

# Your Money Matters

with Ken and Daria Dolan

## Weekender



### A Record-Setting Week

Yes, it was a record-setting week, so it must be time to celebrate, right? Unfortunately, these aren't the kinds of records people cheer about. In fact, just the opposite. Gas prices hit new highs on three consecutive days, and oil popped over \$110 per barrel. Ouch!

But they weren't even the big "winners" in our book. That dubious honor goes to gold, which soared past the unbelievable price of \$1,000 an ounce.

We told you a while ago this was a real possibility, but that doesn't mean we're happy about it. Let us tell you why. [We'll show you what gold's rise really means to you and give you three smart money moves you should make now.](#)



### Seen and Heard on Dolans.com



### How to Create a Do-able Budget

Don't be scared off by our use of the "B-word." With the price of just about everything skyrocketing lately, it's more important than ever to create a spending plan – we prefer that over "budget!" – that will get and keep your family's finances in order. In just five easy steps, I (Daria here) will help you set up a simple, do-able method so you have better control over your money. That's where the road to financial success starts. [Click here to create your spending plan now.](#)

#### Recommended Videos and Audio Alerts:

- [Should You Buy a House in Foreclosure?](#)
- [Pros and Cons of 401k Loans](#)
- [Investing With a Weak Dollar](#)
- [More...](#)



### Airlines Raise Prices Again: How to Save

### America Asks The Dolans



You may not realize it, but the rising cost of oil isn't just affecting you at the pump – it's also making the "friendly skies" less friendly. Major airlines recently raised their ticket prices for the sixth time in just three months for a total increase of \$70! They're being sneaky about it, too, as these fees are primarily showing up as fuel surcharges. Now, more than ever, we all want the best bargains we can find. [Here's one way to get dirt-cheap airline tickets – and it's guaranteed](#). You'll definitely want to know about this one!



### 6 Smart Ways to Make Your Tax Rebate Work for YOU

There's an extra incentive for getting your taxes done early this year: As soon as you do, you are eligible to receive your rebate check from President Bush's economic stimulus plan. Now the question is, what are you going to do with it? Before you rush off to the stores to spend it (which is what the government hopes you will do!), [click here to check out 6 smart ways you can get this money working for you](#).



### 4 Steps to a Better Credit Rating

One of the best things you can do for your finances (especially in our unstable economy) is improve your credit rating. It can be done, even if you have a few black marks on your report! [If your credit report could use some polishing, our four-step plan will clean it up and keep it that way for years to come](#).



### How Long Until I Reach My Savings Goal?

Are you curious about how quickly your savings will grow? No matter what you're saving up for, the beauty of compound interest will put your money on the fast track. (No wonder Einstein reportedly called it the "most powerful force in the universe!") [Plug in your numbers, and our calculator will show you when you can expect to reach the financial finish line](#).

### ***My financial advisor recommended a Prudential HD Five Annuity Series Lifetime payment. Are all annuities bad? – Suzy***

Thanks for the question, Suzy. While we don't believe *all* annuities are bad, there are some that are bad news, and they need to be approached with caution.

For starters, an annuity is a contract between you and a life insurance company. In exchange for a lump sum or series of premiums to pay, you receive either fixed or variable payments from the company. Any profits you make on your invested money are usually tax-deferred. If you do decide to purchase an annuity, we highly recommend you choose a fixed instead of variable. Variable annuities simply don't work. They're too expensive, and when the market isn't doing well, they do worse than the average mutual fund because of all the expenses that come out. [Click here to read our full take on annuities](#).

### Most Popular

1. [What to Do With Your Tax Rebate](#)
2. [4 Ways to Profit From a Weak Dollar](#)
3. [Recession Survival Guide](#)
4. [Sample Credit Card Cancellation Letter](#)
5. [Frequently Overlooked Deductions](#)

### Just For Fun

#### \$5 Trivia

Time for another round of trivia! I (Ken here) love to test your money knowledge, so see if you can guess the answer to this one:

A new \$5 bill was put into circulation this week. According to the Bureau of Engraving & Printing, what will be the *average life span* of the new bill?





## Fight Back Against Bank Fees!

With the credit crunch squeezing all our wallets a little tighter these days, the last place you want to lose money to is your bank! Hidden bank fees can drain your accounts without you realizing until it's too late. [Fight back by being aware of these six trends that affect consumers.](#)

The first person to send the correct answer to [dolans@dolans.com](mailto:dolans@dolans.com) will receive a FREE copy of our 30-Day Quick-Start Plan, full of easy and fast ways to put more money in your pocket. Good luck!

To ensure that you continue to receive this email newsletter, please add our "From" address ([service@dolansmoneymoves.com](mailto:service@dolansmoneymoves.com)) to your address book.

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