

# SmartMoney.com's Personal Finance Center (Articles and Worksheets)

SmartMoney.com provides a comprehensive collection of in-depth articles and interactive worksheets to help users meet their financial goals. More than just simple calculators, all the SmartMoney content is written by SmartMoney editors and writers, experts in the field of personal finance. SmartMoney is constantly adding new articles and worksheets so if you don't see what you need here, just check with a licensing representative since it may have just been added to our site! Articles and worksheets can reside on your servers and integrated into the look and feel of your pages or hosted by us. Some additional key features of all our worksheets include:

- Savable worksheets so users can return to their work
- Extractable data to allow you to capture basic demographic data from your users for marketing purposes
- Easily customizable text and colors

Topics covered include:

- Autos
- College Planning
- Debt Management
- Elder Care
- Estate Planning
- Health Care
- Insurance
- Marriage & Divorce
- Real Estate
- Retirement
- Small Business
- Tax Planning

## Autos

### LEASING

Leasing Demystified  
How to Get the Best Deal  
Showroom Shuffle  
Car Leasing Glossary

#### Worksheets

Monthly Payment Calculator  
Net Interest Calculator  
Buy or Lease Calculator

### CAR OWNERSHIP AND REPAIRS

10 Ways to Keep Your Car Out of the Shop  
5 Ways to Avoid Rip-Offs

Driving Expectations  
Cut Your Car Costs

### CAR BUYING

Buy a Car Online — For Less  
Are Extended Warranties Warranted?  
Should You Buy a Certified Pre-Owned Car?  
How to Buy a Used Car

#### Worksheets

Cash Back or Low APR?

### SELLING

The Best Way to Sell a Used Car

### AUTO INSURANCE

How Much Policy Do You Need?  
Six Ways to Save on Auto Insurance

How to Answer When the Inquisition Starts  
Who You Gonna Call?

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## College Planning

### INVESTING FOR COLLEGE

The College Savings Superpage  
The College Tax Breaks Explained  
When the College Savings Account Falls Short

What's Wrong With Variable Life for College?  
What About Prepaid Tuition Plans?

### 529 PLANS

Private-School Tuition, for Cheap  
Are 529 Plans Obsolete?  
College Savings Without the Tax Bite

**Worksheets**  
The 529 College-Savings-Plan Estimator  
How Much Should You Save?  
Grade Your 529 Plan

### FINANCIAL AID

Getting Started  
Student Loans Demystified  
10 Things College Financial Aid Offices Won't Tell You  
Comparing Financial Aid Offers  
A Financial-Aid Bias?  
Free Money

**Worksheets**  
How Much Aid Can You Expect?

## Debt Management

### OVERALL DEBT

Help! I'm Drowning in Debt  
The New Bankruptcy Rules  
Bankruptcy: When You're Out of Options  
Debt and Your Taxes  
Credit Fixes That Can Fix You  
Debt-Management Tips for Seniors  
Keeping Score  
Loans Among Family Members  
Guess Who's Looking at Your Credit Report

**Worksheets**  
Digging Out of Debt  
Do You Have Too Much Debt?  
Should You Borrow From Your 401(k) or 403(b)?  
How Much Interest Will You Pay?  
Should You Consolidate Your Loans?

### CREDIT CARDS

Costly Credit-Card Tricks  
Free Cash!  
Just Rewards?

**Worksheets**  
Comparing Credit Card Offers

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## YOUR HOME

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Tapping the Equity in Your Home  
The No-Equity Loan Trap  
Ready to Consolidate That Debt?

### Worksheets

Should Your Refinance?  
Should You Prepay?

## STUDENT LOANS

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Consolidate Your Student Loans Now!

## AUTOS

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### Worksheets

Cash Back or Low APR?

## IDENTITY THEFT

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Stop! Thief!

## Elder Care

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### THE BASICS

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Do You Need Long-Term-Care Insurance?  
A Helping Hand  
10 Things Your Home Health-Care Provider Won't Tell You  
Nursing Homes Don't Come Cheap  
Online Resources for Seniors  
10 Things Your Assisted-Living Facility Won't Tell You  
A Model Home  
Parental Guidance  
A Money Manager for Mom  
Tax Breaks for Continuing-Care Communities  
The Toughest Thing I've Ever Done

### Worksheets

Will They Need Help?  
LTC Insurance Evaluators

### LONG-TERM CARE INSURANCE

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Take Charge of Your Future  
The Basics  
Is It for You?  
Bewildering Options  
Ways to Save

Money Hopefully Wasted  
Know the Rules  
When Should You Buy?  
Policy Shopper's Guide

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## Estate Planning

### ESTATE PLANNING

Closing Down the Estate  
Time to Tweak Your Estate Plan?  
The Grandparent Tax  
You've Gotta Start Somewhere  
Charitable Trusts  
Check Your Life Insurance  
Passing Your Home to Heirs  
Start Giving It Away Early

Estate Planning With a Roth IRA  
Good Will Hunting  
Help! My Son Married a Gold Digger!

