

September 6, 2017

## MSU Extension Family Financial Management Publications

Notes:

1. All MontGuides are available free from County Extension Offices.
2. Most Bulletins are available free. Others have a charge. Costs are noted.
3. **Reprint** means use present supplies and then order new publications.
4. **Revised** indicates substantial changes have been made. Be sure you have copies with the revised date. Discard old copies.
5. **Discontinued** means the publication should no longer be made available to the public because it contains dated material. Discard the publication unless otherwise noted.
6. Questions? Contact Marsha Goetting, MSU Extension Family Economics Specialist, 994-5695, goetting@montana.edu.

Title	Number	Date
<b>CREDIT MANAGEMENT</b>		
<b>Credit Control-Free-Discontinued</b> Not Available to Download- <b>Discontinued</b>	EB0021	<b>Discontinued-Toss</b>
<b>Debt Free By ??-Discontinued</b> Not Available to Download- <b>Discontinued</b>	Bulletin 2B1261	<b>Discontinued-Toss</b>
<b>Credit Card Tracker: FREE</b> Not Available to Download	EB-168	<a href="#">Click here</a> to order
<b>Pay Day Loans-Laws Protecting Montana Borrowers-Discontinued</b>	MT200102HR	<b>Discontinued-Toss</b>
<b>PowerPay Your Way Out of Debt</b> <a href="http://www.creditsmarts.montana.edu/powerpay.html">www.creditsmarts.montana.edu/powerpay.html</a>	Online Version only	
<b>Rent-to-Own Contracts-Discontinued</b>	MT199812HR	<b>Discontinued-Toss</b>
<b>Selecting a Credit Card-Discontinued</b>	MT199802HR	<b>Discontinued-Toss</b>

Title	Number	Date
<b>ESTATE PLANNING</b>		
<b>Accessing a Deceased Person's Financial Accounts</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT200301HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT200301HR.pdf</a>	MT200301HR	Revised February 2017
<b>Annuities</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199213HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199213HR.pdf</a>	MT199213HR	Revised November 2013
<b>Beneficiary Deeds in Montana</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT200707HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT200707HR.pdf</a>	MT200707HR	Revised April 2016
<b>Using a Bypass Trust to Provide for Children from Remarried, Step, and Blended Families</b> <a href="http://store.msuetension.org/publications/FamilyFinancialManagement/MT201407HR.pdf">http://store.msuetension.org/publications/FamilyFinancialManagement/MT201407HR.pdf</a>	MT201407HR	New September 2014
<b>Montana Common Law Marriage and Estate Planning</b> <a href="http://store.msuetension.org/publications/FamilyFinancialManagement/mt201408HR.pdf">http://store.msuetension.org/publications/FamilyFinancialManagement/mt201408HR.pdf</a>	MT201408HR	New December 2014
<b>Cremation</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT200201HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT200201HR.pdf</a>	MT200201HR	Revised April 2017
<b>Custodial Accounts for Kids Under Age 21</b> ( <i>See Montana Uniform Transfers to Minors Act (UTMA)</i> )		
<b>Designating Beneficiaries Through Contractual Arrangements</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199901HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199901HR.pdf</a>	MT199901HR	Revised January 2017
<b>Dying Without a Will in Montana: Who Receives Your Property</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT198908HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT198908HR.pdf</a>	MT198908HR	Revised September 2017
<b>Estate Planning for Families with Minor and/or Special Needs Children</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199117HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199117HR.pdf</a>	MT199117HR	Revised February 2017
<b>Estate Planning in Montana: Getting Started</b> <a href="http://store.msuetension.org/publications/FamilyFinancialManagement/MT199508HR.pdf">http://store.msuetension.org/publications/FamilyFinancialManagement/MT199508HR.pdf</a>	MT199508HR	Revised February 2017
<b>Estate Planning Tools for Owners of Pets &amp; Companion Animals or Service Animals</b> <a href="http://msuetension.org/publications/FamilyFinancialManagement/mt201405HR.pdf">http://msuetension.org/publications/FamilyFinancialManagement/mt201405HR.pdf</a>	MT201405HR	New June 2014

