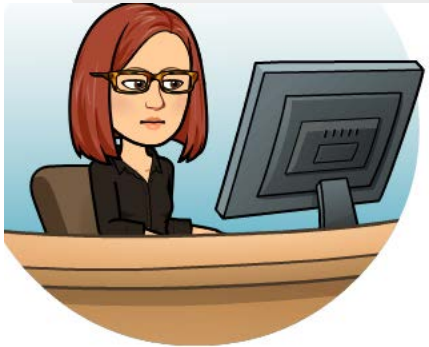


35 Useful Personal Finance Websites

Barbara O'Neill, Ph.D., CFP®
Owner/CEO, Money Talk



Disclaimer

I do **not** sell products or services to consumers.

Mention of a proprietary product or commercial firm orally, in text, or in figures does not constitute an endorsement by the presenter and does not imply approval to the exclusion of other suitable products or firms.

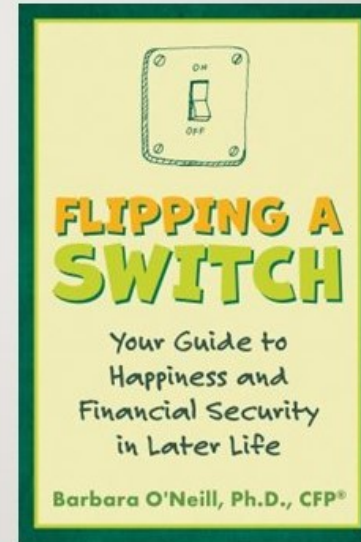
This presentation should not be construed as legal or financial advice. If professional assistance is required, the services of a competent professional should be sought.

Disclaimer

Today's presentation is education, not advice.



“Street Cred”



I use personal finance websites every day for work projects, as well as for personal use.

ESTABLISHED 1992

RE-ESTABLISHED 2020

BARBARA O'NEILL, PH.D., CFP®, AFC
OWNER/CEO

I write, speak, and review content about personal finance.

Author of *Flipping A Switch: Your Guide to Happiness and Financial Security in Later Life*



Why Do YOU Visit Personal Finance Websites?



Common Reasons to Visit Financial Websites

- Do financial calculations (e.g., loan payments, amortization)
- Perform certain tasks (e.g., check credit report)
- Learn about specific topics (e.g., cryptocurrency)
- Check for tax refunds (<https://www.irs.gov/refunds>)
- Check bank/credit union/investment account balances
- Check stock market performance (e.g., DJIA or S&P 500)
- Follow respected personal finance thought leaders
- Find local financial advisors

NAPFA: <http://www.napfa.org/>

CFP Board: <https://www.letsmakeaplan.org/>



What Makes a Good Financial Web Site?



Features of Good Personal Finance Websites

- Mobile-friendly design
- Intuitive design with minimal clicks required
- Relatable content
- Available security features
- Financial literacy resources (e.g., calculators, FAQs)
- Not “text-heavy”



1. Investment Risk Tolerance Assessment

<https://cafnr.missouri.edu/divisions/division-of-applied-social-sciences/research/investment-risk-tolerance-assessment/>

In This Section

Recent Publications

Recent Presentations

Recent Grants and Contracts

Investment Risk Tolerance Assessment

Investment Risk Tolerance Assessment

Want to improve your personal finances? Start by taking this quiz to get an idea of your risk tolerance—one of the fundamental issues to consider when planning your investment strategy, either alone or in consultation with a professional. Choose the response that best describes you—there are no "right" or "wrong" answers. Just have fun!

When you're done, click on the NEXT button to see how you're doing.

Note: This quiz was developed by two university personal financial planning professors, Dr. Ruth Lytton at Virginia Tech and Dr. John Grable at the University of Georgia. By taking this quiz you will be contributing to a study on measuring financial risk tolerance. Your results will be recorded anonymously. We are not collecting any identifying information.

[Take the Assessment](#)

DID YOU KNOW

...The financial planning career path is growing faster than average with a projected growth rate of 7% through 2028.

U.S. Department of Labor Occupational Outlook Handbook

You have an **AVERAGE/MODERATE** tolerance for risk.

Key	
Score	Level
33-47	You have a high tolerance for risk.
29-32	You have an above-average tolerance for risk.
23-28	You have an average/moderate tolerance for risk.
19-22	You have a below-average tolerance for risk.
0-18	You have a low tolerance for risk.

2. Future Value Calculator

<https://www.calculator.net/future-value-calculator.html>

Future Value Calculator

The future value calculator can be used to calculate the future value (FV) of an investment with given inputs of compounding periods (N), interest/yield rate (I/Y), starting amount, and periodic deposit/annuity payment per period (PMT).



Modify the values and click the Calculate button to use

Number of Periods (N)

Starting Amount

Interest Rate (I/Y)

Periodic Deposit (PMT) /period

PMT made at the beginning end of each compound period

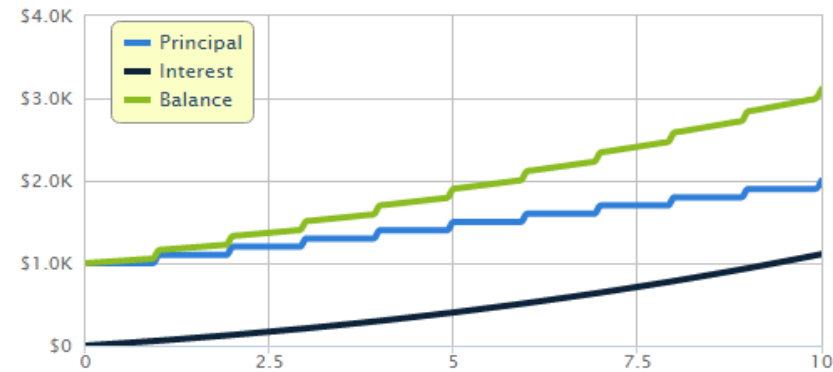
Calculate

Results

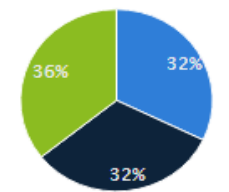
Future Value: **\$3,108.93**

PV (Present Value)	\$1,736.01
N (Number of Periods)	10.000
I/Y (Interest Rate)	6.000
PMT (Periodic Deposit)	\$100.00
Starting Amount	\$1,000.00
Total Periodic Deposits	\$1,000.00
Total Interest	\$1,108.93

Balance Accumulation Graph



Breakdown



Starting Amount
Periodic Deposits
Interest

Schedule

	start principal	start balance	interest	end balance	end principal
--	-----------------	---------------	----------	-------------	---------------

3. Annual Limits Relating to Financial Planning

<https://epiccapital.com/wp-content/uploads/2023/11/2024-Annual-Limits-for-Financial-Planning.pdf>
(2024)



COLLEGE FOR
FINANCIAL PLANNING®
A KAPLAN COMPANY

2022 ANNUAL LIMITS RELATING TO FINANCIAL PLANNING

Compiled by the faculty of the College for Financial Planning

RETIREMENT PLANS	
Elective deferrals 401(k), 403(b), 457, and SARSEPs	\$20,500
Catch-up contribution	\$6,500
Defined contribution (§415(c)(1)(A))	\$61,000
Defined benefit (§415(b)(1)(A))	\$245,000
SIMPLE plan	\$14,000
SIMPLE catch-up contribution	\$3,000
Maximum includible compensation	\$305,000
Highly compensated employee	
Lookback to 2021	\$130,000
Lookback to 2022	\$135,000
Key employee (top-heavy plan)	>\$200,000
SEP participation limit	\$650
IRA or Roth IRA contribution limit	\$6,000
IRA or Roth IRA catch-up	\$1,000
IRA deduction phaseout for active participants	
Single	\$68,000-\$78,000
Married filing jointly	\$109,000-\$129,000
Married filing separately	\$0-\$10,000
Non-active participant married to active participant	\$204,000-\$214,000
Roth IRA phaseout	
Single	\$129,000-\$144,000
Married filing jointly	\$204,000-\$214,000

