

## The Financial Wisdom Library of Content November 2009

The Library of Content service provides over 300 articles sorted into categories. The Financial Solution Center and three reference sites - Financial Tool Kit, Financial Foundation Center and Small Business Resource Center are learning centers designed as destinations for those seeking a secure financial future. In addition, there are almost 80 Financial IQ test questions for your use. The 24 Financial Ideas of the Month are an effective way to encourage return web visits and draw visitors further into your web site. Also included are a series of 12 "situational" financial questions, over 200 short Financial Factsoids and Financial Q&As as Electronic Display Content and the Family Records Almanac.

### General Financial Articles

**Annual Financial Check Up** - An annual check-up of your financial condition should be part of your financial life just like going to your doctor for an annual medical examination. This article describes several items to consider at part of that annual financial check up. *Potential web page links include: Mortgages, insurance, IRAs, investments, financial planning and trust services.*

**ATM Security and You** - Automatic Teller Machines have become integral for many individuals. Learn a few tips to use them wisely and carefully. *Potential web page links include: ATM program and locations.*

**Automatic Savings Programs to Reach Your Financial Goals** - One of the simplest and most effective tools to use to reach any savings goal is an automatic savings program. Making the savings decision once and then letting it work every month can help you save for retirement, for college expenses, a major purchase or any other goal. *Potential web page links include: Direct deposit and automatic savings plan pages.*

**Be Interest Rate Wise** - Interest rates have become a highly visible issue with news items about rate changes almost everyday. Interest rates play a major role in our economy and in our daily lives. This article includes some background comments on interest rates and offers some suggestions on taking advantage of borrowing opportunities. The article was written to be customized with references to your organization. *Consider customizing by providing more details on your loan products.* *Potential web page links include: Mortgage loans, home equity loans and investments.*

**Be Prepared if Disaster Strikes** - As survivors of Hurricane Katrina can attest, it is essential to be prepared for the unexpected, both physically and financially. Being adequately insured and having an emergency savings fund are important. But so is having the personal and financial information you may need to manage your finances if you lose access to your home.

**Benefits of a Good Credit Record** - A solid credit history can pay dividends in a couple of ways - faster loan approvals and potentially lower interest rates on your borrowing. Learn how the major credit agencies compile information and how to order a copy of your credit report to make sure it is accurate. *Potential web page links include: Loans, mortgages and home equity loans.*

**Building a Ladder of Savings Certificates** - Choosing the length of savings certificates is important. Longer maturities usually provide higher rates, but with less liquidity. Building a "ladder" of maturities can result in higher rates without the loss of the liquidity you want. *Consider customizing by including your current rates.* *Potential web page links include: CDs.*

**Building a Savings Nest Egg** - Saving money for unexpected expenses is never easy. Here are five ideas that can help make saving easier. *Potential web page links include: Direct deposit, automatic savings plans, and deposit accounts.*

**Certificates of Deposit for Your Cash Reserves** - CDs can be the investment vehicle of choice for relatively short term cash reserves. Learn how these promissory notes can be part of your total investment portfolio.

**Choosing the Right Checking Account** - Checking accounts are the foundation of most individual's daily financial life. This article provides some guidelines on how one should choose the accounts that make most sense for their particular situation. *Consider customizing by providing details on your various accounts and urging the reader to meet with a representative to review their needs.* *Potential web page links include: Checking accounts, CDs and other deposit accounts.*

**Choosing the Right Type of Accounts for Your Cash** - Too often the convenience of a checking account causes individuals to earn less than they should on their cash balances. A little time spent looking at the alternatives can make your money work harder for you. *Consider customizing by including your current deposit account rates.* *Potential web page links include: Deposit accounts, checking accounts and CDs.*

**Examples of Common Email Scams** - Most email scams end up involving requests to send money, cash checks, establish business relationships or requests for information. Being aware of these scams and using common sense can help protect you and your finances.

**Company Offered Benefit Options** - Many employers offer a number of benefit programs in addition to a retirement plan. This article explores how you may want to consider them as part of your overall financial planning. *Potential web page links include: Investments and financial planning.*

**Debit Cards** - Learn how these convenient "pieces of plastic" can make your shopping easier. Also, learn how to protect them against unauthorized use. *Consider customizing by including the details of your debit card program.* *Potential web page links include: Debit cards.*

**Deposit Insurance from FDIC** - This government agency guarantees the safety of deposits at banks. Learn how it works and how the \$250,000 limit is determined and applied. *Potential web page links include: Deposit accounts.*

**Deposit Insurance from NCUA** - This government agency guarantees the safety of deposits at banks. Learn how it works and how the \$250,000 limit is determined and applied. *Potential web page links include: Deposit accounts.*

**Developing a Financial Strategy** - The thought of developing and adhering to a personal financial strategy can be overwhelming. Learn how to create the segments of a total financial approach that can lead to your future financial security. *Potential web page links include: Loans, credit cards, automatic savings plans, investing, financial planning and insurance.*

**Developing and Using a Wise Borrowing Strategy** - The sensible use of credit is part of a total financial strategy. Using credit can provide benefits, but also can have drawbacks. A few guidelines can help you feel comfortable with your credit use. *Consider customizing by including references to your personal financial advisors.* *Potential web page links include: Credit cards, loans home equity loans and mortgages.*

**Direct Deposit of Payroll and Government Checks** - Learn why having your checks sent directly into your account is a smart and safe thing to do. *Consider customizing by including your ABA routing number and other information to make enrolling easy.* *Potential web page links include: Direct deposit and automatic savings plans.*

**Does Debt Consolidation Make Sense?** – While consolidating your debts may sound appealing, it is important to look past an initial low interest rate and consider all the factors. Debt consolidation is debt management, not debt elimination.

*Consider customizing by including an invitation for the reader to visit with a representative to discuss their loan options.*

*Potential web page links include: Mortgages, home equity lines of credit, credit cards, personal loans and payment calculators.*

**Eight Steps to Simplify Your Finances** - Take some of the stress out of managing your finances.

*Potential web page links include: Direct deposit, automatic savings plans, overdraft protection, deposit accounts, investments and financial planning.*

**Evaluating Credit Cards** - If you are like many Americans, your mailbox is often filled with credit card offers from dozens of issuers. Choosing the right card should be based on your needs, how you use your card, rates and fees and the institution issuing the card.

*Consider customizing by adding a column to the chart for your credit card offering.*

*Potential web page links include: Credit cards and online application.*

**Financial Planning Basics** - In times of economic uncertainty, understanding and using some fundamental planning may help you be prepared for whatever the future holds.

*Potential web page links include: Direct deposit, automatic savings plans, IRAs, investments, financial planning, insurance and trust services.*

**Financial Life Stages** – Your financial goals and situation change over time. So should your financial strategies. Learn some of the ways to make sure your strategies match your life stage.

*Potential web page links include: Deposit accounts, loans, mortgages, IRAs, investing, financial planning and trust services.*

**Getting Out of Debt** - Many people have a goal of being debt-free while others let borrowing get out of control. This article offers some ideas to reduce, eliminate or manage your debt.

*Potential web page links include: Loans, credit cards, mortgages and home equity loans.*

**Guidelines for First Time Credit Card Users** - Getting a first credit card can be intimidating and tempting. This article reviews some of the decisions credit card users should make and offers some guidelines for the prudent use of this financial convenience.

*Potential web page links include: Credit cards.*

**Handling Your Finances in Volatile Times** - World events and market uncertainty make the need for a sensible program for your finances more critical than ever. This article provides some ideas that can make handling your finances a bit easier.

*Potential web page links include: CDs, direct deposit, automatic savings plans, IRAs, investments and financial planning.*

**Health Savings Accounts** – An HSA, coupled with a High Deductible Health Plan, can help you manage your health care expenses and save you money. HSAs offer tax benefits along with conveniences that many find attractive.

**How Does Inflation Impact Your Finances?** – For the past several years, inflation has seemed under control and yet the costs of many products and services have risen at a much higher rate. Taking overall inflation expectations, as well as the potential for even greater cost increases for things like healthcare, should be part of everyone's financial planning process.

*Consider customizing by inviting the reader to meet with a financial advisor.*

*Potential web page links include: Financial planning and investments.*

**How Long Will My Money Last?** - Understanding the relationship between withdrawals, earnings rates and time will enable you to better set accumulation goals. A simple chart will help.

*Potential web page links include: Deposit accounts, CDs and rates.*

**Importance of Financial Literacy** – The importance of making informed financial decisions continues to grow. This article describes why financial literacy is critical and offers five ways to financial literacy part of your financial life.

*Consider customizing by inviting the reader to meet with a financial advisor.*

*Potential web page links include: Financial planning and investments.*

**Important People and Information** – Finding a phone number or locating an important document in a hurry or in an emergency can be difficult. This article provides some help in identifying what to keep handy and how to keep it.

**Interest Rates and Other Measurements** - Here are a few descriptions of different types of interest rates and performance measurement terms.

*Potential web page links include: Deposit and loan accounts and rates.*

**Inventory Your Belongings** - Knowing what you own (and what could be lost) can be critical if disaster strikes. A good memory can help, but a written or videotaped record can provide the information you need when you need it most.

*Potential web page links include: Safe deposit boxes.*

**Mistake to Avoid - Not Monitoring Your Financial Progress** -

Taking control of your financial future is a process. As with any process, it is important to monitor your progress and measure your results. Only then can you make rational decisions to keep doing what you are doing or make changes on your path to your financial goals.

*Potential web page links include: Investments, financial planning and loans.*

**Mistake to Avoid – Not Saving Early** – Accumulating funds for future retirement needs, college expenses, home purchases or some other large item can be easy to put off. Unfortunately, the longer you delay starting to save, the more difficult it becomes. Starting early puts time on your side and helps develop some financial discipline.

*Consider customizing by adding references to automatic savings plans.*

*Potential web page links include: Automatic savings plans, IRAs, deposit accounts, investing and financial planning*

**Monitor Your Financial Identity by Reviewing Your Credit Report**

- One step to ensure that no one has stolen your financial identity or established fraudulent credit in your name is to review your credit report. There is now a program that enables you to receive copies of your credit report from each of the three large credit reporting agencies each year at no cost.

**Monitoring Your Monthly Spending** - Household budgets can be a chore to create and follow. Here is a worksheet to make the process easier.

**Nine Financial Planning Basics** – The nine suggestions to help readers organize their financial affairs can serve as a guideline for a lifetime of financial control.

*Potential web page links include: Direct deposit, automatic savings plans, IRAs, insurance, investments and trust services.*

**No Summer Vacation for Your Finances** – While summer can be a relaxing time, there is no reason for not taking a few actions to make sure your finances are in order. The article was written to be customized with references to your organization.

*Consider customizing by inviting the reader to meet with a financial advisor and review their borrowing and savings needs.*

*Potential web page links include: Direct deposit, automatic savings plans, mortgages, home equity loans, IRAs and financial planning.*

**Pay More Than The Credit Card Minimum** – Every month you have the choice of how much to pay on your credit card. This article demonstrates why paying more than what is required can save you money in the short and long terms.

*Potential web page links include: Credit cards.*

**Positioning Your Financial Future** – This short article identifies a number of steps that readers should consider to take control of their financial future. The article was written to be customized with references to your organization.

*Consider customizing by inviting the reader to meet with a financial advisor.*

*Potential web page links include: Direct deposit, automatic savings plans, IRAs and financial planning.*

**Preparing to Borrow for Individuals** – Having an understanding of what a lender considers when making a loan approval decision can help relieve some of the anxiety of applying for a loan. This article also describes some actions to take before applying to improve your chances of approval.

*Consider customizing by including an invitation for the reader to visit with a representative to pre-qualify for a mortgage or to discuss other loan options.*

*Potential web page links include: Mortgages, credit cards, personal loans and payment calculators.*

**Pre-approved Auto Loans** – Having financing in place before walking into the auto dealer showroom can make the entire car buying experience easier and faster. The article was written to be customized with references to your organization.

*Consider customizing by referring to your rates and focus on providing car loans.*

*Potential web page links include: Auto loans and online application pages.*

**Preparing a Personal Balance Sheet** - Monitoring your financial progress should be part of your financial management. This worksheet helps you break your assets into categories so you monitor your asset allocation too.

*Potential web page links include: Investments, financial planning, mortgages and loans.*

**Preparing for Major Financial Events** - Every individual encounters or anticipates major financial events and milestones. Some preparation for these events can reduce the associated anxiety and make decision making easier.

*Potential web page links include: Home equity loans, IRAs, investments and financial planning.*

**Prevent Identity Theft** - When someone uses your credit identity the costs and aggravation can add up. Learn some tips to keep your credit identity secure.

**Protecting Against Investment Scams on the Internet** – The Internet has become the communication channel of choice for many investors. The Internet has also become a popular place for thieves and scam artists to find victims. Learn about some of the types of scams and how to protect yourself.

**Protecting Your Credit Card Activities** - Credit cards are convenient, accepted by most stores, eliminate the need to carry cash, often easier to use than a check, and they can temporarily delay when you have to pay for your purchases. Along with these benefits, comes the risk that a thief will steal your card or your card information. Learn some guidelines to protect your credit card activities.

