Car Insurance Estimator: How to estimate car insurance in 2022

Getting an estimate of your car insurance rates takes time, knowledge and research. It can be a challenging task. But it doesn't have to be. If you rely on our expert advice, data analysis and car insurance estimator tool you can get customized estimates in minutes.

Geoff Williams
Updated on May 23, 2022
EXPERT REVIEWED
by ERIC ROSENKRAN
Editorial Integrity - Why you should trust us!

Get Personalized *Car Insurance Quotes*

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It seems crazy to buy anything without knowing what you're going to pay for it, but that's what a lot of us do when it comes to car insurance. After all, many people buy a car first – and only then start thinking about car insurance and how much they'll pay.

But car insurance can really outdrop the budget if you get more expensive insurance than you planned. And if you go on the cheap and get the most cut-rate insurance possible, that decision, too, can blindside your bank account if you have an accident and your insurance doesn't cover the damage.

So, getting an idea – an estimate – of your car insurance can be very helpful.

If you's **use our car estimator tool** you can quickly receive an educated guess on what your car insurance rate will be, which can help you stay within your budget and ensure you're protected.

Key Highlights

- Use our Car Insurance Estimator to get a close approximation of what to expect for your car insurance costs.
- After getting an initial estimate, make sure you compare car insurance quotes before making any big changes. This way, you will know how much your premium might change and you can budget for it accordingly.
- The average rate for state minimum coverage is $535, based on Carinsurance.com's analysis of rates from several major insurance companies for nearly all ZIP codes.
- Insurance providers use factors such as geographical location, age, credit history and marital status to determine your car insurance rates.

In this guide, we explain what you need to know to get an idea of what your car insurance rate will be, which can help you stay within your budget and ensure you're protected.

How this car insurance estimator tool works? +

Car Insurance Estimator

Get an estimate for your car insurance costs based on your state and driver profile.

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NEXT

Why we ask?

* Your location affects what you pay for coverage. Car insurance minimum liability limits vary by state, plus some states require additional coverages. Your zip code helps us determine the cost of repairing your car and medical care in your area. Your zip code also helps us factor in local crime and weather trends. Insurance rates are based on ZIP code, so we take into account. So, rates can vary from 50% less than the national average to 400% more, for different ZIP codes.

Estimated car insurance cost per month +

Average car insurance premiums by age

If you keep a clean record after age 25, rates typically stay relatively stable until you become a senior driver, when crash rates go up and premiums begin to rise again. Below you'll find estimates for averages by age.

Age	State Minimum Liability Only	50/100/50 Liability Only	100/300/100 Full Coverage
20	$1,169	$1,333	$3,532
21	$884	$1,066	$2,864
22	$764	$941	$2,593
23	$736	$893	$2,415
24	$690	$840	$2,267
25	$609	$747	$2,010
30	$529	$649	$1,785
35	$528	$657	$1,758
40	$520	$649	$1,682
45	$512	$641	$1,647
50	$496	$623	$1,581
55	$482	$605	$1,529
60	$482	$605	$1,511
65	$507	$635	$1,585
70	$554	$689	$1,661
75	$619	$765	$1,817

Note:
Coverage, in Dollarsands, represents bodily injury liability per person/bodily injury per accident/property damage liability per accident

Full Coverage: 100/300/100 is liability with comprehensive and $500 deductible.

How to estimate car insurance costs?

For initial budgeting purposes and to get an idea of what to expect for costs, you can begin by using our car insurance calculator. Next, we advise that you do an auto insurance quote comparison between several auto insurance companies. This will make you aware of what your insurance policy premium may be and allow you to budget for it appropriately – or look for a provider that offers a better price given your situation. How to start?

Decide how much car insurance coverage you need

The three main types of car insurance you should understand are:

Liability car insurance

Covers others' property damage and medical expenses. If you don't have much to lose – that is, you aren't very materialistic or simply a person of few belongings – you don't need high limits. But if you own a home or have a lot of savings 100/300/100 is recommended. That means you're covered for $100,000 per person, up to $300,000 an accident for medical bills for those injured in an accident you cause, and $100,000 for property damage that you cause.