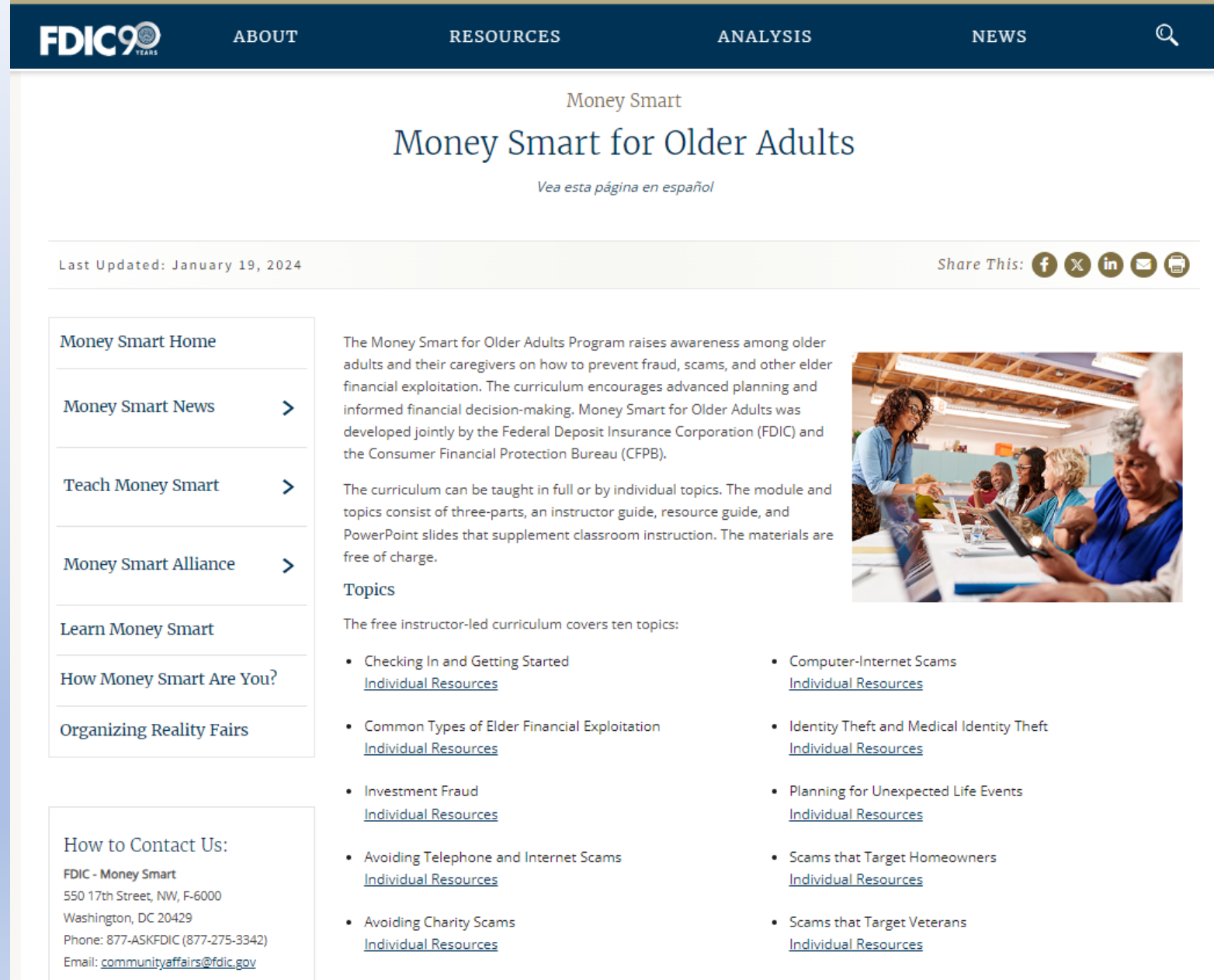
SOCIAL SECURITY	
SS wage base	\$147,000
FICA tax rate—employee ¹	7.65%

MEDICARE	
Monthly premium:	
Part A ¹	\$499
Part B ²	\$170.10
Part A:	
First 60 days—patient pays a deductible	\$1,556
Next 30 days—patient pays per day	\$389
Next 60 days (lifetime reserve days) patient pays per day	\$778
Skilled nursing benefits	
First 20 days—patient pays per day	-0-
Next 80 days—patient pays per day	\$194.50
Over 100 days—patient pays per day	All costs
Part B:	
Deductible	\$233
Coinsurance	20%
Part D (Prescription Standard Benefit Model):	
Deductible	\$480
25% coinsurance on next	\$4,430
Out-of-pocket (OOP) threshold	\$7,050
Beneficiary then pays coinsurance amount for additional covered expenses.	

2022 MEDICARE PART B PREMIUM RATES:			
YOU PAY		If your 2020 income was:	
Premium	PART D Surcharge	SINGLE	MARRIED COUPLE

4. Money Smart for Older Adults

<https://www.fdic.gov/resources/consumers/money-smart/teach-money-smart/money-smart-for-older-adults.html>



The screenshot shows the FDIC website's "Money Smart for Older Adults" page. The header includes the FDIC 90 Years logo and navigation links for ABOUT, RESOURCES, ANALYSIS, and NEWS. The main heading is "Money Smart for Older Adults" with a sub-heading "Veá esta página en español". A sidebar on the left contains links to "Money Smart Home", "Money Smart News", "Teach Money Smart", "Money Smart Alliance", "Learn Money Smart", "How Money Smart Are You?", and "Organizing Reality Fairs". The main content area features a description of the program, a list of ten topics with links to individual resources, and a "How to Contact Us" section. A photograph of an instructor teaching a group of older adults is also present.






FDIC 90 YEARS

ABOUT RESOURCES ANALYSIS NEWS

Money Smart

Money Smart for Older Adults

Veá esta página en español

Last Updated: January 19, 2024 Share This:     

Money Smart Home

Money Smart News >

Teach Money Smart >

Money Smart Alliance >

Learn Money Smart

How Money Smart Are You?

Organizing Reality Fairs

How to Contact Us:

FDIC - Money Smart
550 17th Street, NW, F-6000
Washington, DC 20429
Phone: 877-ASKFDIC (877-275-3342)
Email: communityaffairs@fdic.gov


The Money Smart for Older Adults Program raises awareness among older adults and their caregivers on how to prevent fraud, scams, and other elder financial exploitation. The curriculum encourages advanced planning and informed financial decision-making. Money Smart for Older Adults was developed jointly by the Federal Deposit Insurance Corporation (FDIC) and the Consumer Financial Protection Bureau (CFPB).

The curriculum can be taught in full or by individual topics. The module and topics consist of three-parts, an instructor guide, resource guide, and PowerPoint slides that supplement classroom instruction. The materials are free of charge.

Topics

The free instructor-led curriculum covers ten topics:

- [Checking In and Getting Started Individual Resources](#)
- [Common Types of Elder Financial Exploitation Individual Resources](#)
- [Investment Fraud Individual Resources](#)
- [Avoiding Telephone and Internet Scams Individual Resources](#)
- [Avoiding Charity Scams Individual Resources](#)
- [Computer-Internet Scams Individual Resources](#)
- [Identity Theft and Medical Identity Theft Individual Resources](#)
- [Planning for Unexpected Life Events Individual Resources](#)
- [Scams that Target Homeowners Individual Resources](#)
- [Scams that Target Veterans Individual Resources](#)



5. Car Buying Calculators (Bankrate)

<https://www.bankrate.com/calculators/index-of-auto-calculators.aspx>

Auto calculators

Use Bankrate's auto calculators to estimate auto loan costs and monthly payments, determine your down payment goals and calculate savings from an auto loan refinance.

TODAY'S RATES

CALCULATE THE COST OF A NEW CAR

Auto loan calculator

Auto lease calculator

New vs. used car

Car down payment calculator

How much will the auto lease really cost?

Car loan rate comparison calculator

Car rebate vs. low-interest calculator

CALCULATE PAYMENT AND REFI OFFERS

Negative equity auto loan calculator

Auto refinance calculator

Auto loan payoff calculator

6. Compound Interest Calculator (SEC)

<https://www.investor.gov/financial-tools-calculators/calculators/compound-interest-calculator>

The screenshot shows the Investor.gov website's Compound Interest Calculator. The page header includes the Investor.gov logo and a search bar. A navigation menu contains links for 'Introduction to Investing', 'Financial Tools & Calculators', 'Protect Your Investments', and 'Additional Resources'. The main content area is titled 'Compound Interest Calculator' and includes a brief description of the tool's purpose. Below the description is a section for required fields, followed by four steps of input: Step 1: Initial Investment (with a text input field), Step 2: Contribute (with a text input field for 'Monthly Contribution'), Step 3: Interest Rate (with a text input field for 'Estimated Interest Rate' and a text input field for 'Interest rate variance range'), and Step 4: Compound It (with a dropdown menu for 'Compound Frequency' set to 'Annually'). At the bottom right, there are 'CALCULATE' and 'RESET' buttons.

Investor.gov
U.S. SECURITIES AND EXCHANGE COMMISSION

Search Investor.gov Search

Introduction to Investing | Financial Tools & Calculators | Protect Your Investments | Additional Resources

HOME

Compound Interest Calculator

Savings Goal Calculator

Required Minimum Distribution Calculator

Compound Interest Calculator

Determine how much your money can grow using the power of compound interest. Money handed over to a fraudster won't grow and won't likely be recouped. So before committing any money to an investment opportunity, use the "Check Out Your Investment Professional" search tool below the calculator to find out if you're dealing with a registered investment professional.

*** DENOTES A REQUIRED FIELD**

Step 1: Initial Investment

Initial Investment *

Amount of money that you have available to invest initially.

Step 2: Contribute

Monthly Contribution

Amount that you plan to add to the principal every month, or a negative number for the amount that you plan to withdraw every month.

Length of Time in Years *

Length of time, in years, that you plan to save.

Step 3: Interest Rate

Estimated Interest Rate *

Your estimated annual interest rate.

Interest rate variance range

Range of interest rates (above and below the rate set above) that you desire to see results for.

Step 4: Compound It

Compound Frequency

Times per year that interest will be compounded.

