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### Roth IRA Conversion Opportunities

If your traditional IRA has dropped in value and you expect to pay higher federal income tax rates in future years, now might be a very good time to consider converting all or part of your traditional IRA balance into a Roth IRA. Here's why. If you convert, it will trigger a current tax hit on the amount you convert. But, with your traditional IRA balance at a depressed level (and possibly your overall income too), the tax hit will be less. After the conversion, your new Roth IRA balance can build up federal-income-tax-free.

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### How To Become Employed With 9.8% Unemployment

9.8% unemployment is the national average. For many states, it is even higher than 9.8%. I live in California and the number has hit double digits. This is true for many other states as well. Regardless of the rate, anyone actively in a job search knows these are difficult times. There is hope, and I believe opportunity, for many of those looking.

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### Seven Facts about the Nonbusiness Energy Property Credit

Taxpayers who take energy saving steps this year may get bigger tax savings next year. The Nonbusiness Energy Property Credit, a tax credit for making energy efficient improvements to homes has been increased as part of the American Recovery and Reinvestment Act of 2009. Here are seven things the IRS wants you to know about the Nonbusiness Energy Property Credit.

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## Mortgage Payoff Calculator

How much interest can you save by increasing your mortgage payment? This financial calculator helps you find out. Click the "View Report" button to see a complete amortization payment schedule, and how much you can save on your mortgage!

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