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<b>Federal Estate Tax</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199104HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199104HR.pdf</a>	MT199104HR	Revised January 2017
<b>Gifting: A Property Transfer Tool of Estate Planning</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199105HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199105HR.pdf</a>	MT199105HR	Revised January 2017
<b>Glossary of Estate Planning Terms</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT200202HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT200202HR.pdf</a>	MT200202HR	Revised January 2017
<b>Letter of Last Instructions</b> <a href="http://store.msuetension.org/publications/familyfinancialmanagement/mt198904hr.pdf">http://store.msuetension.org/publications/familyfinancialmanagement/mt198904hr.pdf</a>	MT198904HR	Revised March 2017
<b>Life Estates: A Useful Estate Planning Tool</b> <a href="http://msuetension.org/publications/FamilyFinancialManagement/MT200510HR.pdf">http://msuetension.org/publications/FamilyFinancialManagement/MT200510HR.pdf</a>	MT200510HR	Revised July 2015
<b>Life Insurance: An Estate Planning Tool</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199211HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199211HR.pdf</a>	MT199211HR	Revised January 2017
<b>Long-Term Care Partnership Insurance in Montana</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT201202HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT201202HR.pdf</a>	MT201202HR	Revised March 2017
<b>Medicaid and Long-Term Care Costs</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199511HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199511HR.pdf</a>	MT199511HR	Revised March 2017
<b>Montana's End-of-Life Registry</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT200602HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT200602HR.pdf</a>	MT200602HR	Revised February 2014
<b>Montana Rights of the Terminally Ill Act</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199202HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199202HR.pdf</a>	MT199202HR	Revised December 2016
<b>Montana Estate Taxes</b> Not Available to Download- <b>Discontinued</b>	MT200105HR	<b>Discontinued-toss Tax no longer exists</b>
<b>Montana Uniform Transfers to Minors Act (UTMA): Custodial Accounts for Children Under Age 21</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199910HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199910HR.pdf</a>	MT199910HR	Revised September 2016
<b>Nonprobate Transfers</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199509HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199509HR.pdf</a>	MT199509HR	Revised March 2017
<b>Personal Representative Responsibilities</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199008HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199008HR.pdf</a>	MT199008HR	Revised November 2016

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<b>Power of Attorney</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199001HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199001HR.pdf</a>	MT199001HR	Revised March 2013
<b>Probate in Montana</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199006HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199006HR.pdf</a>	MT199006HR	Revised November 2016
<b>Property Ownership</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT198907HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT198907HR.pdf</a>	MT198907HR	Revised July 2015
<b>Provider Orders for Life-Sustaining Treatment (POLST)</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT201112HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT201112HR.pdf</a>	MT201112HR	Revised July 2014
<b>Revocable Living Trusts</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199612HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199612HR.pdf</a>	MT199612HR	Revised January 2017
<b>Selecting an Organizational Structure for Your Business</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199708HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199708HR.pdf</a>	MT199708HR	Revised April 2013
<b>Settling an Estate: What Do I Need to Know</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT201004HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT201004HR.pdf</a>	MT201004HR	Revised February 2017
<b>Transferring a Montana Vehicle Title After the Death of the Owner</b> <a href="http://store.msuetension.org/publications/FamilyFinancialManagement/mt201613HR.pdf">http://store.msuetension.org/publications/FamilyFinancialManagement/mt201613HR.pdf</a>	MT201613HR	New October 2016
<b>Transferring Real Property Owned in a Joint Tenancy or in a Life Estate Without Probate</b> <a href="http://store.msuetension.org/publications/FamilyFinancialManagement/mt201606HR.pdf">http://store.msuetension.org/publications/FamilyFinancialManagement/mt201606HR.pdf</a>	MT201606HR	New February 2016
<b>Transferring Your Farm or Ranch to the Next Generation Through a QTIP Trust</b> <b>Discontinued-Toss</b>	MT200508HR	<b>Discontinued-Toss</b>
<b>Transferring Your Farm or Ranch to the Next Generation FREE</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/EB0149.pdf">www.msuetension.org/publications/FamilyFinancialManagement/EB0149.pdf</a>	EB0149	Reprinted January 2016
<b>What Are Your Rights Over Your Remains?</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT200918HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT200918HR.pdf</a>	MT200918HR	Revised January 2017
<b>Who Gets Grandma's Yellow Pie Plate? Transferring Non-Titled Property</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199701HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199701HR.pdf</a>	MT199701HR	Revised March 2017

