

October 28, 1998

## Play 'What If,' but Plan to Skip Tour

### Microsoft Money Financial Suite 99

Microsoft, \$64.95 after \$25 rebate, through Nov. 30, 1999  
Windows 95, 98 or NT.

**M**icrosoft has harnessed the power of multimedia for its financial planner, which is an annoyance. Actors woodenly talk you through the planner features on a "movie" tour that is worth skipping. There are enough clear prompts as you go through the program itself to help you fill out the forms properly. It takes a little time to grasp the control button layout on the attractively designed page, but it soon becomes clear.

Although data entry was clearly explained, the process was not very thorough. It never asked about Jane Doe's pension, and we had to hunt around to find the right area ("other income") in which to list it.

Asking the Help feature, "Where do I file my pension?" sent us to a different program, the budget planner. But using "pension" in the keyword search sent us to Other Income, right on target.

The program also stumbled over a \$19,000 revolving loan. It wanted to reduce the amount of available principle, even though it should not for that type of loan. "It's trying to amortize your loan and give you a tax break you aren't due," noted Kevin Condon, our planning adviser.

MS Money also could not accept the idea that Ms. Doe would get no Social Security at retirement, but a Microsoft representative said that if we had imported her paycheck information from its checking program, it would have spotted the zero contribution and entered it accurately. It will also handle Quicken files.

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Overview

- [Tapping Cyberbrains for Financial Advice](#)

This Week's Reviews

- [Microsoft Money Financial Suite 99](#)

- [Plan Retirement Quick and Easy](#)

- [Quicken Financial Planner](#)

- [T. Rowe Price Retirement Planning Analyzer](#)

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The program has a college cost estimator that used the same database as Quicken, and it has similarly impressive "what if" capabilities. In addition, it has some nice drop-down work sheets and calculators for tallying costs on the spot, and a quiz that determines your risk tolerance to see if your expected returns are in line with how much risk you can stand.

MS Money -- assuming 3 percent inflation, an aggressive 9 percent return on investments before retirement and 7 percent after, and a tax rate of 19.05 -- says Lisa will be left a whopping \$10.69 million.

That's ahead of the human planners by about the same amount as the other cyberplanners. Some glitches we hit in this program might have been avoided if we had first used the Microsoft checkbook program and the budget planner, which would have spotted, for example, our surplus cash and asked us what we wanted to do with it. As it was, we would have had to have gone into Tools, then Options, then picked Stop Saving, all of which would have required more knowledge than a reporter and two professional planners could muster.

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