#### Worksheets

Will You Owe Estate Taxes?  
Net Worth Calculator

### LIFE INSURANCE

Term or Whole Life?  
The Facts of Life  
A Matter of Lifestyle  
10 Ways to Save on Life Insurance  
Life Insurance Glossary

#### Worksheets

How Much Life Insurance Do You Need?

### CHARITABLE GIVING

Check Up on Your Charity

Leave Your IRA to Charity

## Health Care

### THE BASICS

Better Health for Pennies a Day  
Let's Get Physical

#### Worksheets

The Best Way to Save on Health-Care Costs  
Choosing the Best Health Plan

### HEALTH INSURANCE

How to Cut Your Health-Care Costs  
Getting More for Less  
Breaking Down Medicare Reform (Update)  
Should You Buy Private Health Insurance?  
Buying Private Health Insurance  
Do You Need a Health Savings Account?  
You're 65: Welcome to Medicare  
Falling Through the Cracks  
Do I Really Need Medicare?

Filling in the Gaps  
Time for a Dental Insurance Check-Up  
Here Comes Your New Health Plan

#### Worksheets

Medical Spending Account Calculator

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## HEALTH-CARE PROVIDERS

Give Your Doctor a Check-Up  
Ten Things Your Eye Doctor Won't Tell You

Ten Things Your Pediatrician Won't Tell You

## Insurance

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### LIFE INSURANCE

Term or Whole Life?  
A Better Life Insurance Policy?  
The Facts of Life  
Which Life Insurance Is Best?  
A Matter of Lifestyle  
10 Ways to Save on Life Insurance  
Do Newborn Babies Need Life Insurance?  
Life Insurance Glossary

#### Worksheets

How Much Life Insurance Do You Need?

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### HOMEOWNERS INSURANCE

Protect Your Hearth and Home...for Less  
How Much Do You Need?

Did You Say Discounts?  
Are You Hard to Insure?

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### AUTO INSURANCE

Six Ways to Save on Auto Insurance  
How Much Policy Do You Need?  
The Ultimate Auto Insurance Guide

Who You Gonna Call?  
How to Answer When the Inquisition Starts

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### DISABILITY INSURANCE

Do You Need Disability Insurance?  
Workers' Comp 101  
Riders That Make Sense for You

#### Worksheets

How Much Disability Insurance Do You Need?

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### LONG-TERM-CARE INSURANCE

Do You Need Long-Term-Care Insurance?

#### Worksheets

The SmartMoney.com LTC Insurance Evaluators



## Marriage and Divorce

### MARRIED LIFE

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Love & Money: The Second Time Around  
Marrying Your Financial Lives  
The Five Mistakes Married Women Make

The Five Documents Every Family Needs  
The Six Mistakes Young Families Make  
Prenups: I do. (However...)

### WEDDINGS

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They'll Never Know: Eight Hidden Ways to Cut Wedding Costs  
Seven Tips on Destination Weddings  
Ten Things the Wedding Industry Won't Tell You  
Forget the Wedding Registry

### DIVORCE BASICS

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Divorce: The Great Divide  
Avoiding the Tax Traps  
Child Support Versus Alimony  
Single...Again  
Tax Exemptions for Children

**Worksheet**  
Deductible Alimony Calculator

### DIVORCE: SPLITTING UP THE ASSETS

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Splitting the Retirement Accounts  
Who Gets the Stock Options?  
Divvying Up the Investments  
Who Gets the Home?  
Business Ownership Interests

**Worksheet**  
Property Settlement Calculator

### LIVING TOGETHER

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Long-Term Commitment Issues

## Real Estate

### BUYING

A Home-Buying Primer  
Get Smart About Home Buying  
Tips for First-Time Home Buyers  
A Primer on Homeowner Tax Breaks  
Cut Those Closing Costs!  
Bridging the Gap  
My, What an Exotic Mortgage You Have  
Condo Issues  
What Kind of Loan Should You Get?  
Writing Off Moving Expenses

#### Worksheets

To Rent or to Buy?  
Fixed Rate or Adjustable?  
How Much House Can You Afford?  
Points or No Points?  
The Mortgage Calculator

### SELLING

A Seller's Checklist  
Selling Your Home in a Cooling Market  
Tax-Friendly Home Sale Strategies  
Ten Things Your Real-Estate Broker Won't Tell You  
A Quick and Dirty Guide to Selling Your Home  
Should You Rent Out Your Home or Sell It?

