



Financial Fitness Group

Primary Subject	Tutorial
Stocks	20 Stock-Investing Tips
Portfolio	401(k) Plans
Portfolio	A Simple Portfolio
Portfolio	Adding Mutual Funds to a Stock Portfolio
Portfolio	Adding Stocks to a Fund Portfolio
Mutual Funds	Advantages of Mutual Funds
Portfolio	Alternative Investments
Estate Planning	Alternatives to Probate
The Money Market	American Depository Receipts
Investing Basics	An Introduction to Initial Public Offerings
Exchange-Traded Funds	Analyzing Exchange-Traded Funds
Investment Analysis	Analyzing Investments
Investment Analysis	Analyzing the Statement of Cash Flow
Exchange-Traded Funds	Anatomy of an Exchange-Traded Fund
Insurance	Annuity Risks
Investment Strategy	Arbitrage
Exchange-Traded Funds	Are Exchange-Traded Funds Right for You?
Investment Strategy	Asset Allocation and the Investment Time Horizon
Mutual Funds	Asset Allocation Mutual Funds
Financial Planning	Asset Management Accounts
Accounting	Asset Utilization Ratios
Financial Planning	Automatic Savings and Investment Plans
Insurance	Automobile Insurance
Financial Planning	Automobile Warranties
Portfolio	Avoiding Overlap When Building a Portfolio
Mutual Funds	Avoiding Portfolio Overlap
Financial Planning	Avoiding Taxes at Retirement
Investment Analysis	Balance Sheet Analysis
Mutual Funds	Balanced Mutual Funds
The Money Market	Banker's Acceptances
Financial Planning	Bankruptcy and Its Alternatives
Mutual Funds	Bear-Proofing Your Portfolio
Mutual Funds	Benchmarks
Investing Basics	Beta

Stocks	Block Orders
Stocks	Blue Chip Stocks
Portfolio	Bond Basics: Overview
Bonds	Bond Discounts and Premiums
Bonds	Bond Duration
Mutual Funds	Bond Funds: Interest-Rate Risk and Credit Risk
Mutual Funds	Bond Funds: Smart Bond-Fund Buying
Bonds	Bond Indicators
Bonds	Bond Market Interest Rates
Bonds	Bond Quotes
Bonds	Bond Ratings and Default Risk
Portfolio	Bonds and Money Market Investments
Investing Basics	Broker Services
Investing Basics	Brokers, Market Makers, and Designated Market Makers
Financial Planning	Budgeting
Financial Planning	Budgeting and Financial Planning While Job Hunting
Financial Planning	Budgeting Made Simple
Financial Planning	Building an Emergency Fund
Mutual Funds	Building Your Mutual Fund Portfolio
Stocks	Buying and Selling Stock
Bonds	Buying Bonds
Real Estate	Buying Foreclosed Homes
Mutual Funds	Buying Rookie Funds
Mutual Funds	Buying the Unloved
Real Estate	Buying Your First Home
Mutual Funds	Calculating Your Cost Basis
Mutual Funds	Calculating Your Personal Rate of Return
Bonds	Callable Bonds
Investing Basics	Capital Gains
Mutual Funds	Chasing Closing Funds
Financial Planning	Choosing a Budgeting Tool
Financial Planning	Choosing a Credit Card
Insurance	Choosing a Health Insurance Plan
Other Investments	Choosing a Savings or Checking Account
Mutual Funds	Choosing an Index Fund

