

# **190 Resources For Saving Money**

Here's the ultimate guide to 190 of the best budgeting tools, deals & coupon sites, rate comparison engines, and personal finance resources online. This list has everything you need to start saving money immediately.

## **Best Online Money Management**

Here are ten online money management tools to help you figure out where your money is going.

### **Mint**

The easiest way to keep track of your finances online. Take 5 minutes to set up an account by adding your bank, credit card, and investment account info. After that quick initial setup, Mint will start tracking your spending and generating useful budget reports for you. It'll even send you notices when your bills are due. Mint can make any lazy man feel like a financial genius.

### **SpringCoin**

SpringCoin is an online debt relief coach that paves a clear “get out of debt” roadmap. When you connect your accounts with SpringCoin, this online tool will help you create a budget and give you personalized spending insights on how you can cut down on your expenses. You can earn reward points for completing weekly goals and challenges which takes minutes to complete. SpringCoin's easy to visualize calendar will help you remind you of important due dates for all your bills, say goodbye to late fees!

### **SmartyPig**

Hands-free savings account for specific goals or purchases. You set a goal and choose the amount you want to contribute each month to reach that goal, and SmartyPig automatically pulls that amount from your checking account each month. You can make your goals public to friends and family, so they can contribute to your goal if they want to. Just like a savings account at your local bank, SmartyPig pays an interest on the

money deposited and all deposits are insured by the FDIC. You can withdraw your money at any time via a debit card or electronic transfer.

### **Springpad**

This awesome app is like Google Notebook on steroids. It helps simplify your life with free online notebooks to organize, share and tackle life's tasks and projects. Springpad automates access to the Web's most popular transactional services, and makes it easy to interact and personalize useful advice from bloggers and online publishers. Think of it as the ultimate cheatsheet and to do list all rolled into one.

### **PearBudget**

The 1% of money management software you actually need. Nothing more, nothing less. PearBudget solves one specific problem and solves it well. It helps you create a simple budget and stick to it.

### **JustThrive**

Thrive brings all your financial accounts into one place so you can easily see what you have, what you owe, and where you can grow. Thrive's Health Score function -- which predicts your financial stability using many of the same tools and indicators that financial planners provide for the affluent -- is what really sets it apart from its competitors.

### **Quicken Personal Finance**

A minimal version of the popular Quicken money management software, Quicken Online is free and lets you track what you're spending and where.

### **Buxfer**

Buxfer makes it easy to track IOUs and shared expenses among friends. Use it to split expenses like rent, utilities, poker debts, and group dinners among friends. You can also use it to track your own expenses like a traditional money management tool.

## **RateSurfer**

Get a birds-eye view of your credit cards. Alerts you when your bill is due or your rate changes (like if you get a credit card with a teaser rate). RateSurfer can even automatically transfer your balances to the lowest rate card. It's a download, not a website, so your account information is never on a third-party server. An essential tool if you're balancing several cards.

## **TurboTax**

File your taxes online. It's fast, cheap, and easy at TurboTax. TurboTax is made by Intuit (makers of Quicken and Quickbooks), a well-established and trusted financial software company.

## **Best Rate Comparison Tools**

The following websites help you compare rates on credit cards, cell phone plans, insurance plans, bank accounts (CDs, checking, and savings accounts), and even gas and real estate prices.

### **GasBuddy**

Save money on gas by comparing prices for gas stations in your area. Gasoline prices change frequently and may vary by as much as 20 percent within only a few blocks. GasBuddy makes it easy to comparison shop gas prices because they have the most comprehensive and accurate database of gas prices.

### **BillShrink**

Get a list of cell phone plans or credit cards that are better than what you have in less than 5 minutes. Answer a few questions about your current credit card or cell phone plan (or have BillShrink do it automatically by uploading your last statement), and BillShrink will recommend better phone plans or credit cards that fit your needs.

## **Credit Karma**

Track your credit score for free and save money by getting customized offers (credit cards, loans, savings accounts, etc) based on your score. Offers are voted on by you and your fellow Credit Karma users, so the best offers rise to the top.

## **SmartHippo**

Crowdsource your mortgage rate research. SmartHippo is a community of people who post their reviews of mortgages, banks, and lenders. You can use this information to find the best rates and loan officers in your area.

## **BankRate**

The best-in-class comparison site for financial products like mortgage rates, home equity loans, CDs, car loans, credit cards, and money market accounts. Bankrate provides several helpful financial calculators including a refinance calculator, mortgage payment calculator, auto loan monthly payments, CD earnings, FICO score estimator, 401k savings calculator, and more. Check out Bankrate before signing up for a new financial account to make sure you're getting the best rates available.

## **Zillow**

Most comprehensive and easiest to use tracker of real estate prices. Get historical prices for a house and compare home prices around the neighborhood. Must-have resource for home owners, buyers, and sellers.

## **CheckingFinder**

Find the best checking account in your area. Just enter your zip code and compare the checkings accounts banks and credit unions in your area are offering. You can signup for a checking account immediately online.

## **FiLife**

Compare credit cards, bank rates, loans, and other financial products tailored to your specific situation. You select the options that are important to you, set ranges for your

personal habits, and get a recommended list of financial products catering to your specific situation.

### **Insure.com**

Get quotes from over 200 trusted insurance companies instantly online. You can anonymously customize needs and enter any relevant pre-existing condition, so you get accurate quotes without divulging personal information.

### **MoneyAisle**

Find the highest interest rate you can collect on your savings or CD deposit right now. You enter the amount you're looking to deposit into a high-yield savings account or CD, then member banks (all FDIC insured) bid on the interest rate they're willing to pay you. The bidding occurs in just a few minutes, and highest interest rate being bid climbs higher in front of your eyes. The winning interest rate offer is only good for 30 minutes.

## **Best Investment Tools**

The following websites help you maximize your investment returns.

### **Covestor**

Covestor lets you follow the trades of top performing investors. Piggyback off proven winners to grow your wealth. If you're one of those proven winners, Covestor will pay you for every person who follows your stock trades.

### **Cake Financial**

Get a complete picture of your investment portfolio, plus customized tips based on your goals. You can follow the trades of the top investors on the site and/or talk to a group of people that have similar goals and portfolios as you. For ease and convenience, Cake Financial can automatically pull your investment history from over 60 brokerages.