**Protecting Your Internet Activities and Electronic Data** – With more of our financial activities occurring over the Internet, it is important to be aware of risks these activities entail and steps you can take to reduce the risk that someone will illegally gain access to your private information or financial accounts.

**Protecting Your Mail** – The mail you receive and send includes information that deserves special attention. Everything from account numbers and balances on financial accounts to the name and

account number on checks you mail can be valuable to thieves and other scam artists.

**Reduce Your Financial Anxiety** – Eight steps detail how simplify your financial life, save additional funds and reduce the day -to-day stress with managing your finances. The article was written to be customized with references to your organization.

*Consider customizing by including information on your online services and with links to online enrollment pages.*

*Potential web page links include: Direct deposit, automatic savings, investments, home equity lines of credit and financial planning.*

**Reducing Your Debt Burdens** - Taking control of your borrowing can help relieve financial anxiety. Learn some ways to pay down, consolidate and control your debt.

*Consider customizing by including references to your personal financial advisors.*

*Potential web page links include: Credit cards, loans home equity loans and mortgages.*

**Review Your Credit Report** - A solid credit history can make borrowing easier and cheaper. Learn where to get a copy of your credit report.

*Potential web page links include: Loans, mortgages and home equity loans.*

**Safe Deposit Boxes** – Safe deposit boxes are handy tools. They provide a safe place away from your home or office to store valuables. Learn some of the ways to most effectively use your safe deposit box.

**Shredding Personal Documents and When to Dispose of Them**

– When you put a piece of paper in the trash it can be difficult know what happens to it. Every step that occurs once the trash leaves your control has risk that someone will find personal information they can use to cause you harm. One way to safeguard personal information is to shred it before it goes into the trash.

**Sooner Rather Than Later** – It is easy to put off making financial decisions and changes to your financial habits. Delaying those decisions and actions can make reaching your financial goals much more difficult. This article offers some examples of why starting earlier is better and some ideas of relatively easy things to do that can pay large dividends.

*Consider customizing by adding references to automatic savings plans and direct deposits.*

*Potential web page links include: Automatic savings plans, direct deposit, investing and financial planning.*

**The Federal Reserve and Interest Rates** - The "Fed" gets a lot of attention in the financial press. Learn why their actions are so closely monitored.

*Potential web page links include: Investments and financial planning.*

**The Importance of Saving** - There are many things to consider when saving for the future. No one can control interest rates or accurately predict what will happen in the stock market. The two things you can control are when you start and how much you save.

**The Psychology of Handling Your Finances** - Behavioral economics has become a hot topic as financial institutions try to better understand why consumers make the decisions they do. A recent book on this topic offers some insights into why we all think about our finances the way we do.

*Potential web page links include: Investments and financial planning.*

**The "Wonder" of Compound Interest** - Learn how the "Rule of 72" can help you make quick estimates of what your money will grow to at different earnings rates.

*Potential web page links include: Deposit accounts and rates.*

**Ten Reasons to Consider Online Banking** - The Internet continues to change the way we live. Online banking provides many cost and time saving opportunities. Check them out.

**Tips for Organizing Important Papers** - Knowing how long and where to keep tax records and other important papers can help individuals better manage their finances.

*Potential web page links include: Safe deposit boxes.*

**Two Easy Steps to Make Your Financial Life Simpler** – Managing your finances perfectly can be difficult, if not impossible. But there are some simple steps to take that will save you time and help you accumulate funds for any financial objective.

*Potential web page links include: Direct deposit and automatic savings plan pages.*

## Home and Residence Articles

**Accumulating a Down Payment on a Home** - This article includes a table showing what your monthly payments would be for different size mortgages at different interest rates. There are also nine suggested ways of building the funds needed for your down payment.

*Consider customizing by modifying chart for your current mortgage rates.*

*Potential web page links include: Mortgages, automatic savings plans and payment calculators.*

**Before Buying Your First House** - Buying your first house is a big step in your financial life. Be sure to understand some of the pros and cons of home ownership.

*Consider customizing by including an invitation for the reader to visit with a mortgage loan officer to pre-qualify for a mortgage.*

*Potential web page links include: Mortgages and payment calculators.*

**Consider Refinancing Regardless of Rates** – It is only logical to consider refinancing a home mortgage to take advantage of lower rates, but there are other considerations that may make anytime the right time to consider refinancing. Choosing a type of mortgage so that it matches your plans and your financial situation may help you reduce your mortgage payments in any rate environment.

*Consider customizing by providing details on your home equity loan products and including an invitation for reader to visit with a mortgage loan officer.*

*Potential web page links include: Mortgages, home equity loans, payment calculators, and online applications.*

**Evaluating Mortgage Types** - Choosing a mortgage doesn't have to be complicated. The right type of mortgage can help you afford the house you want and manage your long-term finances.

*Consider customizing by modifying chart for your current interest rates and including an invitation for reader to visit with a mortgage loan officer.*

*Potential web page links include: Mortgages, online applications and payment calculators.*

**Home Equity Loans** - The equity in your home can be a powerful financial tool. Learn how these loans work and why they can be an attractive form of "tax advantaged" borrowing for you.

*Consider customizing by providing details on your home equity loan products and including an invitation for reader to visit with a mortgage loan officer.*

*Potential web page links include: Mortgages, home equity loans, payment calculators, and online applications.*

**Mistake to Avoid - Not Understanding the Tax Implications of Home Ownership** - Owning your own home can provide some tax deductions and potentially a reduction in your annual income tax bill. This article explores some of the favorable tax treatments homeowners can enjoy.

*Potential web page links include: Mortgages, home equity loans and payment calculators.*

**Renting an Apartment** - Learn what to look for (and look out for) when leasing an apartment. There are also a few tips you may be able to use to get a break on your rent.

**Should You Refinance Your Home Mortgage** - The ever-changing interest rate environment means you should periodically evaluate whether you should refinance your mortgage. Here are some

suggestions and worksheets for you to use.

*Consider customizing by modifying the article to reflect your current rates and costs of refinancing and including an invitation for reader to visit with a mortgage loan officer.*

*Potential web page links include: Mortgages, online applications and payment calculators.*

**The Importance of Fannie Mae and Freddie Mac** – These two Government Sponsored Entities have a vital role in the housing economy. Recent market turmoil has resulted in additional government commitments to help them continue to provide mortgage liquidity and help to stabilize the housing market.

## Insurance Articles

**Disability Insurance** - Most individuals need disability insurance to protect against losing the ability to work. It is often available as part of an employee benefit program from employers. Others must buy it themselves. Some of the details on how it works could be important to you.

*Potential web page links include: Insurance.*

**Getting the Life Insurance You Need** - Life insurance can be an important part of a solid financial plan. Along with what type of policy to buy, you must decide how much coverage to buy. This article offers some guidelines.

*Potential web page links include: Insurance, trust services, investments and financial planning.*

**Insurance Strategy** – Insurance provides protection against the unknown. This article provides issues to consider for each of seven types of insurance most individuals should have.

*Potential web page links include: Insurance, trust services, investments and financial planning.*

**Inventory Your Belongings** - Knowing what you own (and what could be lost) can be critical if disaster strikes. A good memory can help, but a written or video-taped record can provide the information you need when you need it most.

**Long Term Care Insurance** - If you are concerned about the rising costs of medical care and what it may do to your financial well being, you may want to consider long-term care insurance. This article offers some tips to consider as you review your options.

*Potential web page links include: Insurance and financial planning.*

**Mistake to Avoid - Not Considering a Life Insurance Trust** - Life insurance trusts can be used to keep insurance proceeds out of your taxable estate and save large amounts of estate taxes. As you review your estate plan, speak with your attorney about this powerful and useful technique of owning life insurance policies.

*Consider customizing by including an invitation for the reader to meet with a trust officer.*

*Potential web page links include: Trust services, investments and financial planning.*

**Mistake to Avoid - Not Understanding Fixed Annuities** - Fixed annuity insurance contracts have been used for decades as part of long-term financial strategies. While there are advantages, there can also be fees and restrictions.

*Consider customizing by inviting the reader to meet with your financial planning professionals.*

*Potential web page links include: Insurance, financial planning and investments.*

**Review Your Insurance Deductibles** - Be sure to have the insurance you need, but don't pay for insurance you don't really want. This article includes a simple worksheet to help you evaluate how you may save money with different levels of insurance deductibles.

*Potential web page links include: Insurance*

**Umbrella Insurance Policies** - Auto and homeowner insurance policies usually provide some level of liability protection. But, in an age of large jury awards and rising medical costs, you may want some additional protection.

*Potential web page links include: Insurance.*

**Understanding and Evaluating Life Insurance** - Different types of policies can serve different functions at different times in your life. Learn whether whole life policies are best for you or whether you should "buy term and invest the difference."  
*Potential web page links include: Insurance, trust services, investments and financial planning.*

**Understanding Auto Insurance** - It is critical to have auto insurance and most states require it. Choosing the right levels of protection should be part of your total financial strategy.  
*Potential web page links include: Auto loans and insurance.*

**What to Look For in a Homeowners or Renters Insurance Policy** - Selecting the right amounts of coverage and deductibles will determine your insurance premiums. Be sure to understand the components of policies that cover your home and your belongings.  
*Potential web page links include: Insurance.*

## Investing Articles

**Asset Allocation and a Bumpy Stock Market** - By dividing your assets into stocks, bonds and cash investments based on your time horizons and risk tolerance, you can create a framework for the rest of your investment decisions. The volatility of the markets makes the need for a solid framework even more necessary.  
*Consider customizing by inviting reader to consult with your financial advisors.*  
*Potential web page links include: Investments, financial planning and trust services.*

**Asset Allocation Revisited** - The way you divide your investments into stocks, bonds and cash investments can have effects on the risks and potential returns on your portfolio. Learn how your time horizons and your risk tolerance should be considered in determining the asset allocation that is right for you.  
*Consider customizing by inviting reader to visit with your financial professionals to create their own asset allocation model.*  
*Potential web page links include: Investments, financial planning and CDs.*

**Be Sure to Understand Brokerage Margin Loans** - Most brokerage firms will lend money to customers using securities in the account as collateral. How ever, if stock prices fall, getting a margin call can be very unpleasant. This article explains why margin loans should be used very carefully.  
*Potential web page links include: Investments and financial planning.*

**Bond Values and Interest Rates Changes** – The interest rate environment is constantly changing. The inverse relationship between the value of fixed income securities and interest rate changes should be carefully considered in making choices of fixed income mutual funds and other bond investments.  
*Consider customizing by inviting the reader to meet with an investment advisor.*  
*Potential web page links include: Investments and financial planning.*

**Building a Ladder of Savings Certificates** - Choosing the length of savings certificates is important. Longer terms usually provide higher rates, but with less liquidity. Building a "ladder" of maturities can result in higher rates without losing the liquidity you want.  
*Consider customizing by using your current rates in the chart.*  
*Potential web page links include: CDs.*

**Building a Stock Portfolio** – Whether you are just starting to invest or already have a portfolio, reviewing some tried and true portfolio building strategies may be helpful.  
*Consider customizing by inviting reader to meet with your financial professionals.*  
*Potential web page links include: Investments, financial planning and trust services.*

**Company Offered Dividend Reinvestment Plans** – Many publicly held companies offer shareholders the ability to have dividends reinvested into more shares conveniently and cheaply. Some companies even allow shareholders to buy more shares without commissions. While these plans are convenient, there can be some

record keeping issues to consider.  
*Consider customizing by inviting reader to meet with an investment advisor to review overall investment plan.*  
*Potential web page links include: Investments and financial planning.*

**Comparing Taxable and Tax-Exempt Bond Yields** - Interest on most municipal bonds is exempt from federal income tax. To determine whether these tax-free bonds are right for you, you must compare the after-tax returns of similar taxable bonds. A simple chart can help.  
*Consider customizing by inviting reader to consult with your financial advisors.*  
*Potential web page links include: Investments, financial planning and trust services.*

**Dollar Cost Averaging When Buying Mutual Funds** - Dollar cost averaging is one way to address the "when to buy" decision. An example shows how this common technique will eliminate the risk of "buying at the top of the market".  
*Consider customizing by inviting reader to make an appointment with your financial advisors.*  
*Potential web page links include: Mutual funds, investing and financial planning.*

**Evaluating Investments on an After-Tax Basis** - Many think of tax-free bonds when considering the after tax returns. However, investing in stocks can also offer some tax benefits. With the recent changes to the tax laws, understanding that taxes can erode part of your earnings is important.  
*Potential web page links include: Investments and financial planning.*

**Fannie Mae and Freddie Mac** – These "quasi-governmental" entities play major roles in today's financial community. Their activities play a role in your borrowing and may present some investment opportunities.  
*Potential web page links include: Investments and financial planning.*

**Financial Market Indicators** - Every investment, and every individual's portfolio is different. But, knowing which market indicators to watch can help you better understand how your investments are doing in relation to the overall market.  
*Potential web page links include: Investments and financial planning.*

**Glossary of Equity Investment Terms** - The "jargon" often associated with investing in stocks can be confusing. Having a better understanding of some of the terms will help you better understand what you read and hear.  
*Potential web page links include: Investments and financial planning.*

**How Well Are Your Investments Doing?** – Understanding the absolute and relative performance of your investment portfolio can help determine if changes are needed. Yet, many people don't spend the time and effort for this analysis.  
*Consider customizing by inviting the reader to meet with an investment advisor.*  
*Potential web page links include: Investments and financial planning.*