Mutual Funds	Choosing an International Fund: Emerging Markets and Specific Regions
Mutual Funds	Choosing an International Fund: Style and Currency-Hedging Policy
Insurance	Choosing Life Insurance
Mutual Funds	Closed-End Funds
Portfolio	Closed-end Funds vs Mutual Funds and ETFs
Bonds	Collateralized Mortgage Obligations
The Money Market	Commercial Paper
Investing Basics	Commissions
Exchange-Traded Funds	Commodities Exchange-Traded Funds
Stocks	Comparison of Common Stock and Preferred Stock
Investing Basics	Comparison of the Primary and Secondary Markets
Mutual Funds	Conservative Mutual Funds
Stocks	Constructing a Portfolio
Financial Institutions	Consumer Credit Counseling Agencies
Bonds	Convertible Bonds
Portfolio	Core vs. Noncore Investments
Mutual Funds	Corporate Bond Mutual Funds
Financial Planning	Corporate Retirement Plans
Mutual Funds	Country Funds
Education Planning	Coverdell Education Savings Accounts
Financial Planning	Create a Financial Action Plan -- Keep It Simple
Investing Basics	Creating a Portfolio
Portfolio	Creating Your Investment Policy Statement
Financial Planning	Credit
General Economics	Cyclical Industries
Investing Basics	Dealers
Financial Planning	Debt Management
General Economics	Defensive Industries
Insurance	Deferred Annuities
Education Planning	Deferring, Cancelling, or Defaulting on Your Student Loans
Investing Basics	Delivery of Securities
Insurance	Dental Insurance
Other Investments	Deposit Accounts
Portfolio	Derivatives
Investing Basics	Designated Market Makers

Financial Planning	Determining Retirement Needs
Portfolio	Determining Your Asset Mix
Insurance	Disability Insurance
Investing Basics	Dividend Reinvestment Plans
Investment Strategy	Dollar Cost Averaging
Stocks	Economic Moats
Education Planning	Education Planning
Investing Basics	Effects of Inflation on Investments
Financial Planning	Eligibility for Health Savings Accounts
Stocks	Employee Stock Ownership Plans
Financial Planning	Establishing Credit for the First Time
Financial Planning	Establishing Health Savings Accounts
Investing Basics	Evaluating Risk
Mutual Funds	Examining a Stock Fund's Portfolio: Style Box Statistics
Mutual Funds	Examining a Stock Fund's Portfolio: The Morningstar Style Box
Exchange-Traded Funds	Exchange-Traded Fund Best Practices
Exchange-Traded Funds	Exchange-Traded Funds
Portfolio	Exchange-Traded Funds
Exchange-Traded Funds	Exchange-Traded Funds and Fixed Income
Portfolio	Factor Investing
Investing Basics	Factors Affecting Interest Rates
Real Estate	Federal Help to Prevent Foreclosure
Financial Planning	Financial Aspects of Getting Married
Financial Planning	Financial Aspects of Living Together
Financial Planning	Financial Considerations in Divorce
Financial Planning	Financial Issues for New Parents
Real Estate	Financial Issues of Real Estate Investing
Financial Planning	Financial Planners
Financial Planning	Financial Planning Made Simple
Financial Planning	Financing a Major Purchase
Financial Planning	Financing a Vehicle Purchase
Financial Planning	Finding a Financial Planner
Sources of Investment Information	Finding Annual and Quarterly Reports
Stocks	Finding Stock Symbols, Quotes, Charts, and Earnings Estimates
General Economics	Fiscal Policy

Mutual Funds	Five Questions to Ask Before Buying a Mutual Fund
Insurance	Fixed Annuities
Financial Planning	Flexible Spending Accounts
Bonds	Foreign Bonds
Stocks	Foreign Stock Markets
Investment Strategy	Formula Investment Plans
Mutual Funds	Front-End Loads vs. Back-End Loads
Financial Institutions	Functions of Commercial Banks
Mutual Funds	Fund Warning Signs
Investment Analysis	Fundamental Analysis
Investment Analysis	Fundamental vs. Technical Analysis
Derivatives	Futures and Forwards
Derivatives	Futures Exchanges
Stocks	Gathering Relevant Information
Mutual Funds	Gauging Risk and Return Together: Alpha and the Sharpe Ratio
Mutual Funds	Gauging Risk and Return Together: The Morningstar Rating
Bonds	General Obligation Bonds
Portfolio	Getting More Aggressive
Portfolio	Getting More Conservative
Taxation	Getting Your Taxes Done
Mutual Funds	Government Bond Mutual Funds
Stocks	Great Investors: Benjamin Graham
Stocks	Great Investors: Others in the Hall of Fame
Stocks	Great Investors: Peter Lynch
Stocks	Great Investors: Philip Fisher
Stocks	Great Investors: Warren Buffett
General Economics	Gross Domestic Product
Insurance	Group Term Life Insurance
Mutual Funds	Growth Mutual Funds
Stocks	Growth Stocks
Financial Planning	Guardianship of children
Exchange-Traded Funds	Handle with Caution: Leveraged Exchange-Traded Funds
Insurance	Hazard and Flood Insurance
Investment Analysis	Holding Period Returns
Real Estate	Home Equity Lines of Credit