## **Best Peer-to-Peer Lending Sites**

The best sites for borrowing or lending money without going through a bank.

## **Lending Club**

A peer-to-peer lending network. As a borrower with good credit, you can borrow cash at more favorable rates than offered by banks. As a lender, you can help a family or fund entrepreneurial projects, while getting a good rate of return on your investment. Lenders can choose which loans to fund. Lending Club takes a 1% service charge on loans for handling all the details of the transaction.

## **Prosper**

Imagine if you could get banks to bid for your loan by out-doing each other on the interest rate of the loan. At Prosper, you decide the interest rate you want to pay for a loan, and let lenders compete for your business. You, as a borrower, can set a maximum interest rate you're willing to pay, and lenders will bid down the interest rate to win the right to service your loan.

## **Best Online Marketplaces**

Sites to buy, sell, or trade your stuff.

### **Zilok**

Weird name but incredibly cool concept. Zilok is a marketplace to rent your stuff out or rent someone else's stuff. For owners, get more out of your purchases by renting them out. Just a few rentals could pay for the item! For renters, you can save money by renting, instead of buying, seldomly used items. Everything from canoes, laptops, cameras, cars, books, baby strollers, and everything in between is available for rent from someone near you.

### **Freecycle**

One man's trash is another man's treasure. Find your location and see if anyone is giving away something you need, and vice versa. What a great way to be green and frugal at the same time.

## **Gazelle**

Sell your old or unwanted electronics for cold hard cash. Gazelle will buy your cell phones, digital cameras, gaming systems, and other gadgets. Avoid the hassles of selling it yourself and make sure you get a fair price for your old gear.

## **Lease Trader**

The biggest marketplace for dumping or taking over a car lease. You save money by getting cheaper and shorter leases than what dealerships offer. On the flip side, you can get out of your lease without paying hefty fines.

## **Craigslist**

The largest classifieds / community bulletin board in the world. The key to Craigslist's usefulness is its no-fuss interface. There are no fancy graphics, no confusing navigation. Just a giant bulletin board where people can post their wants/needs, local job listings, and things for sale. Browsing through Craigslist is like browsing through a hundred garage sales at once.

## **Etsy**

The place to buy and sell homemade goods. Craftsy people can make a good living selling their handmade wares here.

## **eBay**

The largest online marketplace on the planet with over 14 million active listings at any given time.

## **Best Job & Career Resources**

Resources to help you find a full-time or part-time job, or make more money at your current job.

## **Elance**

By far the largest marketplace of freelancers and freelance employers. You can get freelance gigs ranging from programming, design, writing, virtual assistant, internet research, and more. Elance's success as a marketplace is due to its escrow service, provider rating system, and global reach.

## **CrossLoop**

For finding PC help and/or getting paid to fix a PC problem. CrossLoop is a remote desktop application and marketplace. You can download the CrossLoop program on two computers, and have one see and control the other one's desktop. The help requester must give the helper a single-use code in order for the helper's computer to see and control the helpee's computer. This is great for fixing your parents computer. It's free to use CrossLoop. If you're a PC whiz, you can make money at the marketplace by helping those without geeky kids to help them. You can set your own rates and determine your own specific services. Helpers are rated by clients at the end of a job, so if you continually provide excellent help, your sales will snowball as the community comes to trust you. Windows only at the moment, but a Mac version is in development.

## **FreelanceSwitch**

The best blog around for freelancers. The FreelanceSwitch site also has a job board for freelancers and a lively forum. Gigs tend to be on the Web work like design, development, and writing.

## **Indeed**

Most comprehensive job listings aggregator and search engine. Indeed.com grabs job listings from all over the internet and puts them in one place. You can search by job title and location.

## **Sparkplugging**

Resources for and community of entrepreneurs, freelancers, consultants, authors, work-at-home moms and dads, and other independent workers. Founder Wendy Piersall's

passion for helping work-at-home folks and solo business owners really shines through on the site.

### **Work at Home Success**

The most comprehensive site for people looking to work at home. WAHS has getting started guides, where to find work-at-home job listings, and a community of other work-at-home folks sharing tips and tricks. WAHS gives you the tools and know-how to earn a side income from home or to start your new work-at-home career.

### **ProBlogger Job Board**

Premier job board for professional blogging gigs run by uber-problogger Darren Rowse. If you want to find a blogging job, this is the only stop you need.

### **Freelance Writing Jobs**

Deb Ng is committed to posting only the highest paying blogging jobs available. No sweatshop blogging gigs here.

### **About.com Weblogs**

Susan Gunelius, About.com Guide to Weblogs, regularly posts new blogging jobs to her forum.

### **Ultimate Guide to Paid Surveys**

Best practice tips and ranking of best paid survey sites.

### **Mystery Shopping Guide**

Mystery shopping is a respectable gig for someone with some time, ambition, and a desire to do something different. Having mystery shopped for dozens of companies over the past 6 years, however, I have some advice to share. These eight tips are vital to making money in this somewhat misunderstood profession.

### **Best Money Saving Resources for Students**

Money saving resources for students in college.

## **STATravel**

Largest full-service travel agency dedicated to serving students. If you're a college student looking for a break, STATravel is your first stop for the best packages, flight deals, hotel discounts, and tips for student travel.

## **SimpleTuition**

Search for, compare, and apply for student loans. Covers both government and private loans. Enter the amount you need, answer a few questions about where the loan will be used (location, university, year graduating, etc), and SimpleTuition will search for and show you the best student loan offers available to you.

## **UPromise**

Save money and build a college fund at the same time. You get 1-25% back from shopping online through upromise.com, or by shopping at over 30,000 offline restaurants, drug stores, and supermarkets. Your discounted savings can be automatically deposited into a 529 college savings plan.

## **GreenNote**

GreenNote is a peer lending network focused on student loans. Help fund a student's tuition, or find a people to get college loans from.

## **Best Budget Travel Resources**

Websites that help you find cheap flights, hotels, vacation packages, car rentals, attractions, and more.

### **Cheap Airline Flights**

#### **Kayak**

The only place you need to search for discounted airfare. Kayak searches over 140+ airlines and travel agencies (including Orbitz.com, Travelocity.com, Hotwire.com, and other big airfare search engines) to aggregate the best flight deals all in one place.

