



FINANCIAL CATEGORIES	CALCULATORS	EDUCATORS
Auto	<ul style="list-style-type: none"> • Which is better: a new or used vehicle? • How much should depreciation cost me? • Should I lease or purchase a vehicle? • Should I finance or pay cash for a vehicle? • How much will my vehicle payments be? • Which vehicle loan is better? • What term of vehicle loan should I choose? • Should I use a home equity loan instead of an auto loan? • Which is better: a rebate or special dealer financing? • How long should I keep a vehicle? • What vehicle can I afford? 	Auto Educators <ul style="list-style-type: none"> • Buying a vehicle • Paying for a vehicle
Banking		Banking Educators <ul style="list-style-type: none"> • Banking
Bonds	<ul style="list-style-type: none"> • What is my yield to maturity? • What is my current yield on coupon income received? • What is the bond return if I sell now? • How will rate changes affect my bond's current value? • What price should I pay? • What bond price achieves my target rate of return? • What might be my yield-to-call? • Should I wait a year to sell my bond? • Should I buy a tax-exempt or taxable bond? • Which is better: discount or high coupon rate? • Should I buy a zero coupon bond? • Which bond is better? • What is my taxable yield equivalent? 	
Budget	<ul style="list-style-type: none"> • How much am I spending? • Should I pay off debt or invest in savings? • What will it take to pay off my balance? • How much should I set aside for emergencies? • How much will it cost to raise a child? • What's it worth to reduce my spending? • Should my spouse work too? 	Life Event Planning Educators <ul style="list-style-type: none"> • Retirement Planning • Personal Budgeting • Estate Planning
College Planning	<ul style="list-style-type: none"> • What will it take to save for a college education? • What is the value of higher education? • What investments can I use to save for college? • What expenses do I face prior to attending college? • Should I live on campus, off campus or at home? • How much should I budget for college living expenses? • Is a meal plan a good deal? 	College Planning Educators <ul style="list-style-type: none"> • Paying for College • Sources of Financial Aid
Credit Card	<ul style="list-style-type: none"> • How important is the interest rate? • How will rate changes affect my balance? • Is a lower rate worth the annual fee? • What will it take to pay off my balance? • Should I consolidate my debts? • Which is better: flight card or low rate card? • Which is better: rebate card or low rate card? • Should I consolidate my credit cards? • How much cash back will I earn with a cash rewards card? 	Credit Card Educators <ul style="list-style-type: none"> • Credit Card



FINANCIAL CATEGORIES	CALCULATORS	EDUCATORS
Credit Line	<ul style="list-style-type: none"> • How large a line of credit can I obtain? • Should I consolidate my debts? • Should I use a home equity loan or an auto loan? • How much will my loan payments be? • What will my tax savings be? • What will it take to pay off my line of credit? 	
Financial Planning		<p>Credit Report Educators</p> <ul style="list-style-type: none"> • Credit Report <p>Investing Educators</p> <ul style="list-style-type: none"> • Investing Basics • Investing in Mutual Funds <p>Taxes Educators</p> <ul style="list-style-type: none"> • Tax & the Homeowner • Investing & Taxes • Income Tax Basics <p>Variable Annuities Educators</p> <ul style="list-style-type: none"> • Variable Annuity
Home	<ul style="list-style-type: none"> • How much can I borrow? • How much will my mortgage payments be? • How much will my adjustable rate payments be? • Which is better: fixed or adjustable? • Should I pay points to lower the rate? • Which is better: 15- or 30- year loan term? • How much should I put down for a new home? • How much can I save in taxes? • What will my closing costs be? • Am I better off renting? • Am I better off refinancing? • What will my refinancing costs be? • How can I reduce mortgage insurance costs? • Which lender has the better loan? • Which loan is better? • How advantageous are extra payments? • What home can I afford? • How much will my interest-only payment be? • Which is better: interest-only or traditional? • What extra monthly payment is needed to pay off my loan by a specific date? • What extra monthly payment is needed to reach my target Loan-to-Value (LTV) ratio by a specific date? • How much will my FHA mortgage payments be? • How much will my VA mortgage payments be? 	<p>Home Educators</p> <ul style="list-style-type: none"> • Home Buying • Mortgage Refinancing
HSA	<ul style="list-style-type: none"> • How much will I save on my taxes by using a HSA? • How do my Health Care Options Compare? • What is the future value of my HSA? • How much can I contribute to my HSA? • How much should I contribute to my HSA to reach my retirement goal? • How does a high-deductible health plan with a HSA compare to a traditional plan? • How much will I spend on HSA-eligible health care? 	