If you want the cheapest car insurance possible when comparison shopping, look for liability coverage only, and in the state minimum limits.

That said, be careful about buying the cheapest liability coverage. Many states' minimum liability requirements are so low that if you were in an accident, and it was determined or at least believed to be your fault, you could be vulnerable to expensive lawsuits, which means you could end up losing your house or savings.

We're thinking worst-case scenario and a really bad lawsuit, but, still, it's something to think about.

Also worth remembering: Liability insurance doesn't cover damage to your car.

Learn more about Liability car insurance: What it covers, what it costs by state?

Collision coverage

Covers damage to your car, regardless of fault. So, if you are a wreck you won't have to buy a new car with absolutely no funds. This pays out up to the actual cash value of your car if it is found to be a total loss after an auto accident.

Note: Collision is an analysis for Chicken Network, a trade publication covering the collision repair and auto insurance industries. Chicken Network selects vehicles come with more safety features, this often increases the cost of repairing the damage from an accident.

"The increasing prevalence of driver assistance systems (like auto-emergency braking, lane-keeping systems, blind-spot detection) in new vehicles is reducing the number of accidents, but contributing to the higher cost of repairs when crashes do occur."

John Yanwick
Analyst for CRASH Network

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John Yanwick is an analyst for CRASH Network, a trade publication covering the collision repair and auto insurance industries. He specializes in high-tech safety/driver assist vehicles come with more safety features, this often increases the cost of repairing the damage from an accident.

"The increasing prevalence of driver assistance systems (like auto-emergency braking, lane-keeping systems, blind-spot detection) in new vehicles is reducing the number of accidents, but contributing to the higher cost of repairs when crashes do occur."

Comprehensive insurance

Covers theft and damage to your car from hail, floods, fire, vandalism and animal strikes. Like collision coverage, this will pay you up to the amount your car is valued at the moment before the incident.

You may not need comprehensive and collision coverage if your car is more than 10 years old and not worth much. But, comprehensive and collision coverage are typically very affordable, so it may be wise to carry these optional coverages.

Also, decide how what deductible makes sense for your situation. One of the best ways to save on auto insurance costs is to raise your deductible for collision and comprehensive insurance. But remember that if you have a claim, that deductible will be your out-of-pocket expense to repair or replace your car. If you have more than one claim, you'll have to pay the deductible each time. We recommend you choose an amount that you can pay from savings. Your car won't be repaired until you pay your share.

Read More: What is comprehensive insurance?

Lovetta Wortters
Vice president, Insurance Information Institute

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Wortters says that beyond just liability or comprehensive car insurance, motorists should consider getting an umbrella policy, which is essentially a fancy term for extra insurance, covering, basically, everything under the sun.

"Umbrella insurance can provide coverage for injuries, property damage, certain lawsuits, and personal liability situations. In most cases, personal umbrella policies are available in million-dollar increments, from $1 million to $5 million," Wortters says, adding that it's today's Rightest society, having that extra protection can't hurt.

How to get accurate estimates?

Compare car insurance quotes on the same auto insurance coverage from at least three companies

Request rates from at least three different insurers. Be sure to compare the same car insurance coverage by using the same liability limits, identical deductibles and optional coverages.

Experts Tip

When making these comparisons, Yoxwick recommends that you keep an open mind and "don't limit your search just to the largest insurers with the best known brand names. There are more than 200 auto insurers, and there is often opportunity to buy coverage from a smaller company based in your state or region."

How much auto insurance coverage do I need?

Each state requires that you have liability car insurance to drive legally. However, the amount state-mandated liability insurance pays out for accidents may not be enough to cover the expenses, leaving you to pay the difference.

Mark Friedlander
Director of corporate communications for the insurance information institute

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"Chances are that you will need more liability insurance than the state requires because accidents cost more than the minimum limits," observes Mark Friedlander. "If you are found legally responsible for bills that exceed the amount that your insurance covers, you will have to pay the difference out of pocket, which could be financially devastating for you and your family."

Those state-mandated minimums also don't cover your own car. For those reasons, you may want to increase your protection to higher bodily injury liability limits and higher property damage liability limits: $100,000 per person, up to $300,000 an accident for medical bills for those injured in an accident you cause, and $100,000 for property damage that you cause.