**Interest Rate Risk** - With interest rates at the current low levels, there are benefits of locking in lower rates on your borrowing. However, locking in low rates on your savings may present problems if interest rates rise.  
*Potential web page links include: Investments and financial planning.*

**Investing in Bonds** - Bonds can have a place in many investors' portfolios. There are many issues to consider when evaluating a bond investment strategy. Learn how maturities, ratings and types of bonds can influence your strategy.  
*Consider customizing by inviting reader to consult with your financial advisors.*  
*Potential web page links include: Investments, financial planning and trust services.*

**Investing in Mutual Funds** - Mutual funds have become the investment vehicle of choice for millions of Americans. This article explains some of the reasons for the popularity and provides some tips on what to look for when making a mutual fund choice.  
*Potential web page links include: Mutual funds, investing and financial planning.*

**Investing in Municipal Bonds** – The interest from most bonds issued by states, cities and other municipal organizations is exempt from federal income tax. Learn whether municipal bonds are right for you.  
*Potential web page links include: Investments, financial planning and trust services.*

**Investing in U. S. Treasuries** – Many people invest in U. S. Treasury obligations because of their safety. But, there is more. Learn more about this form of investing to see if it has a place in your portfolio.  
*Potential web page links include: Investments and financial planning.*

**Investment Portfolio Diversification** or "Don't put all your eggs in one basket" This old adage applies in the investment world too. Learn what spreading the risk can do for you and how to apply this concept to your investments.  
*Potential web page links include: Investments and financial planning.*

**Investments That Delay Taxation** - Tax deferral can be a tool to help your wealth grow more rapidly. Tax deferral lets you earn "interest on your interest" or "growth on your growth." Learn some ways to take advantage of this concept.  
*Potential web page links include: IRAs, investments and financial planning.*

**Mistake to Avoid - Basing Mutual Fund Choices on Short-term Results** - Avoid being too influenced by the recent performance of a mutual fund. Learn some other factors to consider when choosing a mutual fund.  
*Consider customizing by inviting reader to make an appointment with your financial advisors.*  
*Potential web page links include: Mutual funds, investing and financial planning.*

**Mistake to Avoid - Holding US Non-Interest Paying Saving Bonds** - Many older US Savings Bonds have stopped paying and earning interest. Learn which ones have stopped and what to do if yours are included among them.  
*Potential web page links include: Investments and financial planning.*

**Mistake to Avoid - Using the Wrong Stockbroker** - Choosing the right stockbroker can be a critical part of reaching your financial goals. This article includes a checklist of issues to address when choosing a new broker or evaluating your current one.  
*Potential web page links include: Investments and financial planning.*

**Mutual Funds and Income Taxes** - While mutual funds offer many conveniences, dealing with the income tax consequences of owning mutual funds is seldom simple. This article will help you understand some of these issues.  
*Potential web page links include: Investments and financial planning.*

**Taxable, Tax Advantaged, Tax Deferred and Tax Free** - Making financial decisions based only on the income tax implications is almost always a bad idea. The key is to have an understanding of the tax implications and factor them into your decision-making process.  
*Potential web page links include: Investments and financial planning.*

**The Dow Jones Industrial Average** - This popular measure of stock market activity has been around for over 100 years. A little history about this average and you will better appreciate how you should view daily changes.  
*Potential web page links include: Investments and financial planning.*

**Using the Right Types of Brokerage Orders** - After you choose a stock to buy or sell, you must give instructions to your broker for how you want your transaction executed. Market orders, limit orders, stop

orders, stop limit orders, day orders and good until canceled orders will be explained.  
*Potential web page links include: Investments and financial planning.*

**What is a Yield Curve?** – This term is often used in the financial press, especially when interest rates are changing. A better understanding of the relationship between shorter and longer-term rates can help individuals evaluate their borrowing and savings options.  
*Consider customizing by referencing CD rates and various mortgage options.*  
*Potential web page links include: CDs, rate pages, mortgages and loans.*

## Retirement Articles

**Add \$100,000 to Your Retirement Savings** – It is probably safe to assume that you want to accumulate more funds for your retirement. Having more is better than having less. This article demonstrates how starting early and saving regularly can put that additional money within reach.  
*Consider customizing by inviting the reader to meet with a financial planning professional.*  
*Potential web page links include: Automatic savings programs, IRAs, investments, financial planning and trust services.*

**An IRA Refresher** - Individual retirement accounts are the basis of many individuals retirement planning. Even with a company retirement plan, the right IRA can help employees and business owners accumulate the wealth they desire.  
*Consider customizing by inviting reader to meet with your financial advisors*  
*Potential web page links include: IRAs, investments and financial planning.*

**Do IRA and 401(k) Contributions Still Make Sense?** – The 2003 Tax Act accelerated the reduction in regular income tax rates and created special lower tax rates for long-term capital gains and qualifying dividends. Continuing to accumulate long-term funds in qualified retirement plans and IRAs still makes sense for most people because of continuing tax benefits and the disciplined saving habits these plans provide.  
*Consider customizing by inviting the reader to meet with a financial advisor to review their retirement plan and their investment strategy.*  
*Potential web page links include: IRAs, investments and financial planning.*

**Do Not Ignore IRAs** – IRAs have been around for a long time, but were significantly enhanced by tax law changes over the past several years. This article includes a chart showing some of the basic components of both regular and Roth IRAs.  
*Consider customizing by inviting the reader to meet with an investment advisor.*  
*Potential web page links include: IRAs, investments and financial planning.*

**Four Components of a Financially Secure Retirement** - Most people identify a financially secure retirement as one of their primary financial goals. Reaching that goal can be easier by examining the four sources of income you will have during retirement and identifying steps you can take now to increase each of those sources.  
*Consider customizing by inviting the reader to meet with a financial planning professional.*  
*Potential web page links include: IRAs, investments, financial planning and trust services.*

**Four Ways to Maximize Your IRA** – IRAs remain one of the cornerstones of many individuals' retirement planning. This article identifies four easy to implement steps that can help everyone accumulate more funds for retirement.  
*Consider customizing by inviting the reader to meet with a financial planning professional.*  
*Potential web page links include: IRAs, investments, financial planning and trust services.*

**IRA or Roth IRA?** - Many individuals have the opportunity to convert their traditional IRA to a Roth IRA and enjoy some additional benefits. However, there are restrictions and costs. You should examine this opportunity to see if it is right for you.

*Consider customizing by inviting reader to discuss their retirement planning options with your financial advisors.*

*Potential web page links include: IRAs, investments, financial planning and trust services.*

**IRAs for Teens** – Many teenagers have income from summer or part-time jobs. Establishing a Roth Individual Retirement Account may be the beginning of a secure financial foundation. It can also help the teen develop some good savings habits.

*Potential web page links include: IRAs, investments and financial planning.*

#### **Mistake to Avoid - Not Taking Full Advantage of Your**

**Employer's 401(k) Plan** - This popular type of retirement plan can be a major source of wealth. Understanding more about 401(k) plans will make your decision making easier.

*Consider customizing by inviting reader to meet with a financial advisor to determine how their retirement plan fits into an overall financial plan.*

*Potential web page links include: Investments and financial planning.*

**New Roth IRA Conversion Opportunity** – Beginning on January 1, 2010, individuals with Traditional IRAs will have the option of converting all or part of their funds in a Traditional IRA to a Roth IRA regardless of how much they earn. This is an important tax and estate planning opportunity that many may find attractive.

**Reasons to Make a 2009 IRA Contribution** – A wise man once said that we often over-estimate what we can do in the near-term and under-estimate what we can do in the long-term. He was probably not addressing the issue of whether to make an IRA contribution, but making the decision to fund your IRA for 2009 clearly demonstrates this principle. The article includes a chart showing what happens if you just miss one year's contribution.

*Consider customizing by inviting the reader to meet with a financial planning professional.*

*Potential web page links include: Investments, IRAs, financial planning and trust services.*

**Review Your Social Security Record** - The Social Security Administration is sending reports titled "Personal Earnings and Benefit Estimate Statement." This report shows your history of earnings and benefit estimates. Learn what to look in your report.

*Potential web page links include: Investments, financial planning and trust services.*

**Reviewing Your Options for a Retirement Plan Distribution** - If you receive a lump sum distribution from your qualified plan as you change jobs or retire, there are important decisions you must make. The consequences of those decisions can have a very significant impact on your financial future.

*Consider customizing by inviting reader to discuss their retirement planning options with your financial advisors.*

*Potential web page links include: IRAs, investments, financial planning and trust services.*

**Rethinking Retirement** – The volatility of the stock market and the uncertainty over Social Security is causing many to re-evaluate how to save for retirement, when to retire and how to live after retirement. There are several things to consider as you plan for a financially secure retirement in light of the current stock market.

*Consider customizing by inviting reader to meet with your financial advisors*

*Potential web page links include: IRAs, investments, automatic savings plans and financial planning.*

**Retirement Benefits from Social Security** – Social Security benefits will probably be an important source of income for most Americans. This article provides details on how benefits are calculated and what benefits may be.

*Consider customizing by inviting the reader to meet with a financial advisor to review their retirement planning.*

*Potential web page links include: IRAs, investments and financial planning.*

**Retirement Planning – Uncertainty and Good News** – The debate over the future of Social Security may cause some to pay less attention than they should to good things that have happened to IRAs and other qualified retirement plans. New contribution limits have made it easier to accumulate the funds needed for a financially secure retirement.

*Consider customizing by inviting the reader to meet with a financial planning professional.*

*Potential web page links include: IRAs, investments, financial planning and trust services.*

**Seven Ways to Plan for Retirement** – Actions you take before you retire will determine the financial lifestyle you have after retiring. This article describes some relative simple actions to consider that can help you enjoy retirement even more.

*Consider customizing by inviting the reader to meet with a financial planning professional.*

*Potential web page links include: Investments, IRAs, financial planning and trust services.*

**Taking Money Out of Your IRA** - Many people think of an IRA only as a savings tool. Yet, at some point, every dollar in an IRA will be distributed. Learn how different tax rules apply at different times of your life.

*Consider customizing by inviting reader to discuss their retirement planning options with your financial advisors.*

*Potential web page links include: IRAs, investments and financial planning.*

**Understanding the Social Security System** - The Social Security system is the foundation of many individual's financial plan for retirement. This article includes information on benefits and costs of this important part of retirement planning.

*Potential web page links include: IRAs and financial planning.*

**Wise Retirement Investments** – Everyone's financial situation changes as they get closer to retirement, and so should their investment strategy. With decades before retirement, many younger individuals can afford (and probably should) to be more aggressive in their choice of investments. As you get closer to retirement, there is less time to "make up" for poor performance and one's investment strategy should become more conservative. This article provides some historical investment performance information to help put that decision-making process into perspective.

*Consider customizing by inviting the reader to meet with a financial planning professional.*

*Potential web page links include: Investments, IRAs, financial planning and trust services.*

### **Income Tax and Estate Planning Articles**

**Beware of the Alternative Minimum Tax** – The AMT is becoming a problem for millions of taxpayers and many are not aware of its presence. It may be difficult to totally avoid the AMT, but an understanding of what it is and how it works may provide some ideas on how to reduce it.

**Charitable Giving Strategies** – Americans continue to open their wallets to support their favorite causes. Understanding your options may help you save some additional taxes while you help your favorite charity.

*Potential web page links include: Investments, financial planning and trust services.*

**Consider Charitable Contributions of Appreciated Stock** - With the recent strong performance of the stock market, many people should consider how giving stock to their favorite charity can further their favorite causes and create an income tax break.

*Consider customizing by inviting reader to consult with your financial advisors.*

*Potential web page links include: Investments, financial planning and trust services.*

**Developing an Effective Income Tax Strategy** – While it may be too late to reduce last year's tax bill, it is the right time to start planning to reduce your future income taxes. This article offers some ideas that may make every April 15<sup>th</sup> less taxing.  
*Potential web page links include: Investments, financial planning and trust services.*

**Eight Simple Estate Planning Steps** – A death in the family is always sad and stressful. No one likes to contemplate their own death, but there are some simple steps to follow to prepare for the inevitable. This article includes 8 steps everyone should consider.  
*Consider customizing by inviting the reader to visit with a trust officer or financial planning professional.*  
*Potential web page links include: Trust services, IRAs and insurance.*

**Estate Planning is More Than Minimizing Taxes** - People often think that estate planning is just for the wealthy and usually undertaken just to avoid or reduce estate taxes. However, there is much more. The proper planning can reduce the stress often associated with choices over medical decisions and financial management for the dying or disabled.  
*Consider customizing by inviting reader to visit with trust officer.*  
*Potential web page links include: Trust services.*

**Giving Stock to Another Person** – Many individuals make gifts of stock to family members as part of their estate planning or just to be generous. This article provides some insights into the income tax consequences of this practice.  
*Consider customizing by inviting reader to consult with your financial advisors.*  
*Potential web page links include: Investments, financial planning and trust services.*

**How Long to Keep Tax Records** – The natural tendency is keep many financial records much longer than what is actually required by the IRS. This article describes the IRS record keeping rules and offers some suggestions to reduce the amount of file or closet space needed.