## **SeatGuru**

Database of airplane seat configurations by airline. You can get diagrams with notes on where the good (and bad) seats are on the plane. You can see a layout of where the galley is (get your food faster) and where the bathrooms are (stay far away). If you know what type of plane you'll be flying on (ask the airline ticketing agent), and you get to pick your seat, make sure to check out SeatGuru first so you don't pick the bad seat next to the toilets.

## **Last Minute**

All last minute airfare, hotel, attractions, and packages in one database. If you want to book a vacation for this weekend or grab a flight for tomorrow, start your search here for the best prices on last minute deals.

## **Farecast**

Farecast gathers data from all over the web so you can find out if airfare for a trip is rising or dropping over the next 7 days, if a hotel rate is the best deal based on past rates, and if there's a better travel offer on another site. Use their smart travel search to buy with confidence.

## **Priceline**

Priceline puts the power of pricing back in your hands by allowing you to name your own price for hotels and pay no booking fees for flights, cars, or vacation packages. The site also offers reviews by travelers to help you make the best travel decision.

## **Hotwire**

Hotwire is a robust site that not only offers some of the best travel deals available, but includes planning tools and tips for a smooth trip. Hotwire's partners offer unsold inventory at big savings and rest assured that Hotwire only works with partners you know and trust.

## **Orbitz**

With Orbitz Price Assurance, your guaranteed the lowest rate offered by Orbitz. If another customer books the same flight on Orbitz at a lower price, you'll automatically be issued a refund for the difference. They also offer real time traveler updates to keep you apprised of your flight status.

## **Travelocity**

One look at the Travelocity Customer Bill of Rights is enough to know that this company cares about your travel needs. The Travelocity Guarantee is the most proactive and comprehensive in the industry. Have peace of mind when booking with Travelocity.

## **Virtual Tourist**

As the single largest source of user-generated travel content in the world, VirtualTourist is a great resource for travelers seeking an insider's perspective. Get real travel tips, reviews and photos from real people who have actually been there and done that.

## **Wegolo**

Wegolo shows you the "all-in" fares, which includes the total cost for all passengers together as charged by the airlines, so you get no surprise taxes and fees tacked on at the last minute. Their search tool allows you to combine your out- and inbound flights with 2 different airlines and select the optimum departure/arriving schedules or airports.

## **Yapta**

Yapta stands for Your Amazing Personal Travel Assistant. Yapta notifies you when prices for flights drop. It can do it even after you purchase your tickets, giving you a chance to get a refund of the difference from the airline. If you prefer, Yapta will haggle with the airline on your behalf for a \$15 fee. Their new killer feature is emailing you notifications when a seat that is redeemable for reward miles comes available.

## **Accomodations - Hotels, Hostels, and Couches**

### **CouchSurfing**

Bum a night's sleep on somebody's couch and save hundreds of dollars on hotel costs! CouchSurfing is a worldwide community of amazing hosts and adventurous travellers seeing the world on the cheap.

### **Home Exchange**

The most comprehensive listing of home listings. You list your house on the site, find another house where you'd like to stay, and contact the member to see if they want to trade homes for a bit. This exchange system lets you live like a local in a comfortable house or apartment instead of a tiny and expensive hotel room.

### **Hostel Bookers**

Easiest way to book hostels all over the world. You can find prices, amenities (including pictures), and customer reviews of each location so you know what you're getting before you land. You can also book directly from the site.

### **Roomorama**

Roomorama is a peer-to-peer short term rental marketplace. As a host, you'll have peace of mind knowing that your guest has paid in advance of the stay. As a guest, rest assured that Roomorama is keeping your money secure until you check-in and hand over the payment code.

## **Locales - Reviews and Destination Guides**

Locale specific guides for what to see and do, how to get around, where to eat and sleep, and information about local customs and processes.

### **Viator**

Once you land, you need to have things to do. Viator is the easiest way to plan your days in-country. You can book tours, plan daytrips, buy tickets, and discover other things to do and attractions to see.

## **WikiTravel**

Like Wikipedia.org for locales. Free, complete, and reliable worldwide travel guide written by actual travellers. Great resource for learning about your destination cities before you start planning a trip.

## **Lonely Planet**

Lonely Planet is renowned for its first-hand approach, up-to-date maps and commitment to providing the best information for travelers. Their authors are professional writers and journalists who nail down all the practical info about a destination then build on that with insider knowledge, thorough reviews, little-known facts and authoritative recommendations. Their aim is to get you accurate, practical information, impartial recommendations and best-value tips.

## **Frommer's**

Whether you're venturing close to home or across the globe, whether your budget is limited or limitless, Frommer's strive to live up to your discerning approach to travel by delivering the most candid and reliable information. Explore your travel destinations the way locals do.

## **Timeout City Guides**

Time Out is an international multimedia publisher of cultural experiences for urban adventurers. They provide up-to-date and accurate information to help readers remain at the cutting edge of culture. Around the world, their local teams of critics are connected to the very best that their city has to offer. Listings are generated in-house and reviews are completely independent.

## **TripAdvisor**

The biggest online community of travellers. This is the first (and often, last) stop for vacation planners. Not only can you book flights, hotels, car rentals, and get tickets for attractions here, but you also get a amazing breadth of reviews and tips from real

travellers. The destination guides on TripAdvisor are often much better (more up-to-date and more detailed) than the expensive guide books in your bookstore.

## **Budget Travel Communities**

These sites are usually independent communities (ie., not run by one of the big travel publishers) where real-world travelers share tips, stories, and pictures. They are usually not as well organized, but they also contain nuggets of useful information you may not find anywhere else. If you're a serious budget traveler, it behooves you join one of these communities and start talking to others who share your passion and frugality!

### **BootsnAll Travel**

BootsnAll seeks to cultivate an organic community that encourages independent travel. It does this through thousands of travel stories & travel blogs written by travellers, travel guides to destinations all over the world, a membership of passionate travellers, and the ability to book all of your travel needs - air tickets, hostels, RTW tickets, adventure trips, and more - from one website. In this way, BootsnAll aims to be the ultimate resource for the independent traveler.

### **The Backpacker**

The community reviews local bars, restaurants, accomodations, attractions, and tours. All reviews are user-submitted, and many places have multiple reviews. They also have a travel wiki (destination guides) and you can post your vacation stories.

