

# The Active Consumer

## Consumers Can Count On Accountants

(NAPSA)—Tax time isn't the only time Americans can count on Certified Public Accountants (CPAs). CPAs actually provide a wide range of services to businesses and consumers throughout the year.

Are you worried about college expenses, financing a mortgage, or saving for retirement? Turn to a CPA. CPAs who are financial planners can help you identify your short- and long-term financial goals, assess your current financial situation, and work with you to meet your objectives. Whether you need to get back on track after a job loss or you're interested in boosting your investment portfolio, a CPA can counsel you about your best options.

Many consumers know they can have a more secure financial future, but they don't know where to turn to for advice. CPAs can help you find the answers. If your retirement is looming large, talk to your CPA about maximizing your use of tax-deferred contributions to a retirement plan, or taking advantage of the recently enacted "catch-up" provisions. With a CPA, you can determine the proper asset allocation and appropriate level of risk for your situation. For the self-employed, CPAs can open a Keogh account, which shelters income earned from consulting or freelance work.

If you're financially secure and would like to leave money for your heirs, visit a CPA for professional estate planning advice. A CPA can help ensure that your assets are transferred and distributed properly and with minimum estate tax and administrative costs.

As America's population ages, many families are coping with the needs of elderly family members. CPAs can help with this as well. Under a new service called Eldercare, a CPA submits health bills, finds long-term care, arranges for in-home care and ensures that an



**Life may be less taxing at tax time and the rest of the year with the help of a CPA.**

elderly family member's assets and money are secure.

CPAs are behind the scenes protecting the interests of Web-savvy consumers too. Some CPAs provide a range of services that verify that company Web sites are secure, reliable and adhere to privacy policies. Privacy assurance, as it is called, is especially important as more businesses turn to e-commerce as a way of marketing products and increasing sales.

CPAs are business and financial experts. Do you want to start a small business? Upgrade your company's computer systems? Develop a business succession plan? A CPA has the knowledge and skills to help you maximize operations, develop effective accounting systems, and achieve your company's goals.

The American Institute of Certified Public Accountants, or AICPA, is the national professional organization for CPAs. The AICPA supports CPAs in delivering services by providing guidance, education, and tools. In addition, the AICPA works in the public interest by establishing professional standards and developing the Uniform CPA Exam.

To learn more about CPAs and the services they provide, visit the AICPA's Web site at [www.aicpa.org](http://www.aicpa.org).