**Making Annual \$13,000 Gifts** - Many individuals are able to help their families and reduce potential estate taxes by using this popular gifting technique. It can work for anyone and be a critical part of family financial planning.  
*Potential web page links include: Trust services.*

**Revocable Living Trusts** - These popular forms of asset ownership are often "touted" as ways to avoid the expense of probating an estate. Learn what they are, how they work, how you may establish one and what to watch out for.  
*Consider customizing by inviting reader to visit with trust officer.*  
*Potential web page links include: Trust services.*

**Tax Issues to Watch in 2010**  
The year of 2010 promises to be one when income and estate tax laws will be a hot topic of conversation and probably Congressional action. Several income tax provisions are scheduled to change in 2011, estate taxes are scheduled to disappear in 2010 only to be reinstated in 2011, and the federal government is facing large deficits. Any Congressional actions will probably affect every taxpayer.

**Taxable, Tax Advantaged, Tax Deferred and Tax Free** - Certain investments and certain types of accounts can help you reduce, or at least delay, paying income taxes on investment earnings. Learn some of the why's, how's and when's of this important issue.  
*Potential web page links include: Investments, IRAs, financial planning and trust services.*

**The Basics of Estate Planning** - Estate planning is not just the wealthy or the elderly. A few steps can help ensure that your family will be cared for as you intend if tragedy strikes.  
*Potential web page links include: Trust services.*

**The Basics of Income Taxes** – The Internal Revenue Code is a very long and extremely complex document. While only the very best tax professionals can fully understand all of it, a better

understanding of some of the basics can help individuals put their financial decisions into perspective and potentially save some taxes.  
*Consider customizing by inviting the reader to consult with your financial advisors.*

**The Power of Tax Deferred Compounding** - No one likes to pay income taxes. Delaying the actual payment of taxes can be satisfying from an emotional and financial point of view. Learn some of the types of investments and types of accounts that can help you delay the final tax bill.  
*Consider customizing by inviting reader to visit with financial advisor.*  
*Potential web page links include: Investments, IRAs, financial planning and trust services.*

**The Tax Implications of Financial Decisions** - Income taxes can be confusing and frightening. All too often, misunderstandings cause people to make financial choices that are not in their best long-term interest. Learn a few basics that will put taxes into the proper perspective.  
*Consider customizing by inviting reader to consult with your financial advisors.*  
*Potential web page links include: Investments, financial planning and trust services.*

**Useful Income Tax and Retirement Planning Information** - There have been several major tax law changes over the past few years with staggered effective dates. These laws have significantly changed the way you may want to consider your financial situation, especially retirement planning. This article has information that you find helpful.

**What Does Probate Mean?** – This term often conjures up images of images of attorneys, accountants and court proceedings. Understanding more about probate can help people better prepare an estate plan that is best suited to their needs.  
*Consider customizing by inviting the reader to visit with a trust officer.*  
*Potential web page links include: Trust services and financial planning.*

**Year End Tax Planning Opportunities** – There are actions to be considered that can make next April 15<sup>th</sup> less taxing. While there is no substitution for professional tax advice, this article provides some pointers for individuals and small business owners.  
*Consider customizing by inviting reader to consult with your financial advisors.*  
*Potential web page links include: Investments, IRAs, financial planning and trust services.*

**Year Round Tax Savings Strategies** - Income taxes are not something that should only be considered once a year. This article provides several ideas that can be put to work to make your tax bill smaller.

## Issues Facing Parents Articles

**College Funding Options** - The 2001 Tax Law made several changes in ways to save for college costs. The changes were all good. If funding a college education for a child, or grandchild, is in your future, you should be aware of these changes.  
*Potential web page links include: Deposit accounts, investments and financial planning.*

**Custodial Accounts for Children** - Transferring funds to children with UGMA or UTMA accounts serves many purposes. Children can learn about finances and there may be some tax advantages. However, ultimately the children take control of the assets.  
*Potential web page links include: Deposit accounts, investments, trust services and financial planning.*

**Mistake to Avoid - Delaying Saving for a College Education** - Starting early to save for a child's college education makes the process easier. College costs are continuing to rise faster than the general inflation rate. That's why taking steps now can enable your child to attend the college of choice.

**Mistake to Avoid - Using the wrong investment strategy for a child's college education funds** - Learn how a changing mix of equity and fixed income investments can help you take advantage of the historical higher returns of equities and have the funds available for college costs.

*Potential web page links include: Deposit accounts, investments and financial planning.*

**The Kiddie Tax or How Children Are Taxed** - Children are taxpayers just like adults, almost. This article explains how the IRS provides some tax breaks for children and how they prevent some parents from reducing the overall level of family tax.

*Potential web page links include: Deposit accounts, investments and financial planning.*

**Talking to Young Children About Money** - It is never too early or too late to help your child learn about finances. Good habits can be learned at any age and the more informed your children are about money, the more likely they are to be financially responsible adults.

*Potential web page links include: Deposit and checking accounts.*

### **Articles for Young Adults (Generation Y)**

**Beginning to Think About College for Children** - As you probably know, college is expensive. As you may not know, college costs are rising faster than inflation and almost no one is predicting that college costs are going to go down. As a result, you may want to start thinking about funding your children's college costs now. The sooner you start thinking (and hopefully saving) the easier it will be.

**Beginning to Think About Estate Planning** - When you hear the term "estate planning," you probably think of estate taxes and think that estate planning is only for older people or those with lots of assets. Estate planning is about estate taxes and quite a bit more. It also includes what would happen to you if you could not make financial and medical decisions and what would happen to your loved ones if you died.

**Beginning to Think About Retirement Planning** - Retirement is probably many years, if not decades, in the future. Yet, being able to afford a financially secure retirement is expensive and understanding some of the basics now and taking a few steps can make that retirement you dream of a reality and a few years closer than what you think.

**Build a Solid Credit History** - A solid credit history can be one of your most useful and powerful financial assets. A record of prudent credit use and prompt payments can enable you to not only qualify for credit when you need it, but it may also enable you to get a lower interest rate on your borrowing.

**Building Your Financial Literacy** - Starting your financial life and making the decisions that go with your independence can be intimidating. The issues can be complex, the consequences of your decisions can be profound and it can be difficult to find someone to rely on. You can turn to your friends or your family for some help and guidance, but ultimately you must assume the responsibility for making and living with your financial decisions.

**Buying Your First Car** - Buying a car is exciting, potentially stressful, and often expensive. In fact, for many people, buying a car is the third most expensive type of transaction they have - after a house and an education. To the process easier, consider that there are three parts of the process - choosing the car you want, negotiating the purchase, and paying for the car.

**Buying Your First House** - Owning your own home has been part of the "American Dream" for years. The pride of ownership and sense of "belonging somewhere" have been strong factors in motivating over 60% of all households to own their own homes. In addition, there can be true financial rewards from home ownership. But, not always.

**Considering Starting a Business** - Starting a business and being your own boss is a dream of many young people. It can be an opportunity to put innovative ideas to work, to fill a needed niche in a market and potentially to build your wealth. It can also be an

overwhelming task. However, millions have been successful and millions have failed. There are no guarantees, but here are some of the issues you should consider.

**Defining and Setting Goals for a Good Financial Life** - Defining your financial goals can be difficult, just like reaching them. Also, defining your goals can be a process and they may change over time. Let's start with some general ideas that could be the definition of a good financial life.

**Divorce and Money** - Divorce is one of the most traumatic events that in a person's life, usually only surpassed by the death of a spouse or the loss of a child. The emotional aspects are difficult to handle and then there are the issues with children and the financial aspects. This article addresses some financial issues to consider.

**Establishing a Relationship with a Financial Institution** - A good working relationship with a financial institution is part of a solid financial foundation. Finding the right one is important. There are probably dozens, if not hundreds, of institutions that offer the products and services you want and need either located close by or with which you can create an electronic relationship. This article describes some of the issues to consider when choosing an institution.

**Establishing Good Financial Habits** - We all tend to develop habits that provide a rhythm or structure to our daily lives. Once those habits are developed, they can be hard to break. Building good financial habits can provide a rhythm, or sense of control, for your financial life as well. This article contains ten good financial habits that can help you build a sound financial foundation and help you reach all your financial goals.

**Filling Out The Paperwork For Your First Job** - After the interview, the salary negotiation and getting hired, you will probably go to the Human Resource Department or see the Business Manager to handle some of the financial details of your job. Understanding those details ahead of time and being prepared to address them can make the paperwork much easier.

**Filing Your First Income Tax Return** - It may sound frightening, but it not as bad as it may sound. Filing income tax returns is something that everyone has been doing since 1913 and it is something you will be doing for the rest of your life. You may decide to use a professional to prepare your return or prepare it yourself with or without the help of income tax software. In any case, there are some things you should know to make the whole process easier.

**Fundamentals of Borrowing** - The sensible use of debt should be part of a sound financial strategy. Debt can enable you to enjoy things that otherwise are currently beyond your reach. Borrowing can also have its ugly side. Too much, too expensive or the wrong kinds of debt can make life miserable. Developing good borrowing habits early can help you avoid a lot of anguish later.

**Fundamentals of Income Taxes** - Our federal income tax system was implemented in 1913 simply as a way for the government to collect revenue. Since then, the laws have been expanded and revised dozens, if not hundreds of times. If history is any guide, you can expect the tax laws to continue to change and probably not get any simpler.

**Fundamentals of Insurance** - Insurance provides protection. As simple as that sounds, many individuals spend little time considering all their insurance options to make sure they have the insurance they need at the most reasonable price. To protect yourself and your belongings you should consider several types of insurance.

**Fundamentals of Investing** - Investing is simply the process of acquiring assets that you hope will grow in value. Investments can include owning a home, owning a business, owning real estate and having money in savings accounts and CDs at a bank or credit union. This article addresses investing in stocks and bonds and various ways to own them.

**Fundamentals of Retirement Planning** - Most people identify a financially secure retirement as one of their primary financial goals. As you begin your financial life, retirement may seem to be far over the horizon and not worth thinking about. However, by spending a little bit of time now and doing some relatively easy things, you can put yourself on the road to a financially secure retirement.

**Getting and Using Your First Credit Card** - A "first" credit card can be exciting, tempting and intimidating. Credit cards are a great convenience, but they are also borrowing money that must be repaid. Here are some ideas to keep in mind as you get your credit card and use it.

**Handling Your First Retirement Plan Distribution When Changing Jobs** - If you have participated in a company retirement plan like a 401(k) plan and change jobs, you will probably receive a distribution of the funds you have accumulated in your plan. If you have participated for several years, the distribution could be quite substantial. Over the course of your working career, you may receive several lump sum distributions and what you do with those funds and how you handle the distribution is important.

**Have a Financial Strategy** - A financial strategy is simply a plan on how you are going to handle your finances. It does not have to be overly complicated, but it should cover the basics, help you avoid major financial mistakes and put you on your way to a secure financial future.

**Have an Organized Financial System** - There can be a lot of paperwork handling your finances. Each month you will have bills to pay, every year you will file a tax return, you will have receipts for purchases and you will have important documents that deserve special attention. Having an organized system instead of just putting everything into a drawer or box can save time and reduce the stress of not being able to find something when you need it.

**Having Children and Money** - Having a child is a major event in your family and for your finances. As you prepare for being a parent, be sure to consider the financial impact that a child will have. The additional costs of buying diapers and baby food may not seem too significant, but just wait. In 2000, the US Department of Agriculture estimated that the cost of raising a child from birth to age 18 was over \$160,000, and that did not include the impact of inflation or college.

**Keeping Your Financial Life Simple** - Unless you are very different from most other people, you do not want to spend lots of time handling your finances, you do not want to worry about your finances and you do not want to make your financial life any more complex than it has to be. Keeping your financial life simple can save time and reduce stress. This article offers ten ideas for consideration.

**Make Your Money Work For You** - Your money is an asset and it should work hard for you in the same way you work hard to earn it. While this may sound very general, there are three components of putting your money to work that you should pay particular attention to.

**Making Your First Investments** - You may already be making investments through your retirement plan at work, but at some point you may have funds that you want to invest on your own. This article focuses on some simple issues you should consider and provides some details on how to take that step.

**Marriage and Money** - If you are newly married, or planning on getting married soon, be sure to allocate some time to consider some of the financial aspects of marriage. Marriage will change how you handle your finances and it can also be the source of anguish in a marriage. Here are some things you may want to consider.

**Measure Your Financial Progress** - Taking control of your financial future is a process. As with any process, it is important to monitor your progress and measure results. Doing so will help you understand how well you are doing and to determine if the financial strategies you are using are working.

**Planning for Major Purchases or Expenses** - There will always be things you want to buy in addition to your normal living expenses. It may be a new computer, a gift for a special person, some clothes, a nice vacation or something for your home or apartment. All of these things take money. Let's take a look at some of the financial factors you should consider when making those purchases.

**Preparing Your First Budget** - A budget is generally thought of as a rigid plan on how you can spend your money. While this is true, you may want to think of it as a "household spending analysis." That does not sound so onerous and it better implies how you can use it to build a solid financial foundation and feel more in control of your finances. A sample spending analysis worksheet is included.

**Renting your First Apartment** - Renting that first apartment can be exciting and a little bit scary. You will probably look at several apartments to find the one that has the location you want, the amenities you need and that is affordable. That is the exciting part. This article describes what comes next.

