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4. Early Retirement Benefits "One of the most important reasons not to roll over your 401(k) to an IRA is to have access to your funds before age 59½," says Marguerita Cheng, CFP®, chief ...

### Top Reasons Not to Roll Over Your 401(k) to an IRA

"It usually takes from nine months to two years of study ... make sure to hire a fee-only CFP who won't be paid based on how many transactions you do. Investopedia requires writers to use ...

### Why Your Financial Advisor Should Be a CFP

James McWhinney is a long-tenured Investopedia contributor and ... Consultant and Financial Literacy Coach. She is a CERTIFIED FINANCIAL PLANNER® currently based out of Northern California.

### Top 6 Marriage-Killing Money Issues

Get a Better Interest Rate with a Larger Down Payment A substantial down payment of 20% or more will accomplish three things for you, notes Bryce Welker, CPA, owner of CPA Exam Guy, a study guide ...

### How Much Down Payment Is Needed for a Car?

Hauer, MBA, CFP®, a financial planner with Wilson David ... plan loans in 2016 (latest information), according to a study by the Employee Benefit Research Institute. The other problem with ...

### 4 Reasons to Borrow From Your 401(k)

Tom Catalano holds the coveted CFP® designation from The Certified ... Tellingly, a U.S. Government Accountability Office study found that when Australia lowered its credit card fees in 2003 ...

### The Truth About Credit Card Swipe Fees

Generally, financial planners with the Certified Financial Planner (CFP ... pass several exams including a two-day, 10-hour case-study exam and meet continuing education (CE) requirements.

### Financial Career Options for Professionals

Common certificates include Chartered Financial Analyst (CFA), Certified Financial Planner (CFP), Chartered ... Preparation is through self-study. The curriculum is at the graduate level.

### Financial Certifications With the Best ROI

A Center for Studying Health System Change study found that 7% of doctors in a capitation system reduce services because there's financial incentive to do so. Advantages and Disadvantages of ...

### Capitation Payments

This quick guide for parents covers the basic rules ... Finally, consult a tax professional if you get stuck. Investopedia requires writers to use primary sources to support their work.

### How to File Your Child's First Income Tax Return

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### How to Accept Credit Card Payments

Mark Cussen, CFP and CMFC, has 13+ years of experience ... He is a member of the Investopedia Financial Review Board and the co-author of Investing to Win. Gordon is a Chartered Market Technician ...

### Investing in Property Tax Liens

Mark Cussen, CFP and CMFC, has 13+ years of experience ... It requires sponsorship from a broker-dealer and months of study and preparation before you can even sit for the licensing exams.

### Should You Add a Securities License to Your Qualifications?

Julia Kagan has written about personal finance for more than 25 years and for Investopedia since ... or with the help of a certified financial planner. In either case, it begins with a thorough ...

### Financial Health Checklist

"Look at the options in terms of investment products and investment strategies," says Keith Klein, CFP and principal at ... so it is wise to study up before proceeding. Some alternative products ...

### What to Do After Maxing out Your 401(k) Plan

In a 2019 U.S. News & World Report study, 68% of cards didn't charge ... consider applying for a credit card with better terms. Investopedia requires writers to use primary sources to support ...

### Requests to Waive Credit Card Fees or Negotiate Better Terms Often Successful

According to a recent study by survey group Nonfiction Research ... "The sooner, the better," says Douglas Boneparth, a certified financial planner (CFP) and president of Bone Fide Wealth in ...

### How to Avoid Financial Infidelity in Your Relationship

Investopedia contributors come from a range ... avoid popular stocks in hopes of beating the market. Will Thomas, CFP®, CIMA®, CTFA The Liberty Group, LLC, Washington, DC The confusion is ...

### Index Fund vs. ETF: What's the Difference?

Each covers specific areas within the field and requires hundreds of hours of study. Those who pass all ... intersects with security valuations. Investopedia requires writers to use primary ...

### CMT Association

One European study found exchange rate markups of from 2.6% to 12%. As DCC is optional, you have the right to decline it when offered. If you agree to DCC when you make the purchase or withdrawal ...