Sell Your Home — Fast  
Home Sale Tax Estimator  
Choosing a Broker Wisely  
Selling Without a Broker  
Taxes When You Sell Your Home  
Sold...to the Highest Bidder

### LIVING THERE

Tapping the Equity in Your Home  
10 Things Your Architect Won't Tell You  
A Guide to Reverse Mortgages  
Eight Ways to Cut Summer Energy Bills  
Save Hundreds on Your Heating Bill  
10 Things Your Landscaper Won't Tell You  
Dealing With Your Neighbors  
How to Cope With Zoning Boards

Refinancing: Take the Low Road  
10 Things Your Contractor Won't Tell You  
10 Things Interior Designers Won't Tell You  
Which Home Improvements Pay Off?

#### Worksheets

Should You Prepay?  
Should You Refinance?

### HOMEOWNERS INSURANCE

Protect Your Hearth and Home...for Less  
How Much Do You Need?

Did You Say Discounts?  
Are You Hard to Insure?



## SECOND HOME

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Getting a Loan for Your Second Home  
Second Home Insurance Tips  
Taxes on Vacation Homes  
So You Want to Be a Landlord  
Successful Landlords Aren't Wimps

### Worksheets

How Much Second Home Can You Afford?

## HOMING IN

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Incredible Waterfront Homes  
Grade-A Homes

Hot Summer Escapes  
Fast Job-Growth Markets

## Retirement

### PLANNING FOR RETIREMENT

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Early Retirement  
Tax Penalties  
Last-Minute Retirement Planning  
Tax-Friendly Moves for Early Retirees

### Worksheets

Retirement Worksheets  
Time vs. Risk

### INVESTING FOR RETIREMENT

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The SmartMoney.com Asset Allocator  
Laddering Your Bonds

What's Wrong With Variable Annuities?  
Who Should Buy Variable Annuities?

### 401(k) PLANS

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The Roth 401(k) Estimator  
5 Things You Should Know About Your 401(k)  
7 Ways to Lobby for a Better 401(k)  
Tapping Your 401(k) Before You Retire  
So You've Maxed Out, Now What?  
Rolling Over Retirement Accounts  
Introducing the Roth 401(k)  
The Solo 401(k)  
Got a 401(k) Question?  
Your Other Tax-Advantaged Options  
How to Handle a Lumpsum Distribution

### Worksheets

SmartMoney 401(k) Planner  
How Much Salary Is Your 401(k) Worth?  
Rank Your 401(k) Funds  
Grade Your 401(k)  
Easing the Bite of 401(k) Contributions

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## IRAs

Tax-Free Retirement Accounts for the Self-Employed  
Unusual IRA Investments  
Small Business Retirement Plans  
Rolling Over Retirement Accounts  
Spousal IRAs  
Tapping Your IRA Penalty-Free

Understanding the IRA Withdrawal Rules  
Frequently Asked Questions About IRAs  
An IRA Primer  
Inheriting an IRA  
IRAs for Kids?  
Your Other Tax-Advantaged Options

## ROTH IRAs

Roth IRAs: You Wanted to Know  
What Are Your IRA Options?  
Estate Planning With a Roth IRA

**Worksheets**  
To Convert or Not  
Which IRA Is Best?

## NOW THAT YOU'RE RETIRING

Now That You're Retiring  
The New Retirement  
Ready, Set, Retire!

**Worksheets**  
The SmartMoney.com Asset Allocator for Retirees  
How Long Will My Money Last?

## HEALTH INSURANCE

Falling Through the Cracks

## Small Business

### STRATEGIES

Tips for Budding Entrepreneurs  
Business Owners Beware  
Seeking African-American Entrepreneurs  
Health Insurance for Your Small Business  
The Solo Defined-Benefit Plan  
Always Be Networking  
Business Plan Basics  
An Escape Hatch for Small-Business Partners  
Howdy, Partner  
Conducting a Job Interview  
How to Hire an Employee

Becoming a Mompreneur  
Should You Consider Franchising?  
Creating a Killer Web Site  
Image Is Everything  
The Do's & Don'ts of Renting Office Space  
Setting Up a Home Office  
Is Your Small Business Idea Any Good?  
Raising Money for Your Small Business  
Are You Really Ready to Be Your Own Boss?  
Small Business Credit Cards

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## IN THE TRENCHES

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The Hair Up There  
Building a Better Law Firm  
Ladies Only  
That Bag Is Fabulous!