**Starting on the Road to Financial Security** - Achieving financial security is a process that takes time, takes effort and may take some sacrifices. However, the results are worth it. By starting early, you can put time on your side, do a few things right from the beginning to reduce your overall efforts and minimize the sacrifices you may be forced to make later. This article describes some of the most important steps one can take to take control of one's financial future.

## Other Articles

**Beware of Internet Risks** - The Internet is changing the way we save, borrow and invest. Finding the right information on the Internet, making sure it is accurate and from a trustworthy source is critical. *Potential web page links include: Internet privacy policy.*

**Financial Services Industry Consolidation** - With all the changes in the banking, brokerage and mutual fund industries, it will still come down to how well these institutions can serve the needs of their customers. *Consider customizing by stating your dedication to serving the reader's needs.*

**Glossary of Financial Terms** - Here is a list of terms that can help you better understand your finances and help you deal with others from a more informed point of view.

**Putting Financial Risks into Perspective** - This short article identifies three types of financial risks and offers three simple ideas to deal with those risks.

## Small Business Articles

**Avoid Cannibalizing Sales with New Products** - Most businesses are constantly trying to add new products or services. The challenge is to be sure that new offerings increase the top line without sacrificing the bottom line. *Potential web page links include: Business banking.*

**Avoiding Common Small Business Start-Up Problems** - After an entrepreneur makes the decision to start a business, there are hundreds or thousands of decisions that must be made and actions that must be taken. This article offers some insights into issues that may be faced in the early stages of a business. *Consider customizing by inviting the reader to meet with a business banker to discuss their needs.* *Potential web page links include: Business banking, checking accounts and other deposit accounts.*

**Building Stronger Customer Relationships** - Strengthening existing customer relationships can be one of the best ways to generate continuing and increasing sales. This article provides some insights into what customers want from their vendors. *Potential web page links include: Business banking.*

**Business Insurance** - There are several types of insurance that every business should have. Make sure you have the right types of coverage for your business. *Potential web page links include: Business banking and insurance.*

**Buy/Sell Agreements** - Many partnerships (and businesses with multiple owners) use buy/sell agreements to address ownership change issues. These agreements can be valuable in case of retirement, business disagreements and death or disability.  
*Potential web page links include: Business banking.*

**Choosing a Checking Account for Your Business** – Having the right checking account and potentially linked interest bearing account for idle cash balances can enhance the operations of any business. This article explains what to look for in a checking account and other accounts to maximize the earnings on balances.  
*Consider customizing by inviting the reader to meet with a business banker to discuss their needs.*  
*Potential web page links include: Business banking, checking accounts and other deposit accounts.*

**Choosing a Retirement Plan for Your Business** – Small businesses, and their owners, have many retirement plan options. Choosing the right plan, or combination of plans, can be helpful as part of running the business and helpful to the owner for his or her retirement planning.  
*Consider customizing by inviting reader to visit with a business banker and a trust officer.*  
*Potential web page links include: Business banking, investments and trust services.*

**Choosing the Right Legal Form for Your Business** - Learn how different types of structures can help you achieve your objectives. This article addresses issues regarding taxation, ownership and managing of your business.  
*Potential web page links include: Business banking.*

**Considerations When Starting a Business** – Making the decision to start a business can be frightening and exciting. This article provides some insights into some of the critical decisions you should consider before taking that big step.  
*Potential web page links include: Business banking.*

**Creating a Public Relations Campaign** – Favorable media exposure can increase business. One way to do get noticed is to spend money with advertising. The other way is to effectively use press releases and relationships with publication writers. Public relations can take time, but the costs are minimal.  
*Potential web page links include: Business banking.*

**Creating and Using an Employee Benefits Policy** - Hiring, retaining and motivating qualified employees is one of the greatest tasks facing many small businesses. Learn what to consider as part of an employee benefits policy and how to maximize its effectiveness.  
*Potential web page links include: Business banking and trust services.*

**Developing a Business Plan** - Having a business plan can make running your business easier. Your advisors, creditors and others will better understand your business after reviewing your plan.  
*Potential web page links include: Business banking.*

**Employing a Family Member in Your Business** - There are benefits of having a spouse, child or other relative as an employee. Learn some of these benefits (and potential pitfalls) of hiring a family member.  
*Potential web page links include: Business banking.*

**Enhance Your Telephone Skills** – Everyday you probably spend hours on the phone with customers, prospects, vendors and others. Learn how to make those conversations more productive and potentially shorter.  
*Potential web page links include: Business banking.*

**Equipment Leasing** - Leasing a piece of equipment can help with your monthly cash flow. Learn how equipment leases work and issues to consider when making the buy or lease decision.  
*Consider customizing by describing leasing programs you offer.*  
*Potential web page links include: Business banking.*

**Evaluating a 401(k) Plan for Your Business** - This flexible form of qualified retirement plan has become very popular with businesses and employees. Learn the benefits and drawbacks of using this type of plan to attract, retain and motivate employees.  
*Consider customizing by inviting reader to visit with a business banker and a trust officer.*  
*Potential web page links include: Business banking, investments and trust services.*

**Evaluating Your Employees** - While performance evaluations are seldom looked forward to, they can be a critical and valuable step in effectively managing your business.  
*Potential web page links include: Business banking.*

**Following Up on Sales Leads** - New customers are the life-blood of most businesses. Once you get the lead, there are several ways to stay in touch. The keys are to follow up consistently and efficiently.  
*Potential web page links include: Business banking.*

**Getting Ready to Borrow** - At some point, almost every business will need to borrow money. Being prepared for the loan application and approval process can make the whole experience less stressful.  
*Potential web page links include: Business banking and loans.*

**Giving Customers the Respect They Want and Deserve** – Keeping existing customers, as well as finding new ones, is more critical than ever. Better understanding the customer relationship from the customer's point of view can help you strengthen, lengthen and leverage one of your most valuable business assets – your customer relationships.  
*Potential web page links include: Business banking.*

**Having a Disaster Recovery Plan** - Are you prepared if your business is hit with a flood, fire or other disaster? This article explores steps to consider preparing for the unexpected.  
*Potential web page links include: Business banking.*

**Improving Your Listening Skills** – Communication is a two way process. Only by understanding what customers, prospects, employees and others are truly saying can you respond effectively. Learn some techniques that can help you be a better communicator.  
*Potential web page links include: Business banking.*

**Interviewing Job Applicants** - Good employees are critical for the success of any business. Asking the right questions during a job interview can help you make the right employee decisions.  
*Potential web page links include: Business banking.*

**Key Person Life Insurance** - Many businesses use life insurance as part of funding any buy/sell agreement that may be in place. Life insurance can also be helpful in protecting the business against the unfortunate death of a key member of the business.  
*Potential web page links include: Business banking, insurance and trust services.*

**Learning When You Lose a Customer** - Losing a customer is seldom pleasant. But, many businesses learn from those experiences. Knowing why a customer left may help you from losing others.  
*Potential web page links include: Business banking.*

**Leasing a Location for Your Business** - The right location, with the right amenities at the right price can add to your success. Learn some of the key things to look for when leasing a location.  
*Potential web page links include: Business banking.*

**Make Work Life More Productive** – Some people truly enjoy their jobs and accomplish a great deal. Others do not. This article explores some ways to help employees feel better about their job and be more productive. There may even be some tips the business manager can use.  
*Potential web page links include: Business banking.*

**Marketing with Direct Mail** - Marketing through the mail is effective for some and not for others. Learn some of the ways to evaluate and use this marketing tactic.

*Potential web page links include: Business banking.*

**Marketing With Newsletters** - Finding ways to stay in touch with customers and prospects is critical for the success of your business. Newsletters provide "a reason and a means" to communicate. Learn why many companies use newsletters to keep interested parties informed.

*Potential web page links include: Business banking.*

#### **Maximizing Retirement Plan Contributions for Small Businesses**

– Small business owners have many options to accumulate funds for retirement and reduce current income tax liabilities. SEP's, SIMPLE-IRA's and even one-person 401(k) plans can be used very effectively. It usually comes down to questions of funding and financial priorities.

*Consider customizing by inviting reader to visit with a business banker and a trust officer.*

*Potential web page links include: Business banking, investments and trust services.*

**Mistake - Choosing the Wrong Accountant** - The income and estate tax issues facing small businesses and their owners are not always simple. Choosing an advisor that can truly help you and your business is important.

*Potential web page links include: Business banking.*

**Mistake - Choosing the Wrong Legal Advisor** - Not all attorneys have the experience or the right attitude to work with small business owners. Learn some of the questions to ask when evaluating an attorney.

*Potential web page links include: Business banking.*

#### **Mistake - Dying or Becoming Disabled Without a Business Succession Plan**

- Don't let an unforeseen tragic event cause too much disruption in your business. Here are few steps to take "just in case."

*Potential web page links include: Business banking.*

**Mistake - Not Having a Good Understanding of Your Cash Flow Dynamics** - Cash flow and time are most owners' most valuable commodities. A few simple ideas may help your cash flow.

*Potential web page links include: Business banking.*

**Mistake - Not Having a Marketing Plan** - Having a written marketing plan can make everyday decision making easier and save you time. Here are some ideas to use when creating a plan.

*Potential web page links include: Business banking.*

**Mistake - Ignoring Opportunities on the Internet** - The Internet is changing the way we live and also changing how consumers and businesses interact with other businesses. While not every business needs an Internet presence, many do. This article provides some ideas on how to use the Internet to help grow your business.

*Potential web page links include: Business banking.*

**Mistake - Not Keeping the Right Tax Information** - Learn what type of information must be kept and for how long to satisfy the IRS. You may find that you are keeping more than you need.

*Potential web page links include: Business banking.*

**Mistake - Not Monitoring Your Competitors** - Knowing what your competitors are doing can help your business in several ways. It can help you overcome current obstacles and provide ideas for future growth.

*Potential web page links include: Business banking.*

#### **Mistake - Not Organizing Your Follow-up of Sales Prospects Effectively**

- New customers and new orders are critical for the growth of your business. This article provides a guide for prioritizing categories of leads for follow up.

*Potential web page links include: Business banking.*

**Mistake to Avoid - Not Preparing and Using an Effective Cash Flow Statement** - Most small businesses live and die by their cash flow. This article offers some suggestions on preparing a cash flow statement that will help you better understand your cash flow and potentially some ways to improve it.

*Potential web page links include: Business banking.*

**Mistake - Not Understanding the Pros and Cons of Franchises** - Franchising has become a popular way to start and operate a business. Learn some of the risks and benefits of this way of doing business.

*Potential web page links include: Business banking.*

**Motivating and Managing Employees** – Making sure your employees are properly carrying out their roles is critical for the success of your business. Here are some ideas that can make that process easier and more effective.

*Potential web page links include: Business banking.*

**Naming a Product** - The first impression a prospect has about your products will probably be greatly influenced by the name of those products. Finding the right combination of descriptive and memorable words can help.

**Need a Simple Retirement Plan? Check Out SEP-IRA** - SEPs have helped many businesses provide a valuable employee benefit with the costs and difficulties of other types of plans. Learn how a SEP may be helpful for your business and your personal wealth creation.

*Consider customizing by inviting the reader to meet with a business banker and a trust officer.*

*Potential web page links include: Business banking, investments and trust services.*

**Preparing for a Business Speech** - Opportunities to speak in front of customers and others should be seized and capitalized on. Many business managers let the anxiety of public speaking prevent them from taking full advantage of these opportunities.

*Potential web page links include: Business banking.*

**Professional Business Brokers** - If you are considering buying a business or selling yours, you should understand how these individuals can be of assistance. Learn what to look for and what to look out for.

*Potential web page links include: Business banking.*

**Providing an Employee Benefit Program** – Your total compensation plan must serve to attract, retain and motivate your employees. While wages and retirement plans may be the largest components of your plan, other options can be very important to employees and often inexpensive for the company.

*Potential web page links include: Business banking, trust services and investments.*

**Reviewing Your Company's Retirement Plan Options** – Choosing the right retirement plan is a critical issue for most businesses. Understanding contribution limits, eligibility, vesting, costs and the business's objectives can make decisions easier.

*Potential web page links include: Business banking, investments and trust services.*

**Saluting the Entrepreneurial Spirit** – Small and medium size businesses are the backbone of the American economy. Providing millions of jobs, these companies deserve the attention and respect. The article was written to be customized with references to your organization.

*Consider customizing by inviting the reader to meet with a business banker to discuss all their financial needs.*

*Potential web page links include: Business banking and retirement planning services.*

**Small Business Administration Loans** - The SBA program has been the source of capital for thousands of small businesses. Doing some homework can help you evaluate this source of capital and make the application process easier.

**Sub-Chapter S Corporations and Social Security** – One often overlooked benefit of using a Sub-Chapter S structure for a business is that income allocated to the Sub S shareholders through K-1's is not considered to be self employment income and therefore not subject to Social Security payroll taxes. However, wages (or W-2 income) are the basis for retirement plan contributions. Explore how to get the right combination of each to help you maximize the total return of your Sub-Chapter S Corporation.