For cost-conscious consumers with older vehicles, it may not be worth the money to insure against damage to your car. Friedlander suggests that you "consider dropping collision and/or comprehensive coverages on older vehicles. If your car is worth less than 10 times the premium that you are paying for these additional coverages, purchasing those coverages may not be cost effective. However, if you take this route, be prepared to pay for all related losses out of pocket."

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How do I lower car insurance rates?

Consider following these tips to lower the cost of car insurance premiums:

1. Be sure to get all discounts for which you qualify applied to your coverage. Friedlander points out that there are several things that may qualify you for a discount, including anti-theft devices, driving courses, loyalty (discounts for long-time customers), multiple vehicles on the same policy or freedom from accidents and moving violations for three years.
2. Alter your deductible. Collision and comprehensive coverage could include a separate deductible. Raising your deductible from $500 to $1,000 could potentially reduce your insurance policy premium by up to 40% on these additional coverages. But keep in mind that there are a number of factors that go into whether that actually happens. You also need to consider that if you're in a wreck, you will have to pay your deductible first, and it's easier to pay a $500 deductible than a $1,000 one.
3. Comparison shop with various auto insurance companies. A quick search online or after a life event, such as getting married, moving, buying a new car, having a car accident, but ideally every six months. Friedlander recommends that you "get at least three price quotes. You can call companies directly, access information online or work with an insurance agent who can obtain the quotes for you and help you compare."
4. Maintain a clean driving record and check your driving record for accuracy, for any errors.
5. Check safety ratings and buy a vehicle that's considered safe by insurance companies.
6. Buy just liability car insurance if you have an **old car and few assets.**
7. Maintain good credit record, work diligently to fix bad credit.
8. Buy your car insurance and home insurance from the same company. "You could reap savings of 20% or more on each policy depending on the insurer," says Friedlander.
9. Ask about insurance through a group plan from alumni, professional and business organizations.
10. Install safety and anti-theft features on your car.
11. Maintain a good insurance score by avoiding unnecessary auto insurance claims.

Read our expert's recommendation on How to lower car insurance rates

True Budge
Lifestyle journalist and TV commentator who specializes in personal finance. Has appeared often on Good Morning America appearance

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Shopping for car insurance is like shopping for anything else. You should always compare prices," Budge says. "There are so many providers out there, and while you typically should consider factors like your age, driving history, type of car, etc., rates can vary widely from provider to provider."

"Once you settle on a car insurance provider, this is not your provider for life. You should get into the habit of shopping around every year or two because new providers and pricing packages become available. Case in point, my husband and I were with the same provider for years. We assumed that we were getting the best rate, like we were when we first signed up, but once we shopped around, we realized we could do a lot better. Also, if your credit score improves over time, you could qualify for a more favorable car insurance rate."

Getting a car insurance estimate without personal information

Here, we've provided lots of car insurance cost estimates, as well as a tool that gives more customized estimates, based on a thorough analysis of different driver profiles, vehicle models and rates for nearly all ZIP codes. That means you have an idea of what you'll pay without having to provide any personal information. However, when getting actual quotes from insurance companies, you'll typically have to provide at least the following:

- Your name
- Your license number
- Vehicle identification number
- Your address, or where the car is kept when not on the road

Frequently asked questions while estimating car insurance costs

You've got more questions? We have the answers.

Lauren Mulvaney
Insurance Writer at LoanSolutions.org, Powered by Fitrep

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Ask around consumers when looking for insurance quotes is a sort of questions, and if you're talking to a broker, allow yourself enough time on the phone to get the proper explanations and details about your policy.

When comparing car insurance rates, it's important to look at the price, make sure the coverage match with every quote so you are comparing apples to apples, and take a look at the insurance company's reputation," Mulvaney says. "Although price is a major factor, there could be several easy explanations as to why one quote is much higher than another quote. Are your liability limits the same on each quote? Do you have any additional State coverages on each quote? And was the MVR (motor vehicle report) run on each quote.

What are the factors that affect car insurance rates?