CALCULATE **RESET**

7. Consumer Debt-to-Income Ratio Calculator

<https://www.clearpoint.org/tools/debt-income-ratio-calculator/>

Monthly Debt-to-Income Ratio Calculator

Use the debt-to-income ratio calculator below as a barometer of your current financial situation. It's a quick way to learn if you earn enough each month to confidently cover the bills. Later, use the Build a Budget tool to see how you can maximize your current earnings. Instructions: enter the monthly payments for your debts below. Click "Calculate Total." Then enter your monthly take-home pay and click "Calculate Total."

Debt 1	\$ 236	Debt 2	\$ 289
Debt 3	\$ 130	Debt 4	\$
Debt 5	\$	Debt 6	\$
Debt 7	\$	Debt 8	\$
Debt 9	\$	Debt 10	\$
Debt 11	\$	Debt 12	\$

Total Debt: \$ 655

Calculate Total Reset

Take-Home Pay \$ 2900

Total Monthly Debt Payments (Excluding Mortgage) \$ 655

Debt-to-Income Ratio: 22.586206896551726 %

Calculate Total Reset

8. Credit Card Payoff Calculator

<https://www.bankrate.com/calculators/credit-cards/credit-card-payoff-calculator.aspx>

Credit Card Payoff Calculator

Trying to pay down a large credit card balance? Let us know how much you'd like to pay a month, or when you'd like to be debt-free and we'll help you come up with a monthly payment plan.

Credit Card Balance

Credit card's interest rate
 %

Payment per month

Or
Desired months to payoff

CALCULATE

Your Results

Total Principal Paid	\$6,000	Monthly Payment	Months to payoff
		\$ 125	86
Total Interest Paid	\$4,687		



What are your goals?

I want to lower my monthly payment and pay a lower rate

Compare your results to a personal loan example

COMPARE RESULTS

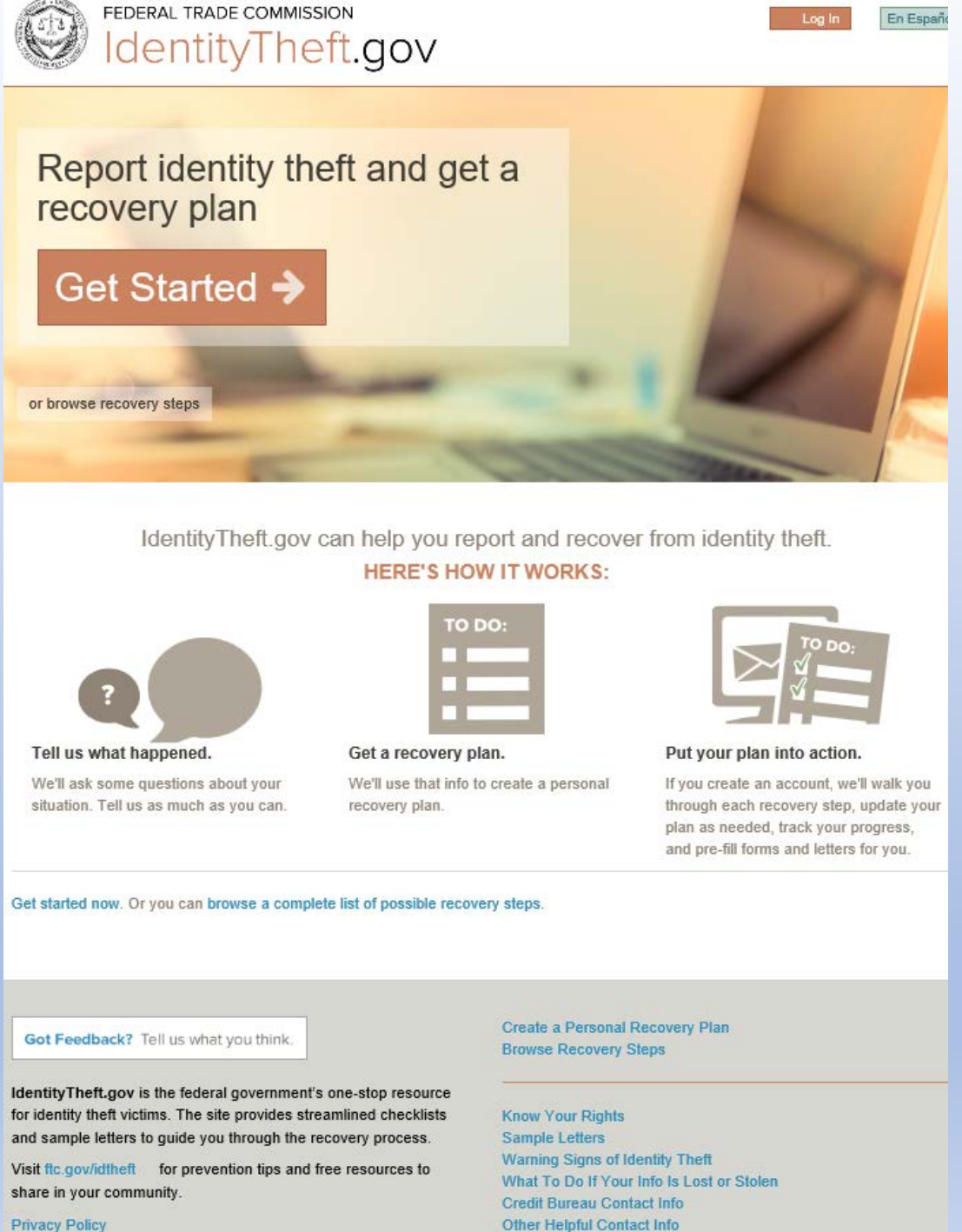
I want to pay off my balance as soon as possible

Compare your results to a balance transfer credit card

COMPARE RESULTS

10. Identity Theft.Gov

<https://www.identitytheft.gov/>



The screenshot shows the homepage of IdentityTheft.gov. At the top left is the Federal Trade Commission logo. To its right is the text 'FEDERAL TRADE COMMISSION' and 'IdentityTheft.gov'. On the far right are 'Log In' and 'En Español' buttons. The main content area features a large banner with the text 'Report identity theft and get a recovery plan' and a prominent 'Get Started' button with a right-pointing arrow. Below this is a smaller link 'or browse recovery steps'. A central section explains that the site can help report and recover from identity theft, followed by a 'HERE'S HOW IT WORKS:' heading. This is followed by three steps: 1. 'Tell us what happened.' with a question mark icon, 2. 'Get a recovery plan.' with a checklist icon, and 3. 'Put your plan into action.' with an icon of a computer monitor and a checklist. At the bottom, there is a 'Got Feedback?' box, a 'Create a Personal Recovery Plan' link, and a list of resources including 'Know Your Rights', 'Sample Letters', 'Warning Signs of Identity Theft', 'What To Do If Your Info Is Lost or Stolen', 'Credit Bureau Contact Info', and 'Other Helpful Contact Info'. A 'Privacy Policy' link is also present at the bottom left.

FEDERAL TRADE COMMISSION
IdentityTheft.gov

Log In En Español

Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:

Tell us what happened.
We'll ask some questions about your situation. Tell us as much as you can.

Get a recovery plan.
We'll use that info to create a personal recovery plan.

Put your plan into action.
If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

Get started now. Or you can [browse a complete list of possible recovery steps.](#)

Got Feedback? Tell us what you think.

Create a Personal Recovery Plan
[Browse Recovery Steps](#)

IdentityTheft.gov is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

Visit ftc.gov/idtheft for prevention tips and free resources to share in your community.

Privacy Policy

[Know Your Rights](#)
[Sample Letters](#)
[Warning Signs of Identity Theft](#)
[What To Do If Your Info Is Lost or Stolen](#)
[Credit Bureau Contact Info](#)
[Other Helpful Contact Info](#)

11. Inflation Calculator

https://www.bls.gov/data/inflation_calculator.htm

The screenshot shows the U.S. Bureau of Labor Statistics website. At the top left is the BLS logo and the text "U.S. BUREAU OF LABOR STATISTICS". To the right are links for "Follow Us", "Release Calendar", and "Blog", along with a search bar labeled "Search BLS.gov". A blue navigation bar contains menu items: HOME, SUBJECTS, DATA TOOLS, PUBLICATIONS, ECONOMIC RELEASES, STUDENTS, and BETA. Below this is a section titled "Databases, Tables & Calculators by Subject" with a "PRINT" button. On the left is a sidebar with links: TOP PICKS, SERIES REPORT, PUBLIC DATA API, DISCONTINUED DATABASES, FAQs, SPECIAL NOTICES, and MORE SOURCES OF DATA. The main content area features the "CPI Inflation Calculator" tool. The tool has a red header and contains the following fields and text: a dollar sign followed by an input field containing "100.00"; the text "in" followed by a month dropdown menu set to "January" and a year dropdown menu set to "2000"; the text "has the same buying power as"; an input field containing "\$152.91"; the text "in" followed by a month dropdown menu set to "March" and a year dropdown menu set to "2020"; and a "Calculate" button. Below the calculator is a link that says "Mobile Browser? View full screen." At the bottom of the page is a section titled "About the CPI Inflation Calculator" with a paragraph explaining that the calculator uses the Consumer Price Index for All Urban Consumers (CPI-U) U.S. city average series for all items, not seasonally adjusted, and that the data represents changes in the prices of all goods and services purchased for consumption by urban households.

