

# Get a **NEW** Life

## Get a Financial Life By Beth Kobliner

0-7432-6436-3 • Trade Paper • \$16.00

Fireside • Revised & Updated

**Ride out the recession!** Since *Get a Financial Life* was last revised in 2000, the economy has tumbled, a credit and mortgage crisis has rocked the nation, and new tax and banking laws have totally changed the financial landscape. The third edition of Beth Kobliner's bestselling book is **completely revised and updated**, with changes tackling everything from internet banking to identity theft, as well as a new chapter on special benefits for veterans and those currently serving in the military.

### Debt

- How to dig yourself out of debt
- Ways to save money on just about everything
- Why you need (and how to get) a score of 720 or higher
- All-new ways to pay your student loans and find money for graduate school
- Websites that can help you get the best credit cards despite the credit crunch
- Why home equity loans has gone from a must to a bust
- How to avoid getting ripped off by the No. 1 crime in the nation: identity theft
- How to avoid bankruptcy

### Housing and Mortgages

- How to negotiate a better deal on your rent
- Ways to make the housing crisis work for you
- What to do if you're facing foreclosure
- How tax breaks can shave thousands off your PMI payments
- How to sidestep the credit crunch and get a mortgage you can *really* afford
- Everything you wanted to know about the housing crisis but were afraid to ask

### Banking

- How to keep your money *truly* safe
- Why you don't need a checkbook any more (and how to write checks without one)
- How new rules for ATM overdrafts can turn buying a simple pack of gum into a \$30 nightmare
- The dangers to watch for in Internet banking

### Investing

- Learn all about SPDR and how it lets you trade an index fund like a stock
- How you can put your money where your values are with a proliferation of "socially responsible" investments
- Details on the inflation-protected bonds that are now available for as little as \$100
- How you can maximize tax-advantaged investing strategies even if you don't have a lot of money
- How to put your money where your values are with a proliferation of "socially responsible" investments

### 401(k)s, IRAs, and Retirement

- What to do with your retirement savings in this economy
- The scoop on 401(k)s versus 529 plans
- How new regulations let your boss sign you up for the company 401(k) without your knowledge
- A loophole in the tax code that can help you put your money in tax-free IRAs—even if you make too much money
- Why you should avoid the heavily marketed "lifecycle" funds that put your investments on autopilot
- What matters most in the massive Pension Protection Act, the biggest shake-up in the retirement world since the birth of 401(k)s

### Insurance

- How the latest cost-cutting trends in company-sponsored health insurance can hurt you
- Secrets of the recently launched insurance scores and why one question may send your car premiums into high gear
- What a flesh-and-blood insurance agent can do for you that a Web-quoting service can't
- Why you may need flood insurance even if you live hundreds of miles from the coast
- What HIPAA means for your ability to get insurance if you've got an existing medical condition (or even if you don't)

### Taxes

- Get the lowdown on eight years of tax breaks
- How filing your taxes online can save you money
- Why charitable donations are harder to claim on your taxes
- How to decide if you should pay your state income tax—or opt to pay sales tax instead
- Why the premium you pay on private mortgage insurance (PMI) may be tax-deductible

