Honenberger.

ClearPoint also offers consumers tips on how to shore up resources and adequately prepare for unexpected financial catastrophes, like job loss or reduction of income. “Consumers today are feeling overexposed. After years of free spending, people are now tracking every penny. They have realized that living paycheck to paycheck is just too risky, and they are reigning themselves in,” said Honenberger.

While budget trimming might be essential for someone who is just beginning to build an emergency reserve fund, others might need to find new ways to earn more money, or focus on aspects of their credit picture (like what percentage of their available credit they are using).

“A ClearPoint credit counselor can provide you with a free, objective look at your personal financial situation, including reviewing your budget and debt,” said Honenberger. “We encourage consumers to take our [stress test](#), and contact ClearPoint if they have questions or concerns,” he said.

ClearPoint Credit Counseling Solutions, Inc.™ is the trade name of ClearPoint Financial Solutions, a national 501c3 nonprofit consumer credit counseling agency headquartered in Richmond, Virginia. ClearPoint is a system-wide accredited business of the Better Business Bureau (BBB), a member of the National Foundation for Credit Counseling (NFCC) and a National Intermediary of the U.S. Department of Housing and Urban Development. ClearPoint’s mission is consumer health through financial education. Visit www.ClearPointCCS.org or call 877-465-2227.

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