*Potential web page links include: Business banking, investments and trust services.*

**Terminating Employees** - No matter how carefully you hire employees, there will be a time when you must terminate an employee. If you do it carefully, you can reduce the risk of any legal action and maybe learn something that will help in running your business.

*Potential web page links include: Business banking.*

**The Importance of Job Descriptions** - Giving employees an understanding of what is expected will help them perform better. It can also help in the evaluation, promotion or termination of the employee.

*Potential web page links include: Business banking.*

**The Science and Art of Generating Referrals** - Asking for referrals can be uncomfortable. Learn some of the when's and how's to make the process more effective and easier.

*Potential web page links include: Business banking.*

**The Value of Customer Loyalty** - Your customers are probably your most valuable business assets. In the increasingly competitive world, it is essential to keep existing customers as well as get new ones. Consider steps that can increase your customers' loyalty and maximize the value of those relationships.

*Potential web page links include: Business banking.*

**Trade Show Marketing** - Industry gatherings and conferences can be an ideal way of getting your marketing messages in front of potential buyers. This article helps identify what types of shows may be best and how to use your attendance or exhibiting more effectively.

*Potential web page links include: Business banking.*

**Using the Internet for Market Research** - The amount of online information on your customers and your competitors is immense. Learn some places to look for information that can help you and your business.

*Potential web page links include: Business banking.*

**Using the Trade Press to Generate Results** - Trade publications you and your customers read are an ideal way to spread the word about your company. Following a few steps can help you take advantage of this "free" advertising.

*Potential web page links include: Business banking.*

**Working From Home or From an Office** – Many small businesses start in a spare room or in a basement and then move to a rented office as they grow. Whether you are considering starting a new business or considering a move, this article highlights some issues to consider.

*Potential web page links include: Business banking.*

**Writing Effective Email Messages** - Email has become the communication of choice for many. This article offers some tips on how to make your business email messages more effective.

*Potential web page links include: Business banking.*

**Small Business Guidelines** – This folder contains seven detailed outlines for use in decision making and the creation of important business documents.

- ? Business Plan Guideline
- ? Choosing a Retirement Plan for Your Business
- ? Disaster Recovery Plan Guidelines
- ? Guidelines for Creating an Employee Benefits Program
- ? Marketing Plan Guideline

- ? New Business Guideline
- ? Preparing to Borrow Guideline

**Small Business Checklists** – This folder contains helpful documents for use in many of the day-to-day activities of most small businesses.

- ? Business Insurance Checklist
- ? Business Speech Preparation Checklist
- ? Employee Evaluation Checklist
- ? Employee Interview Checklist
- ? Marketing at a Trade Show
- ? Marketing Through the Mail Checklist
- ? Renting a Business Location Checklist

### Financial IQ Tests

Almost 80 short questions and answers arranged into categories – General, Home and Residence, Insurance, Investing, Retirement and Income Taxes and Estate Planning Questions.

### Financial Ideas of the Month

These 24 articles have been written with short introductory paragraphs for use on your home page with the full articles to be viewed as visitors click through. The article topics were chosen so the article could include links to web pages found at most financial institutions.

**Maximize the Value of Your IRA** – Individual Retirement Accounts continue to be one of the most powerful ways to accumulate funds for a financially secure retirement. Learn about contribution limits, catch-up contributions and more.

*Consider customizing by inviting reader to meet with financial advisor.*

*Potential web page links include: IRAs, CDs, investments, financial planning and rate pages.*

**Are You Taking Advantage of Direct Deposit?** - Making a trip to your financial institution to deposit your payroll or government check is time consuming and potentially dangerous. Having your check automatically deposited puts your money to work faster and safer. *Consider customizing by including your ABA routing number and other information so reader can easily enroll for direct deposit.*

*Potential web page links include: Direct deposit, deposit accounts and rate pages.*

**Should You Refinance Your Home Mortgage?** - The changing interest rate environment has enabled many homeowners to reduce their monthly mortgage payments by hundreds of dollars. For others it has prompted them to consider a different type of mortgage to match their lifestyle.

*Consider customizing by inviting reader to meet with a mortgage officer.*

*Potential web page links include: Mortgages, home equity loans and rate pages.*

**Is Your Money Working as Effectively as it Should?** - You work hard to save and accumulate your money. Leaving it in the wrong accounts can cost you money. The right combination of accounts, based on your needs, can help your money work as hard for you as you did to earn it.

*Consider customizing by inviting reader to meet with a personal banker.*

*Potential web page links include: Direct deposit, CDs, deposit accounts and rate pages.*

**Are You Laddering Your CD Maturities?** - Shorter-term certificates offer more flexibility, but usually with lower rates. You could get higher rates with longer-term maturities, but what happens if rates go up even more? Choosing a combination of maturities can combine the best of both.

*Consider customizing by using your current rates in the article.*

*Potential web page links include: CDs and rate pages.*

**Nine Ways to Accumulate a Down Payment for a Home** - The amount of your down payment will determine the size of mortgage you need when buying a home. Saving more for your down payment will reduce your monthly payments. Saving faster will help you get into a new home sooner. Consider these nine ways to save more and save faster.

*Consider customizing by modifying chart with your current rates and inviting reader to meet with a mortgage officer.*

*Potential web page links include: Mortgages, home equity loans, online applications, mortgage calculators and rate pages.*

**Asset Allocation in a Bumpy Stock Market** - How you divide your investment portfolio into stock, fixed income and cash investments can have a dramatic effect on your portfolio's overall performance. Determining an allocation that is right for you, especially in a volatile market, can be difficult.

*Consider customizing by inviting reader to meet with a financial advisor.*

*Potential web page links include: Investments, CDs, financial planning and rate pages.*

**Do You Have Enough Liability Insurance Coverage?** - It seems that the level of jury awards in many personal liability suits continues to rise. Many homeowner and auto policies have limits on how much they will pay. Umbrella insurance policies can be a simple and often inexpensive way to get the protection you may need.

*Consider customizing by inviting reader to meet with a personal banker.*

*Potential web page links include: Insurance and rate pages.*

**Consider the Convenience and Tax Benefits of a Home Equity Loan** - Home equity loans can be a convenient and attractive way to unlock some of the equity in your home. The interest you pay may even save you some income taxes.

*Consider customizing by inviting reader to meet with a mortgage officer.*

*Potential web page links include: Mortgages, home equity loans, online application and rate pages.*

**Ten Reasons to Consider Online Banking** - The Internet is changing the way many people communicate as well as handle many of their financial affairs. Using the Internet for many of your banking transactions can be easy and convenient.

*Consider customizing by describing your online capabilities and inviting reader to take a demonstration tour of your online banking site.*

*Potential web page links include: Online banking, enrollment pages and rate pages.*

**Eight Steps to Simplify Your Finances** - Handling your financial affairs doesn't have to be as complicated as it may seem. Taking a few common sense and practical steps can make your financial life less stressful.

*Consider customizing by inviting reader to meet with a personal banker.*

*Potential web page links include: direct deposit, automatic savings plans, online banking and rate pages.*

**Are You Aware of the Newest Ways to Save for College Educations?** - The 2001 Tax Act made it easier to save taxes while saving more for a child's (or grandchild's) college education. If a college education in the future for someone in your family, you need to understand the new opportunities.

*Potential web page links include: Deposit accounts, CDs, investments and financial planning.*

**Reduce Your Insurance Premiums With the Right Deductibles** - Be sure to have the insurance you need, but don't pay for insurance you don't want. Use a simple worksheet to evaluate how you may save money with different levels of insurance deductibles.

*Potential web page links include: Insurance.*

**Take an Annual Financial Physical** - Many individuals get an annual medical examination, but neglect to take the same care with their finances. Reviewing your financial affairs can pay dividends now and later.

*Consider customizing by inviting reader to meet with a personal banker.*

*Potential web page links include: Mortgages, home equity loans, CDs, investments and financial planning.*

**Does Your Estate Plan Reflect the New Tax Law?** - The 2001 Tax Law made dramatic changes to the way estates are taxed. The rules change every year. Most experts believe that estate plans should be reviewed to make sure they adequately reflect the new rules.

*Consider customizing by inviting reader to meet with a personal banker or trust officer.*

*Potential web page links include: Investments, financial planning and trust services.*

**Do You Have an Overall Financial Strategy?** - Is the thought of developing a financial strategy, and then sticking to it, overwhelming? It doesn't have to be that hard. A solid plan can help you reach your financial objectives and reduce the stress of managing your finances.

*Consider customizing by inviting reader to meet with a personal banker or financial advisor.*

*Potential web page links include: Direct deposit, automatic savings plans, investments, financial planning, credit cards, home equity loans and rate pages.*

**Is Your Borrowing Under Control?** - The sensible use of credit is part of a total financial strategy. Using credit can provide benefits, but can also have drawbacks. A few guidelines can help you feel comfortable with your credit use.

*Potential web page links include: Loans, credit cards, mortgages and home equity loans.*

**Why is the Federal Reserve so Important?** - The financial press and many commentators are always trying to predict what the next action of the Federal Reserve Board may be. Although this group holds its meetings in private, the actions that come out of those meetings are usually felt across the US economy.

*Consider customizing by inviting reader to meet with a financial advisor.*

*Potential web page links include: CDs, investments, credit cards, mortgages and rate pages.*

**Do You Have a Financial Cushion?** - Having a financial "reserve" can provide some financial peace of mind. While saving is not always easy, here are five simple practices that can make the process less difficult.

*Potential web page links include: Direct deposit, deposit accounts, CDs, credit cards and rate pages.*

**Guidelines for First Time Credit Card Users** - If you or someone in your family is just beginning to use a credit card, there are several things you, or they, should know. Be sure you, or your child, become a responsible credit card user.

*Potential web page links include: Credit cards, online applications and rate pages.*

**Does Your Mortgage Match Your Needs?** - Different types of mortgages (ARM, fixed rate, different terms, balloon, etc.) can be attractive for different people depending on their lifestyle and needs. Your income outlook, age and how long you expect to stay in your home should all be considered along with the rate when choosing your mortgage.

*Consider customizing by inviting reader to meet with a mortgage officer to get pre-approved for a mortgage.*

*Potential web page links include: Mortgages, home equity loans and rate pages.*

**Is Your Tax Bracket High Enough to Justify Tax-Exempt Bonds?** - Interest received on most municipal bonds is not subject to federal income tax. That sounds attractive, but the real question is whether the after-tax return is more attractive than the return on a similar taxable bond or CD.

*Consider customizing by inviting the reader to meet with a financial advisor.*

*Potential web page links include: Investments, financial planning, trust services and rate pages.*

**Are You Expecting a Retirement Plan Distribution?** - The distribution from a retirement plan on retirement or changing jobs is often the largest single sum of money ever received. If handled improperly, income taxes can take a large portion of it. Along with tax issues, there are other decisions that must be made. Consider customizing by inviting reader to meet with a financial advisor. Potential web page links include: IRAs, investments, financial planning and rate pages.

**Who Owns Your Life Insurance Policy?** - Life insurance proceeds are not subject to income tax. However, they may be included in a taxable estate if you or your spouse owns the policy. Using a Life Insurance Trust can enable you to avoid income taxes. Consider customizing by inviting reader to meet with a trust officer. Potential web page links include: Insurance, financial planning and investments.

**Financial Questions**

These “situational” questions and answers could easily be used for a Q&A column on a website or in a paper newsletter.

**How Much Can I Expect to Receive From Social Security During Retirement?** - Social Security retirement benefits are usually only one source of retirement income. This article describes current average benefit levels. Consider customizing by inviting the reader to meet with a personal banker or trust officer. Potential web page links include: Investments, IRAs, financial planning and trust services.

**Should You Worry About Credit Identity Theft?** - Yes. A recent story in the news indicated that identity theft has become the most common financial crime faced by individuals. Con artists have become more brazen and more creative in their efforts to use someone else’s identity to steal. Article includes seven steps to protect against credit identity theft. Potential web page links include: ATMs and privacy policy.

**Which Should I Do – Contribute to an IRA or Participate in a 401(k) Plan?** - Ideally you should do both if you can afford it. Having enough funds to afford the retirement lifestyle you desire is an important goal for many. IRAs and 401(k) plans both offer a tax-advantaged way to accumulate funds. Article includes logical steps to consider in prioritizing retirement plan contributions. Consider customizing by inviting reader to meet with a financial advisor. Potential web page links include: Investments, IRAs, financial planning and trust services.

**Can I Ever Lose Money With a U. S. Government Bond?** - With any type of bond or fixed income investment, there are two types of risk to consider - default risk and interest rate risk. With U. S. Government bonds, there is practically no risk of default but there is interest rate risk. Potential web page links include: Investments and financial planning.

**How Should I Measure the Performance of my Portfolio?** - Gauging the results of your investments should be part of your total

investment strategy. If you are doing well, keep doing what you are doing. If your results are not measuring up, consider making changes. Consider customizing by inviting reader to meet with a financial advisor. Potential web page links include: Investments, financial planning and trust services.

**How are Mutual Funds Taxed?** - Mutual funds offer many benefits such as diversification, professional management and convenient purchase options. However, the income tax issues associated with mutual funds can be confusing. Consider customizing by inviting reader to meet with a financial advisor. Potential web page links include: Mutual funds, investments and financial planning.