### **IgoUgo**

IgoUgo travel reviews and photos will spark your wanderlust and help you plan your next adventure. With more than 500,000 travelers on IgoUgo sharing trip stories and pictures, they've built a library of honest opinions, tips, and experiences that you won't find in any guidebook. To date, their travel community has contributed hundreds of thousands of reviews and photos of everything from cheap eats to luxury hotels in 8,000 destinations worldwide.

## **Camping Guides**

### **U.S. National Forest Camping Guide**

Not run by the U.S. Forest Service, this is a wonderful personal site by Suzi Dow . The couple has visited nearly all national forests in the U.S., and have taken awesome pictures and written up useful guides about each.

### **FreeCampgrounds**

FreeCampgrounds help users find places where RVers are welcome to legally stay a night for free, or for less than \$10. Find the best free or low-cost camping opportunities where you're headed. Use the search tool to pinpoint locations either by their location or amenities.

## **Budget Travel Blogs**

### **About.com Budget Travel**

Mark Kahler, About.com Guide to Budget Travel, posts weekly deals, has tips on finding the cheapest vacation packages and airfare, and has a fantastic series of step-by-step articles on maximizing your travel budget.

### **The Art of Nonconformity**

In the battle against conventional beliefs, Chris Guillebeau's blog focuses on three areas: Life, Work, and Travel. He writes about travel hacking in general and his journeys to more than 25 countries every year. So far he has visited more than 100 countries, and over the next four years intends to visit every country in the world. He's also an esteemed fellow member of LifeRemix.

### **Budget Travel**

Web magazine by Frommers (the guide book publisher) focused on budget travel. Writers post stories on destinations, budget itineraries, tips for finding cheap flights or accomodations, and more. You can even post your own travel journal, photos or videos,

and read others' travel journals. There's a paper magazine version that you can subscribe to (\$20 for 20 issues), if you prefer to read your cheap vacation news in print.

### **Cool Travel Guide**

Perpetual globetrotter and travel writer Lara Dunston has traveled to over 60 countries, authored and updated over 40 guidebooks, and has had scores of articles published by top travel mags and sites. This blog is about the things that are cool about travel, the things that inspire us to travel, and what's inspiring about travel.

### **Frugal Traveler**

Matt Gross seeks out high style on a low budget. Follow his journey as he uncovers affordable hotels, cheap eats and other budget tips.

### **Hobo Traveler**

Andy is a homeless perpetual traveler who has visited over 79 countries over 10 years. He has no intention of returning home.

### **Perceptive Travel**

Perceptive Travel is an online travel magazine filled with unique perspectives from around the globe, written by some of the best travel writers on the planet. Come here for authentic travel tales about interesting places, not for top-10 lists and tourism bureau advertorials.

### **The Professional Hobo**

Nora Dunn sold her lucrative financial planning business, sold all her stuff, and embarked on a round-the-world vagabonding life. She shares her adventures on this fun site. (Nora is also a Senior Writer for Wise Bread and contributed lots of financial planning and budget travel articles to our money saving book.)

## **Song of the Open Road**

Currently on year 9 of his global journey, Wade has ventured through over 30 countries on 5 continents, sometimes moving slow, sometimes moving fast. It's obvious that travel is his passion.

## **Travelvice**

In December 2005, Craig Heimburger sold most of his possessions and took off for an extended travel adventure around the world. Join the journey by reading his travelogue, exploring the topics inside the Compendium, or perusing the Snapshots gallery.

## **Trek Hound**

a web site for independent travelers. Here you will find information on travel literature, movies, travel tips, budget saving ideas, chronicles of past trips, food and lodging reviews, information on pet travel and much more.

## **Viator Travel Blog**

The staff at Viator are passionate travelers. When they're not busy talking about their last trip, they're busy planning their next adventure. On Viator, they share their passion and inspire all of us to make that next trip.

## **Wanderlust and Lipstick**

Wanderlust and Lipstick provides both the nervous newbie and the well-seasoned Wanderluster with all the tools needed to set out on a dream journey, whether to Paris, Peoria or Prague! Find travel stories to whet your appetite for adventures around the globe, read travel tips from experienced globetrotters, learn about Wanderlust and Lipstick-recommended travel gear; and salivate over the glorious photos in the WanderGallery submitted by travelers the world over.

## **Working Your Way Around the World**

Between telecommuting, work visas and networking, it's perfectly possible to pick up and move to different parts of the world on a regular basis — and work along the way. We focus on jobs that you can be proud to put on your resume: from finding a job abroad to building a business of your own, we've got the resources you need.

## **Write Away!**

Lauren Carter is an award-winning writer whose articles about trekking in Ecuador, searching out authentic tango in Buenos Aires, hiking the Matra Hills in Hungary, paddling Ontario's French River and discovering Toronto's West Queen West have appeared in National Geographic Traveler, Arthur Frommer's Budget Travel, the Toronto Star, and many more.

## **More Resources for Cheap Travelers**

### **Radio Locator**

Find a radio station from anywhere on the globe. The site has a database of radio stations in many, many countries with their dial frequency and programming notes.

### **Best Deals & Coupons Sites**

Sites that help you find bargains and available store coupons, and getting cash back for making purchases.

### **Wise Bread's Best Deals Today**

The latest deals and coupons aggregated from the top deals sites around the Web. Plus the top 10 picks of the day hand picked by Wise Bread. You can also subscribe receive the daily deals roundup in your email inbox.

## **Dealnews**

The writers at dealnews do the very hard work of scouring the web every day for only the best deals on the hottest items. Users can be assured that every deal has been verified and the retailers are reputable (they ban any store with a history of poor customer service). Unlike many other deals sites, their site is easy to navigate and use, which is a godsend for any deal hound trying to get in and out quickly so they can catch the deal they want.

## **Bargainist**

Deals are handpicked and updated several times a day, this popular site gets on all the "top lists" for good reason. They've also got a fantastic tips section that offers valuable bargain hunting advice.

## **FatWallet**

A robust forums community of dedicated bargain hunters. In addition to hot deals and coupons, FatWallet offers a variety of tools for reviews, price comparisons, and instant alerts. Their greatest unique feature is their cash back rewards program for shopping with hundreds of partner stores. Get money back for cashing in on a huge deal? It doesn't get any better than that.

