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Tax Day roundup: Last-minute fixes & reasons for cheating

Posted by [Beth Braverman](#) - April 15, 2010 1:17 pm

Tax Day news from around the Web:

- If you still haven't filed yet, all is not lost. Here's a list of [last-minute tax tips](#). [Lifehacker]
- The slew of tax breaks enacted last year has both taxpayers and the IRS scrambling to keep up. The IRS has [erroneously issued millions in tax credits](#) even as it has detected and stopped faulty refunds. [Associated Press]
- Enjoy tax day in 2010, because [taxes are only going up from here](#). As America ages and Social Security and Medicare costs go up, higher taxes may become unavoidable down the road. [Newsweek]
- Now is as good a time as ever to [get rid of the mortgage-interest tax deduction](#). [Cato @ Liberty]
- Cheating on your taxes is wrong, but that doesn't mean people don't do it. Here are five incentives people have for [bamboozling the IRS](#). [BNet]
- Or cheaters might have more ominous reasons to fudge the numbers. The government often uses tax laws to go after suspected criminals such as drug dealers and terrorists. [It all began with Al Capone](#), who called his 11-year sentence for tax evasion conviction a "blow to the belt." [The Huffington Post]

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More Money Wednesday roundup: Audit avoidance & freelancers' safety net

Posted by [Lauren Kelleher](#) - April 14, 2010 5:17 pm

- Down to the wire for paying taxes? The IRS realizes it's been a tough year. If you can't cough it all up by April 15, here's a [step-by-step on prioritizing payments](#). [Boston Globe]
- Green thumb or not, there is no denying it is cheaper to grow your own produce than it is to pay exorbitant prices at the supermarket. If you are an intrepid money-saving soul, find out [how a novice gardener can get started with some peas and tomatoes](#). [MintLife.com]
- The DIY approach has taken on a new dimension as many out-of-work employees turn to freelancing to make ends meet. But [where is the safety net for the nearly 42 million independent contractors in the U.S.?](#) [DailyFinance]
- Is that dreaded word, "audit," haunting your dreams at night? These are [six red-flags the IRS is on the look out for](#). Check your return twice to make sure you avoid these common pitfalls. [WiseBread]
- Taking the good with the bad: if the blitz of recent articles about the supposed, speedy

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recovery have you wondering which way is up, [take stock in the facts](#). [The Atlantic]

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How to dip your toe in the art market

Posted by Beth Fenner - 4:25 pm

As Michelle Andrews reported for the MONEY article "Investments You Can Live With", prices for art, antiques, and the like are still down significantly from their pre-recession peaks. If you've been itching to invest in art but don't exactly have millions to blow, fine photographs are a great option. Because they're made in multiples (unlike paintings), they're much more affordable; you can snap up one by a master for a few thousand dollars. Interested? Get moving — the spring auction season has begun. [More](#)

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Think short sales are tax-free? Not so fast

Posted by Lisa Gibbs - 10:43 am

Short sales are heating up now that the Obama administration has increased the amount of cash handed out to help people move and to encourage lenders to make deals.

Having just wrapped up a story about the options available to underwater borrowers, I learned some interesting things about the tax ramifications of short sales that I hadn't understood before. [More](#)

2 Comments | Tags: [California](#), [short sales](#), [Taxes](#)

More Money Tuesday roundup: Car insurance costs and blackjack odds

Posted by Ana Patricia Ferrey - April 13, 2010 3:20 pm

Personal finance from around the Web:

- Explore the idea of paying off the national debt by [only increasing income taxes](#). [All Financial Matters]
- Thought your car insurance was expensive? Well, unless you live in Louisiana, the most expensive state for car insurance, it could be worse. [See how your state ranks](#). [Bucks]
- We have been [importing less petroleum](#) as a percent of all imports but we have been paying much more for it. [Econompic]
- Fewer benefits and longer hours: it's the [post-recession world of work](#). Why aren't people all that unhappy about it? [It's Your Money]
- Got a sudden craving to gamble? Check out your [chances of winning](#) at everything from blackjack to slot machines and the good old lottery. [WalletPop]