U.S. BUREAU OF LABOR STATISTICS

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Databases, Tables & Calculators by Subject

PRINT

TOP PICKS

SERIES REPORT

PUBLIC DATA API

DISCONTINUED DATABASES

FAQS

SPECIAL NOTICES

MORE SOURCES OF DATA

CPI Inflation Calculator

\$

in

has the same buying power as

in

Mobile Browser? [View full screen.](#)

About the CPI Inflation Calculator

The CPI inflation calculator uses the [Consumer Price Index](#) for All Urban Consumers (CPI-U) U.S. city average series for all items, not seasonally adjusted. [This data](#) represents changes in the prices of all goods and services purchased for consumption by urban households.

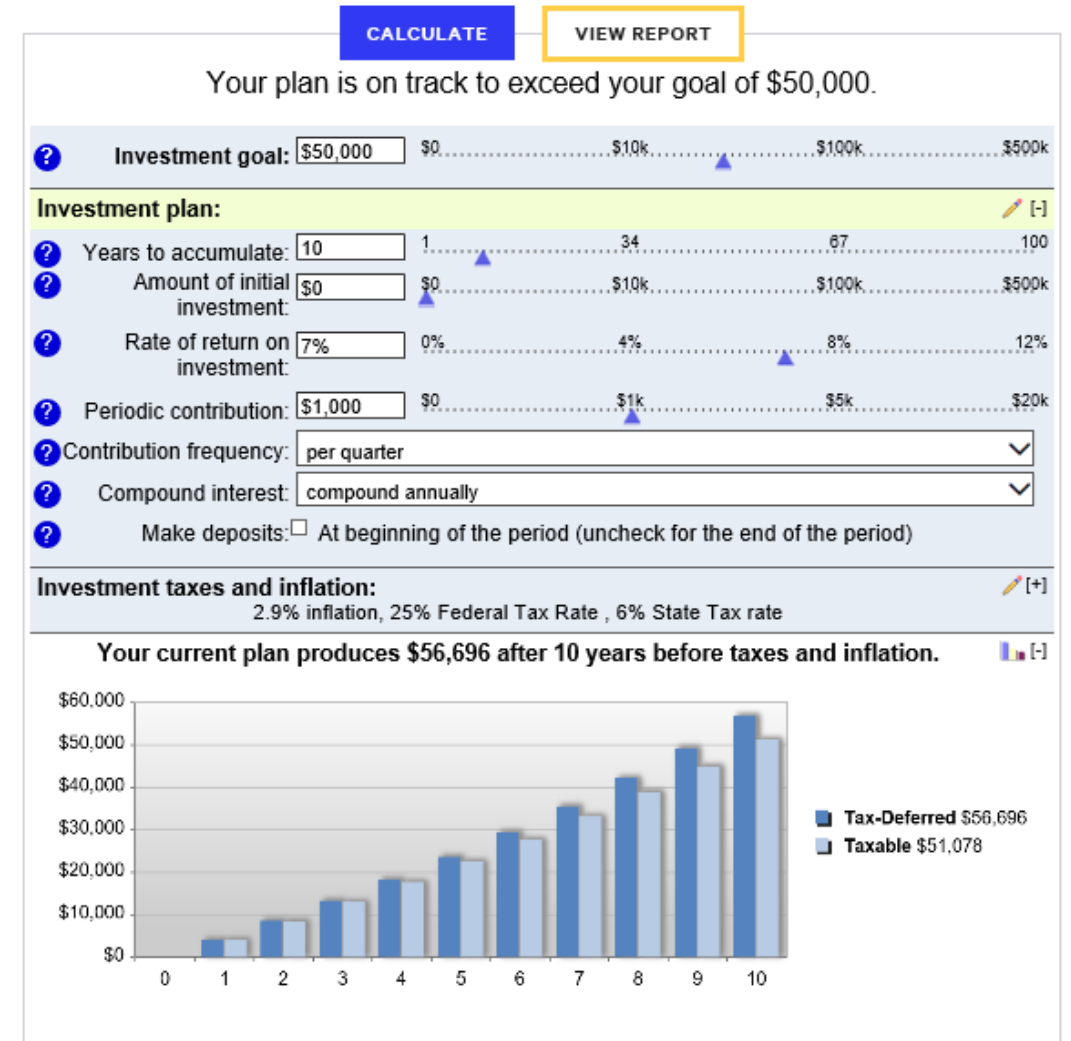
12. Investment Calculator

<https://www.bankrate.com/calculators/retirement/investment-goal-calculator.aspx>

Investment Calculator

Calculate your investment earnings

Are you on track to reach your investment goal? Find out using Bankrate's investment calculator below.



13. Irregular Expense Calculator

<https://www.calculators.org/budget/irregular.php>

The screenshot shows the website interface for the Irregular Expense Calculator. At the top, there is a navigation bar with categories: Health, Math, Savings, Loans, Debt, and Business. Below this, the page title is "Irregular Payments Budget Calculator" and "Irregular Expense Calculator". The main content area includes a description of the calculator's purpose and instructions on how to use it. A table is provided for inputting payment details, with columns for Payment Description, # of Pmts Per Year, Amt of Each Pmt, and Monthly Amount. The table is currently empty. To the right of the main content, there are two sidebar sections: "Your Budget" and "Expenses", each with a list of related topics. The "Your Budget" section includes: Budget Overview, Real Hourly Wage, Cash Flow, Irregular Payments, and Tipping. The "Expenses" section includes: Expenses, Quit-Smoking, Meat Cost, Phone Cost, Appliance Cost, Generic vs Brand, Brown Bag Savings, and Reconciliation. There is also a Best Buy advertisement on the right side of the page.

Calculators.ORG

Health Math Savings Loans Debt Business

HOME / BUDGETING / IRREGULAR INCOME

Irregular Payments Budget Calculator

Irregular Expense Calculator

This calculator breaks down your irregular payments (i.e. auto insurance, home insurance, and tuition) into their monthly equivalents. In the fields provided, input a description for each payment, the number of times the payment occurs each year, and a dollar amount for each payment. You'll automatically be provided with a monthly amount for each expenditure.

Once you've inputted all your irregular payments, you'll see the total amount per month you're spending on your irregular payments. If you press CREATE REPORT, a separate browser window will open with a printer-friendly report.

Calculator Rates

Memory Joggers >>> Auto Insurance

Payment Description	# of Pmts Per Year	Amt of Each Pmt	Monthly Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Your Budget

- Budget Overview
- Real Hourly Wage
- Cash Flow
- Irregular Payments
- Tipping

Expenses

- Expenses
- Quit-Smoking
- Meat Cost
- Phone Cost
- Appliance Cost
- Generic vs Brand
- Brown Bag Savings
- Reconciliation

Ad

We're still here to help. Save on tech you need, and get free doorstep delivery or contactless curbside pickup.

Best Buy Best Buy SHOP NOW.

14. IRS Tax Withholding Estimator

<https://www.irs.gov/individuals/tax-withholding-estimator>

Tax Withholding Estimator

Use your best estimates for the year ahead to determine how to complete Form W-4 so you don't have too much or too little federal income tax withheld.



About You

Select the information that best describes how you anticipate filing your 2020 tax return.

1 of 5: Filing Status

What filing status will you use for your tax return? (*Required) ?

- Single
- Married filing jointly
- Married filing separately
- Head of Household
- Qualifying widow(er)


15. Kiplinger's Personal Finance and Money (Online Magazines)

- <https://www.kiplinger.com/>
- <https://money.com/>

EST. 1972

Money

FEATURED




The War in Ukraine Is Shaking Markets — and Undermining a Key Argument in Favor of Bitcoin


INVESTING | ⌚ 5 min read

Both the stock market and cryptos are volatile right now.


TRENDING

- 


5 Best Crypto Exchanges for 2022

INVESTING | ⌚ 20 min read
- 

The Russia-Ukraine Conflict Is Rattling the Stock Market. Here's What Investors Should Do Now

INVESTING | ⌚ 5 min read
- 

What the Russia Sanctions Could Mean for Inflation in the U.S.

EVERYDAY MONEY | ⌚ 8 min read
- 

Scammers Stole 70% More Money From Americans Last Year Than in 2020

EVERYDAY MONEY | ⌚ 5 min read

f t in ✉


Kiplinger

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The Kiplinger 25

Updated for 2020, our list of our favorite actively managed, low-fee mutual funds favors funds with solid long-term records -- and managers with tenures to match.


PLUS

How the Kip 25 Performed in 2019
Kiplinger 25 Model Portfolios

LATEST PERSONAL FINANCE NEWS ON KIPLINGER



Earnings Reports for the Week of April 20-24, 2020



Hopes for a Cure Carry Stocks Higher

SPONSORED FINANCIAL CONTENT

Motley Fool Issues Rare "All In" Buy Alert
The Motley Fool

25 Stocks You Should Sell Immediately
InvestorPlace

Learn the 5 easy steps to start buying stocks
NerdWallet

10 Credit Cards That Can't Be Beat in 2020
NerdWallet

Help clients change the world tomorrow with a Scholar's Edge 529 plan
Scholar's Edge

clianomi

16. Life Insurance Calculator

<https://www.bankrate.com/calculators/insurance/life-insurance-calculator.aspx>

<https://lifehappens.org/insurance-overview/life-insurance/calculate-your-needs/>

Life Insurance Calculator

If you have loved ones who count on you to care for them, you should carry life insurance. But, how much do you need? Based on your answers to the following questions, we'll provide you with an estimate of how much life insurance coverage would be best for your situation. Find out more about [life insurance](#).

