

# For More Information

## Books

College Board College Cost & Financial Aid Handbook 2006, The College Board, \$23.95.

IRAs, 401(k)s & Other Retirement Plans, Twila Slesnick and John C. Suttle, Nolo Press, 2006, \$29.74. (An electronic download of this book is available for \$26.24 at [www.nolo.com](http://www.nolo.com).)

Kiplinger's Practical Guide to Your Money: Keep More of it, Make it Grow, Enjoy it, Protect it, Pass it On, Kiplinger's Personal Finance, Kaplan Education, 2005, \$18.95.

Meeting College Costs: What You Need to Know Before Your Child and Your Money Leave Home, The College Board, 2006, \$13.95.

Parlay Your IRA into a Family Fortune, Ed Slott, Viking Adult, 2004, \$24.95.

Tax Deductions for Professionals, Stephen Fishman, Nolo Press, 2006, \$29.74. (An electronic download of this book is available for \$26.24 at [www.nolo.com](http://www.nolo.com).)

The Best Way to Save for College—A Complete Guide to 529 Plans, Joseph Hurley, Savingforcollege.Com LLC, 2005, \$13.77. (The 2007 edition is scheduled to be released on Aug. 15, 2006 and will sell for \$22.95. It can be preordered at [www.savingforcollege.com](http://www.savingforcollege.com).)

Twelve Steps to a Carefree Retirement: How to Avoid Pre-Retirement Anxiety Syndrome, Paul H Sutherland, American Medical Association, 1999, \$45. Available from the AMA bookstore ([www.ama-assn.org](http://www.ama-assn.org)) with a discount for AMA members.

## Web Resources

### Financial Planning

The Choose to Save ([www.choosetosave.org](http://www.choosetosave.org)) public education program provides Internet tools to help consumers plan all aspects of their financial security, including the program's Ballpark E\$timate Retirement Planning Worksheet, which helps consumers estimate how much they need to save for retirement. The Website also features an array of financial calculators ([www.choosetosave.org/calculators](http://www.choosetosave.org/calculators)) to help you make all types of financial decisions.

Bankrate ([www.bankrate.com](http://www.bankrate.com)) is a destination site of personal finance channels, including banking, investing, taxes and small-business finance. It provides free interest-rate information to consumers on more than 300 financial products, including mortgages, credit cards, new and used automobile loans, money-market accounts, certificates of deposit, checking and ATM fees, home-equity loans and on-line banking fees. In addition to rate data, the site carries numerous articles offering guidance on financial decisions such as purchasing a home, selecting a new car and saving for retirement.

SmartMoney.com ([www.smartmoney.com](http://www.smartmoney.com)) is the Internet site for SmartMoney magazine, which is a joint venture by Hearst and Dow Jones, publisher of The Wall Street Journal. SmartMoney.com offers breaking market news, commentary and analysis in addition to over 95 financial planning worksheets and calculators.

Kiplinger's Personal Finance magazine ([www.kiplinger.com](http://www.kiplinger.com)) offers down-to-earth advice on managing your money. The Website provides numerous articles offering guidance on saving, investing, planning for retirement, paying for college and buying a car, home or other major purchases. In addition, the site features interactive calculators, business news, stock and mutual fund quotes, deposit account yields and credit rates.

The Financial Planning Association ([www.fpanet.org](http://www.fpanet.org)) offers brochures and articles on financial planning as well as checklists and calculators. The FPA's journal, The Journal of Financial

Planning, is accessible through this site. FPA's Website also has a search tool that helps you locate certified financial planners in your area.

The National Association of Financial and Estate Planning Website ([www.nafep.com](http://www.nafep.com)) contains useful information on financial and estate planning, including information for both the general public and professionals in the financial and estate planning industry. The site includes basic information about estate planning, financial planning and asset protection, and an adviser search tool.

### **Investing**

Morningstar ([www.morningstar.com](http://www.morningstar.com)) is a leading provider of independent investment research in the United States and in major international markets. The company offers an extensive line of Internet, software and print-based products and services for individuals, financial advisers and institutions. Morningstar tracks more than 100,000 investment offerings, including stocks, mutual funds and similar vehicles. The Website offers an extensive article library; stock, fund and market data; investment commentary, and forums through which users can discuss and debate investment topics,

The Bond Market Association, which represents securities firms and banks that underwrite, trade and sell debt securities, sponsors an investor education Website, [www.investinginbonds.com](http://www.investinginbonds.com). This site offers users real-time price data for all corporate and municipal bond trades, as well as news and commentary and a broad selection of information and educational materials designed to help many different types of investors, from beginners to experienced equity investors to the most sophisticated bond investor.

