

## Women's Institute for a Secure Retirement

[www.wiserwomen.org](http://www.wiserwomen.org)

Copyright ©2000-2017 WISER. All rights reserved.

[http://www.wiserwomen.org/index.php?id=53&page=Fact\\_Sheets](http://www.wiserwomen.org/index.php?id=53&page=Fact_Sheets)

### Fact Sheets

WISER's publications and fact sheets are available to download and print **for personal and individual use only**. If you would like multiple copies for distribution, please contact WISER via email or phone using the contact information provided below.

To place a publication order, email [info@wiserwomen.org](mailto:info@wiserwomen.org) or call 202-393-5452 for pricing information.

Jump to topic:

- [Getting Started: Retirement Basics](#) • [Managing Income, Savings, Debt, and Credit](#)
- [Developing a Retirement Plan](#) • [Investment Basics and Types](#) • [Health, Long-Term Care, and Insurance](#)
- [Taxes, Homeownership, and Organizing Your Finances](#) • [Scams, Frauds, and Elder Financial Abuse](#)
- [Small Businesses](#) • [Caregiving](#) • [Divorce](#) • [Widowhood](#) • [Veterans and Their Families](#)
- [Calculators & Tools](#) • [Women & Retirement: The Facts and Statistics](#) • [En Español](#) • [Tagalog](#)

### Getting Started: Retirement Basics

[Retirement Readiness Checklist](#)

[Retirement Income Checklist](#)

[10 Ways Baby Boom Women \(and Men\) can SAVE Themselves from Retirement Poverty](#)

[5 Things Women Need to Do for Retirement](#)

[Five Questions to Ask Your Mother or Grandmother](#)

[Five Money Myths That Get Smart Women in Trouble](#)

[The Beginner's Guide to Saving and Investing](#)

### Managing Income, Savings, Debt, and Credit

[Investing Early - Download the Worksheets](#)

[Keep Track of Your Spending](#)

[Budget Worksheet-Short Version \(pdf\)](#)

[Budget Worksheet-Long Version \(pdf\)](#)

[5 Money Traps That Keep You Broke](#)

[Figuring Out Your Net Worth](#)

[5 Money Mistakes Women Should Avoid](#)

[5 Money Mistakes Women in Couples Should Avoid](#)

[Get Your Ducks in a Row](#)

[Debt Warning Signs](#)

[Debt Collection: What You Need to Know](#)

[Payday Lending: Avoiding the Debt Trap](#)

[Credit and Your Credit Report: What You Need to Know](#)

[Get Your Credit Report](#)

[Credit Card Basics](#)

[Debit Cards](#)

[How the CARD Act of 2009 Helps You Protect Your Credit](#)

[Prepaid Cards - Read the Fine Print!](#)

[Senior Credit Card Debt](#)

[Your Future Paycheck: Money Smarts for Teens](#)  
[Credit Card Debt for College Students](#)  
[Protect Your Students: Credit Card Debt 101](#)

## **Developing a Retirement Plan**

[Employer Retirement Savings Accounts: Two Basic Types](#)  
[Benefits Checklist: Your Current & Future Paychecks](#)  
[Women & Pensions: What You Need to Know](#)  
[The Working Woman's Retirement Plan Checklist](#)  
[Make the Right Choices for Your Retirement](#)  
[Lump Sum Pension Payment](#)  
[Pension and Social Security Integration](#)  
[Get Help: Pension Counseling Projects](#)  
[5 Things Mothers Should Tell Daughters About Money and Retirement](#)

[Don't Spend Your 401\(k\) Money!](#)  
[Glossary of Pension & 401 \(k\) Terms](#)

[Social Security: What Every Woman Needs to Know](#)  
[Social Security Checklist](#)  
[Social Security: Two Approaches to Long-Term Solvency](#)  
[Government Pensions Offset and Windfall Elimination Provision](#)  
[What Women Get From Social Security and Pensions](#)  
[Your Social Security Statement: What it Means and Why It's Important](#)

[Making Up for Lost Time: Delaying Retirement](#)

[How to Find a Financial Planner](#)  
[Financial Planner Alert](#)

[[back to top](#)]

## **Investment Basics and Types**

["I'm Ready to Save, Now What?" The Basics of Saving and Investing](#)  
[Asset Allocation: Don't Put All of Your Eggs in One Basket](#)  
[Making Investment Choices: Risk & Return](#)

[Traditional Individual Retirement Accounts \(IRAs\)](#)  
[Roth IRAs](#)  
[Spousal IRAs](#)  
[3 Things You Must Know about Your IRA](#)  
[Mutual Funds - The Basics](#)

[Mutual Fund Investing: Investment Concepts to Consider](#)  
[Mutual Fund Fees and Expenses](#)  
[Stocks, Bonds, and Money Market Investments](#)  
[Dollar-Cost Averaging](#)

[U.S. Savings Bonds](#)  
[I Bonds](#)  
["Callable" CDs: Read the Small Print](#)

[Annuities: Why You Need to Know How They Work](#)