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and a hedge fund show tune

Posted by [Lauren Kelleher](#) - April 12, 2010 2:30 pm

- Looking to increase tax time efficiency by filing with the IRS online? Watch this how-to video on [keeping your private financial information secure](#) using e-returns. [MarketWatch]
- The Fed might have led you to believe that the recession ended sometime in mid 2009, but a committee at the National Bureau of Economic Research has released a statement that we are [not yet out of the woods in the economic downturn](#). [New York Times]
- Build-your-own might be a great concept when it comes to many things: ice cream sundaes, a small home improvement etc. But not necessarily credit cards. With the proliferation of customizable cards and intricate reward systems, [don't be blinded by the glitz that can sometimes shroud the fine print](#). [WalletPop]
- Nothing like a good show tune to wipe away the fat cat gloom. This American Life and Planet Money asked a Broadway composer to put together a number for their segment on the hedge fund Magnetar. [Here's the result](#). [The Huffington Post]
- Sure, you gripe about the cost of gas in relation to your automobile. But what about parking? Check those garage tickets to make sure time and price match up: [after all, rip-offs happen](#). [The Consumerist]

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Angry Schwab bond-fund customers win in court

Posted by [Lisa Gibbs](#) - April 10, 2010 2:08 pm

Charles Schwab lost a big court decision last week in a case that has significance for investors in mutual funds. A federal judge [ruled that Schwab violated the law](#) when its YieldPlus (SWYSX) ultra-short bond fund failed to get shareholder approval before loading up on mortgage-backed securities. When the market for those securities collapsed, the fund lost 36% — a nasty surprise for investors who believed that YieldPlus was a safe alternative to cash. Left to decide is the amount of damages the investors should receive; lawyers say California investors alone lost about \$170 million, the rest about \$800 million. [More](#)

13 Comments | Tags: [financial advice](#), [Investing](#), [lawsuits](#)

More Money Friday roundup: Spirit CEO speaks & Fannie execs surprised

Posted by [Beth Braverman](#) - April 9, 2010 3:32 pm

Personal finance from around the Web:

- Spirit Airlines CEO Ben Baldanza explains the [rationale behind charging for checked bags](#). He says Spirit's business model is fundamentally "customer friendly." [Elliot]
- Home owners apparently were not the only ones caught off guard when home prices began to fall as the housing bubble burst. [Former Fannie Mae executives tell Congress that plummeting prices consistently surprised](#) them as well. [Associated Press]
- Are cruise ship nuptials the new destination weddings? The [cruise industry has seen a 60% increase in couples tying the knot](#) on board as they look for ways to trim wedding and honeymoon costs. [The New York Times]
- Individual [investors are not investing in stocks for retirement like they used to](#), says Wall Street veteran Muriel Siebert. She doesn't think they'll return until they see further regulation of the global securities market. [CNBC.com]
- One blogger makes an interesting argument that consumers and banks should [forget about mortgages and try joint equity transactions to finance home purchases](#). [Weakonomics]

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Mortgage rates climb upward

Posted by [Beth Braverman](#) - 8:13 am

For months, economists have warned that historically low mortgage rates couldn't last forever. It looks like that promised rate increase may finally be starting to materialize. [More](#)

12 Comments | Tags: [Mortgages](#)

More Money Thursday roundup: Five fees to dump & why blondes make more dough

Posted by [Ismat Sarah Mangla](#) - April 8, 2010 1:47 pm

Personal finance from around the web:

- Tax day is fast approaching, and if you haven't filed yet, it's probably making you grumble. *The Washington Post* debunks [five myths about your taxes](#). [The Washington Post]
- And would you tattle on someone you know is cheating on his taxes? The IRS hopes you will. If you have specific and credible evidence, [you could score a payout](#). [WalletPop]
- Maybe a dye job should be part of your investment portfolio. Not only do blondes have more fun — [they have more money, too](#), according to a new British study. [It's Your Money]
- FreeCreditReport.com, the site that promises a free credit report but really charges you a monthly fee for the service, is changing its tune. Slightly. With new federal guidelines requiring such sites to clearly state that the only real source of free reports is [annualcreditreport.com](#), the company has started charging \$1 for the report and donating the cash to charity. The move looks like [a clever way to get around the new rules](#). [The New York Times]
- Get rid of these five digital fees and [save \\$500 a month](#) year. [LiveCheap.com]

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More Money Wednesday roundup: Tax credits & hedge-fund flatulence

Posted by [Lauren Kelleher](#) - April 7, 2010 3:20 pm

Personal finance from around the Web:

- If you are sending a kid to college next year, this is the week financial aid offers should be arriving from colleges and universities. To help cushion the blow of what can sometimes seem a paltry sum, here's advice on [how to negotiate for more aid](#). [ABC News]
- Down to the wire for filing this year? Make sure to give [these commonly forgotten tax credits](#) a look before you throw in the towel. [MarketWatch]
- Rather than focus on the medical impact of not having health insurance, a new study [looks at the financial impact](#). And guess what? It's bad. If a member of an uninsured family is struck by illness, the household will lose 22% to 51% of assets within two years. [The Huffington Post]
- Planning family vacation for summertime to cash in on cheaper flights might not be such a great money-saving device this upcoming season. Ticket prices on some travel sites are already 13.4 percent higher last summer's. [Know what constitutes a "good deal" in today's airfare pricing](#) so you can jump on it quickly. [Daily Finance]