Real Estate	Home Ownership
Exchange-Traded Funds	How Exchange-Traded Funds Keep the Taxman at Bay
Insurance	How Long-Term Care Insurance Works
Portfolio	How Many Investments Should You Have?
Portfolio	How Much Risk Can You Tolerate?
Real Estate	How to Avoid Foreclosure
Financial Planning	How to Contribute to Retirement Plans
Real Estate	How to Finance a Home
Portfolio	How to Inflation-Protect Your Portfolio
Portfolio	How to Invest for College
Portfolio	How to Invest for Intermediate-Term Goals
Portfolio	How to Invest for Short-Term Goals
Portfolio	How to Juggle Different Investment Goals
Portfolio	How to Monitor Your Portfolio, Part 1
Portfolio	How to Monitor Your Portfolio, Part 2
Mutual Funds	How to Purchase a Fund
Financial Planning	How to Rebuild Bad Credit
Taxation	How to Save Tax Money on Childcare Costs
Portfolio	How to Withdraw from Your Portfolio in Retirement
Financial Planning	How Your Daily Habits Impact Your Wallet
Insurance	HSA-Qualified Health Insurance
Bonds	Immunization
Mutual Funds	Important Mutual Fund Documents: The Shareholder Report
Mutual Funds	Income Funds
Stocks	Income Stock
Stocks	Index Shares
General Economics	Industry Analysis
General Economics	Interest-Rate Determination
Investment Strategy	Interest-Rate Swaps
Stocks	Interpreting the Numbers
Financial Planning	Introduction to 401(k) Plan Fees
Financial Planning	Introduction to 401(k) Plans
Financial Planning	Introduction to 403(b) Plans
Financial Planning	Introduction to 457(b) Plans
Insurance	Introduction to Annuities

Financial Institutions	Introduction to Banks
Bonds	Introduction to Bond Features
Bonds	Introduction to Bond Funds
Bonds	Introduction to Bond Terminology
Insurance	Introduction to Buying Long-Term Care Insurance
The Money Market	Introduction to Certificates of Deposit (CDs)
Stocks	Introduction to Common Stock
Stocks	Introduction to Convertibility
Financial Planning	Introduction to Credit Cards
Financial Institutions	Introduction to Credit Unions
Financial Planning	Introduction to Debit Cards
Bonds	Introduction to Debt Securities
Financial Planning	Introduction to Defined-Benefit Pension Plans
Derivatives	Introduction to Derivatives
Stocks	Introduction to Discounted Cash Flow
General Economics	Introduction to Economic Industries and Sectors
Financial Planning	Introduction to Employee Benefits Programs
Estate Planning	Introduction to Estate Planning
General Economics	Introduction to Finance
Stocks	Introduction to Financial Statements
Derivatives	Introduction to Futures
Bonds	Introduction to Government Bonds
Mutual Funds	Introduction to Growth & Income Funds
Financial Planning	Introduction to Health Savings Accounts
Financial Planning	Introduction to Identity Theft
Investment Analysis	Introduction to Income Statement Analysis
Mutual Funds	Introduction to Index Funds
Financial Planning	Introduction to Individual Retirement Accounts (IRAs)
Insurance	Introduction to Insurance
Investing Basics	Introduction to Investment Choices
Investment Strategy	Introduction to Investment Strategy
Investment Strategy	Introduction to Investment Strategy Terminology
Investment Strategy	Introduction to Margin
Financial Planning	Introduction to Medicare
Mutual Funds	Introduction to Money Market Funds

