Policygenius Easy Money

Issue #112

Happy Friday, ghouls and goblins! Halloween weekend seems like a good time to talk about death and money — specifically, the people who are trying to live forever and keep their wealth. Have you started planning for what happens when you're gone? — Myelle Lansat

★ ESTATE PLANNING

How cryonicists plan to live — and keep their wealth — forever

By Matt Hongoltz-Hetling



14 Min Read

Most people use estate plans to distribute their assets to relatives when they die. When Paul Hagen dies, he plans to use a combination of life insurance and specially designed trusts to preserve his body — and his wealth — until a future when medical science has advanced enough that he can be brought back to life.

Hagen and others who believe in the unproven science of cryonics are relying on faith, and creative estate planning, to make a bet on immortality.

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CRYPTOCURRENCY

How to keep your crypto safe from hackers

By Myelle Lansat



3 Min Read

Trading cryptocurrency is as easy as accessing social media. All you need is the internet. But that can make it a popular target for cyberhackers.

Hackers have stolen at least \$2.9B in cryptocurrency in 2021. To access your digital wallet, hackers need to know your personal information, like email and password, to access your digital wallet.

Here's how to protect your money and personal information on cryptocurrency exchange platforms.

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FINANCIAL PROTECTION

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What you can learn from Harrison Ford's credit card mishap

By Tanza Loudenback, CFP®



4 Min Read A good Samaritan found Harrison Ford's credit card in Italy and brought it to a police station. The "Indiana Jones" actor was later reunited with his lost card.

Most people aren't so lucky. Credit card fraud was the second reported type of identity theft reported in 2020.

Here are the steps to take if you lose your credit card.

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MONEY MOVES

What to know before investing in the new Bitcoin ETF

Proshares Bitcoin Strategy ETF has drawn more than \$1B in trading volume since its launch earlier this month. The exchange-traded fund contains Bitcoin futures. **Your move** \rightarrow An ETF is a convenient way to add the potential big gains of crypto investing to your portfolio. We talked to experts about whether this is a wise idea.

Amazon offers \$3K signing bonus to holiday workers

To combat a worker shortage, companies including the online retailer, Kohl's, and Macy's are turning on the charm (and opening their wallets) to attract applicants. Your move \rightarrow The holidays might be the perfect time to pick up a side hustle. A side hustle pro tells us how to get started.

DEEP DIVE

October isn't just spooky season. It's also estate planning awareness month. Take a six-foot-deep dive into planning your finances after you're gone.



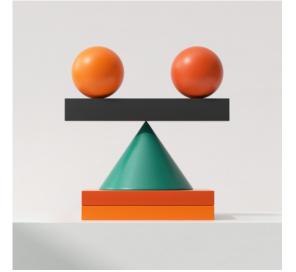
The 4 steps of estate planning



Why you need a trust fund



Find out what happened to celebrities who died without a will



See how much you could save by re-shopping your home & auto insurance

Find savings

You could save 50% or more on life insurance

Get quotes







Rachel Jones

President and CEO of Money Hacking Mama

"My biggest budgeting hack is to figure out a big goal for your family and your finances first, and then budget accordingly."

Find out how Jones adapts her financial goals and timeframes \rightarrow

ASK HANNA ANYTHING

Q: How do I know I'm saving enough for retirement?

A: It would be nice if there was a magic formula that determined exactly how much we need to save for retirement, but there isn't. How much you should save is largely based on your goals, your savings, and where you live. One option is using an online calculator. But fair warning: They make big assumptions about your future financial picture and the economy that may not come to pass.

To combat this, try creating different savings scenarios by changing your information. For

example, input an earlier retirement age, or less income, or a longer lifespan. Playing around with different numbers can give you a better idea of a savings goal range instead of one single number. If you're still unsure, reach out to a financial advisor. They can help understand your specific financial situation and create personalized goals.

Cheers, Hanna Horvath, CFP®

Have a money question? I have a money answer. Fill out this form or reply to this email and I'll answer here in Easy Money.

PODCAST PICK

How to Defend Your Worth, Grow Your Ambition, and Win the Workplace

In this week's Podcast Pick, Farnoosh Torabi sits down with Stacey Vanek Smith, host of NPR podcast The Indicator, to discuss Smith's new book, "Machiavelli for Women: Defend Your Worth, Grow Your Ambition, and Win the Workplace." The two chat about carving out your own career path, negotiating, and making sure you're getting paid your worth.



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★ MONEY GOSSIP

\$3.5M for 'Nightmare on Elm Street' house

 \rightarrow The famed horror house boasts a modern kitchen, three bedrooms, and guest house. NPR

A return of 3,900% in 10 years

 \rightarrow If you invested \$1K in Netflix a decade ago at \$15.63 per share, your shares would be worth \$40K today. CNBC

\$3M avocado toast

 \rightarrow A German artist created an 18-karat solid gold sculpture of the iconic brunch item. You really won't be able to afford a house if you buy this. Yahoo!

A retweet worth \$20K

 \rightarrow Tesla founder Elon Musk retweeted a 28-year-old's meme. She listed it as an NFT that night and sold it two days later. CNBC

\$150 annually for a meal plan at Six Flags

 \rightarrow An electrical engineer eats all of his meals at the California amusement park, saving enough to buy a house and get married. Mel Magazine

What did you think of this week's email?



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