

Financial Wisdom Articles Available in Spanish

General Financial Articles

Developing a Financial Strategy
Developing and Using a Wise Borrowing Strategy
Planning For Your Financial Life Stages
Preparing for Major Financial Events
Reducing Your Debt Burdens
Review Your Credit Report
ATM Security and You
Choosing the Right Accounts for Your Cash
Building a Ladder of Savings Certificates
Direct Deposit of Payroll and Government Checks
Evaluating Credit Cards
Guidelines for First Time Credit Card Users
Don't Let Anyone Steal Your Credit Identity
Ten Reasons to Consider Online Banking
Building a Savings Cushion
Tips for Organizing Important Papers

Home and Residence Articles

Before Buying Your First House
Accumulating a Down Payment on a Home
Evaluating Mortgage Types
Should You Refinance Your Home Mortgage
Home Equity Loans
Income Tax Implications of Home Ownership
Renting an Apartment

Insurance Articles

Understanding and Evaluating Life Insurance
Getting the Life Insurance You Need -
What to Look For in a Homeowners or Renters
Insurance Policy
Understanding Auto Insurance
Review Your Insurance Deductibles
Umbrella Insurance Policies
Disability Insurance
Long Term Care Insurance
Have an Insurance Strategy

Investing Articles

Asset Allocation
Financial Market Indicators
The Dow Jones Industrial Average
Investment Portfolio Diversification
Building a Stock Portfolio
Investing in Mutual Funds
Dollar Cost Averaging
Investing in Bonds
Interest Rate Risk

Investing in Municipal Bonds
Investing in US Treasuries
Make Sure Your US Savings Bonds Are Still Paying
Interest

Retirement Articles

An IRA Refresher
IRA or Roth IRA?
Take Advantage of Your Employer's 401(k) Plan
Taking Money Out of Your IRA
Reviewing Your Options for a Retirement Plan
Distribution
Understanding the Social Security System

Income Tax and Estate Planning Articles

Understand the Tax Implications of Financial
Decisions
Developing an Effective Income Tax Strategy
Year Round Tax Savings Strategies
The Power of Tax Deferred Compounding
Taxable, Tax Advantaged, Tax Deferred and Tax
Free
Charitable Giving Strategies
Consider Charitable Contributions of Appreciated
Stock
The Basics of Estate Planning
Making Annual \$11,000 Gifts
Revocable Living Trusts
Consider a Life Insurance Trust

Issues Facing Parents Articles

Custodial Accounts for Children
The Kiddie Tax or How Children Are Taxed
College Funding Options
Talking to Young Children About Money
Investing College Funds
IRAs for Teens

Worksheets Available in Spanish

1. Personal Balance Sheet
2. Household Spending Analysis
3. Home Ownership Information
4. Inventory of Household Belongings
5. Insurance Policy Information
6. Retirement Plan Information
7. Federal Income Tax Information
8. Personal Contact Information
9. Locations of Important Papers

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