How much money will be needed for burial expenses? <small>i</small>	<input type="text" value="\$ 10,000"/>
How many years of income will you need to cover? <small>i</small>	<input type="text" value="10"/> years
How much annual net income will your survivors need? <small>i</small>	<input type="text" value="\$ 50,000"/>
How much money do you have in savings and investment accounts?	<input type="text" value="\$ 200,000"/>
Do you have any children?	<input type="button" value="-"/> <input type="text" value="0"/> <input type="button" value="+"/>
Are there any one-time expenses you wish to fund? <small>i</small>	<input type="button" value="-"/> <input type="text" value="0"/> <input type="button" value="+"/>

Recommendation: Based on your inputs, it appears that the approximate amount of life insurance you need is: **\$280,051.48**

Here's why: We considered each of your answers and weighed each based on the experience of our experts. Based upon your projected financial needs, and the periods in time when that money would be needed, we have determined the approximate amount of life insurance you need today. To compute the return on your investments between now and when you indicated the money would be needed, we've assumed a 2.5 percent return for horizons of five years and less, a 4 percent return for horizons of six to 10 years and a 6 percent return for horizons greater than 10 years. These returns were then adjusted for an expected inflation rate of 2.5 percent per year. Actual results may differ depending upon the level of inflation and investment performance.

[Find more insurance information](#)

17. Loan Calculator

<https://www.bankrate.com/calculators/mortgages/loan-calculator.aspx>

Loan Calculator

This loan calculator will help you determine the monthly payments on a loan. Simply enter the loan amount, term and interest rate in the fields below and click calculate. This calculator can be used for mortgage, auto, or any other fixed loan types.

Loan amount	<input type="text" value="\$ 25,000"/>	Monthly Payments	\$ 353.42
Loan term in years	<input type="text" value="8"/>	Total Principal Paid	\$25,000
Or		Total Interest Paid	\$8,928.03
Loan term in months	<input type="text" value="96"/>	COMPARE LOAN RATES	
Interest rate per year	<input type="text" value="8"/> %	Show amortization schedule	
<input type="button" value="CALCULATE"/>			
ADD EXTRA PAYMENTS ▼			

Without taking out loans, many of us would not be able to [buy a home](#), a car or afford a higher education. The fact is, mortgages, [auto loans](#) and other types of loans can help us to advance and reach important goals in our lives.

The cost of a loan depends on the type of loan, the lender, the market environment and your credit history and income. Borrowers with the best credit profile usually get the best interest rates. Before you shop for a loan, find out your credit score and look at your credit report to make sure it's accurate. You can [get your credit report and credit score for free](#) on Bankrate.

All loans are either secured or unsecured. A secured loan requires the borrower to put up an asset as collateral to secure the loan for the lender. An [auto loan](#) is an example of a secured loan. If you don't make your car payments, the lender will repossess the car. An unsecured loan requires no collateral. Most [personal loans](#) are unsecured.

It's Halftime! Any Questions So Far?



18. How Long Will My Money Last in Retirement? Calculator (Mutual of Omaha)

<https://www.mutualofomaha.com/calculator/how-long-will-my-money-last>

How long will my money last?

You've worked hard to save. Find out how long your savings may last when you take regular withdrawals.

I have \$ 1,000,000 in savings earning an average

annual return of 6.0 % [?] before taxes.

I plan to withdraw \$ 2,000 each month [?]

and may increase my withdrawal amount by 3.0 %

every year.

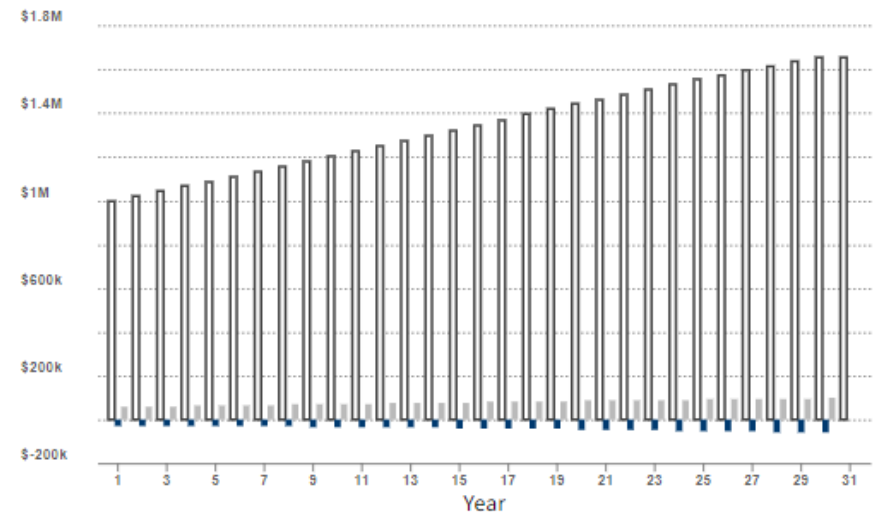
My federal marginal tax bracket is 24% [?]

Calculate Results

Your money is projected to continue past the maximum 30 years displayed here.

Lump Sum Savings Detail

○ Beginning Balance ● Withdrawal Total ● Interest



Period	Beginning Balance	Taxes	Withdrawal	Interest	Ending Balance
1	\$1,000,000	\$1,200	\$-2,000	\$5,000	\$1,001,800
2	\$1,001,800	\$1,202	\$-2,005	\$5,009	\$1,003,602
3	\$1,003,602	\$1,204	\$-2,010	\$5,018	\$1,005,406
4	\$1,005,406	\$1,206	\$-2,015	\$5,027	\$1,007,211
5	\$1,007,211	\$1,209	\$-2,020	\$5,036	\$1,009,018
6	\$1,009,018	\$1,211	\$-2,025	\$5,045	\$1,010,827

19. Mortgage Prepayment Calculator

<https://www.hsh.com/calc-prepay.html>

Mortgage Prepayment Calculator


How much can I save by prepaying my loan?

Loan Amount
\$ 100,000

Loan Term: 15 Interest Rate: 3.5%

Desired payment options
Monthly Payment: \$ Payment OR Length of Loan: 5

Calculate



Savings from My Desired Term

Standard Monthly Payment (Principal + Interest)	\$714.88
Extra Payment Per Month	\$1132.51
New Monthly Payment	\$1847.39
Interest Saved	\$19,682.61
Time to Pay Off Loan	5yrs

See detailed amortization

Print 

Month	Principal	Interest	Balance	Total Interest
1	\$1,555.72	\$291.67	\$98,444.28	\$291.67
2	\$1,560.26	\$287.13	\$96,884.02	\$578.80
3	\$1,564.81	\$282.58	\$95,319.21	\$861.37
4	\$1,569.37	\$278.01	\$93,749.83	\$1,139.39
5	\$1,573.95	\$273.44	\$92,175.88	\$1,412.83

20. Pay Down Debt or Invest Calculator

<https://www.getsmarteraboutmoney.ca/calculators/pay-debt-invest/>

2024 Marginal Tax Brackets:
<https://njaes.rutgers.edu/money/tax-info/marginal-tax-brackets.php?2024>

Marginal tax rate on your income:

%  ?

Is your loan tax deductible?

?

Your investment:

Marginal tax rate on your investment:

%  ?

Calculate

Results

Your break-even rate:

7.26%

Your break-even rate is **7.26%**. The break-even rate is what your investment must earn – before tax, if applicable – to match the return from using your money to reduce debt. If you don't think your investment can beat the break-even rate, it's normally better to pay down your loan.