The Money Market	Introduction to Money Market Securities
Bonds	Introduction to Municipal Bonds
Mutual Funds	Introduction to Mutual Fund Prospectuses
Mutual Funds	Introduction to Mutual Fund Terminology
Mutual Funds	Introduction to Mutual Funds
Stocks	Introduction to Options
Stocks	Introduction to Preferred Stock
Real Estate	Introduction to Real Estate Investing
Financial Planning	Introduction to Retirement Planning
Investing Basics	Introduction to Risk-Return Relationship
Investment Analysis	Introduction to Security Analysis
Stocks	Introduction to Stock Terminology
Stocks	Introduction to Stocks
Taxation	Introduction to Taxes and Investments
Investment Analysis	Introduction to Technical Analysis
Insurance	Introduction to Term Life Insurance
The Money Market	Introduction to Treasury Bills
Financial Planning	Introduction to Types of Loans
Investment Strategy	Investing for Income
Stocks	Investing for the Long Run
Exchange-Traded Funds	Investing in Alternatives with Exchange-Traded Funds
Investment Strategy	Investing in Initial Public Offerings
Portfolio	Investing in Your Company's Stock
Investing Basics	Investment Advisors
Investment Strategy	Investment Clubs
Investing Basics	Investment Earnings
Investing Basics	Investment Goals
Investment Strategy	Investment Strategies for a Volatile Market
Financial Planning	IRA Deductions
Financial Planning	IRA Distributions
Insurance	Is Long-Term Care Insurance Appropriate for You?
Mutual Funds	Is Your Retirement Portfolio on Track?
Bonds	Junk Bonds
Financial Planning	Keogh Plans
Insurance	Laws That Affect Your Health Insurance Benefits

Stocks	Learn the Lingo—Basic Ratios
Mutual Funds	Life-Cycle Funds
Financial Planning	Lifestyle Planning
Mutual Funds	Load and No-Load Funds
Insurance	Long-Term Care Insurance
Insurance	Long-Term Care Insurance Underwriting and Premiums
Investment Strategy	Long-Term Investing
Mutual Funds	Looking at Historical Risk: Morningstar Risk
Mutual Funds	Looking at Historical Risk: Standard Deviation and Beta
General Economics	Macroeconomic Analysis
Investing Basics	Make Compound Interest Work for You
Financial Planning	Making Contributions to Health Savings Accounts
Investing Basics	Making Regular Contributions to Your Investments Adds Up
Financial Planning	Making the Most of Your Paycheck
Investing Basics	Margin Accounts
Investing Basics	Market Makers
Investment Strategy	Market Timing
Investing Basics	Market Volume
Financial Planning	Mediation: An Alternative to Traditional Divorce
Mutual Funds	Methods for Investing in Mutual Funds
Investment Analysis	Modern Portfolio Theory
General Economics	Money
Other Investments	Money Market Deposit Accounts
Mutual Funds	Monitoring Mutual Funds
Stocks	More on Competitive Positioning
Bonds	Municipal Bond Funds
Bonds	Municipal Bond Insurance
Mutual Funds	Mutual Fund Choices
Mutual Funds	Mutual Fund Earnings
Mutual Funds	Mutual Fund Expense Ratios
Mutual Funds	Mutual Fund Expenses
Mutual Funds	Mutual Fund Sales Loads
Exchange-Traded Funds	Mutual Funds or Exchange-Traded Funds—Which to Choose?
The Money Market	Negotiable Certificates of Deposit
Mutual Funds	Net Asset Value

Online Investing	Online Brokerage Accounts
Online Investing	Online Investing
Online Investing	Online Investment Information
Mutual Funds	Open-End and Closed-End Mutual Funds
Derivatives	Options Exchanges
Derivatives	Options Trading
Mutual Funds	Organization and Management of Mutual Funds
Financial Planning	Overview of Leasing Cars
General Economics	Overview of Monetary Policy
Estate Planning	Overview of the Probate Process
Financial Planning	Paying for Health Care in Retirement
Insurance	Paying for Healthcare
Investment Strategy	Peer-to-Peer Lending
Financial Planning	Personal Finance Basics
Financial Planning	Planning for a Large Purchase
Financial Planning	Planning for Long-Term Care
Estate Planning	Powers Of Attorney and Advance Medical Directives
Stocks	Pre-Emptive Stock Rights
Business	Preparing to Start Your New Business
Stocks	Price/Earnings Ratio
Real Estate	Primer on Selling Your Home
Financial Planning	Principles of Financial Planning
Accounting	Profitability Ratios
Financial Planning	Programs That Can Help You
Insurance	Property and Auto Insurance
Stocks	Psychology and Investing
Stocks	Putting Discounted Cash Flow into Action
Education Planning	Qualified State Tuition Plans
Stocks	Quantifying Competitive Advantages
Mutual Funds	Real Estate Investment Trusts (REITs)
Mutual Funds	Rebalancing Your Portfolio
Portfolio	Rebalancing Your Portfolio
Real Estate	Refinancing Mortgages
Mutual Funds	Refining Your Portfolio
Investing Basics	Registered Representatives