- There's a financial-industry metaphor in here somewhere: A New York hedge fund manager has published a children's book all about a Mrs. Butt-kiss — a woman who has been holding in her, uh, flatulence, for a very, very long time. [City AM]

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More Money Tuesday roundup: iPad pricing & rising bankers' salaries

Posted by Ana Patricia Ferrey - April 6, 2010 1:31 pm

Personal Finance from around the web:

- Workers in financial services don't appear to be suffering as much people employed in other businesses. Average weekly salaries for bankers and the like have spiked in recent months, leaving the rest of us behind. [EconomPic]
- Steve Jobs's introduction of the iPad can teach us a lot about the danger of getting tricked by the manufacturer's suggested retail price. [MintLife]
- Thinking about visiting a coin-counting machine to get rid of the jar full of change on your kitchen counter? Study your options first, and take a shot at estimating how much money you have. [My Money]
- Remember the YouTube sensation Matt "Dancing Badly"? Catch up with him as he dances around one big question: How could he afford all that traveling? [WalletPop]
- Looking a gift house in the mouth: Some families who received free homes courtesy of Extreme Makeover: Home Edition have ended up with more house than they can afford. [The Wall Street Journal]

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More Money Monday roundup: Sharing a job & avoiding real-estate bubbles

Posted by Tania Chen - April 5, 2010 5:04 pm

Personal finance from around the Web:

- Remember that bond-fund manager who got ousted from TCW in a dispute that, uh, reeked of pot and porn? Well, on Tuesday his new firm will be launching two new mutual funds. [DoubleLine Funds]
- An 8.2 percent rise in NAR pending home sales index indicates that more Americans are looking to buy homes. [The Atlantic]
- In return for a small pay cut, employees could avoid layoffs with work-sharing (and gain some free time). [It's Your Money]
- Want a better understanding of what's going on in the job market? Here's an in-depth analysis of the latest job report from the BLS. [FiveThirtyEight]
- Despite recent job growth, the unemployment rate may stay high because many people out of the work force, previously too discouraged to even look for work, have started hunting for jobs again. [The Washington Post]
- History, we hope, won't repeat itself. But just in case, here's how to avoid the next real estate bubble. [Generation X Finance]

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Score a great deal on luggage

Posted by Carolyn Bigda - 11:37 am

What to look for

The best bags are made of high-quality nylon (ballistic or Cordura), which resists tears while providing give. Another sign of quality: a lifetime warranty that also covers damage caused by airlines, says packing expert Doug Dymont. Finally, to avoid hefty checked-bag fees, opt for a bag with combined height, width, and depth under 45 inches, the biggest carry-on allowed on most domestic flights.



Our pick

The Briggs & Riley 21-inch Transcend, at right, meets the criteria above (in fact, all B&R bags have the right nylon and warranty). While it neatly fits in overhead compartments, this roomy roll-aboard also expands by as much as three inches. Yet because it's from Briggs & Riley's "casual" line, it runs just \$299-\$60 less than the premium label's business-oriented collection.

How to save more

Shop now! Luggage sales are still down, and retailers are eager to clear inventory before new lines start arriving in May, so you may find markdowns of 20% or more this month. Alternatively, check Briggs & Riley's outlet, via briggs-riley.com, for savings of up to 30% on discontinued styles.

More Money Friday roundup: Government jobs & recess for adults

Posted by Beth Braverman - April 2, 2010 1:13 pm

Personal finance from around the Web:

- Unemployed? [Consider working for Uncle Sam](#). The federal government will add more than 190,000 jobs to its payroll over the next few years. [Wise Bread]
- Health insurers and policymakers are watching a [Maine court case revolving over insurers' ability to increase premiums](#). Should the state insurance commissioner be permitted to dictate prices that translate into a loss for an insurance company? [The Wall Street Journal]
- [High-achieving high school students should consider tuition last](#) when deciding to which college they should apply. If they're qualified enough to get in to school, the school will take care of them financially. [I Will Teach You to Be Rich]
- A trip to the slums of India taught a rich, privileged New York teen how to change her spoiled ways. Read [her account](#) of the trip as well as her [mother's version](#). [New York Post]

- Adults need playtime, too. A nonprofit CEO claims that companies would be more productive if they provided a "recess" for employees. [The Huffington Post]

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