21. Payday Loan APR Calculator

<http://www.csgnetwork.com/apr4calc.html>

Payday Loan APR Calculator

This [calculator](#) requires the use of [Javascript](#) enabled and capable browsers. This script calculates the APR (annual percentage rate) for very short term loans, typically \$1000 or less, known as Payday Loans or Payday Advances. These loans are not for a year (or the weak of heart); most often not even for a month or a week... just days. Hence, the APR when calculated is excessive and well beyond what would normally be termed as "loan sharking" or "interest gouging". This should be an eye opener for you. However, they are legitimate in most states, if not all; and in certain cases for many people, there is a place and need in life for these types of loans. They are certainly NOT for everyone. To use this calculator, make an entry in dollars and cents to the loan amount field, the loan fee (or fees and charges) in dollars and cents and a repayment time in days. Click on Calculate and see the (often terrifying, certainly expensive) APR for this loan. You may click on Clear Values and do another. You MAY enter a decimal for entries in all fields but do not enter any commas or dollar signs (, or \$). You MUST have at least 1 day, some positive amount of a fee and a positive loan amount. In our example, you obtain a payday loan or advance in the amount of \$250.00 for 10 days, "secured" by your personal check. The loan fee is \$15.00 per week; being 10 days, that is more than one week but less than two weeks so the fee is for 2 weeks. The total amount due for repayment is \$130.00 in 10 days. The APR calculated is a whopping 1095%! This is the formula:

$$\text{APR} = ((\text{Loan Fee}/\text{Loan Amount}) / (\text{Loan Days}/365) * 10000) / 100$$

APR For Payday Loans And Advances		
Unit	Number	
Required Data Entry		
Loan Amount	<input type="text" value="100.00"/>	Dollars
Loan Fee	<input type="text" value="15"/>	Dollars
Repayment Time	<input type="text" value="14"/>	Days
Calculated Results		
APR	<input type="text" value="391.07"/>	%
<input type="button" value="Calculate"/> <input type="button" value="Clear Values"/>		

22. Personal Finance Quizzes

<https://www.synchronybank.com/blog/personal-finance-101-quiz/>

<https://www.proprofs.com/quiz-school/topic/personal-finance>

<https://www.usatoday.com/web-stories/finance-quiz-money/>

THE BIG THREE AND BIG FIVE



About the “Big Three” and “Big Five”

Professor Annamaria Lusardi and Professor Olivia Mitchell of the Wharton School developed questions that indicate one's financial literacy. They have been used worldwide, including in the U.S. National Financial Capability Study.

<https://gflec.org/education/questions-that-indicate-financial-literacy/>

23. Poverty Risk Calculator

<https://confrontingpoverty.org/>

Confronting Poverty

Tools for Understanding Economic Hardship and Risk



Confronting Poverty

RISK CALCULATOR FACTS AND MYTHS DISCUSSION GUIDE RESEARCH ABOUT

Poverty Risk Calculator

123

Please select one from each of the following:

RACE

- White
- Non-White

EDUCATIONAL LEVEL

- Beyond High School
- High School or Less

GENDER

- Male
- Female

MARITAL STATUS

- Married
- Not Married

AGE

65-69

[Submit >](#)

(You may compare up to five profiles.)

Background

These five characteristics (on the left) are among the most important in terms of differentiating people's risk of poverty.

Those who are nonwhite, have less education, are female, not married, and are younger or older, have an increased probability of experiencing poverty in the future.

The risk calculator will estimate your chances of living at least one year in poverty based upon your responses to these background questions.

In addition, you can observe how the risk of poverty will increase or decrease depending on changes you make in these selections.

You may also change the time frame and level of poverty on the next page.

This project provides a set of tools for learning more about poverty and inequality in the United States. Join the hundreds of thousands of visitors from over 200 countries who have explored the website. We hope that you are able to use these tools to create a positive change in confronting and addressing poverty.

Poverty Risk Calculator

123

Please select one from each of the following:

RACE

- White
- Non-White

EDUCATIONAL LEVEL

- Beyond High School
- High School or Less

GENDER

- Male
- Female

MARITAL STATUS

- Married
- Not Married

AGE

65-69

[Submit Another >](#)

(You may compare up to five profiles.)

[Reset](#)

Share the Calculator: [Facebook](#) [Twitter](#) [LinkedIn](#)

RISK IN 5 YEARS RISK IN 10 YEARS RISK IN 15 YEARS NEAR POVERTY POVERTY EXTREME POVERTY

33.0%

White
Beyond HS
Female
Married
65-69

24. Powerball Lottery Simulator

- <https://graphics.latimes.com/powerball-simulator/>

Here's \$100. Can you win the Powerball jackpot?

By **JON SCHLEUSS**

JAN. 8, 2016

UPDATED: JAN. 12, 2016

The odds of winning the Powerball jackpot are 1 in 292,201,338. But someone has to win, right? We decided to put that idea to the test.

This game starts with \$100 to play against multiple lottery drawings. Pick your numbers and watch the money disappear. Based on the odds, you're likely to hit numbers that pay out smaller prizes. This is for educational purposes only, we're not giving you any money. Oh, and good luck!

Pick your numbers

7 9 5 4 3 2 QUICK PICK

Winning Numbers

4 9 27 32 36 25

Play!

Spent **\$1,493**
Won **\$293**
Win/loss **-\$1,200**
Balance **\$0**

How does this work?

This simulator pits your numbers against randomly generated win numbers. While the large jackpot prize may be tempting, it's extremely hard to have that one ticket in 292 million.

Match	Odds (1 in...)	Prize*	Wins
●●●●●●●	292,201,338	Jackpot	0
●●●●●●	11,688,054	\$1,000,000	0
●●●●●●	913,129	50,000	0
●●●●●	36,525	100	0
●●●●●	14,494	100	0
●●●●	580	7	2
●●●●	701	7	5
●●●	92	4	11
●●	38	4	50

*In California prize amounts vary based on ticket sales and the number of winners for smaller prizes.

25. RCE (Rutgers Cooperative Extension) Personal Finance Web Site

<https://njaes.rutgers.edu/money/>

The screenshot shows the Rutgers Cooperative Extension website. The header includes the Rutgers logo and the text "New Jersey Agricultural Experiment Station". A navigation bar contains links for Home, About, Cooperative Extension, Research, Topics, County Offices, Services, Giving, and Contact Us. The main content area is titled "Personal Finance" and is categorized under "FOOD, NUTRITION AND HEALTH". It features three main sections: "Programs" with links to "The Financial Aspects of Health", "Investing For Your Future (home study course)", and "Small Steps to Health and Wealth"; "Consumer to Consumer Video Series" with links to "Good Ideas for Tough Times", "Money Management", "Expense Reduction", "Shopping", "Bartering", "Do It Yourself", "Housing", "Outreach", "Savings", "Credit", and "Final Words"; and "Financial Education Lesson Plans" with a numbered list of six lessons: "Risks and Benefits of Entrepreneurship (104k PDF)", "Compound Interest: Your Best Friend or Worst Enemy (125k PDF)", "Know the Score: Credit Score Modeling and Impacts (380k PDF)", "The Impact of Inflation (135k PDF)", "Monetary Transaction Tools (587k PDF)", and "Civic Financial Responsibility (114k PDF)".

Microsoft Excel Financial Templates

- [Asset Allocation Spreadsheet \(20k Excel file\)](#)
- [Asset Allocation Spreadsheet With Pie Chart \(23k Excel file\)](#)
- [Net Worth Calculation Spreadsheet \(22k Excel file\)](#)
- [Spending Plan Worksheet \(22k Excel file\)](#)

Money Talk: A Financial Guide For Women

- [Downloadable Files for Money Talk, 4th Edition \(2018\)](#)
- [Quote from Elizabeth Cady Stanton \(47k PDF\)](#)

Resources

- [Assessment Tools](#)
- [ATM/Credit Card/Cash Tracker \(108k PDF\)](#)
- [Beneficiary and Personal Representative Designations Worksheet \(50k PDF\)](#)
- [Charitable Giving Budget Worksheet \(13k PDF\)](#)
- [Credit File Request Form \(102k PDF\)](#)
- [Digital Assets Worksheet \(175k PDF\)](#)
- [Financial Goal-Setting Worksheet \(50k PDF\)](#)
- [Financial Management & Investing Publications](#)
- [Financial Planning and Investing Glossary](#)
- [Identity Theft Victim Checklist](#)
- [Investment Risk and Return Characteristics](#)
- [Natural Disasters and Emergencies](#)
- [Net-Worth Calculation Worksheet \(26k PDF\)](#)
- [NJ Helps \(from the NJ Dept. of Human Services\)](#)
- [Personal Finance \(from eXtension\)](#)
- [A Record of Important Family Papers \(226k PDF\)](#)
- [Road to Financial Wellness Seminar](#)
- [Spending Plan Worksheet \(49k PDF\)](#)
- [Tax Information](#)
- [What Older Adults Need to Know About Money \(3.2MB PDF from the NJ Coalition For Financial Education\)](#)
- [What Young Adults Need to Know about Money 2MB PDF from the NJ Coalition for Financial Education\)](#)

Savings Challenges

26. Required Minimum Distribution (RMD) Calculator

<https://www.investor.gov/financial-tools-calculators/calculators/required-minimum-distribution-calculator>

Updated for 2022 life expectancy table.

* DENOTES A REQUIRED FIELD

Previous Year-End Account Balance *

What was the value of your retirement account as of December 31st of last year?

Age at Year-End *

How old will you be at the end of this year?

CALCULATE **RESET**

Results

Withdrawal Factor 25.6

Dividing your account value by this factor determines your annual distribution amount. To account for life expectancy, we refer to IRS Pub. 590 Table III: Uniform Lifetime.

Required Minimum Distribution \$39,062.50

Note that the timing of the withdrawal, changes in marital status or beneficiary age, and the death of an account owner also factor into your required minimum distribution. Because of these factors, your results may be higher or lower than those shown.

27. Retirement Expenses Worksheet (Vanguard)

<https://personal.vanguard.com/us/insights/retirement/tool/retirement-expense-worksheet>

Retirement expenses worksheet

This interactive worksheet can help you estimate your monthly expenses in retirement. After you've entered your estimated expenses for each category, click Calculate at the bottom to see your total. You can print this worksheet to save for future reference, but your data will not be saved online.