## **BeatThat!**

100% community driven, this site rewards members for finding the lowest price with cold, hard cash. It's the perfect shortcut for deal hunters who don't want to run through multiple sites to verify the best price on a product.

## **Prizey**

A site that features great giveaways from small sites and companies that get lost in the larger sweepstakes directories. The giveaways listed here are mostly run by blogs and small businesses, mostly targeting parents and families.

## **FreeShipping**

One of the few drawbacks of online shopping, and the bane of a bargain hunter's existence, is to have a great deal spoiled by a shipping charge. FreeShipping saves the day by providing free shipping codes for over 800 vendors on the Internet.

## **Buxr**

A fun and innovative site that gives deals hounds another thing to be excited about. Not only do users vote deals up or down, but they get money and prizes for doing what they do best--finding the best deals and telling others about it.

## **SlickDeals**

A popular, if not the most popular, deals site around today. The homepage displays only the hottest deals, but the true action happens in their forums ([forums.slickdeals.net](http://forums.slickdeals.net)), where the community reigns. You won't be wading through an ocean of not-so-slick deals because the community takes care of those for you. You can always get the inside scoop on the most current deals. In addition, their shopping tools, feeds and alerts ensure that you won't miss a single sale.

## **Spoofee**

A fun, quirky site that features a wide range of deals across different categories. Deals are ranked by the community and you can follow the wild antics of the owner in the blog section.

## **Shop It To Me**

Rather than scour through all the deals on the web, create your own wish list of items and wait for a bargain to appear. Select your size, brand, and other preferences, and you'll get notified if there's a relevant sale. It's like having your own personal shopper!

## **Techbargains**

An essential stop for any technology purchase, they not only provide deals, coupons, and the latest bargain news, they have a variety of helpful shopping tools. Their search engine include eBay sales, a useful feature. Read their Hot Tip articles for important shopping advice. Review their recommended products database for items you should consider buying. Get rebate and vendor information for no fuss execution.

## **RetailMeNot**

A leading consumer destination for online coupons, discounts, and promotional codes for merchandise, travel and services, committed to helping consumers enjoy a hassle-free shopping experience. Members rank coupons based on their reliability. Tools, widgets, and a Firefox extension are available for quick and easy access to your coupons. Their people-powered price comparison engine, Beat My Price ([beatmyprice.com](http://beatmyprice.com)), allows you to enter the deal you've found to see whether it truly is the best available.

## **Baby Cheapskate**

An essential destination for the busy parent and homemaker. The site has the best baby, kid and maternity bargains available, as well as the weekly circulars for grocery and drug stores. Another awesome feature is their Monthly Deal Forecast where they predict upcoming bargains, so you don't miss out by buying too early!

## **BargainJack and BargainJill**

A husband and wife team passionate about shopping for insane discounts. Jack posts deals for tech, tools, and sports. Jill finds the best discounts on clothing & accessories, home & garden, and health & beauty. Between the two of them, deals can be had for everyone in the family.

## **Ben's Bargains**

One of the longest running bargain sites around and still going strong, Ben has a loyal following because of his carefully selected deals, which includes advance notice of upcoming deals and exclusive offers (not to mention fantastic giveaways) for his

readers. There are also special tracker tools that tracks down hot and hard to find items, so you don't have to run all over town yourself.

### **BradsDeals**

One of the few non-tech oriented deals sites, this one covers an array of deals that tackles the shopping lists for everyone in the family. Brad's been interviewed by many news and talk shows, and is recognized as an expert bargain hunter. You can't go wrong following his picks.

### **Cheap Stingy Bargains**

A top resource for Dell and HP coupons and an indispensable site for anyone considering a computer purchase. Of course there are coupons and deals for all sorts of products, too. The site is updated hourly, often posting more than a hundred deals and coupons a day.

### **Coupon Album**

If you have a favorite store or don't like the idea of ordering from a place you've never heard of, stop by Coupon Album where the deals are listed by store. They've got coupons and deals for hundreds of the most popular stores.

### **CouponCabin**

A popular coupon site that updates their directory three times a day to keep their coupons fresh. Their straightforward navigation allows you to find coupons based on features like most used, printable, and free samples.

### **Coupon Code**

A clean and simple coupon site that offers discounts for over a thousand stores. You'll have no problems finding just the right discount for you.

### **Coupon Mom**

A favorite site for the busy mom, Coupon Mom breaks up the offerings into easy to manage and digest sections. Find printable grocery deals by state, restaurant coupons, free offers and samples, and a daily roundup of the best coupons on the blog.

### **CouponMountain**

Updated several times a day, the site offers exclusive online coupon codes, link based coupons, product discount news and sale announcements. Follow their blog for the most up to date announcements, and their forums for all kinds of hot deals, like travel, online auctions, rebates, and sweepstakes.

### **Coupons**

A super user friendly site for the most current grocery coupons. You can enter your zip code for area specific deals, then select the coupons you want, and print them out. It's a great alternative to going through the Sunday paper and clipping your own.

### **CurrentCodes**

A veritable clearinghouse for coupons, the site has a full-time staff whose only job is to find coupon and discount codes and verify their accuracy. The site doesn't try to do several things at once--they just focus on creating the best coupon code database on the web. No hype, just current codes.

### **DealCatcher**

A top site that offers a full staff of editors to ensure the quality of the deals, along with a large forums community that contributes shopping advice and reviews. Their Sunday Ads section allows you to look at discounts from over two hundred stores. Stop buying the Sunday paper just for the ads.

## **Dealhack**

A well organized and nicely styled site that provides a ton of information without overwhelming. They also have loads of additional cool stuff like buyer's guides, gift guides, a Firefox add-on, and a podcast.

## **Dealigg**

A terrific community site which features the best deals found by regular shoppers like you. No editors. No filters. If you like getting unbiased and timely bargain information provided by like-minded deal hunters like yourself, this is the site for you.

## **Dealighted**

Aggregates deal discussions among the most popular and largest communities. You no longer have to visit several forums to find the best deal -- Dealighted does all that work for you. You won't find anything but the very best and most current deals featured.

## **Dealio**

Members vote for the best coupons and sales and never miss a deal again with their Comparison Shopping Toolbar. Get instant price comparisons and related coupons and deals without leaving the store site to scour the multitude of deals sites to confirm the bargain.