[Variable Deferred Annuities: One Size Does Not Fit All](#)

[Making Your Money Last Through Your Retirement - Immediate Annuities](#)

[\[back to top\]](#)

### **Health, Long-Term Care, and Insurance**

[Prevent Medicare Fraud: 10 Do's and Don'ts from the U.S. Department of Health and Human Services](#)

[Signing Up for Medicare: It's Not Necessarily Automatic](#)

[Medicare Basics](#)

[Understanding Medicare Preventive Benefits](#)

[Healthier and WISER: A Guide to Finding Health Insurance](#)

[Long-Term Care - What Are Your Options?](#)

[Long Term Care Insurance \(pdf\)](#)

[WISER Woman`s Guide to Insurance](#)

[Long Term Care Resource Guide \(pdf\)](#)

[Financial Planning for the Terminally Ill: Protect Your Wishes and Those Who Care About You](#)

[Personal Planning Checklist for the End of Life](#)

[Documents Checklist for End of Life Planning](#)

[Viatical Settlements: Should I Sell My Life Insurance Policy to Get Cash Now?](#)

[Advance Directives: Two Legal Documents You Should Have to Make Your Wishes Known](#)

[\[back to top\]](#)

### **Taxes, Homeownership, and Organizing Your Finances**

[Federal Saver`s Tax Credit](#)

[Earned Income Tax Credit](#)

[Reverse Mortgages - Would One Be Right for You?](#)

[9 Things You Should Know about Reverse Mortgages](#)

[Home Equity Loans](#)

[Home Equity Loans—Borrower Beware!](#)

[Financial Documents: What to Keep And What to Toss](#)

[Disasters and Emergencies – What to Know and What to do to Get Back on your Feet](#)

[\[back to top\]](#)

### **Scams, Frauds, and Elder Financial Abuse**

[Don`t Be a Victim: Protect Yourself and Those You Love from Financial Abuse](#)

[Predatory Lending](#)

[Financial Abuse Prevention Checklist](#)

[Too Good to be True Checklist](#)

### **Small Businesses**

[Retirement Plans for Small Businesses](#)

-

## **Caregiving**

[Caregiving and Retirement Security](#)

[The Effects of Caregiving](#)

[Financial Decisions for Caregivers](#)

[Caregivers: Care For Yourself While Caring for Others](#)

## **Divorce**

[Divorce: A Time for Caution](#)

[Pensions And Divorce](#)

[10 Ways to Avoid Losing the Pension During a Divorce: Important questions to ask your lawyer](#)

[IRAs and Divorce](#)

[Social Security and Divorce: What You Need to Know](#)

[Credit and Divorce](#)

[7 Key Questions To Ask BEFORE Your Divorce is Finalized](#)

[12 Mistakes Lawyers Make Preparing Pension Orders During a Divorce](#)

[[back to top](#)]

## **Widowhood**

[Widows and Widowhood](#)

[Widowhood: Why Women Need to Talk About This Issue](#)

[Widow`s Checklist](#)

[Why You and Your Spouse Need to Know About Survivor`s Benefits](#)

[Rights of Surviving Spouses](#)

[Spousal Protections in Pensions and Other Retirement Plans](#)

## **Veterans and Their Families**

[Pension Benefit Programs for Veterans and Their Survivors](#)

[Veterans Benefits- What They Are and Tips on Getting What You Deserve](#)

## **Calculators & Tools**

[Retirement Income Calculator](#)

[Download our investment calculator worksheet to understand the benefits of investing early \(Excel file\).](#)

[[back to top](#)]

## **Women & Retirement: The Facts and Statistics**

[Women & Pensions: An Overview](#)

[The Pay Gap's Connected To The Retirement Gap](#)

[Men`s and Women`s Incomes in 2009](#)

[Older Women and Poverty: A Not So Rosy Picture](#)

[Single Older African American Women and Poverty](#)

[Single Older Hispanic Women and Poverty](#)

[Women`s Lower Median Job Tenure Impacts Their Retirement Savings](#)

[[back to top](#)]

## **En Español**

[Los Beneficios de Invertir Temprano \(PDF\)](#)

[Cómo tener en cuenta sus gastos](#)

[Hoja de Trabajo para su Presupuesto \(PDF\)](#)

[Lista de comprobación para las mujeres en el campo laboral referente a la jubilación](#)

[Calcule sus fuentes de ingresos de jubilación o retiro \(pdf\)](#)

[El Seguro Social: Lo que toda mujer debe saber](#)

[Señales del endeudamiento](#)

[5 trampas que le hacen perder dinero](#)

[Lo Básico Sobre Tarjetas de Crédito](#)

[Ejemplo de una carta para pagar deudas](#)

[Lo Básico Sobre las Inversiones](#)

[El Bono "I": El más reciente bono de ahorros de los Estados Unidos](#)

[[back to top](#)]

## **Tagalog**

[Listahan ng mga bagay-bagay isaalang-alang upang malaman kung handa ka nang mag-retiro.](#)

[[back to top](#)]