

SUCCESS WITH YOUR MONEY



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“If you are denied a loan or given less than the best rate, a lender must tell you the factors that adversely affected your score.”

FIX YOUR FINANCES

- 5 Save thousands in 15 minutes (or less)** You'll be surprised how much you can pocket in so little time.
- 10 Escape the debt trap** If you want to pay off what you owe, try these strategies.
- 13 Online budgets for everyone** One of these tools to track and manage your money should suit your financial style.
- 16 Cut the red tape** Walk away from the financial hassles that tie you in knots.
- 22 What if your phone goes missing?** A smart phone is a gold mine for ID thieves. Here's how to protect your information.
- 23 Let's get digital** Turn your paper files into electronic ones.
- 25 Everyone has a money hang-up** Emotional baggage can sabotage your goals. **PLUS:** What's your money issue? Take our quiz.
- 28 Build your financial dream team** When it's time to consult the pros about your money, be sure you get major-league advice at a price you can afford.
- 32 KIPTIP: Build an emergency fund**

STRETCH YOUR MONEY

- 33 Eliminate pesky fees** Tired of being eaten alive by charges for cell phones, travel, banking and other services? We show you how to keep the pests at bay.
- 38 Insurance slip-ups** Avoid them, and chances are you will save money on your premiums.
- 39 Where to stash your cash** You can earn up to 3% and still sleep tight. Willing to take a little risk? You could snag 4%.
- 42 Credit unions anyone can join** Get a better deal on checking accounts, mortgages and car loans.
- 43 Get insurers to pay up** When the insurance company drags its feet, try these tactics to help claim your cash.
- 46 Save money on your mortgage** For a lot of borrowers, it still makes sense to refinance.
- 47 Six essential facts about credit scores** FICO isn't the only number in town.
- 48 Pitfalls to avoid when paying for college** Don't borrow to the hilt or sidetrack your retirement for the sake of a college degree.



51 Maximize your benefits Customize your selections to match your life stage and make the most of your coverage.

53 KIPTIP: Spend less at the gas pump

GROW YOUR MONEY

55 How to retire rich Smart moves at every age to build a bigger nest egg. **PLUS:** Use our worksheet to see whether you're saving enough.

62 How to be a better investor Step one: Recognize—and overcome—the psychological hurdles that influence our behavior.

68 Make the most of your retirement plan Our strategies will help you make your 401(k) or 403(b) plan better.

72 An IRA does double duty You can save for retirement and pay for your education.

73 Investing plans for your goals Use the Kiplinger 25 funds to tailor portfolios that match your time frame and appetite for risk.

75 Introducing the Kiplinger Income 25 Every pick yields 4% or better.

78 KIPTIP: Investing rules of thumb

SPEND YOUR MONEY

79 Your bargain travel guide Keep costs low by planning your next vacation now.

83 What it takes to buy a home Homes are affordable and mortgage rates are low. Are your finances ready?

86 How should we split the check? Etiquette experts guide you through four awkward money moments.

87 Cash in your old electronics Some online retailers are downright generous.

88 Put the brakes on rental car fees The daily rate could soar if you don't say no.

90 Apps for the road The days of navigating with just a map and your wits are over.

91 Get the best deal on a used car Prices have been stubbornly high. We help you get the most for your money.

94 Be smart about tipping How much to give the people who help you all year.

95 Create a million-dollar business It takes a good idea and a smart plan.

96 KIPTIP: The perks of plastic

TIP // Reserve one of Tingo.com's thousands of "Money Back" hotel rooms and you're automatically rebooked at a cheaper rate if the price drops (see page 79).

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