## **Deal Locker**

The clean and simple site makes searching for coupons a breeze. They have an amazing tool called the Amazon Discount Finder which searches for items currently at 10%-99% off. You'll also find great free sample coupons in the Coupon Blog.

## **Deals.com**

With a slogan like because paying retail is a crime, you can be sure that they take their deals seriously. A vibrant community votes for the hottest deals and their Quick Submit Tool makes submitting deals just one click away.

### **Deals2buy**

A clean and simple deals site (quite a rare thing to come by) that packs a punch without the clutter. If you are looking for a site with great deals but that won't overwhelm you with hundreds of deals and links at once, Deals2buy is the place to go.

### **Deals of America**

Presenting only handpicked bargains from the most reputable American retailers, the staff is committed to providing every resource to help shoppers save money. They understand the uncertain credibility of many unknown online retailers, so they try to search bargains from big online retailers or stores with nationwide presence, so shoppers can feel safe and secure with their purchases.

### **DealsPlus**

A site that uses the power of social media to determine the best deals to feature. Members submit and vote for the best deals. You can be sure that only deals with member consensus show up on the homepage. Along with coupons, store specials, and freebies, you'll also find the Sunday circulars from any store that has one -- an extremely useful feature to prepare for seasonal sales like Black Friday.

### **DealTaker**

A deals site that doesn't just focus on tech bargains. Find discounts for clothes, toys, jewelry, and more. Their simple design makes the forums easy to navigate -- no small favor for the rookie deals hound.

### **Dillyeo**

One unbelievable deal per day.

## **Ebates**

A site that gives you money back for shopping. Most coupon and deals sites make money through commission. Ebates does too, but they like to pass some of that back to you, the actual shopper. What better bargain can you get than that?

## **eCoupons**

One of the largest online coupon websites listing more than five thousand stores and tens of thousands of active coupons and deals. Members can earn cash back when making purchases with participating partner stores.

## **Entertainment Book**

Buy a book of coupons for your area for less than 20 bucks, and get coupons for restaurants, movie theaters, and shopping. You can get exclusive discounts on stuff you buy every week like movie rentals, pet supplies, books, office supplies, lunch, clothes, and a lot more. I get an Entertainment Book every year and make my money back in the first two months.

## **Free Shipping On**

Get free shipping codes for hundreds of online stores. Their best tool is a rocking search engine to help you find items with free shipping on amazon.com and ebay.com.

## **Got | Apex**

Not only do they have the latest deals on all the hot computers and accessories, they also have hardware and software reviews, "how to" tutorials, and the latest industry news. It is a one stop shop for computer fanatics.

## **GottaDeal**

A very well rounded site offering deals for a variety of items (as opposed to mainly tech focused as is the case with many deals sites). Their annual coverage of Black Friday deals is truly spectacular and an essential destination for any bargain shopper.

## **Hey, It's Free!**

Run by a team of eccentric characters, HIF lists only the best freebies on the web. Who doesn't love getting something for nothing?

## **iStorez**

Browse sales and deals from only the biggest brand names and retailers. Design your own mall so you only see offers from the stores and brands you like. It's the most efficient way to keep tabs on your favorite stores and window shop right from your desk.

## **Mpire**

An innovative site that not only provides price comparisons for products sold at the largest retailers (including eBay), Mpire also has charts to show pricing trends. Maybe a product is in its "off-season" and many places are marking it down at a steal. Maybe it's still a hard to find item that a prudent shopper should hold off on purchasing right away. Mpire is an invaluable tool for any shopper.

## **MyGroceryDeals**

An extensive site that provides a comprehensive listing of the grocery deals in your area. The filter settings in your profile allow you to specify things like food allergies, preferred stores, and dietary considerations, so you'll get a customized list of only the most relevant items for you and your family.

## **NexTag**

One of the top names in the industry, NexTag offers a comprehensive price comparison engine. There's a very useful Price History tool that shows a product's price and number of sellers history. Along with consumer products, NextTag also compres mortgage rates and travel deals.

## **Online-Sweepstakes**

Lists thousands of available sweepstakes and contests with an easy to navigate design, useful sorting options, and a robust forums community. They also offer a very affordable premium membership which allows access to exclusive listings and tools that make entering easier and winning more likely.

## **PriceGrabber**

An extremely popular site, and for good reason. This place has it all -- a superb comparison shopping engine, comprehensive product reviews, the hottest deals, and even storefronts to sell your own items.

## **Prices and Coupons**

A relatively new site that is attempting to bridge the gap between price comparison and coupon codes. Most price comparison engines don't take into account separate store coupons that can be applied to a product. The search engine on Prices and Coupons does exactly that. Bargain hunting just got one step easier.

## **ResellerRatings**

The Internet is full of small and obscure vendors. Some of them have terrific customer service and high quality products. Others are less scrupulous. ResellerRatings is the place to go before placing that order with Boondocks, Inc.

## **Shopping**

A pioneer of online comparison shopping, shopping.com has become one of the largest shopping destinations on the web. Shopping.com offers price comparison for thousands of merchants, on the world's largest product catalog, plus millions of unbiased product and merchant reviews, all in one place. There's no simpler way to find the right product at the right price and from the right merchant.

## **Shopzilla**

A leading comparison shopping service that allows users to compare prices offered by different stores on one screen. Any serious bargain hunter should stop here to check for the best possible price on the product they are looking to buy.

## **Sweepstakes Advantage**

Their extensive sweepstakes listing include cash sweepstakes, free giveaways, online freebies, instant win sweepstakes, writing and photo contests, and much more. Browse the sweepstakes listings by category, prize or destination and track the sweepstakes you've entered with their free My Sweepstakes feature.

## **TreZR**

Their motto is share the wealth and they certainly follow through. Not only are the deals and coupons submitted by users who want to share great finds, but advertising and affiliate revenue generated by the site is shared with users too. Innovative, fun and profitable, their groundbreaking model is sure to be a crowd pleaser.

## **Valpak**

Everyone is familiar with the thick Valpak envelope of coupons that arrive in the mail. Now you can get instant access to all coupons currently available for your area. This is hands down the best place to get coupons for local services like dry cleaning, auto repair, and restaurants.

## **AbleShoppers**

A straightforward, no fuss site that lists the deals without the unnecessary bells and whistles. Want to know what the deals are without having to scroll through pages of photos and ads? Here's the perfect place for the simple, low maintenance bargain shopper.