A variety of rating factors determine how much you will pay for car insurance. Which factors are used depends on state laws and internal guidelines of the car insurance companies you receive quotes from.

In general, the main rating factors affecting car insurance premiums are:

- Type of car
- Age & years of driving experience
- Geographic location
- Marital status
- Driving record
- Annual mileage
- Credit history
- Chosen coverage limits and deductibles

Why some cars are cheaper to insure than others?

Auto insurers track which cars have the most wrecks and the most injury wrecks. These factors impact the cost you pay for liability insurance – which covers the damage you cause to others and not the damage to your car.

Insurers also know which cars are expensive to buy, expensive to repair or more easily stolen. Those factors drive up the cost of collision and comprehensive coverage, which repairs or replaces your own car.

The calculations about the risk of a certain car are made independently. For example, if you are an inexperienced driver in a car with a pure muscle image, insurers will see premiums jump. A more mature driver in the same car would pay a surcharge for the car, but not one for inexperience.

Insurers can also choose not to cover certain types or brands of cars. For example, some won't insure a lifted pickup truck, a kit car or certain exotic cars.

Rates shown are average annual rates for 2021 models.

How much does my age affect my car insurance rates?

Auto insurers penalize inexperience rather than age. The less experienced the driver, the higher the rates. That's because statistically, inexperienced drivers crash – a lot – and so they are the riskiest category of drivers to insure. Car insurance rates reflect this high risk.

Of course, the vast majority of inexperienced drivers are teenagers and those under age 25. So, young drivers pay significantly more, in general, than older drivers. Rates are cheapest for drivers in their 40s, 50s and 60s, and then increase again a bit at age 70.

Rates for 16-year-olds can double or even triple their parents' car insurance annual premiums. CarInsurance.com rate data show the following:

- Adding a **16-year-old girl** to parents' policy hikes rates by **117%, or $2,238,** on average, a year
- Adding a **16-year-old boy** to parents' policy increases rates by **134%, or $2,556** on average, a year

Does my address affect what I pay for insurance?

If you live in a highly populated urban area, congestion, accidents and insurance claims are more prevalent.

Car insurance companies look at factors such as the rate of stolen cars in your area, and the number of cases of vandalism, claims and fraudulent claims. All of this helps insurers discern the risk associated with insuring your car in that ZIP code, whether you ever have made a claim or not.

All other factors equal, your ZIP code can change your rate by hundreds of dollars.

How does my marital status affect my car insurance rate?

Car insurance companies say that married couples have been found to have fewer accidents and claims than single drivers do, which is why married drivers pay less than single drivers.

Rates can be from **5% to 12% lower** for married couples just because of their marital status. But there are also other car insurance discounts married couples can look forward to when they combine their policies, such as a multi-car discount, or a multi-policy discount if they have a renters or homeowners policy with the same insurer.

An insurer considers you single if you have never been married, or are widowed or divorced.

How much does my driving record impact my car insurance rate?

Your driving record is paramount to your car insurance company. Safe drivers get a discount from standard rates for keeping a clean driving record. On the flip side, individuals who have a moving violation (speeding or a DUI, for example) or an accident on their motor vehicle record are more of a risk and can face a surcharge on top of standard rates.

If you have enough violations or accidents, you can become uninsurable according to some car insurance companies underwriting rules. For example, some insurers reject anyone with four or more chargeable accidents in three years, or more than three DUIs in seven years, or more than 15 points on the driver's motor vehicle record.

In general, a minor violation such as a speeding ticket can boost your rates, on average, by 25% to 43%. If you have a major violation like a DUI, your rates can go up 101% or more. The more risk you appear to be to your auto insurer, the more you will pay. That's why it's important to how to check your driving record and fix any errors.

How much does my commute matter?

Your car's annual mileage is a rating factor for many car insurance companies. The less you drive, the less risk you have of being in an accident. Also, how far you drive for your commute lets the insurer know what kind of risk you are at during the congested, high-risk hours.

Your insurer can also use the length of your commute to determine if you head into a metro area from your rural or suburban home. If you live outside of Los Angeles, but your commute is 30 miles, your insurer can predict that although your local area is low-risk, your commute into the heart of a very populated metropolitan area pushes your risk factor much higher.