Real Estate	Renting an Apartment
Education Planning	Repaying Your Student Loans
Taxation	Reporting Investment Income on Your Federal Tax Returns
The Money Market	Repurchase Agreements
Financial Planning	Responding to Identity Theft
Investment Strategy	Retirement Investing Strategies
Financial Planning	Retirement Risks
Financial Planning	Retirement Withdrawals
Investment Analysis	Return on Equity Analysis
Bonds	Revenue Bonds
Real Estate	Reverse Mortgages
Investment Strategy	Risk Tolerance
Online Investing	Safety Issues of Online Investing
Financial Planning	Saving for Short, Mid and Long-Term Goals
Real Estate	Second Mortgages
Mutual Funds	Sector-Fund Investing
Bonds	Secured and Unsecured Bonds
Investment Strategy	Selling Short
Mutual Funds	Shades of Growth
Mutual Funds	Shades of Value
Financial Planning	Shopping for a New Car
Financial Planning	Shopping for a Used Car
Investment Strategy	Short-Term Investing
The Money Market	Small and Medium Savings CDs
Taxation	Small Business Tax Deductions
Stocks	Small, Mid, and Large-Cap Stocks
Financial Planning	Social Security
Investment Strategy	Socially Responsible Investing
Mutual Funds	Socially Responsible Investing Funds
Sources of Investment Information	Sources of Company Information
Sources of Investment Information	Sources of Investment Information
Estate Planning	Special Issues and Rules Concerning Wills and Probate
Financial Planning	Special Types of Individual Retirement Accounts
Estate Planning	Specialized Trusts and Tools
Stocks	Start Thinking Like an Analyst

Financial Planning	Staying Happy and Healthy in Retirement
Portfolio	Steps to a Suitable Portfolio
Stocks	Stockholder Rights and Privileges
Stocks	Stock-Index Options
Stocks	Stocks and Taxes
Stocks	Stocks and the Business Cycle
Stocks	Stocks Versus Other Investments
Stocks	Stocks: What Matters and What Doesn't
Financial Planning	Stop Wasting Money on Fees
Investment Strategy	Straddles
Portfolio	Strategies for Selling
Financial Planning	Stretching Your Paycheck
Bonds	STRIPS
Mutual Funds	Style-Box-Specific versus Flexible Funds
Taxation	Surviving IRS Tax and Audit Challenges
Financial Planning	Take Control of Debt
Insurance	Tax Aspects of Long-Term Care Insurance
Taxation	Tax Deductions for Selling Your Home
Taxation	Tax Sheltering
Bonds	Taxable Equivalent Yield
Financial Planning	Tax-Deferred Retirement Plans
Bonds	Taxes in Bond Investing
Mutual Funds	Taxes on Mutual Fund Income
Stocks	The Balance Sheet
Taxation	The Basics of Tax Planning
Portfolio	The Best Investments for Taxable Accounts
Portfolio	The Best Investments for Tax-Deferred Accounts
Portfolio	The Bucket Approach to Retirement Allocation
Investment Analysis	The Capital Asset Pricing Model
Stocks	The Case for Dividends
Investing Basics	The Cost of Money
Stocks	The Dividend Drill
Investing Basics	The Dow Jones Industrial Average
Investment Analysis	The Efficient Market Theory
Stocks	The Fat-Pitch Strategy