## **Flamingo World**

On this site, you can find online coupons for Bluefly, Ann Taylor, Target and more.

## **DeaLoco**

DeaLoco is crazy about deals. The DeaLoco team and users search far and wide each day to deliver the best deals available. While their primary focus is on consumer electronics, they are also a great source of deals on apparel, baby products and toys. DeaLoco's innovative filters and advanced search features will have you saving money in no time!

## **LateRooms**

LateRooms specializes in hotels, with over 20,000 properties and millions of deals across the UK and worldwide. You'll find B&Bs, castles, pubrooms, chalets, hotels, and more, all at unutterably low prices. With up to 70% off hundreds and thousands of rooms, you'll find yourself amazed by all the choices.

## **Coupon Craze**

At Coupon Craze you'll find internet shopping store coupons, online coupon codes, free shipping coupons and discount coupon code for store savings. Use their tools to find the best coupons and keep up to date on the latest codes.

## **Dealplumber**

Dealplumber's mission is to make it easy, hassle free and fast for anyone to find the best bargain, discount, deal, coupon and promo code. Deals and coupons are handpicked and shared by other users (monitored by dealplumber volunteers for quality) to save big on everything they shop online.

## **Smarter**

Smarter is a leading online comparison shopping service. Compare prices on millions of products available at thousands of reputable online stores. Their smart engine will always list the Smarter Choice first. This is the lowest price available at a Smarter

certified store. They also make sure to remove the stores that continuously receive negative feedback, making your shopping experience better and safer.

### **Savings**

At Savings.com, members and coupon hunters find the best coupons on the net and then the Savings.com community decides which coupons are the best coupons. Their simple search engine and category list makes it quick and easy to find exactly what you're looking for. Savings.com aims to be the first and last place you look to find the best available coupons for whatever it is you're looking for.

## **Best Personal Finance Authors**

### **Leo Babauta**

Leo is the author of Zen Habits, one of the top 100 blogs in the world and one of the best resources for useful articles on productivity, simplicity, and personal finances. Leo's new book, The Power of Less, is a powerful tool that will help you strip away the petty distractions so you can enjoy a happier, simpler life. You can download a free copy of Leo's ebook, Thriving On Less, at [tinyurl.com/thriving-on-less](http://tinyurl.com/thriving-on-less).

### **Tim Ferriss**

The first time I finished reading The 4-Hour Workweek I immediately bought a bunch of copies for my closest friends. Although I haven't cut down my workweek to four hours just yet, many of Tim's best ideas—sticking to your strengths, outsourcing mindless work, and exploring cheaper living arrangements—have made a tremendously positive impact on my life.

### **Jonathan Fields**

Jonathan made a seemingly impossible career transformation from a tired attorney to a happy entrepreneur who can't wait to get out of bed every morning. In his book Career Renegade, Jonathan shares his secret of how you can escape an unhappy career. Filled with actionable advice, Career Renegade is as helpful as it is inspiring. If you're not 100% happy with your job, you'd be crazy not to read this book.

### **Trent Hamm**

Trent Hamm is the author of *365 Ways to Live Cheap* and editor of *1001 Ways to Make Money If You Dare*. His book is filled with great DIY and frugality tips, such as using cold water to wash most clothes to save \$63 a year, minimizing your carload to reduce your gas mileage by 5%, and buying a deep freezer to save 30% off meat. Trent's blog, *The Simple Dollar* is the most respected personal finance voice in the blogosphere.

### **Ellie Kay**

Ellie went from having a \$40,000 consumer debt to being completely debt-free in less than three years. She did this as a mother of seven, living off one military income. Her latest book, *Living Rich for Less*, shows readers how to put more than \$30,000 into their pockets per year. Easily one of the most likable financial experts, Ellie is destined to be a superstar in the financial field.

### **Carrie McCarthy and Danielle LaPorte**

Carrie & Danielle's book, *Style Statement: Live By Your Own Design*, will help you make authentic choices, from your personal style to your relationships. While it is not a personal finance book in the traditional sense, by helping you get in touch with your authentic self, Carrie and Danielle's advice will guide you to a more honest life filled with growth and happiness instead of mindless consumerism.

### **David Loeper**

David is the most popular guest contributor we've ever had on Wise Bread. His latest book, *Stop the Retirement Rip-off: How to Avoid Hidden Fees and Keep More of Your Money*, is a must-read for anyone who is serious about saving for their retirement. With over twenty-three years of experience as an investment adviser, David knows all the traps his Resources 331 less scrupulous colleagues use to siphon money away from your precious retirement accounts. By following his advice, you may be able to add more than \$100,000 to your nest egg.

### **Suze Orman**

Suze is like that tough teacher you once hated in high school but now remember with fondness because of how much you learned from her. Wise Bread readers constantly share how Suze changes lives for the better. If we can ask only one personal finance expert for help, we'd use our final lifeline on Suze.

### **Sharon Harvey Rosenberg**

An award-winning journalist, Sharon writes a popular frugal living column for the Miami Herald called "The Frugal Duchess" and a blog by the same name. Her book, *The Frugal Duchess: How to Live Well and Save Money*, is a treasure trove of tips on how to live the high life without paying the high price. Engaging and humorous, Sharon's book is worth buying for the entertainment value alone.

### **Gretchen Rubin**

Can money buy happiness? No one has given this question more thought than Gretchen, who spent an entire year of her life contemplating the nature of happiness. The Happiness Project chronicles the year she spent test-driving every principle, tip, theory, and scientific study she could find, whether from Aristotle or St. Therese, Martin Seligman or Oprah. She explains these rules for living and reports on what works and what doesn't in a series of profound and fascinating articles that will blow you away.

### **Ramit Sethi**

One of the first personal finance bloggers to become a media superstar, Ramit Sethi's new book, *I Will Teach You To Be Rich*, offers twenty to thirty-five-yearolds a completely practical approach to personal finance delivered with a nonjudgmental style. Smart, witty, and completely approachable, Ramit is considered by many as one of the best financial voices of his generation.