Those who commute less than 15 miles each way daily pay 7.5% less, on average, compared to drivers with longer commutes, a CarInsurance.com analysis found.

How does mileage affect car insurance rates?

If you qualify as a low-mileage driver, you generally pay lower rates. So, what's considered low mileage? If you drive 12,000 miles a year, or less, your insurance company will typically consider that to be lower than average, and you'll likely pay a lower rate than those who drive more than that. Some insurers, however, make the low-mileage cut-off at 10,000 miles yearly and wait to hand out bigger discounts if you're under that number of annual miles. To get the best low-mileage discounts, which are about 7% on average, you typically must drive under 7,000 or 5,000 miles annually.

Based on a Los Angeles driver with a full coverage policy, the cost of a policy when the driver logged 20,000 or more miles was 12% more expensive than if just 5,000 miles were driven a year. In our example, the driver with less than 5,000 miles would save around $225 compare to the driver that was on the road for 20,000 miles or more.

Why should my credit history count?

Insurance companies routinely check your credit rating as part of your application process, except in **California, Massachusetts and Hawaii,** where state law prohibits credit from being a pricing factor.

Credit scores help the insurance companies assess the risk level of a potential customer. Research has shown that those with lower credit scores (typically under 600) are more likely to file claims.

Drivers with poor credit pay a rate that is 84% higher on average than a driver with good credit. That's about $1,700 more a year, a new CarInsurance.com rate analysis shows. It's more than twice as much as the average premium hike (54%, or $1,081 annually) for an accident, according to CarInsurance.com's data.

Charles Blankson
Chair of marketing for the University of North Texas G. Brint Ryan College of Business

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It is generally reasonable to factor in a driver's credit score when setting premiums, but there should be some flexibility in a two-tiered approach.

We asked Charles, the following questions about credit history and insurance rates:

What are the pros and cons of using a driver's credit history when setting car insurance rates?

Pros include:

- Identifying and rewarding drivers with good credit habits can yield consistent revenue and business stability for insurers.
- A consumer's credit history says a lot about them. They can demonstrate reliability paying bills and it may be appropriate for those drivers to receive a break on premiums as a result. This provides an uninterrupted flow of revenue for the insurance carrier.
- Accessing good rates due to strong credit can be a morale booster for consumers who may then feel motivated to keep their credit rating at a good level.

Cons include:

- Insurers may miss out on potential customers by factoring credit rating into premium prices, and some consumers may have difficulty obtaining affordable coverage.
- If insurance prices are out of reach due to low credit ratings, some unscrupulous drivers may opt to drive without insurance—that's not good for insurers or for society.
- In the long term, insurance company's growth could be limited if some consumers are priced out of the market, this can have a cascading effect where lower sales lead to lower profits and lower ROI. It may be best to take calculated risks and make policies available at affordable rates to those with lower credit scores.

Is factoring a driver's credit history a reasonable practice for insurance companies to take when setting car insurance rates?

It depends on your point of view. Let's go with a firm – maybe.

Traditional consumers, with good credit scores, are an essential base for a solid insurance business. These consumers are consistent about paying their bills and insurers should reward them with the best rates.

On the other hand, those with low or weak credit scores may have fallen into a bad patch and had difficulty paying bills for a period, but that doesn't automatically mean that they're going to be reckless on the road. These individuals could be college students, young adults and others who have faced past financial struggles but are responsible and good citizens who aspire to improve their credit standing.

But insurers are all about risk and numbers, and if their research says that people with poor credit are often bad drivers, one could make the argument that charging higher risks is reasonable. Even if it kind of feels like the insurer is kicking the person with bad credit while they're down.

Sometimes, customers with very poor credit scores may be required to pay the entire premium for a six-month policy up front. Customers with low credit scores sometimes won't qualify for monthly billing, or they may need to pay a large percentage of the policy up front and the remainder monthly.

In any case, fair or not, credit scores often do have an impact on one's insurance premiums. So, if you want them to go down, it makes sense to try to make your credit score go up.

Are some types of coverage more expensive?