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<b>Wills</b> <a href="http://www.msuextension.org/publications/FamilyFinancialManagement/MT198906HR.pdf">www.msuextension.org/publications/FamilyFinancialManagement/MT198906HR.pdf</a>	MT198906HR	Revised February 2017
<b>Estate Planning: The Basics \$10.00</b> Not Available to Download-Packet Format	EB0144	<a href="#">Click here</a> to order.
<b>FINANCIAL CALCULATORS</b>		
<b>How a Financial Calculator Can Help You Make Decisions</b> ( <i>Texas Instruments Battery Operated BA-35</i> ) FREE Not Available to Download- <b>Discontinued</b>	Bulletin 2B1347	<b>Discontinued-Toss</b> <i>The financial calculator with battery is no longer for sale</i>
<b>Using a Financial Calculator to Make Financial Decisions</b> ( <i>Texas Instruments Solar Powered BA-35</i> ) FREE Not Available to Download- <b>Discontinued</b>		<b>Discontinued-Toss</b> <i>The solar powered BA 35 is no longer for sale.</i>
<b>FINANCING EDUCATION</b>		
<b>Estimating the Amount to Save for College</b> <b>Discontinued</b> Not Available to Download-Discontinued	MT199103HR	<b>Discontinued-Toss</b>
<b>Financing a College Education</b> <b>Discontinued</b> Not Available to Download-Discontinued	MT199102HR	<b>Discontinued-Toss</b>
<b>FINANCIAL MANAGEMENT</b>		
<b>Check Register Tracking System \$1.00</b> Not Available to Download (Actual Check Register)	EB50	September 2002 <a href="#">Click here</a> to order.
<b>Developing a Spending Plan</b> <a href="http://www.msuextension.org/publications/FamilyFinancialManagement/MT199703HR.pdf">www.msuextension.org/publications/FamilyFinancialManagement/MT199703HR.pdf</a>	MT199703HR	Revised June 2017
<b>Financially Fit \$Me.00-Free</b> Not Available to Download-Bulletin Format	Bulletin 1326	<b>Discontinued-Use up present supplies</b>

Title	Number	Date
<b>Helping Friends Cope with Financial Crisis</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT200206HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT200206HR.pdf</a>	MT200206HR	Revised September 2013
<b>Managing a Seasonal Income For Family Living Expenses</b> <b>Discontinued</b> Not Available to Download-Discontinued	MT199110HR	<b>Discontinued-Toss</b>
<b>Montana Families: Taking Control During a Financial Crisis</b> <b>Discontinued</b> Not Available to Download-Discontinued	2B1342	<b>Discontinued-Toss</b>
<b>Schedule of Non-Monthly Family Living Expenses</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT198910HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT198910HR.pdf</a>	MT198910HR	Revised February 2017
<b>Small Claims Court</b> <b>Discontinued</b> Not Available to Download-Discontinued	MT199206HR	<b>Discontinued-Toss</b>
<b>Using a Check Register to Track Your Expenses</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT198703HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT198703HR.pdf</a>	MT198703HR	Reviewed February 2011
<b>Using a Homestead Declaration to Protect Your Home from Creditors</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199815HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199815HR.pdf</a>	MT199815HR	Revised March 2016
<b>What to Do When You Lose Your Job</b> <b>Discontinued</b> Not Available to Download-Discontinued	MT199702HR	<b>Discontinued-Toss</b>
<b>HOUSEHOLD RECORD-KEEPING</b>		
<b>Record of Important Papers</b> <b>Discontinued</b> Not Available to Download-Bulletin Format	2C1241	<b>Discontinued-Toss</b>
<b>Replacing Those VIPS (Very Important Papers)</b> <b>Discontinued</b>	MT199513HR	<b>Discontinued-Toss</b>
<b>Your Important Papers: What to Keep and Where</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199611HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199611HR.pdf</a>	MT199611HR	Revised April 2017

