

Need a gift idea for that teenager or college student who has everything she needs (if not everything she wants)?

How about setting up and funding a Roth IRA? Admittedly, the gift might elicit the excitement of receiving an ugly sweater. But someday that gift just might be a key piece of her retirement security.

Or how about that toddler who's learning to pull stuff off of tables and stands? Or that two-year old who alternates between tantrums and questions? Why not get grandpa, or grandma, or that rich single uncle who has had the same male roommate for 40 years to contribute to a 529 plan?

What could be better than the gift of education?

Or the gift of long term financial security?