

Useful Financial, Retirement and Personal Calculators Available on the Web

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The Web has spawned many miracles, and one of them is the creation of online calculators that can give consumers answers to complex questions in seconds based on their specific circumstances. Want to know whether a traditional or a Roth IRA is better for you, how much life insurance you need, or what your life expectancy is? Here are links to a goldmine of useful online calculators from around the Web:

- [TimeValue Software](#) offers a number of financial calculators. You can, for example, calculate whether to refinance your home, how long it will take to pay off a credit card, or how much your IRA will be worth at retirement. Meanwhile, [CCH](#) provides more than 100 calculators covering a variety of topics, including mortgages, debt, investments, retirement, taxes, savings, and insurance. Another site with several useful calculators is [MyCalculators.com](#), which offers tools for retirement, savings and 401(k) calculations, among others.
- If you want to know what your estate tax liability will be, [this calculator](#) from Dinkytown.net can help you figure that out. Calculators on this site can also help determine the [balance of a reverse mortgage](#) and calculate [how much life insurance](#) you need.
- SmartMoney.com also has a calculator to help you assess your [life insurance needs](#).
- Met Life has a [Social Security Decision Tool](#) that uses graphics, charts and a simple questionnaire to spell out the implications of taking Social Security retirement benefits early as opposed to waiting until your full retirement age.
- [Living to 100](#) is an online quiz designed to calculate your life expectancy. After taking the quiz, you also can get tips and advice for improving your life expectancy.