**Can \$5000 IRA Contributions Really Add Up?** - A wise person once said that humans tend to over-estimate what they can accomplish in the short-term and under-estimate what they can accomplish in the long-term. This holds very true for IRA contributions. Consider customizing by inviting reader to meet with a financial advisor. Potential web page links include: IRAs, investments, financial planning and trust services.

**What is the Best Way to Save for College?** - College costs continue to rise. Recent tax law changes have made Education IRAs and Section 529 Plans attractive alternatives to the traditional custodial account arrangements. Consider customizing by inviting the reader to meet with a personal banker. Potential web page links include: Deposit accounts, investments, trust services and rate pages.

**What Does the Term “Tax Bracket” Mean?** - While the tax laws seem to be constantly changing, the progressive marginal tax rate system remains at the heart of our tax laws. Understanding how the "brackets" work can help you plan to reduce your tax bill. Consider customizing by inviting the reader to meet with a financial advisor or trust officer. Potential web page links include: Investments, financial planning and trust services.

**Which is Better – A 15-Year or 30-Year Mortgage?** - Choosing the right length of mortgage depends on your financial goals and your situation. Shorter-term mortgages usually offer lower rates but higher monthly payments. Consider customizing by inviting reader to meet with a mortgage officer. Potential web page links include: Mortgages and home equity loans.

**Should You Borrow From Your 401(k) Plan?** – Most 401(k) plans allow participants to borrow from their account within the plan fairly easily. While accessing this source of funds may be convenient, it is not always the best solution. This article explores some of the pros and cons of this form of borrowing and presents some alternatives.

**Cross Selling Content for Deposit Products**

An Easy Way to Save for Any Reason	Reduce Your Monthly Mortgage Payments With a Larger Down Payment
Funding Your IRA With an Automatic Savings Plan	Reduce Your Monthly Car Payments With a Larger Down Payment
Planning a Vacation – Save early or pay more later	Save Early and Often for Your Retirement
Planning a Honeymoon – Save early or pay more later	Saving for College Made Easy (or at least easier)

HTML files for these articles that include integrated calculators, along with a series on loan products can be found in the HTML content of the Library of Content.

## Family Records Almanac

The Family Records Almanac can be used to record important financial and other information in a convenient manner. This section of the Library of Content includes two folders with the various parts of the Almanac. One folder includes the PDF files for the Almanac that can be added to a website for downloading and printing. The other folder includes the same documents only in Word format. These files can be edited (add a logo or other institution information) and then converted to PDF format for subsequent use.

- |  |  |
|--|--|
| ? Introduction and Table of Contents                       | ? Property Insurance   |
| ? Family Information and History                           | ? Health Insurance   |
| ? Family Birth and Social Security Information             | ? Vehicle Insurance  |
| ? Passports, Driver Licenses & Other Travel Documents      |  |
| ? Family History   | ? Home and Other Property  |
| ? Family Weddings and Other Important Ceremonies           | ? Real Estate  |
| ? Education and Technical and Professional Certificates    | ? Property You Rent  |
| ? Military Service and Separation/Divorce                  | ? Repair People  |
| ? Permanent Calendar                                       | ? Vehicles   |
| ? Financial Security                                       | ? Other Property   |
| ? Primary Accounts – Banks, Savings & Loans, Credit Unions |  |
| ? Investment Relationships – Brokerage Accounts            | ? Other Finances   |
| ? Investment Relationships – Mutual Fund Accounts          | ? Credit Cards   |
| ? Investments – Stocks & Bond                              | ? Lines of Credit and Loans  |
| ? Other Investments or Trusts                              | ? Accountant, Estate Planning Professional and Important Documents |
| ? Retirement Plan Accounts                                 |  |
| ? Places of Safekeeping                                    | ? Organizations and Affiliations                                   |
|  | ? Frequent Flier Information                                       |
| ? Insurance  | ? Other Organizations  |
| ? Life Insurance   |  |

## Worksheets

The Worksheets listed below are provided in both Microsoft Word and PDF formats.

- |   |  |
|---|--|
| ? Personal Balance Sheets                       | ? Retirement Plan Information                          |
| ? Monthly Household Spending Worksheet          | ? Federal Income Tax – Selected Historical Information |
| ? Locations of Important Papers and Information | ? Insurance Policy Information                         |
| ? Personal Contact Information                  | ? Home Ownership Information                           |
| ? Inventory of Household Belongings             |  |

## Electronic Display Content

### Financial Factoids

- ? General Financial
- ? Home and Residence
- ? Insurance
- ? Investing
- ? Retirement
- ? Income Tax and Estate Planning
- ? Issues Facing Parents

### Financial Q&As

- ? General Financial
- ? Home and Residence
- ? Insurance
- ? Investing
- ? Retirement
- ? Income Tax and Estate Planning

## HTML Content

The HTML content in the Library of Content is organized into three folders –front pages that serve as entry points for a series of resource Centers a Financial Library of articles and other content organized by topic and Cross Selling Content.

One of the most challenging aspects of managing a website is determining how to organize the content to make it easy for visitors to easily access what they want while at the same time presenting the content in a way that serves the objectives of the institution. The Front Pages are formats that you may want to consider for your website. Other challenges include organizing the content files for ease of management and updating. The folder structure of the Financial Library can help. It also corresponds to how updated files are identified in the Library of Content updates. From there, your website visitors can explore the resource centers to help them take control of their financial future.

## Putting the HTML Content to Work

The files are organized into folders and subfolders to make it easy to add the Center to your website and manage the content. The major tasks you will face are adding your identification (logos, styles, fonts, colors, etc.) and deciding on what links to your other web pages you want to add. As a subscriber to the Library of Content service, you have the flexibility to make what ever changes you wish.

## Keeping the Content Current

Each quarter you will receive the Library of Content update CD. That update will contain two primary folders - one with a current Library of Content and another folder that just includes the updated (and new) content. That way it is easy to identify what has changed and make the updates on your site accordingly.

## Front Pages

The FrontPages folder contains examples of how different “resource centers” can be presented. The content supporting the resource centers is found in the FinancialLibrary folder. It also contains a subfolder with images that are used in the resource Centers. Here are images of the six resource centers.

The Online Resource Library may be most attractive for consumers as it contains most of the content that is also found in the Financial Tool Kit and Financial Foundation Center for young adults. A broader selection of business articles is included in the Small Business Resource Center. The Financial Security Center focuses on protecting one’s financial identity and keeping finances safe. The Financial Solution Center is a “landing page” that accesses the Financial Tool Kit, Financial Foundation Center, Small Business Resource Center, a library (similar to the Online Resource Library) and a series of Solutions that focus on cross selling deposit and loan products.

**FINANCIAL FREEDOM ONLINE RESOURCE LIBRARY**  
Brought To You By **FB FS FOREST BLUFF FINANCIAL SERVICES**

Tools, resources and information to help you take control of your financial future.

**Financial Library You Can Explore by Topic**

General Financial Articles	Saving for a Future	Using Debt Wisely	Facing New Financial Life Events
Home & Residence	Insurance	Investing	Retirement
Income Taxes & Estate Planning	Spouse Facing Events	Small Business	Protect Your Financial Identity & Safeguard Financial Information

**Worksheets to Organize Your Finances**

Personal Balance Sheet	Household Spending Analysis	Home Ownership
Insurance Information	Retirement Plan Information	Income Tax Information
Household Inventory	Personal Contracts	Locations of Important Papers

Family Records Almanac - a comprehensive tool to organize and record financial and family information.

**Calculators to Evaluate Your Alternatives**

Mortgage Payment	Mortgage Refinancing	Retirement
R/R Comparison	College Funding	Savings Goals
Pension Value	Future Value	Portfolio Rate of Return

Disclaimer - The articles in this library are meant to be educational in nature. Each piece must consider fit to the situation, risk tolerance and level of comfort with making financial decisions. It is not a substitute for professional advice. You may wish to consult with your advisor.

**FB FS FOREST BLUFF FINANCIAL SERVICES**  
**Small Business Resource Center**  
Building and Managing Your Business.

We know that organizing and managing a business is not always simple. We have created the Small Business Resource Center to make these tasks easier. The Guidelines and Checklists in the Resource Center provide practical information that can help you address some of the most important issues your business faces. The articles in the Financial Library cover many topics that you may find interesting and useful on a regular basis.

Forest Bluff Financial recognizes that business owners and managers face many challenges in running the business and managing their personal finances. We are committed to providing the services and solutions to help you reach your financial goals and to make your business successful.

Checklist to plan your business	Checklist to manage your business	Small Business Library to help you and your business
Considerations When Starting a Business	Potential Employee Interview	Starting a Business
Preparing a Business Plan	Employee Performance Review	Business Resumes
Preparing a Marketing Plan	Marketing Through the Mail	Retirement Planning
Preparing to Recruit	Preparing for a Business Speech	Marketing Issues
Creating an Employee Benefits Program	Exhibiting at a Trade Show	Financial Issues
Choosing a Retirement Plan for Your Business	Seeking a Business Location	General Business Issues
Preparing a Disaster Recovery Plan	Revisiting Your Insurance Needs	

At Forest Bluff Financial, we believe that better informed people make better decisions. With the tools in our Small Business Resource Center and our knowledgeable professionals, we are ready to help you and your business.

**FB FS FOREST BLUFF FINANCIAL SERVICES**  
**Financial Tool Kit**  
Working toward your financial goals.

We recognize that handling your finances is not always simple. We have created the Financial Tool Kit to make that task easier. Our Checklists are a good place to start. Each of them covers items that are important to your financial future and include links to informative articles as well as links to the products and services that can help you reach your goals.

The Worksheets can help you organize your financial information, the articles in our Financial Library can help you make better informed financial decisions and our Calculators can help you find the financial solution that is right for you.

Checklist to manage your finances	Worksheets to organize your finances	Financial Library to help you learn more	Calculators to analyze your alternatives
Basic Financial Planning	Personal Balance Sheet	General Financial Articles	Mortgage Payment
Simple Tax Planning	Household Spending	Saving for a Future	Mortgage Refinancing
Annual Financial Check-Up	Home Ownership	Using Debt Wisely	Retirement
Annual Investment Review	Retirement Plan Information	Facing New Financial & Life Events	R/R Comparison
Retirement Planning	Income Tax Information	Insurance	College Funding
Income Tax Planning	Household Inventory	Investing	Pension Value
Estate Planning	Personal Contracts	Retirement	Savings Goals
	Locations of Important Papers	Income Taxes & Estate Planning	
		Spouse Facing Events	
		Small Business	
		Protect Your Financial Identity & Safeguard Financial Information	

**FB FS FOREST BLUFF FINANCIAL SERVICES**  
**Financial Foundation Center**  
Starting on the path to financial security.

Reaching a point of financial security is a process that takes time, takes effort and may take some sacrifices. However, the results are worth it. By starting early, you can put time on your side. By doing a few things right from the beginning, you can make that process easier and minimize the sacrifices you may be forced to make later. [Read more...](#)

Getting started in the right way	Dealing with life events	Thinking about short term and long term issues	Library of additional articles	Worksheets to organize your finances	Calculators to analyze your alternatives
How a financial advisor can help	First Apartment	Defining a good financial life	General Financial Articles	Family Records Almanac	Mortgage Payment
Develop your financial habits	First Job	Planning for vacations	Saving for a Future	Personal Balance Sheet	Mortgage Refinancing
Build a solid credit history	First Budget	Marriage and money	Using Debt Wisely	Household Spending	Retirement
How an organized financial system can help	First Car/Lease Refinancing	College children and money	Home & Residence	Home Ownership	R/R Comparison
Fundamentals of investing	First Credit Card	College and money	Insurance	Income Tax Information	College Funding
Fundamentals of borrowing	First Car	Considering starting a business	Investing	Retirement Plan Information	Pension Value
Fundamentals of investing	First Investments	Beginning to think about college funding	Retirement	Income Tax Information	Future Value
Fundamentals of loans	First House	Beginning to think about retirement	Income Taxes & Estate Planning	Household Inventory	Savings Goals
Fundamentals of retirement planning	First Income Tax Status	Beginning to think about estate planning	Spouse Facing Events	Personal Contracts	
Minimum asset investment amounts	First Job Change	Building your financial future	Small Business	Locations of Important Papers	
			Protect Your Financial Identity & Safeguard Financial Information		

**Forest Bluff Financial Services**  
Financial Solution Center  
Tools, resources and information to help you take control of your financial future.

**Planning Sites**  
For Your Life Stages

**Resources & Tools**  
Articles, Resources & Calculators

**Solutions**  
For Your Goals & Life Events

General sites to help organize and plan your financial future

**Financial Foundations Center**  
(For young adults)

**Financial Tool Kit**  
(For all investors)

**Next-Step Retirement Center**

**Library of Financial Articles**

**Seeking for your goals**  
Get to the point of your financial goals. Explore the options available to you. Use the calculators to see how you can reach your goals.

**Addressing your borrowing needs**  
Get to the point of your borrowing needs. Explore the options available to you. Use the calculators to see how you can reach your goals.

**Workbooks** to help you organize your finances.

**Calculators** to help you evaluate your alternatives.

Learn more about the financial issues facing you and your family. Choose the path that can help you better understand your issues, explore the alternatives and chart the path to reach your financial goals.