MarketWatch ([www.marketwatch.com](http://www.marketwatch.com)) is wholly owned subsidiary of Dow Jones & Company and is a leading provider of business news, financial information and analytical tools. On this site you can track and chart the performance of the investments in your portfolio and receive regular e-mail updates on developments in the financial markets.

## Insurance

The AMA Insurance Agency ([www.amainsure.com](http://www.amainsure.com)) is a wholly owned subsidiary of the AMA that markets insurance products tailored to the medical community. AMA Insurance Agency markets and/or administers a variety of insurance plans, such as life, health, disability, business and property/casualty coverage.

The Insurance Information Institute provides information on all types of insurance products. You can locate an insurance company in your state on its site. It also offers publications and other information to help you make the best insurance purchases. For more information, go to [www.iii.org](http://www.iii.org).

The Life and Health Insurance Foundation for Education ([www.life-line.org](http://www.life-line.org)), also known as LIFE, is a non-profit organization dedicated to addressing the public's need for information and education about life, health, disability and long-term care insurance. The site offers insurance information, real-life stories and a tool to help you locate an insurance agent in your area.

ProtectYourIncome.com ([www.protectyourincome.com](http://www.protectyourincome.com)) is a site that offers extensive information on disability insurance for medical professionals. Through the site you can request quotes on coverage from leading disability insurance companies such as Guardian Life Insurance Company of America, MetLife and Mass Mutual, among others. A similar site that covers life insurance is [www.lifeinsure.com](http://www.lifeinsure.com).

## Retirement

Ed Slott's IRA Advisor Website ([www.ira-help.com](http://www.ira-help.com)) contains a wealth of information on individual retirement accounts, including news, sample newsletters, a forum where questions can be asked, life expectancy tables, links and more.

The Internal Revenue Service's Website features a section on retirement plans ([www.irs.gov/retirement/index.html](http://www.irs.gov/retirement/index.html)). From this page you can link to sections on small-business retirement plans and all types of IRAs. A publication entitled Choosing a Retirement Solution for Your Small Business is accessible by logging onto [www.irs.gov/pub/irs-pdf/p3998.pdf](http://www.irs.gov/pub/irs-pdf/p3998.pdf); this brochure offers a table comparing the various features of all types of retirement

plans. Another useful publication is IRS Publication 560, Retirement Plans for Small Business ([www.irs.gov/pub/irs-pdf/p560.pdf](http://www.irs.gov/pub/irs-pdf/p560.pdf)).

### **College Savings**

Student Aid on the Web, U.S. Dept. of Education (<http://studentaid.ed.gov>), explains student financial-aid programs administered by the U.S. Department of Education. This site is a portal through which you can download instructions and submit the Free Application for Federal Student Aid (FAFSA), the qualifying form used for all Federal and government-guaranteed commercial lenders' programs—as well as for many state, regional and private student aid programs. It also features extensive information on options for college savings, college selection and admissions, financial-aid programs and loan repayment.

Savingforcollege.com ([www.savingforcollege.com](http://www.savingforcollege.com)) is an excellent resource for objective information about Section 529 college-savings plans and other ways to save and pay for college. The site provides extensive information on college-funding options, particularly 529 plans. Users can get information on over 120 Section 529 plans in the country and use an interactive tool to compare specific plans.

Another Website that provides information about 529 plans is [www.collegesavings.org](http://www.collegesavings.org), run by the College Savings Plans Network, an affiliate of the National Association of State Treasurers. The site features include information about 529 plans and college financing options, a college savings plan locator and direct links to each state's plan.

### **Debt Management**

Debtscape ([www.debtscape.org](http://www.debtscape.org)) is a non-profit credit counseling organization offering debt-management services and credit counseling. The Website includes useful information on credit counseling and such tools as a budget worksheet and debt calculator.

InCharge Institute of America ([www.incharge.org](http://www.incharge.org)) is a national non-profit community organization specializing in personal finance education and credit counseling. The Website offers

helpful articles that offer tips, strategies and options for managing your debt, budgeting, homeownership and more.

### **Homeownership**

Freddie Mac ([www.freddiemac.com](http://www.freddiemac.com)), a stockholder-owned corporation chartered by Congress in 1970 to provide mortgage finance options, offers information on buying, financing and maintaining a home.

If you're looking for a mortgage, one site to check out is [www.hsh.com](http://www.hsh.com), operated by financial publishers HSH Associates. The company's database contains current data on all kinds of home-mortgage loans from lenders coast to coast. The site also offers educational resources and mortgage calculators.