

Appendix C – Resources

Resources – Retirement Planning and General Retirement Issues

EBSA (<http://www.dol.gov/ebsa>)

Publications: *Taking the Mystery out of Retirement Planning, Savings Fitness ... A Guide to Your Money and Your Financial Future, Top 10 Ways to Save for Retirement, Women and Retirement Savings, What You Should Know About Your Retirement Plan*

Request Single copies by calling 1-866-444-3272

Social Security Administration (<http://www.ssa.gov>)

Publications: *Understanding the Benefits, What Every Woman Should Know*

The Social Security Administration Web site has on-line resources to help calculate your retirement benefits, and to learn about survivor benefits and Medicare.

ARP (<http://www.aarp.org>)

Publications: *Focus: Your Guide to Financial Planning for Retirement*

The AARP offers a wealth of information, including a fact sheet on reverse mortgages and a section on "Money and Work."

National Endowment for Financial Education (<http://www.nefe.org>)

Publications: *Guidebook to Help Late Savers Prepare for Retirement*

Browse the Web site of the National Endowment for Financial Education (and especially the "Multimedia Access" section) for a wealth of preretirement information.

Resources – Saving and Investing

Consumer Federation of America (<http://www.consumerfed.org>)

Publications: *Six Steps to Six-Figure Savings*

In addition to the above brochure, the CFA's Web site offers consumer fact sheets and studies.

Phone: 202-387-6121.

Securities and Exchange Commission (<http://www.sec.gov>)

Publications: *Invest Wisely: Introduction to Mutual Funds, Questions You Should Ask About Your Investments, and dozens of other titles online.*

The Securities and Exchange Commission Web site offers a menu of online "Investor Information" topics for consumer reference.

Financial Literacy and Education Commission (<http://www.mymoney.gov>)

Publications: *My Money Tool Kit*

This Web site is sponsored by the Financial Literacy and Education Commission, U.S. Department of the Treasury.

Internal Revenue Service (<http://www.irs.gov/pub/irs-pdf/p590.pdf>)

Publications: *Individual Retirement Arrangements*

The IRS offers several guides to retirement plans.

Federal Citizen Information Center (<http://www.360financialliteracy.org>)

Publications: *Consumer Information Catalog*

The Federal Citizen Information Center Web site is your portal to government information, from car insurance to retirement savings. You can also order a free copy of the Consumer Information Catalog at this site.

American Institute of Certified Public Accountants (<http://www.360financialliteracy.org>)

This site is sponsored by the American Institute of Certified Public Accountants. The Web pages view finances throughout life -- from childhood, to college, career, and retirement and estate planning.

Resources – Getting Help

NASAA (http://www.nasaa.org/investor_education/)

Publications: *Protecting Your Finances: How to Avoid Investment Frauds and Scams*

This site alerts readers to the latest money scams and to any disciplinary rulings against individual financial advisors. The Web site also includes a section on investor education, including the above publication.

Certified Financial Planner Board of Standards (<http://www.cfp.net/learn>)

Publications: *Financial Planner Resource Kit*

The Certified Financial Planner Board of Standards Web site lets you look up a certified financial planner near you and distributes the above Resource Kit. 1-888-237-6275

National Association of Personal Financial Advisors (<http://www.napfa.org>)

The National Association of Personal Financial Advisors is an organization of fee-only comprehensive financial professionals. In addition to information about the organization, the Web site includes retirement planning information. 1-800-366-2732.

Actuarial Foundation (<http://www.actuarialfoundation.org>)

Publications: *Seven Life-Defining Financial Decisions*, *Making Your Money Last for a Lifetime: Why You Need to Know About Annuities*

Browse the Web site of the National Endowment for Financial Education (and especially the “Multimedia Access” section) for a wealth of preretirement information.

Resources – Getting Help

Federal Trade Commission (<http://www.ftc.gov/ftc/consumer.htm>)

Publications: *Reverse Mortgages: Get the Facts Before Cashing in on Your Home's Equity*

The Federal Trade Commission's site includes two dozen fact sheets and brochures warning consumers about scam investments.

Administration on Aging (<http://www.aoa.gov/eldfam/eldfam.asp>)

Publications: *Resource Directory for Older People*

Topics from money to housing are included on this site.

U.S. Department of Health and Human Services (<http://www.medicare.gov>)

([http://ssa.gov/prescription help/](http://ssa.gov/prescription%20help/)) (<http://www.cms.hhs.gov/medicarereform/>)

Publications: *Introducing Medicare-Approved Drug Discount Cards, Guide to Choosing a Medicare-Approved Drug Discount Card*

The Centers for Medicare and Medicaid Services (U.S. Department of Health and Human Services) site is your first and most reliable resources for information on Medicare. It includes information on billing, appeals, long-term care, and links to information on the new prescription drug program.