FINANCIAL CATEGORIES	CALCULATORS	EDUCATORS
Insurance	<ul style="list-style-type: none"> • How much life insurance do I need? • What is my return on a whole life policy? • What is my return on a universal life policy? • What is my return on a variable life policy? • Which is better: term or whole Life? • Which is better: term or universal Life? • Which is better: term or variable life? 	<p>Insurance Educators</p> <ul style="list-style-type: none"> • Auto Insurance • Homeowner's Insurance • Life Insurance • Renter's Insurance
IRA	<ul style="list-style-type: none"> • Which will provide the most retirement income? • How will changes in my tax rate affect the decision? • What option is best for estate planning? • How do return rates affect my retirement income? • When should I begin saving? • How will a large withdrawal affect the decision? • Should I convert my IRA into a Roth IRA? • How much may I contribute to an IRA? 	
Mutual Funds	<ul style="list-style-type: none"> • What is the return of my fund if I sell now? • Should I sell my funds now and invest the money elsewhere? • What fund share price achieves my target rate of return? • How much do fees affect my fund's rate of return? • Should I wait a year to sell my fund shares? • Which fund is better? • Which is better: front or back load? • How do exchange rates affect my foreign fund? • Which is better: load or no load? • How do growth and income funds compare? • When will I recover my fund costs? 	<p>Investing Educators</p> <ul style="list-style-type: none"> • Investing Basics • Investing in Mutual Funds
Paycheck Planning	<ul style="list-style-type: none"> • How do 401(k) salary deductions affect my take-home pay? • How much is my take-home pay as a salaried employee? • How much is my take-home pay as an hourly employee? • How much of my bonus do I keep after income taxes? • How much are my employee stock options worth today? • What is my take-home pay if I also earn tip income? 	
Retirement Planning	<ul style="list-style-type: none"> • How will retirement affect my expenses? • Am I saving enough? What can I change? • How will this account be used? • What will I earn with this account? • How advantageous is increasing my savings? • Which savings or income source will be the largest? • How much can I contribute to my retirement plan each year? • What if I underestimate my expenses? • What will my income be after I retire? • What will my expenses be after I retire? • What happens if tax laws change? • How much of an effect can inflation have? • Which savings should be used first? • How much will Social Security provide after retirement? • What if Social Security no longer exists? 	<p>Life Event Planning Educators</p> <ul style="list-style-type: none"> • Retirement Planning • Personal Budgeting • Estate Planning