Monthly expenses

Expense Category	Monthly Amount
Housing	
Mortgage	\$ <input type="text"/>
Property taxes	\$ <input type="text"/>
Homeowners insurance	\$ <input type="text"/>
Rent	\$ <input type="text"/>
Utilities	\$ <input type="text"/>
Maintenance/fees	\$ <input type="text"/>
Food	
Groceries	\$ <input type="text"/>
Dining out	\$ <input type="text"/>
Transportation	
Vehicle maintenance	\$ <input type="text"/>
Fuel	\$ <input type="text"/>
Auto insurance	\$ <input type="text"/>
Public transportation	\$ <input type="text"/>
Health care	
Medical services	\$ <input type="text"/>
Medications and supplies	\$ <input type="text"/>
Health insurance	\$ <input type="text"/>
Personal insurance	
Life insurance	\$ <input type="text"/>
Disability insurance	\$ <input type="text"/>
Long-term care insurance	\$ <input type="text"/>
Other insurance	\$ <input type="text"/>
Personal care	
Clothing	\$ <input type="text"/>
Products and services	\$ <input type="text"/>
Family care	
Alimony	\$ <input type="text"/>
Child care	\$ <input type="text"/>
Miscellaneous	

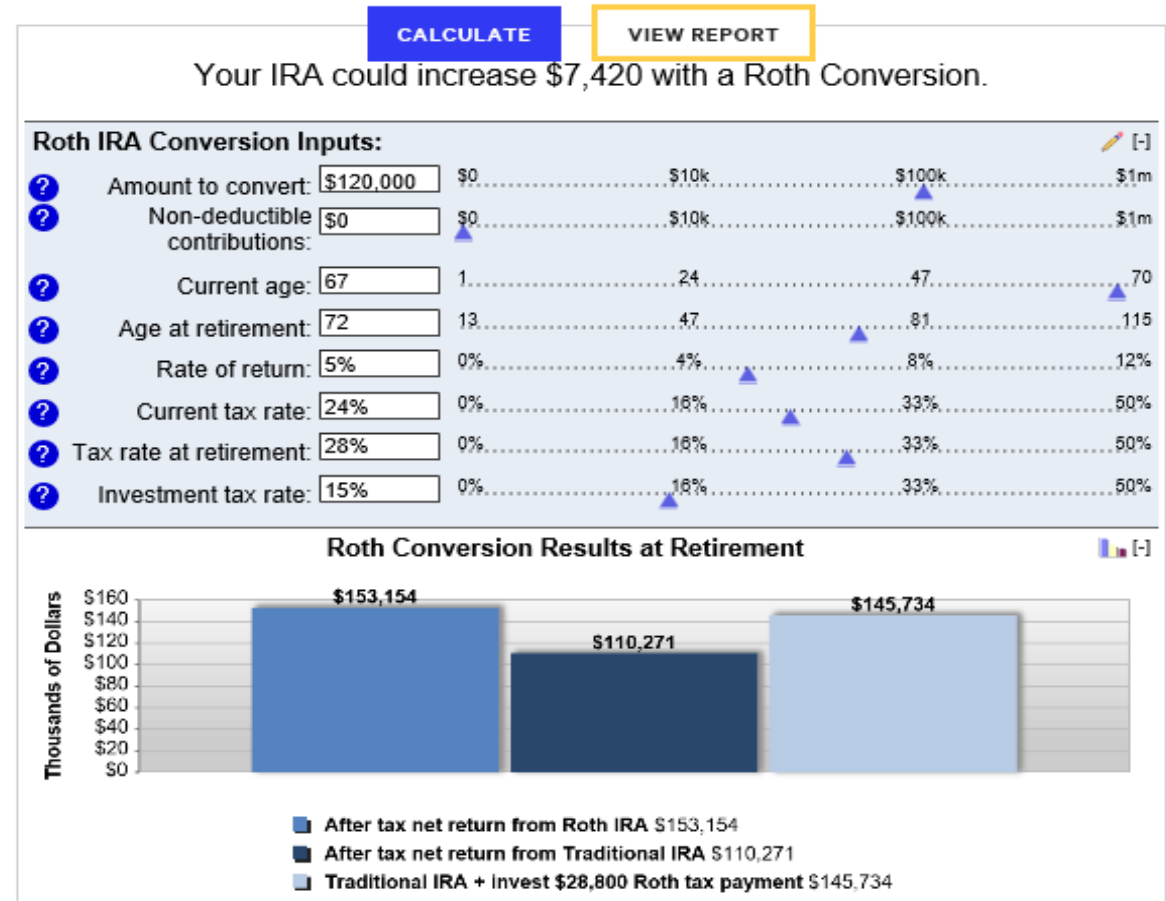
28. Roth IRA Conversion Calculator

<https://www.bankrate.com/calculators/retirement/convert-ira-roth-calculator.aspx>

Convert IRA To Roth Calculator

Calculate your earnings and more

In 1997, the Roth IRA was introduced. Since then, many people have converted all or a portion of their existing traditional IRAs to a Roth IRAs, where interest earned may be completely tax-free. Is this a good option? A conversion has advantages and disadvantages that should be carefully considered before a decision is made. This convert IRA to Roth calculator estimates the change in total net worth, at retirement, if you convert a traditional IRA into a Roth IRA.



29. Rule of 72 Calculator (Money Chimp)

<http://www.moneychimp.com/features/rule72.htm>

Rule of 72

Have you always wanted to be able to do compound interest problems in your head? Perhaps not... but it's a very useful skill to have because it gives you a lightning fast benchmark to determine how good (or not so good) a potential investment is likely to be.

The rule says that to find the number of years required to double your money at a given interest rate, you just divide the interest rate into 72. For example, if you want to know how long it will take to double your money at eight percent interest, divide 8 into 72 and get 9 years.

Interest Rate:	<input type="text" value="8"/>	%
<input type="button" value="Calculate"/>		
Years Required for Principal to Double		
Exact Answer:	<input type="text" value="9.01"/>	
Rule of 72 Estimate:	<input type="text" value="9"/>	

(We're assuming the interest is [annually compounded](#), by the way.)

As you can see, the "rule" is remarkably accurate, as long as the interest rate is less than about twenty percent; at higher rates the error starts to become significant.

You can also run it backwards: if you want to double your money in six years, just divide 6 into 72 to find that it will require an interest rate of about 12 percent.

Years to double your investment	<input type="text" value="6"/>	
<input type="button" value="Calculate"/>		
Required Interest Rate		
Exact Answer:	<input type="text" value="12.25"/>	%
Rule of 72 Estimate:	<input type="text" value="12"/>	%

30. Rule of Three Worksheet

https://www.moneytalkbmo.com/files/ugd/c6e257_ec97f14a9b104067ad9eb389d9d3a24d.pdf



Rule of Three Worksheet for Comparison Shopping

1. Find three comparable products or services from three different sources (e.g., stores and online).
2. Determine the most important product or service features to you in making a purchase and list them in column 1.
3. Compare the three products or services by completing the chart below to list key features of each one.
4. Determine which product or service (of the three) is best for you and explain why.

Name of Product: _____

Product or Service Feature	Vendor #1	Vendor #2	Vendor #3
Price			

The best product or service for me is Vendor # _____ because _____

31. Savings Calculator

<https://www.bankrate.com/calculators/savings/saving-goals-calculator.aspx>

Savings Calculator

Savings goal

\$ 10,000

Years to reach goal Interest rate per year

3 years 5 %

Compounding Method

Daily

Monthly

Amount of first deposit

\$ 500

Date of first deposit

04/18/2020

CALCULATE

Monthly deposit required

\$ 243.06

To make that monthly deposit, you should set aside:

\$7.99 a day
or **\$55.94 a week**

[Show savings schedule](#)

32. Squared Away Blog (Center for Retirement Research at Boston College)

<https://squaredawayblog.bc.edu/>



April 9, 2020

Social Security Tapped More in Downturn

It happened after the 2001 and 2008-2009 recessions, and it will happen again. Some older workers who lose their jobs will turn, in desperation, to a ready source of cash: Social Security.

In the wake of a stock market crash like the one we just experienced, baby boomers' first inclination will be to remain employed a few more years to make up some of the investment losses in their 401(k)s. But as the economy slows and layoffs mount, that may not be an option for many of the unemployed boomers, who will need to get income wherever they can find it.

Age 62 is the earliest that Social Security allows workers to start their retirement benefits. In 2009, one year after the stock market plummeted, 42.4 percent of 62-year-olds signed up for their benefits, up sharply from 37.6 percent in 2008, according to the [Center for Retirement Research](#) (CRR).

Social Security is a critical source of income even in good times. One out of two retirees receives [half of their income](#) from the program, and they can also count on it when times get tough.

But the financial cost of starting Social Security prematurely is steep, because it locks in a smaller monthly benefit for the rest of the retiree's life. For those who can wait, the size of the monthly check increases an average [7 percent to 8 percent](#) per year for each year claiming is delayed up until age 70.

Unfortunately, the people who claimed Social Security early in the wake of the 2001 recession had fewer financial resources to begin with – namely, their earnings were lower, they had less wealth, and they were less likely to have a spouse to fall back on – according to the CRR study.