There are several types of car insurance. The more coverage you get, the more you will pay. If you get a bare-bones liability policy that covers only what the state requires, your car insurance costs are going to be less than if you bought coverage that would repair your own car, too.

Liability coverage tends to cost more because the amount the insurance company risks is higher. Coverage for collision and comprehensive insurance is limited by the replacement cost of the car itself. But medical bills and multiple-car accidents could push a liability claim into the hundreds of thousands of dollars.

If you don't have enough liability coverage, you could be sued for the difference by anyone you injure.

Comprehensive and collision damage is affected by the deductible you choose. The higher the deductible, the less the insurance company will have to pay – and the lower your rates.

Medical coverage, such as uninsured motorist bodily injury, medical payments or personal injury protection (PIP), will cause your rates to go up. Without some kind of medical coverage, if you don't have health insurance elsewhere, you might not be able to pay for treatment if you are injured in an accident you caused.

One way some drivers can limit their insurance costs is with pay-as-you-drive insurance. This form of insurance bases the cost of your premium on how much you drive, and may take into account other driving habits as well.

Ian Parry
Principal environmental fiscal policy expert in the International Monetary Fund's Fiscal Affairs Department

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According to Ian Parry, pay-as-you-drive insurance is most likely to make sense for drivers with low annual driving mileage. Otherwise, these drivers "pay approximately the same annual fixed costs for insurance as another driver with high annual mileage. So, low mileage drivers would have the strongest incentives to switch to pay-as-you-drive."

Besides potentially saving money for low mileage drivers, pay-as-you-drive insurance could provide an incentive to drive less. Explains Parry: "By raising the marginal cost of driving it would influence people to drive a bit less – especially for those with high risk factors as reflected in high rating factors (as they have higher insurance costs per mile)."

Parry adds that the benefit of this incentive to drive less may extend beyond the money saved by consumers with pay-as-you-drive insurance.

"There would be some modest benefits from reducing other side effects from vehicle use - some modest reduction in carbon and local air emissions and traffic congestion as aggregate vehicle miles driven is moderately reduced."

How much is car insurance per year?

Here's how much the average driver, with good credit and a clean driving record, would pay for the following coverage amounts, based on CarInsurance.com's analysis of rates from up to six major insurers for nearly all ZIP codes:

- The average rate for state minimum coverage is **$520**.
- The average rate for 50/100/50 is **$649**.
- The average rate for 100/300/100, with comprehensive and collision and a $500 deductible is **$1,082**.
- Bumping state minimum up to 50/100/50 costs just $129, so it's just about $11 a month – **which is super cheap.**
- Going to 100/300/100 from 50/100/50 costs **$1,033, so about $86 a month,** to double your liability protection.

Are free car insurance estimates reliable?

Yes, if they are based on a rate analysis. But remember that an estimate is just that: it is a ballpark figure of what you can expect to pay. This makes you an educated consumer who can make better decisions while buying coverage. However, your actual rate will be based on the factors we've described here as well as each insurance company's unique formula for assessing risk and pricing policies.

More auto insurance calculators

We have several other car insurance calculators that may help you if you're looking for more information.

Related articles & guides

- Most and least expensive ZIP codes for car insurance: Why location matters
- How your car insurance is affected by tickets and points
- Average car insurance rates by age
- Average car insurance savings in every state
- How much is car insurance?
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Methodology for Our Car Insurance Estimator tool

CarInsurance.com commissioned Quadrant Information Services to provide a report of average auto insurance rates for a 2022 Honda Accord for nearly every ZIP code in the United States. We calculated rates using data for up to ten large carriers. Averages for customized rates are based on drivers' ages and gender for the following coverage levels: state minimum liability, liability of 50/100/50 and 100/300/100 with $500 deductible on comprehensive and collision. These hypothetical drivers have clean records and good credit. Average rates are for comparative purposes. Your own rate will depend on your personal factors and vehicle.

– Michelle Magna contributed to this article.

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Geoff Williams
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Geoff is a journalist who specializes in personal finance and small business issues. His byline has appeared in numerous publications over the years, including LIFE Magazine, CNNMoney.com, National Geographic Kids, Ladies' Home Journal, The Washington Post, Reuters and U.S. News & World Report.

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