FINANCIAL CATEGORIES	CALCULATORS	EDUCATORS
Savings	<ul style="list-style-type: none"> • What will it take to become a millionaire? • How much will my savings be worth? • What will it take to save for a vehicle, home, etc.? • What will it take to save for a college education? • How will taxes and inflation affect my savings? • How much of a difference will the rate make? • What's it worth to reduce my spending? • How much should I deposit now to reach my savings goal? • What rate of return do I need to reach my savings goal? • How long will it take to reach my savings goal? • How much do I need to deposit monthly to reach my savings goal? • Which is better: cash or payments? • How much will my CD be worth at maturity? • How can I benefit from a CD ladder? • Which savings option earns more if rates go up? 	<p>Life Event Planning Educators</p> <ul style="list-style-type: none"> • Retirement Planning • Personal Budgeting • Estate Planning
Small Business	<ul style="list-style-type: none"> • How much do I need to start my business? • Should I buy or lease equipment? • How long will it take to repay my loan? • What term of loan should I choose? • Should I get a loan or a line of credit? • Should I take advantage of trade discounts? • Should I lease or own my business location? • What is my business worth today? 	<p>Small Business Educators</p> <ul style="list-style-type: none"> • Business Financing • Cash Flow Management <p>Retirement for the Small Business Educators</p> <ul style="list-style-type: none"> • Small Business Retirement Plans • Employee Benefit Programs <p>Small Business Taxes Educators</p> <ul style="list-style-type: none"> • Payroll & Tax Management • Inheritance & Estate Taxes
Stock	<ul style="list-style-type: none"> • What is the return on my stock if I sell now? • Should I wait a year to sell my stock? • Should I sell my stock now and invest the money elsewhere? • What stock price achieves my target rate of return? • What is my current yield from dividends? • How much do fees affect my stock's rate of return? • Which is better: income or growth stock? • How do exchange rates affect my foreign stock? • When will I recover my stock costs? 	



SPANISH LANGUAGE CALCULATORS

FINANCIAL CATEGORIES	CALCULATORS	EDUCATORS
Auto	<ul style="list-style-type: none"> • ¿Qué es mejor: un vehículo nuevo o usado? • ¿Cuál debería ser mi costo por depreciación? • ¿Qué es mejor: obtener un arrendamiento o un préstamo para un vehículo? • ¿Debería financiar un vehículo o pagarlo en efectivo? • ¿Cuál será el monto de los pagos de mi vehículo? • ¿Qué préstamo para vehículos es mejor? • ¿Qué plazo debería elegir para el préstamo para vehículos? • ¿Debería usar un préstamo hipotecario sobre el valor neto de la vivienda en vez de un préstamo para automóvil? • ¿Qué es mejor: obtener un reembolso o financiación especial por parte del concesionario? • ¿Durante cuánto tiempo debería conservar un vehículo? • ¿A qué vehículo puedo acceder? 	
Budget	<ul style="list-style-type: none"> • ¿Cuánto estoy gastando? • ¿Debería cancelar la deuda o invertir en ahorros? • ¿Cuánto necesito para cancelar mi saldo? • ¿Cuánto debería apartar para emergencias? • ¿Cuánto costará criar un hijo? • ¿Cuál es el valor de reducir mis gastos? • ¿Debería mi cónyuge trabajar también? 	
Credit Card	<ul style="list-style-type: none"> • ¿Qué importancia tiene la tasa de interés? • ¿Qué impacto tendrán los cambios de las tasas de interés sobre mi saldo? • ¿Vale la pena pagar una comisión anual y tener una tasa de interés más baja? • ¿Cuánto necesito para cancelar mi saldo? • ¿Debería consolidar mis deudas? • ¿Qué es mejor: una tarjeta de vuelo o una tarjeta de crédito con tasa baja? • ¿Qué es mejor: una tarjeta de reembolso o una tarjeta de crédito con tasa baja? • ¿Debería consolidar mis tarjetas de crédito? 	
Credit Line	<ul style="list-style-type: none"> • ¿Cuál es el monto que puedo obtener con una línea de crédito? • ¿Debería consolidar mis deudas? • ¿Debería usar un préstamo hipotecario sobre el valor neto de la vivienda o un préstamo para automóvil? • ¿Cuál será el monto de los pagos de mi préstamo? • ¿Cuánto será mi ahorro por impuestos? • ¿Cuánto necesitaré para cancelar mi línea de crédito? 	