“These simple characteristics suggest that those hardest hit by recessions are most likely to use Social Security as an income-insurance policy,” the researchers concluded. ...

[LEARN MORE](#) →

33. Who Gets Grandma's Yellow Pie Plate™?

<https://extension.umn.edu/transferring-property/transferring-non-titled-property>

Transferring non-titled property – Who Gets Grandma's Yellow Pie Plate™?

[Home](#) > [Home and financial management](#) [Transferring property](#) Transferring non-titled property



Who Gets Grandma's Yellow Pie Plate?™ provides research-informed practical strategies to optimize your inheritance planning and protect your family relationships when passing on personal possessions.

Few families escape making decisions about passing on personal possessions. Paring down and deciding if and how to transfer personal possessions is inevitable when a family member downsizes, declutters, moves or dies. While it may seem simple, decisions about personal property can be challenging and lead to serious family conflicts.

[< Home and financial management](#)

[Transferring property](#)

[Transferring land](#)

Everyone's affected

Learn about tips and information about decisions on how to pass on personal possessions.

Available Resources

Workbook — This 108-page workbook walks you through the entire process, from understanding the issues, identifying objects to transfer, reviewing distribution options, and managing conflicts.

34. FINRA Retirement Calculator

<https://tools.finra.org/retirement-calculator/>

FINRA

Rules & Guidance Registration, Exams & CE Events & Training Filing & Reporting Compliance Tools For Investors

Retirement Calculator

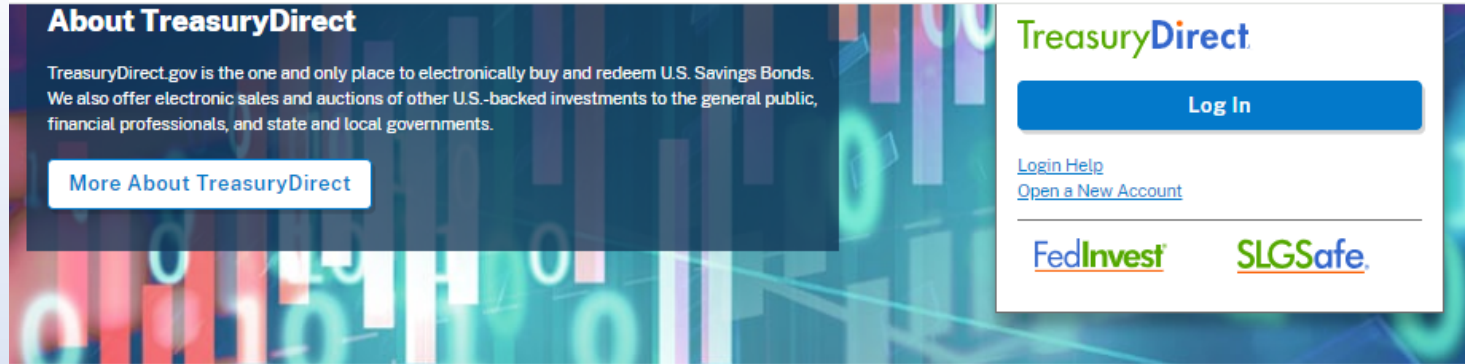
This calculator can help you estimate how much to save each year to accumulate enough money for your projected retirement. The amount you'll need to set aside will depend on a number of factors that you can adjust with the calculator, including the type of account you are invested in. Remember that the official retirement age for Social Security purposes is gradually rising for individuals born in 1938 or later. Also keep in mind that tax-advantaged accounts have annual contribution limits.

Inputs

How much have you already saved for retirement?	<input type="text" value="\$25,000.00"/>
How much money will you need (after taxes) each year to cover all your living expenses once you have retired?	<input type="text" value="\$50,000.00"/>
What is the annual income you expect to receive from other sources?	<input type="text" value="\$10,000.00"/>
Will this income be taxed in Retirement?	<input type="text" value="Yes"/>
Current Age	<input type="text" value="30"/>
Retirement Age	<input type="text" value="67"/>
Withdraw Until Age	<input type="text" value="86 (about average life expectancy for a Male age 65 today)"/>
Inflation Rate	<input type="text" value="3.4 %"/>
Current Tax Rate	<input type="text" value="28.00 %"/>
Retirement Tax Rate	<input type="text" value="25.00 %"/>
Assumed Average Annual Return	<input type="text" value="5.0 %"/>
Which type of account will be your primary retirement savings account?	<input type="text" value="-- Select Account Type --"/>
Adjust Deposits for Inflation	<input type="checkbox"/>

35. Treasury Direct (U.S. Government Securities)

<https://www.treasurydirect.gov/>



About TreasuryDirect
TreasuryDirect.gov is the one and only place to electronically buy and redeem U.S. Savings Bonds. We also offer electronic sales and auctions of other U.S.-backed investments to the general public, financial professionals, and state and local governments.

[More About TreasuryDirect](#)

TreasuryDirect
[Log In](#)

[Login Help](#)
[Open a New Account](#)

[FedInvest](#) [SLG Safe](#)

Buying an I bond? The interest rate we offer changes in TreasuryDirect at midnight ET on Tuesday, April 30. [Learn More](#)

Direct File is a new IRS service that **allows eligible people to prepare and file their tax return online, for free, directly with the IRS** – saving them time and money. Learn more and file your taxes at: directfile.irs.gov

 **IRS | Direct File**

Savings Bonds

[Buy or Gift a Savings Bond](#)

[Cash In a Savings Bond](#)

[Find the Value of My Bond](#)

[Search for Treasury Securities](#)

[Manage Savings Bonds](#)

Today's Rates

Series EE Savings Bonds

2.70%

For EE bonds issued November 1, 2023 to April 30, 2024.

Series I Savings Bonds

5.27%

This includes a fixed rate of 1.30%

For I bonds issued November 1, 2023 to April 30, 2024.

[More About Savings Bonds](#)

General Purpose Financial Websites

MSN Money

<https://www.msn.com/en-us/money>

Yahoo! Finance

<https://finance.yahoo.com/>

The screenshot shows the MSN Money website. At the top, there is a search bar with the text "Search the web (e.g. Goldman Sachs Savings)" and a "web search" button. To the right of the search bar are links for "Sign in", a settings gear icon, and a globe icon labeled "EN". Below the search bar is a navigation menu with categories: Today, Markets, Investing, Personal Finance, Real Estate, Careers, Small Business, My Watchlist, Mortgages, Savings Rates, Credit Cards, and Tools. The main content area is divided into four columns: COMPANIES, MARKETS, TOP STOCKS, and CORONAVIRUS. Each column contains several news items with small images and headlines. For example, under COMPANIES, there is an article about AMC raising \$500 million to survive coronavirus. Under MARKETS, there is an article about the Dow Jones closing 700 points higher. Under TOP STOCKS, there is an article about Gilead stock surging. Under CORONAVIRUS, there is an article about how COVID-19 may change financial outlook.

The screenshot shows the Yahoo! Finance website. At the top, there are four market indices: S&P 500 (2,874.56, +2.68%), Dow 30 (24,242.49, +2.99%), Nasdaq (8,650.14, +1.38%), and Russell 2000 (1,229.10, +4.33%). Below the indices is a large banner advertisement for Happy Family Organics, featuring a woman kissing a baby and the text "We're working nonstop to provide food to people in need: Happy Family Organics founder". To the right of the banner are several news items with small images and headlines, such as "Why you should care coronavirus is obliterating the media", "Bethenny Frankel: Coronavirus will level Hollywood playing", and "US announces \$19 billion aid for farmers, food for poor". Below the banner and news items are several video thumbnails, including "Mobile Banking app Chime sees record number of new account openings" and "Albion Financial's CIO shares his investment outlook amid uncertainty". At the bottom, there are several small advertisements, including "Coronavirus: How to apply for food stamps", "Coronavirus: How to find a job in a tough economy", and "E*TRADE Rollover IRAs: Put your money to work".

Motley Fool Issues Rare "Double Down" Buy Alert

This Stock Was Issued A Rare Double Down Buy Alert By Our Experts. 1 Stock The World's Best Investors Are Buying Now. Access Our Report Today.

Personal Finance Podcast Websites

- Retirement Wisdom: <https://www.retirementwisdom.com/the-retirement-wisdom-podcast-2/>
- Retirement Revealed (Jeremy Keil, CFP®): <https://keilfp.com/blogpodcast/>
- The Retirement Answer Man (Roger Whitney, CFP®): <https://www.rogerwhitney.com/blog>
- Her Money (Jean Chatzky): <https://podcasts.apple.com/us/podcast/hermoney-with-jean-chatzky/id1098802558>



Data Aggregation Websites (“Best” Lists)

- Nerdwallet: <https://www.nerdwallet.com/>
- Bankrate: <https://www.bankrate.com/>
- GoBankingRates: <https://www.gobankingrates.com/>

Search Terms:

- “Best online high-yield savings accounts”
- “Highest CD rates”
- “Best credit cards for rewards”
- “Best money market funds”



What Are Your Favorite Financial Web Sites?



Thank You For Attending

This program was like a NJ Diner menu...you can't "consume" everything at once



Pace yourself...try a few websites that meet your needs and interests