

IN EVERY ISSUE

- **7 FROM THE EDITOR IN CHIEF** R.I.P. Austin Kiplinger: A good journalist, good boss, good father.
- **8 FROM THE EDITOR** Colleges that pass our test.
- **10 LETTERS** Squirrelly investing?

AHEAD

- **15** Topic A: The disconnect between budgeting apps and banks... Look for job reviews all year round... States take a smaller bite out of estates.
- **20 OPENING SHOT** Investing in a time of terror, by James K. Glassman.
- 24 YOUR MIND AND YOUR MONEY ${\rm I}\ love$ your credit score, by Anne Kates Smith.
- $\begin{tabular}{ll} \bf 26 \, SUCCESS \, STORY \, For \, the \, love \, of \\ chocolate, \, by \, \bf Patricia \, Mertz \, Esswein. \\ \end{tabular}$

MONEY

28 KIPLINGER'S COLLEGE RANKINGS 2016

We name the 300 best values among private universities, liberal arts colleges and public colleges. **PLUS:** The top 50 schools overall.

42 CAN YOU BELIEVE CAR INSURANCE

ADS? Insurers may be wooing you with whimsy, but we wanted to see if their claims stand up to fact-checking.

46 NEW WAYS TO PAY WITH YOUR PHONE

Android Pay and Samsung Pay join Apple Pay in the competition to put a mobile wallet in your pocket.

- **41 GAME PLAN** Paying off a mortgage.
- **48 ASK KIM** Protection for fixed annuities.
- **49 MORE ABOUT YOUR MONEY** Chip credit cards aren't a cure-all.

INVESTING

50 HOW TO PROFIT FROM THE OIL CRASH

As the price of gas at the pump has plummeted, energy stocks have taken a big hit. But we've picked seven players that should fare well as the price of oil recovers—and all but one will pay you a handsome dividend now.

58 STOCK TIPS FROM THE CHARTS

We explain the basics of technical analysis—from moving averages to rounding bottoms—and tell you how you can apply them to become a better stock picker.

56 GOING LONG Bernanke's ultimate legacy, by **Jeremy J. Siegel**.

61 THE CONTRARIAN INVESTOR

Emerging-markets bonds: a good bet, by **Kathy Kristof**.

- **62 INCOME INVESTING** Munis in the catbird seat, by **Jeffrey R. Kosnett**.
- **66 PRACTICAL INVESTING** I finally dumped my losers, by **Kathy Kristof**.
- **57 MORE ABOUT INVESTING** Kiplinger 25 update **(57)**. Kiplinger ETF 20 update **(64)**. Mutual fund rankings **(67)**.

LIVING // COVER

- 68 GREAT IDEAS FOR \$1,000, \$10,000 OR EVEN \$100,000 You'll be surprised at the power of what you can do with an extra grand. And we don't stop there. We offer ways to use bigger windfalls, too, to boost your portfolio, update your tech, travel to exotic places, spruce up your home, jazz up your life—and even make a difference in the world.
- **78 TECH** Five ways to phone home, by **Miriam Cross**.
- **79 THE LOWDOWN** What you need to know about credit monitoring, by **Sandra Block**.
- **80 THEN AND NOW** Putting their retirement on hold.

KIPLINGER.COM

LOG ON & EXPLORE





Kiplinger's Economic Outlooks Stay ahead with exclusive forecasts of inflation, GDP, jobs and more.

kiplinger.com/outlooks



Stocks That Keep Paying Dividends These 12 companies have paid cash dividends for

100 years or more.

kiplinger.com/links/100years



- 1. Most Overlooked Tax Deductions
- kiplinger.com/links/overlooked
- 2. 10 Most Tax-Friendly States kiplinger.com/links/taxfriendly
- 3. 10 Least Tax-Friendly States
- kiplinger.com/links/unfriendly
- 4. Red Flags for IRS Auditors
- kiplinger.com/links/auditredflags
- 5. Calculate Your Tax Burdenkiplinger.com/links/taxburden
- dingencom/ dinks/ looyears

QUIZ YOURSELF

Couples and Money Quiz

Make a Valentine's Day date to take our quiz and apply the lessons learned to your family finances.

kiplinger.com/links/couplesquiz

TOOL

Tax-Withholding Calculator

Pocket more of your paycheck in 2016. Our fast, easy-to-use tool shows you how.

kiplinger.com/links/withholding

ONLINE STORE

The Kiplinger Tax Letter

Tax changes are coming! Don't let 2016 catch you unaware—or worse, unprepared. Claim all the benefits you're entitled to. Discover how in *The Kiplinger Tax Letter*. Special offer for new subscribers.

kiplinger.com/go/getkiptax

INTERACT:



BEST STOCK FUNDS FOR 2016

Columnist Steve Goldberg favors growth over value in picking his favorite no-load stock funds for this year.

kiplinger.com/ links/goldberg2016

STEVE GOLDBERG

@Kiplinger



JOBS OUTLOOK FOR 2016

The Kiplinger Letter's forecast reveals the jobs in demand, plus tactics for employers to find and keep good workers.

> kiplinger.com/ links/jobs2016

DAVID PAYNE @Kipletter



TAXES ON FANTASY-FOOTBALL WINNINGS

Kim Lankford breaks the bad news: Your fantasysports acumen might just trigger a notice to the IRS next spring.

> kiplinger.com/ links/fantasy

KIM LANKFORD @Kiplinger

HOW TO REACH US: Subscriptions. For inquiries about ordering, billing or renewing a subscription, or to report address changes, please have your mailing label handy to reference your account number and visit us online at kiplinger.com/customerservice or call 800-544-0155, Monday through Friday between 7.a.m. and midnight, Saturday between 8:30 a.m. and 7.p.m., and Sunday between 10:30 a.m. and 7 p.m. You can also write to Kiplinger's Personal Finance, P.O. Box 62300, Tampa, FL 33662, or e-mail us (personalfinance@ customersv.com). Reprints. PARS International Corp. (212-221-9595, ext. 237; e-mail, jennifer.eclipse@parsintl.com). Content licensing. E-mail licensing@kiplinger.com. Mailing lists. From time to time we make our subscriber list available to carefully screened companies whose products may be of interest to you. If you would rather not receive such solicitations, send your mailing label to P.O. Box 62300, Tampa, FL 33662 and instruct us to exclude your name.