FINANCIAL CATEGORIES	CALCULATORS	EDUCATORS
Home	<ul style="list-style-type: none"> • ¿Cuánto puedo tomar prestado? • ¿Cuál será el monto de los pagos de mi hipoteca? • ¿Cuál será el monto de los pagos de mi préstamo a tasa ajustable? • ¿Qué es mejor: tasa fija o ajustable? • ¿Debería pagar puntos para bajar la tasa? • ¿Qué es mejor: un préstamo a 15 o a 30 años? • ¿Cuánto debería desembolsar inicialmente para una nueva vivienda? • ¿Cuánto puedo ahorrar en impuestos? • ¿Cuáles serán mis gastos de cierre de la operación? • ¿Me conviene alquilar? • ¿Me conviene refinanciar? • ¿Cuáles serán mis gastos de refinanciación? • ¿De qué manera puedo reducir los costos del seguro hipotecario? • ¿Qué prestamista ofrece el mejor préstamo? • ¿Qué préstamo es mejor? • ¿Qué ventajas tienen los pagos adicionales? • ¿A qué vivienda puedo acceder? 	
Insurance	<ul style="list-style-type: none"> • ¿A cuánto asciende el seguro de vida que necesito? • ¿Cuál es mi retorno en una póliza de vida entera? • ¿Cuál es mi retorno en una póliza de vida universal? • ¿Cuál es mi retorno en una póliza de vida variable? • ¿Qué es mejor: de término fijo o de vida entera? • ¿Qué es mejor: de término fijo o de vida universal? • ¿Qué es mejor: de término fijo o de vida variable? 	
Retirement Planning	<ul style="list-style-type: none"> • ¿Qué impacto tendrá la jubilación en mis gastos? • ¿Estoy ahorrando lo suficiente? ¿Qué puedo cambiar? • ¿Cómo se usará esta cuenta? • ¿Cuánto ganaré con esta cuenta? • ¿Cuáles son las ventajas de incrementar mis ahorros? • ¿Cuáles serán los ahorros o la fuente de ingresos más grandes? • ¿Cuánto puedo invertir antes de deducir los impuestos todos los años? • ¿Qué sucede si subestimo mis gastos? • ¿Cuáles serán mis ingresos una vez que me jubile? • ¿Cuáles serán mis gastos una vez que me jubile? • ¿Qué sucede si cambia la legislación tributaria? • ¿A cuánto asciende el efecto de la inflación? • ¿Qué ahorros se deben usar en primer término? • ¿Cuánto me dará la Seguro Social? • ¿Qué sucede si la Seguridad Social deja de existir? 	
Savings	<ul style="list-style-type: none"> • ¿Cuánto tendré que ahorrar para convertirme en millonario? • ¿Cuánto valdrán mis ahorros? • ¿Cuánto tendré que ahorrar para un automóvil, una vivienda, etc.? • ¿Cuánto se necesita ahorrar para ir a la universidad? • ¿Cómo resultarán afectados mis ahorros por los impuestos y la inflación? • ¿Qué diferencia puede significar la tasa? • ¿Cuál es el valor de reducir mis gastos? • ¿Cuánto, a qué tasa, cuándo? • ¿Qué es mejor: efectivo o pagos? • ¿Cuánto valdrá mi CD al vencimiento? 	



PLANNERS

College Planner	College Planner helps your customers formulate an education savings strategy as it estimates all costs associated with attending any two-year or four-year public university, including the necessary annual or lump-sum investments needed to attain their financial goal. The Planner utilizes data from Peterson's, the leading provider of educational information and services, providing actual costs for most US universities and colleges.
Financial Planner	Financial Planner allows visitors to make informed financial decisions and create a plan around major life events. The Financial Planner provides a look at a visitor's cash flow, their net worth and helps to provide an overview of their current financial position. It also makes suggestions on how a visitor might meet their financial goals.
Retirement Planner	Retirement Planner is an interactive tool that helps visitors analyze their current financial situation and prepare for the retirement phase of their life. Visitors who use this planner will be able to determine if their current plans for retirement will be sufficient to fully fund the expenses they anticipate having during retirement.