**FINANCIAL SECURITY CENTER** Brought To You By **FB FS FOREST BLUFF FINANCIAL SERVICES**

**Protecting Your Financial Identity and Keeping Your Finances Safe**

Identity theft has become one of the fastest growing crimes in America. It is happening to celebrities as well as everyone else. Credit identity theft is the unauthorized use of your identifying information to open new financial accounts or use of your existing accounts to steal your money or charge items, leaving you with the bills. Even though there are laws prohibiting this type of activity, you should take care to avoid becoming a victim.

But there are many other ways you can be victimized. Internet crime, fraudulent schemes and other scams are major concerns to almost everyone. With more financial transactions being conducted online and what seems like a growing presence of con artists, it is important to protect yourself. Criminals can be tricky and persuasive. There are no guarantees but the best protection is awareness and common sense.

**Common ways fraudsters can cause problems in your money**

Stealing your identity to borrow or open accounts with your identity attached. Using your credit card number to make unauthorized purchases or take cash advances.

Obtaining access to your financial accounts to take money. Causing you to give them money.

The results can range from a \$5.00 tip on a restaurant charge being raised to \$15.00 by adding a "1" to the tip to tens of thousands of dollars being charged in your name on accounts you did not authorize.

There are four steps you should take to protect yourself:

- Be aware of the risks.
- Take steps to eliminate or reduce those risks.
- Constantly monitor your finances to ensure your protective steps have been effective.
- Take action immediately if there is a problem.

**Learn more to protect your financial identity and keep your finances safe.**

Examples of Fraud Common Schemes: Protecting Your Credit Card Activities, Monitor Your Financial Identity by Reviewing Your Credit Reports, Detecting Your Identity Activities, Protecting Against Investment Scams on the Internet, Discarding and Shredding Personal Documents, Protecting Your Mail, Using Direct Deposit, ATM Security.

There are no guarantees. By being aware, taking protective actions and using common sense, you reduce your risks.

**It is also important to keep your finances and important information organized.**

Have a Financial Organizational System, Tips for Organizing Important Papers, Using a Safe Deposit Box, Be Prepared for Disaster Strikes.

Family Records Albums - a handy tool to organize and record important family and financial information.

**Financial Library**

The FinancialLibrary folder contains articles, worksheets, some images and other content for you to use as you wish.

- 📁 Checklists
- 📁 CS
- 📁 General
- 📁 Home
- 📁 Insurance
- 📁 Investing
- 📁 LibraryImages
- 📁 Parents
- 📁 Retirement
- 📁 SmallBusiness
- 📁 Taxes
- 📁 Worksheets
- 📁 YoungAdults

**Cross Selling Content**

The HTML files contain the articles with the customized calculators (using JavaScript) and the online enrollment forms for direct deposit, payroll deduction and automatic savings transfer.

Deposit Product and Service Focus	Loan Product Focus
An Easy Way to Save for Any Reason	Financing Your Car Purchase
Funding Your IRA With an Automatic Savings Plan	Evaluating Your Mortgage Options
Planning a Vacation – Save early or pay more later	Does Your Adjustable Rate Mortgage Still Make Sense?
Planning a Honeymoon – Save early or pay more later	Consider Refinancing Your Mortgage
Reduce Your Monthly Mortgage Payments With a Larger Down Payment	Home Equity Loans
Reduce Your Monthly Car Payments With a Larger Down Payment	Combining Your Mortgage and Home Equity Loan
Save Early and Often for Your Retirement	Replace Your Credit Card Debt With a Home Equity Loan
Saving for College Made Easy (or at least easier)	Debt Consolidation

## Podcast Content

The Podcast folder contains both mp3 audio files and scripts for the following 50 podcasts:

### Fundamentals

**Starting on the Road to Financial Security** - Achieving financial security is a process that takes time, takes effort and may take some sacrifices. By starting early and doing a few things right from the beginning, it will be easier and minimize the sacrifices you may be forced to make later.

**Financial Planning Basics** - In times of economic uncertainty, understanding and using some fundamental planning may help you be prepared for whatever the future holds.

**Establishing Good Financial Habits** - We all tend to develop habits that provide a rhythm or structure to our daily lives. Once those habits are developed, they can be hard to break. Building good financial habits can provide a rhythm, or a sense of control, for your financial life as well.

**Build a Solid Credit History** - A solid credit history can be one of your most useful and powerful financial assets. A record of prudent credit use and prompt payments can enable you to not only qualify for credit when you need it, but it may also enable you to get a lower interest rate on your borrowing.

**Organizing Your Financial Life** - There can be a lot of paperwork handling your finances. Having an organized system instead of just putting everything into a drawer or box can save time and reduce the stress of not being able to find something when you need it.

**Fundamentals of Borrowing** - The sensible use of debt should be part of a sound financial strategy. Debt can enable you to enjoy things that otherwise are currently beyond your reach. Borrowing can also have its ugly side. Developing good borrowing habits early can help you avoid a lot of anguish later.

**Fundamentals of Planning for Retirement** - Most people identify a financially secure retirement as one of their primary financial goals. By spending a little bit of time now and doing some relatively easy things, you can put yourself on the road to a financially secure retirement.

**Fundamentals of Insurance** - Insurance provides protection. As simple as that sounds, many individuals spend little time considering all their insurance options to make sure they have the insurance they need at the most reasonable price.

**Fundamentals of Investing** - Investing is the process of acquiring assets that you hope will grow in value. This podcast addresses investing in stocks and bonds and various ways to own them.

**Fundamentals of Income Taxes** - Our federal income tax system was started in 1913 as a way for the government to collect revenue. Since then, the laws have been expanded and revised hundreds of times. If history is any guide, you can expect the tax laws to continue to change.

### New Life Events

**Filling Out The Paperwork For Your First Job** - After the interview, the salary negotiation and getting hired, you will have to handle some of the financial details of your job. Understanding those details ahead of time and being prepared to address them can make the paperwork much easier.

**Renting your First Apartment** - Renting that first apartment can be exciting and a little bit scary. You will probably look at several apartments to find the one that has the location you want, the amenities you need and that is affordable. That is the exciting part. This podcast describes what come next.

**Buying Your First Car** - Buying a car is exciting, potentially stressful, and often expensive. To the process easier, consider that there are

three parts of the process - choosing the car you want, negotiating the purchase, and paying for the car.

**Establishing a Relationship with a Financial Institution** - A good working relationship with a financial institution is important. There are probably dozens that offer the products and services you want located close by or with which you can create an electronic relationship. Choose wisely.

**Getting and Using Your First Credit Card** - A "first" credit card can be exciting, tempting and intimidating. Credit cards are a great convenience, but they are also borrowing money that must be repaid. Here are some ideas to keep in mind as you get your credit card and use it.

**Filing Your First Income Tax Return** - It may sound frightening, but it not as bad as it may sound. Filing income tax returns is something that everyone has been doing since 1913 and something you will be doing for the rest of your life. Knowing some basics can make the whole process easier.

**Buying Your First House** - Owning your own home has been part of the "American Dream" for years. The pride of ownership and sense of "belonging somewhere" have motivated over 60% of all households to own their own homes. In addition, there can be true financial rewards from home ownership.

**Handling Your First Retirement Plan Distribution When Changing Jobs** - If you have participated in a company retirement plan like a 401(k) plan and change jobs, you will probably receive a distribution of the funds you have accumulated. How you handle the distribution is important.

### Day-to-Day Issues

**Keeping Your Financial Life Simple** - Unless you are very different from most other people, you do not want to spend lots of time handling your finances, you do not want to worry about your finances and you do not want to make your financial life any more complex that it has to be.

**Make Your Money Work For You** - Your money is an asset and it should work hard for you in the same way you work hard to earn it. While this may sound very general, there are three components of putting your money to work that you should pay particular attention to.

**Ten Reasons to Consider Online Banking** - The Internet continues to change the way we live. Online banking provides many cost and time saving opportunities. Check them out.

**Certificates of Deposit for Your Cash Reserves** - CDs can be the investment vehicle of choice for relatively short term cash reserves. Learn how these promissory notes can be part of your total investment portfolio.

**Automatic Savings Plans to Reach Your Financial Goals** - One of the simplest and most effective tools to use to reach any savings goal is an automatic savings program. Making the savings decision once and then letting it work every month can help you reach your goals.

**Planning for Major Purchases or Expenses** - There are always things you want to buy in addition to your normal living expenses. It may be a computer, clothes, a vacation or something for your home. Let's look at some of the financial factors you should consider when making those purchases.

**Preparing to Borrow** - Having an understanding of what a lender considers when making a loan approval decision can help relieve some of the anxiety of applying for a loan. This podcast also describes some actions to take before applying to improve your chances of approval.

**Pay More Than The Credit Card Minimum** - Every month you have the choice of how much to pay on your credit card. This podcast discusses why paying more than what is required can save you money in the short and long terms.

**Home Equity Loans** - The equity in your home can be a powerful financial tool. Learn how these loans work and why they can be an attractive form of "tax advantaged" borrowing for you.

**Safe Deposit Boxes** - Safe deposit boxes are handy tools. They provide a safe place away from your home or office to store valuables. Learn ways to most effectively use your safe deposit box.

## Longer Term Issues

**Defining and Setting Goals for a Good Financial Life** - Defining your financial goals can be difficult, just like reaching them. Also, defining your goals can be a process and they may change over time. Let's start with some general ideas that could be the definition of a good financial life.

**Building Your Financial Literacy** - Starting your financial life and making the decisions can be intimidating. The issues can be complex and the consequences of your decisions can be profound. You must assume the responsibility for making and living with your financial decisions.

**Getting the Life Insurance You Need** - Life insurance can be an important part of a solid financial plan. Along with what type of policy to buy, you must decide how much coverage to buy. This podcast offers some guidelines.

**Building a Stock Portfolio** - Whether you are just starting to invest or already have a portfolio, reviewing some tried and true portfolio building strategies may be helpful.

**Investing in Mutual Funds** - Mutual funds have become the investment vehicle of choice for millions of Americans. This podcast explains some of the reasons for the popularity and provides some tips on what to look for when making a mutual fund choice.

**Investing in Bonds** - Bonds can have a place in many investors' portfolios. There are many issues to consider when evaluating a bond investment strategy. Learn how maturities, ratings and types of bonds can influence your strategy.

**Investing in U. S. Treasuries** - Many people invest in U. S. Treasury obligations because of their safety. But, there is more to Treasuries than just safety. Learn more about this form of investing to see if it has a place in your portfolio.

**Considering Starting a Business** - Starting a business and being your own boss is a dream of many people. It can also be an overwhelming task. However, millions have been successful and millions have failed. There are no guarantees, but here are some of the issues you should consider.

**Beginning to Think About Estate Planning** - When you hear the term "estate planning," you probably think of estate taxes and think that estate planning is only for older people or those with lots of assets. Estate planning is about estate taxes and quite a bit more.

## Family Issues

**Marriage and Money** - If you are newly married, or planning on getting married soon, allocate some time to consider some of the financial aspects of marriage. Marriage will change how you handle your

finances and it can also be the source of anguish. Learn some things you may want to consider.

**Having Children and Money** - Having a child is a major event in your family and for your finances. As you prepare for being a parent, be sure to consider the financial impact that a child will have. The additional costs of buying diapers and baby food may not seem too significant, but just wait.

**Teaching Young Children About Money** - It is never too early or too late to help your child learn about finances. Good habits can be learned at any age and the more informed your children are about money, the more likely they are to be financially responsible adults.

**Beginning to Think About College for Children** - As you probably know, college is expensive. As you may not know, college costs are rising faster than inflation. You may want to start thinking about funding your children's college costs now. The sooner you start, the easier it will be

**Divorce and Money** - Divorce is one of the most traumatic events that in a person's life. The emotional aspects are difficult to handle and then there are the issues with children and the financial aspects. This podcast addresses some financial issues to consider.

## Protecting Your Finances

**Prevent Credit Identity Theft** - When someone uses your credit identity the costs and aggravation can add up. Learn some tips to keep your credit identity secure.

**Monitor Your Financial Identity by Reviewing Your Credit Report** - One step to ensure that no one has stolen your financial identity or established fraudulent credit in your name is to review your credit report.

**Protecting Your Credit Card Activities** - Along with the convenience and benefits of credit cards, comes the risk that a thief will steal your card or your card information. Learn some guidelines to protect your credit card activities.

**Protecting Your Internet Activities and Electronic Data** - With more of our financial activities taking place online, it is important to know some steps you can take to reduce the risk that someone will illegally gain access to your private information or financial accounts.

**Protecting Against Investment Scams on the Internet** - The Internet has become the communication channel of choice for many investors. The Internet has also become a popular place for thieves and scam artists to find victims. Learn about some of the types of scams and how to protect yourself.

**Examples of Common Email Scams** - Most email scams end up involving requests to send money, cash checks, establish business relationships or requests for information. Being aware of these scams and using common sense can help protect you and your finances.

**Protecting Your Mail** - The mail you receive and send includes information that deserves special attention. Everything from account numbers and balances on financial accounts to the name and account number on checks you mail can be valuable to thieves and other scam artists.

**Shredding Personal Documents and When to Dispose of Them** - When you put a piece of paper in the trash it can be difficult to know what happens to it. Every step that occurs once the trash leaves your control has risk that someone will find personal information they can use to cause you harm.