Making money: What the experts say

Orman's novel offering
Financial guru Suze Orman has launched her own prepaid debit card, even though such cards have "drawn criticism for sky-high fees and poor disclosure," said Ron Lieber in The New York Times. Prepaid cards are typically marketed to people who don't have checking accounts or access to credit. What makes Orman's plastic different? Her $3 monthly fee is fairly standard, though she has negotiated ATM fees that are "about as low as they come." But the "most noteworthy" aspect of the new card is that it gives users access to their credit scores and reports, which Orman has extolled her TV viewers to follow more closely. She is also allowing credit agency TransUnion to collect spending data, a first step in making debit-card purchases count toward establishing creditworthiness. Today, Orman says, "we are rewarding people for having credit and punishing people who pay in cash. I want to change that paradigm."

What to ask a new tax preparer
When shopping for a new tax preparer, make sure to ask the right questions, said Andrea Murad in FoxBusiness.com. First, find out if the preparer belongs to a professional organization, which could mean he or she has had extra training. Compare filing fees and ask if they charge by the hour; it's illegal for them to claim a percentage of your refund. Find out how long the preparer has been in business and whether he or she works year-round, in case you want advice outside of tax time. And ask for a Preparer Tax Identification Number (PTIN), an IRS requirement. "If your preparer doesn't have a PTIN, walk away," says Cindy Hockenberry of the National Association of Tax Professionals.

The right moves for 2012
Five simple strategies can make investing a smooth ride in 2012, said Jeffrey R. Kosnett in Kiplinger.com. Put 5 to 10 percent of your portfolio in energy-related investments, since "gasoline, diesel, and jet fuel aren't close to obsolescence." A bet on real estate investment trusts is also smart, as rentals in prosperous cities are gaining value. Don't move against the dollar—it's still the world's "go-to safe haven"—and beware of betting too much on emerging markets, which could have a less-than-stellar year. And since market volatility makes "even the soundest portfolio subject to damage," create stop-limit orders that protect you if a stock goes into free fall.

Charity of the week
Genevieve Piturro was volunteering as a reader at a children's shelter in Harlem when she noticed that many of the young children were forced to sleep in their clothes at night for lack of pajamas. In response, she launched the Pajama Program (pajamaprogram.org), which has given away more than 1 million pajamas and 629,000 bedtime-story books to children in need since 2001. The children who receive the pajamas, many of whom have suffered neglect or abandonment, are typically living in group homes, shelters, or temporary housing, and are often hoping to be adopted. Some receive the first pajamas they have ever owned.

Each charity we feature has earned a four-star overall rating from Charity Navigator, which ranks not-for-profit organizations on the strength of their finances, their control of administrative and fund-raising expenses, and the transparency of their operations. Four stars is the group's highest ranking.