Striking the Right Tone  
Meet Me in St. Louis  
A Thing of Beauty  
Complete In the Trenches Archive

## ASKED & ANSWERED

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How to Structure My Business?  
When Partnerships Go Sour  
Leasing Cars for Your Small Business

Rethink the Pink  
More Money, Please

## TAX GUIDE

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Tax Breaks for Small Businesses  
Tax Ideas for the Self-Employed  
Tax-Deductible SUVs  
Tax Tips for Married Business Owners

Road Rules  
Home Office Deductions  
Loans to Family Members  
Year-End Tax Planning Moves for Small Businesses

## RETIREMENT GUIDE

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The Solo 401(k)  
The Solo Defined-Benefit Plan  
Tax-Free Accounts for the Self-Employed

Starting a Retirement Plan with SEP-IRA  
Small Business Retirement Plans  
Year-End Tax Planning Moves for Small Businesses

## BE WARNED

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A Financial Aid Bias?

## YOUR QUESTIONS ANSWERED

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Free Money for Small Businesses  
The Road to Incorporation

Locking In That Home-Office Deduction

## Tax Planning

### TAX BASICS: FILING

What's Your Filing Status?  
Tax Rate Schedule for Single Filers  
Tax Rate Schedules for Joint Filers  
What the Recent Tax Changes Mean to You  
Calculate Your Withholding  
What Forms Do You Need?  
7 Tax Return Screw-Ups to Avoid  
Miscellaneous Itemized Deductions  
Do You Owe Estimated Taxes?  
Tax Credits for All  
The Alternative Minimum Tax

#### Worksheets

What's Your Average Tax Rate?  
What's Your Marginal Tax Rate?

### TAX BASICS: ADVICE

The Tax Perks of Charitable Giving  
Check Up on Your Charity  
5 Smart Ways to Use That Refund  
Looking for a Tax Pro?

Debt and Your Taxes  
Dear IRS, I Can't Pay  
Avoiding an Audit  
Year-End Tax Planning

### CAPITAL GAINS, OPTIONS AND OTHER INVESTMENT-RELATED TAXES

A Tip of the Hat to TIPS  
Calculating Taxes on Stock Sales  
Calculating Taxes on Fund Sales  
Understanding the Wash Sale Rules  
At What Rate Will Your Sale Be Taxed?  
Tallying Your Capital Gains and Losses  
Figuring out Your Cost Basis When You've Lost the Statements  
Taxes on Investments Received as a Gift or Inheritance  
Options: Should I Exercise?  
Avoiding the AMT on ISOs  
Taxes on Options — Puts and Calls  
Writing Off Your Investment Costs  
Taxes on Day Trading  
More Tax Tips for Day Traders

#### Worksheets

Capital Gains Tax Estimator  
Employer Stock Option Tax Estimators



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## TAXES & RETIREMENT ACCOUNTS

Tax-Friendly Moves for Early Retirees  
Unusual IRA Investments  
Inheriting Your Spouse's IRA  
Inheriting Uncle Henry's IRA  
Which IRA Is Best?  
Understanding the IRA Withdrawal Rules  
Leave Your IRA to Charity  
IRAs for Kids?

### Worksheets

What Are Your IRA Options?

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## WORK AND BUSINESS TAXES

Home Office Deductions  
Tax-Deductible SUVs  
Tax Tips for Married Business Owners  
Year-End Tax Planning Moves for Small Businesses  
Writing Off Your Moving Expenses  
Small Business Retirement Plans

The Solo Defined-Benefit Plan  
The Solo 401(k)  
Tax Ideas for the Self-Employed  
How to Write Off That Boondoggle  
Road Rules  
An Escape Hatch for Small-Business Partners

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## HOME AND FAMILY TAXES

A Primer on Homeowner Tax Breaks  
A Tax-Skipping Move for Seniors  
Cut Your Child-Care Costs  
My Kids Are Worth How Much?  
Tax-Friendly Home Sale Strategies  
So You Want to Be a Landlord  
Do You Need a Health Savings Account?  
Closing Down the Estate  
The Grandparent Tax  
Tax Breaks for Continuing-Care Communities  
Taxes When You Sell Your Home  
Taxes on Vacation Homes  
Loans to Family Members  
When to File Gift Tax Forms

### Worksheets

The Marriage Penalty  
Will You Owe Estate Taxes?  
The Nanny Tax  
Home Sale Tax Estimator