

On Track(TM) Bridges the Gap Between Hiring Your Own Financial Planner and the 'Back of the Envelope' Plan

SAN DIEGO, Calif. – July 8 (SEND2PRESS NEWSWIRE) – Emico, Inc just announced that its new division, On Track Motivational Training (www.ontrackmotivation.com) will be offering personalized one-on-one financial coaching. Most individuals want to be financially successful but don't know what it exactly means. Is it just one goal or multiple dreams like buying a home and saving for a comfortable retirement? Is the amount of money needed calculated or was it just a wild guess?

More and more people are falling further into debt and not planning for their future financial success. And with the changes in the bankruptcy laws and the doubling of credit card minimum payments, US consumers are even more confused about what to do next. For those very lucky people who manage to get completely out of debt, the constant temptation for instant gratification is so strong and becomes such an integral part of their self worth that many fall back in to debt again.

There are many financial management resources available, from “experts” to “coaches” to self-help. On Track Financial Motivational Training (On Track(TM)) provides a financial “coach” solution that bridges the gap between the experts known as Certified Financial Planners(TM) (CFP(R)), Certified Public Accountant (CPA), or Enrolled Agent (EA) which can charge hourly rates from \$40 – \$400, with an average of \$175 – \$240 per hour based on region, and the free resources that require self discipline and determination.

Under On Track's unique Financial Coaching Program, consumers will have access to a team of personal financial coaches. They offer personalized one-on-one monthly telephone coaching sessions, follow up support through emails and phone calls, and educational reports based on the information you provide. Just like a personal fitness trainer acts as a “health coach”, On Track counselors act as a “financial coach” and will help motivate individuals and keep them accountable.

Consumers will get help developing a workable budget, setting financial goals, education on how to calculate how much one will need to achieve those goals, and suggestions of workable solutions. If at anytime “expert” help is needed in an area, such as taxes, legal, or investment advice, they'll refer you to several professionals in those fields in a total objective manner and without referral commission. On Track services range from \$25.00 to a maximum of \$69.95 per month, depending on the program. More information can be found on the website at www.ontrackmotivation.com, or by calling 888-989-3332.

Emico, Inc (www.emico.com) located in Southern California provides references and innovative services to the underserved consumer financial markets. Its major educational website www.Freedebtinfo.com provides articles by

independent financial writers as well as financial calculators and personal budget evaluator.

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