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## [Income-Based Repayment \(IBR\) for Federal Student Loans](#)



The federal government's income-based repayment program (IBR) for student loans allows qualified federal student loan borrowers to tie their monthly student loan payments to their discretionary income. The potential for IBR to change the landscape for college borrowers is enormous. According to the U.S. Department of Education, as of last October, about two million borrowers had applied for IBR.

[More Details](#)



## [Are You Prepared If a Natural Disaster Strikes?](#)

It seems as though there's always a hurricane, tornado, earthquake, flood, fire, blizzard, or mudslide happening somewhere in the United States.

[More Details](#)



## [Four Retirement Saving Myths](#)

No matter how many years you are from retirement, it's essential to have some kind of game plan in place for financing it. With today's longer life expectancies, retirement can last 25 years or more, and counting on Social Security or a company pension to cover all your retirement income needs isn't a strategy you really want to rely on. As you put a plan together, watch out for these common myths.

[More Details](#)



### **[What are health Exchanges and do I have to buy health insurance through them?](#)**

A health insurance Exchange is essentially a one-stop health insurance marketplace.

[More Details](#)

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### **[I already have health insurance. Will I have to change my plan because of the new health-care reform law?](#)**

For the most part, no, the Patient Protection and Affordable Care Act (ACA) does not require you to change insurance plans, as long as your plan, whether issued privately or through your employer, meets certain minimum requirements.

[More Details](#)

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