

SPOTLIGHT

SHE'S SO MONEY

AYSE HOGAN COACHES THE FINANCIALLY STRESSED TO BUDGETED BLISS. BY SARAH SCHOOLCRAFT



Behind in your bills? Dodging collectors' phone calls? Sounds like you need Ayse Hogan and her new **W Network** series **Maxed Out**, airing Tuesdays. Using tough love and a strict plan of action, Hogan aims to help financially challenged women get themselves back on track. But how does she convince women in debt up to their ears that they really can live without everything from shopping sprees at Holt Renfrew to stops at the coffee shop every morning? Hogan starts with a detailed (and strict) budget, but she quickly clarifies that that's only the beginning. "I don't just look at the budget," she says.

"Because the budget is like a Band-Aid. Anybody can sit down and write a budget. What you have to do is find out what's causing the bleeding."

To stop the wound, Hogan takes a closer look at how each woman's personality and character affects the way she deals with money. With that information and Hogan's four essential rules for financial transformation, the process begins.

1 FINANCIAL INDEPENDENCE

"The biggest part of [financial independence] is living without fear and paying your bills and standing on your own two feet. And what I mean by that is just knowing what your expenses are every month, and knowing that you can cover your expenses. Knowing that you're not worrying about paying your mortgage payment this month, or your car. Just knowing all of that – feeling good about that makes you feel a lot more in control."

2 RETIREMENT SAVINGS PLAN AND RAINY DAY FUND

"The rainy day fund is not so much just a savings account. If you do lose your job, and you think it's going to take you six months to find a new job, you need to have at least six months of a cushion put away to cover all of your expenses, so you're not freaking out. And of course a retirement savings plan. That's very, very important, and [it's something] I don't think that a lot of people – especially the younger generation – realize."

3 LEGAL AFFAIRS AND POWER OF ATTORNEY

"This is so, so important. People will do their wills, in many cases, but the power of attorney is a living will. You could walk off the curb today and get hit by a car – you're not dead, so your will's not going to take effect, and who's going to make your decisions regarding your medical, regarding your property, regarding your children?"

4 SAVE FOR THE DREAM

"This is the big one. I believe that everyone is allowed and should be able to have their dream. We don't work this long in our lives to have nothing at the end of the day. But when I say save for your dream, it's not just putting some money in an account. It's actually putting down on paper, in the most elaborate, detailed way, what that dream is, researching it, finding out how much it's going to cost to get you there, how long it's going to take you to save for it."

MORE INTENSE HOURS FOR KIEFER SUTHERLAND

BY JAY BOBBIN

If you want to know how many really bad days one person can have, witness Jack Bauer.

The counterterrorism agent has come extremely close to death during four days played out over the past four television seasons. By Bauer's own doing, most people thought he died after the last one. However, Kiefer Sutherland resumed the role in Season 5 of the acclaimed suspense series *24* last month.

This year's impressive *24* cast adds Sean Astin as a new CTU operative; Julian Sands as a wealthy villain; Peter Weller and JoBeth Williams as Bauer's espionage mentor and his wife; and Jayne Atkinson

and Stephen Spinella as a Homeland Security superior and her deputy. As for this season's storyline, Sutherland isn't sharing much.

The producers and writers "have a rough idea of where they want to get to," the star says, "but how they plan on getting there, it's actually amazing to watch them figure out. The first 12 episodes are pretty much mapped out, and once those go on the air, you get a sense of what is mattering to the audience. From our perspective, we also get a sense of what is connecting and working well between actors or story-lines. We just follow that as far as we can."

As for keeping the faith that everything will make sense in the end, "We don't have a choice," Sutherland says. "We do everything we can to make each scene as good as possible, then in turn to make each episode as good as possible. It's gotten to a place where we've just accepted that you have to take it day by day." In addition to DVD, earlier *24* seasons can be seen on A&E, each "day" characterized in part by the changes in Jack Bauer.

"He's gone from being the one doing the hunting to being the