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<b>MARRIAGE &amp; FAMILIES</b>		
<b>Lending Money to Family Members</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199323HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199323HR.pdf</a>	MT199323HR	Revised April 2013
<b>Making Financial Decisions at Marriage Dissolution: A Montana Guide</b> Not Available to Download- <b>Discontinued</b>	EB155	<b>Discontinued -Toss</b>
<b>Montana Guide to the Legal and Financial Implications of Marriage</b> Not Available to Download- <b>Discontinued</b>	MT199106HR	<b>Discontinued-Toss</b>
<b>Premarital Agreement Contracts in Montana: Financial and Legal Aspects</b> <a href="http://msuetension.org/publications/FamilyFinancialManagement/MT201212HR.pdf">http://msuetension.org/publications/FamilyFinancialManagement/MT201212HR.pdf</a>	MT201212HR	Revised March 2017
<b>Remarried Families: Making Financial Decisions</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT201211HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT201211HR.pdf</a>	MT201211HR	Revised March 2017
<b>Should Both a Husband and Wife Work Away From Home- Discontinued</b>	MT198902HR	<b>Discontinued-Toss</b>
<b>Talking with Aging Parents about Finances</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199324HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199324HR.pdf</a>	MT199324HR	Revised June 2017
<b>RETIREMENT PLANNING</b>		
<b>Estimating the Amount to Save for Retirement Discontinued</b>	MT198905HR	<b>Discontinued-Toss</b>
<b>Individual Retirement Accounts Discontinued</b>	MT199807HR	<b>Discontinued-Toss</b>
<b>Shopping for an Individual Retirement Account Discontinued</b>	MT200207HR	<b>Discontinued-Toss</b>
<b>Inheriting an IRA: Planning Techniques for Primary Beneficiaries Discontinued</b>	MT200310HR	<b>Discontinued-Toss</b>
<b>Inheriting an IRA: Planning Techniques for Successor Beneficiaries Discontinued</b>	MT200311HR	<b>Discontinued-Toss</b>
<b>Withdrawals from IRAs When the Owner is Between Age 59½ and 70½ and When the Owner Turns 70½ Discontinued</b>	MT200309HR	<b>Discontinued-Toss</b>
<b>Withdrawals from IRAs When the Owner is Under Age 59½ Discontinued</b>	MT200308HR	<b>Discontinued-Toss</b>

Title	Number	Date
<b>SAVING &amp; INVESTING</b>		
<b>First-Time Home Buyer Savings Accounts</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199918HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199918HR.pdf</a>	MT199918HR	Revised January 2017
<b>Health Care Savings Accounts (HSAs)</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT200704HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT200704HR.pdf</a>	MT200704HR	Revised July 2016
<b>Investing in Certificates of Deposit</b> Not Available to Download- <b>Discontinued</b>	MT199801HR <b>Discontinued</b>	<b>Discontinued-Toss</b>
<b>Investing in Savings Accounts</b> Not Available to Download- <b>Discontinued</b>	MT198436HR <b>Discontinued</b>	<b>Discontinued-Toss</b>
<b>Investment Alternatives for the Beginning Small Investor</b> Not Available to Download- <b>Discontinued</b>	2P014 <b>Discontinued</b>	<b>Discontinued-Toss</b>
<b>Montana Medical Care Savings Accounts</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT199817HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT199817HR.pdf</a>	MT199817HR	Revised January 2017
<b>Tips for the Beginning Investor</b> Not Available to Download-Discontinued	MT198434HR	<b>Discontinued-Toss</b>
<b>Track'n Your Savings Goals</b> <a href="http://www.msuetension.org/publications/FamilyFinancialManagement/MT200303HR.pdf">www.msuetension.org/publications/FamilyFinancialManagement/MT200303HR.pdf</a>	MT200303HR	Revised February 2017
<b>Track'n Your Savings Register</b> (Not available to download) <i>No Charge-State Residents</i> <i>\$2.00-Out of State Residents</i>	EB 164	Reprint April 2004 <a href="#">Click here</a> to order.
<b>HOME-BASED BUSINESS</b>		
Home-Based Business, Is this for Me? Not Available to Download- <b>Discontinued</b>	EB4	<b>Discontinued-Toss</b>