Investment Strategy	The Importance of Diversification
Stocks	The Income Statement
Portfolio	The Investing Pyramid
Financial Planning	The Language of Retirement Planning
Stocks	The Magic of Compounding
Investing Basics	The NASDAQ
Estate Planning	The Nuts and Bolts of Trusts
Investing Basics	The Over-the-Counter Market
Mutual Funds	The Plight of the Fickle Investor
Bonds	The Process of Issuing Bonds
Stocks	The Purpose of a Company
Estate Planning	The Right Estate Plan for You
Investing Basics	The Risk Premium and the Risk-Free Rate
Bonds	The Role of Collateral
Financial Planning	The Roth IRA
Financial Institutions	The Securities Investor Protection Corporation
Stocks	The Statement of Cash Flows
Stocks	The Stock Prospectus
Financial Planning	Things to Ask Yourself about Large Purchases
Bonds	TIGRs, CATS, and LIONS
Investment Analysis	Tools and Tips to Evaluate Investments
Investing Basics	Tracking and Confirming Your Trade
Bonds	Trading Bonds on the Secondary Market
Online Investing	Trading Online
Bonds	Treasury Bond Funds
Bonds	Treasury Inflation-Adjusted Securities
Investing Basics	Types of Accounts
Investing Basics	Types of Investment Risk
Mutual Funds	Types of Mutual Funds
Stocks	Types of Preferred Stock
Stocks	Types of Stock
Stocks	Types of Stock Accounts
Stocks	Unconventional Equities
Stocks	Understanding a Stock Table
Financial Planning	Understanding and Avoiding Fraud and Scams

Investing Basics	Understanding Bull and Bear Markets
Accounting	Understanding Company Earnings
Accounting	Understanding the Balance Sheet
Estate Planning	Understanding the Federal Gift and Estate Taxes
Accounting	Understanding the Income Statement
Stocks	Understanding the News
Accounting	Understanding the Statement of Cash Flow
Taxation	Understanding the Taxes You Pay
Stocks	Understanding Value
Financial Planning	Understanding Your Payroll Taxes
Insurance	Unemployment Insurance
Bonds	US Government Agency Bonds
Bonds	US Savings Bonds
Exchange-Traded Funds	Using Exchange-Traded Funds for Portfolio Construction
Exchange-Traded Funds	Using Exchange-Traded Funds Opportunistically
Stocks	Using Financial Services Wisely
Mutual Funds	Using Focused Funds
Financial Planning	Using Health Savings Account Funds
Investment Strategy	Using Investment Software
Stocks	Using Morningstar's Rating for Stocks
Mutual Funds	Using Quirky Bond Funds
Stocks	Using Ratios and Multiples
Investment Strategy	Value Investing
Stocks	Value Stocks
Insurance	Variable and Universal Life Insurance
Insurance	Variable Annuities
Portfolio	Variable Annuities
Insurance	Vision Insurance
Stocks	Warrants
Education Planning	Ways to Finance Graduate School
Business	Ways to Finance Your Small Business
Stocks	Weighing Management Quality
Stocks	What Are Stocks All About?
Mutual Funds	What Do Mutual Funds Offer That Other Investments Do Not?
Portfolio	What Goes Where? The Art of Asset Location

Taxation	What Tax Relief Can You Get for Your Home?
Exchange-Traded Funds	What to Know about Exchange-Traded Notes
Mutual Funds	What to Look For in a Fund
Portfolio	What's the Right Foreign Allocation?
Mutual Funds	When to Sell a Fund
Portfolio	When to Sell an Investment
Financial Planning	When You're Overwhelmed by Debts
Mutual Funds	Where and Why Asset Size Matters
Financial Planning	Where to Live in Retirement
Regulation	Who Regulates Financial Services?
Insurance	Whole Life Insurance
Portfolio	Why Bother with Investment Theory?
Mutual Funds	Why Diversify?
Stocks	Why Do Companies Issue Stock?
Mutual Funds	Why Knowing Your Fund Manager Matters
Financial Planning	Women and Retirement
Business	Working as an Independent Contractor
Financial Planning	Working in Retirement
Bonds	Yield Curves
Financial Planning	Young Couples and Money
Mutual Funds	Your First Fund
Financial Planning	Your Housing
Financial Planning	Your Transportation
Bonds	Zero Coupon Securities