## **Carolyn Wilman**

Canada's self-proclaimed contest queen, Carolyn fills out 50,000 contest ballots a year and has won more than \$100,000 worth of prizes over the past five years. Her selfpublished book, You Can't Win If You Don't Enter, is the first Internet-focused contest resource book in Canada, and includes time saving tips and tools of the trade that is indispensable for any would-be contest queen (or king).

## **Jeff Yeager**

Jeff writes at a homemade desk in an office furnished with thrift store treasures. When he goes on a book tour, he couchsurfs with friends and lives off supermarket samples. He is by far the funniest (and craziest) frugal guru out there. His book, Ultimate Cheapskate's Road Map To True Riches, elevates frugal living to an art form. You'll be so busy laughing out loud at Jeff 's exploits that you'll barely notice how much money he is dropping into your wallet.

## **Best Personal Finance Blogs**

### **All Financial Matters**

Named by Money Magazine as the “most sensible” personal finance blog online, All Financial Matters features the prudent advice of Jeffrey Pritchard, a financial planner from Beaumont, Texas. He doesn’t chase trends or offer sensational headlines—just comforting, solid advice that has withstood the test of time.

### **Alpha Consumer**

Kimberly Palmer’s Alpha Consumer delivers expert consumer advice in an engaging and entertaining format. Not only does she offer useful tips on how to be a savvy shopper, but Kimberly’s posts are also bursting with fun facts you can use to entertain people at cocktail parties. If you’ve been avoiding personal finance blogs because you think they are dry and boring, Kimberly will change your mind.

## **Bargain Babe**

What do you get when you combine an award-winning journalist and a 10,001 Ways to Live Large on a small budget 332 cheapskate? The most informative and dogged bargain hunter, of course! Julia Scott promises to bring you the best bargains without ever accepting money from businesses to blog about their products. While Julia is great at tracking deals all over the world, she has a special knack for finding terrific bargains in Southern California.

## **Bargaineering**

Jim's a twenty-something recent university grad who entered the "real world" and found that college life was a lot more fun and a lot less stressful. Jim claims he is only a "personal finance novice struggling to understand some pretty complex and confusing topics." But he is just being modest, as Jim is one of the nicest and most informative personal finance bloggers. After reading a couple of his posts you can't help but root for him to succeed.

## **Consumerism Commentary**

This informative group blog was honored by Kiplinger as a "must-read" blog and named as one of Yahoo!'s "Ten Money Blogs Everyone Should Read." Flexo created Consumerism Commentary in 2003 to hold himself accountable for his finances: "My plan was to regularly publish my account balances and spending information so I could publicly track them over time and perhaps gain support from readers."

## **Consumerist**

The Consumerist empowers consumers to fight back by informing them about the top consumer issues of the day. Editor Ben Popken and his crack team of reporters have exposed countless corporate scams. These guys are not afraid to jump into the fray to browbeat and ridicule corporations until they make things right for the little guys. This is one of the few Web sites I check several times a day, and its great content usually leaves me pumping my fist in the air or laughing my head off.

## **Dumb Little Man**

There's nothing dumb or exclusively male about Jay White's ultra-helpful productivity blog. Possibly the best-named blog in the world, Jay's success is the result of his merciless focus on his core mission: to provide you with tips that will save you money, increase your productivity, or simply keep you sane. And boy, does he deliver. There are no filler posts, product placements, or political grandstanding. Just all great tips, all the time.

## **Elevenmoms**

Elevenmoms is a tight-knit community of talented bloggers assembled by Wal-Mart. Think of them as superheroines with a license to help you defeat wasteful spending and unhealthy lifestyles. The members include Heather Batts of TheDomesticDiva.org, Amy Clark of MomAdvice.com, Jenn Fowler of FrugalUpstate.blogspot.com, Alyssa Francis of KingdomFirstMom.com, Tara Kuczykowski of DealSeekingMom.com, Erin Gifford of CouponCravings.com, Lynnae McCoy of BeingFrugal.net, Colleen Padilla of ClassyMommy.com, Lucretia Pruitt of GeekMommy.net, Denise Sawyer of TheCentsibleSawyer.blogspot.com, Christine Young of FromDatesToDiapers.com, Jennae Petersen of GreenYourDecor.com, Katja Presnal of SkimbacoLifestyle.com, Monica Brady of MommyBrainReports.com, Lori Falcon of ACowboysWife.com, Mercedes Levy of CommonsenseWithMoney.com, Linsey Knerl of WiseBread.com, Melissa Garcia of ConsumerQueen.com, Arianne Segerman of ToThinkistoCreate.com, Merlene Paynter of Frugalous.com, Erika Lehmann of ChicShopperChick.com, Audrey McClelland of MomGenerations.com, Renee Ross of CutieBootyCakes.com, and Sheena Williams of MommyDaddyblog.com.

## **Finance for a Freelance Life**

Mrs. Micah is the unofficial welcome wagon of the personal finance blogosphere. Generous with her praise and good humor, Mrs. Micah leaves a positive impact on every blog or forum she visits.

## **Five Cent Nickel**

Written by a man who has been meticulously recording his finances since 1997 (stored in Quicken), Five Cent Nickel is one of the oldest and most respected blogs around. This blog often provides great commentary on—and summaries of—useful financial tips featured by other publications. If you're too lazy to read every little money article out there, Resources 333 just stop by Five Cent Nickel and get the cream of the crop.

## **Free Money Finance**

This blog has one of the best background stories ever: “Through the years, I’ve done the things I’ve talked about here at Free Money Finance—spent less than I’ve earned, paid off all my debt, managed my career, invested regularly and the like. During that time, my net worth has grown and grown, allowing my family to be in the upper percentages of wealth in the U.S. I’m not writing about topics I’ve read about one time and regurgitated with opinions based on nothing—I have lived these topics, applied these principles, and know what works and what doesn’t.” Can you resist following this blog after reading that

## **Gen X Finance**

No blogger has better credentials than Jeremy of Gen X Finance. A licensed retirement planning specialist, Jeremy is also the financial planning guide for About.com—a site that gets 38 million unique visitors a month. Thorough and intelligent, Jeremy is one of the best assets you can add to your RSS reader.

## **Get Rich Slowly**

Named most inspiring money blog by Money Magazine, JD Roth’s Get Rich Slowly is by far one of the best personal finance blogs we’ve ever read. True to its name, this blog provides detailed and methodical step-by-step guides to every personal finance problem you face in your life. When JD reviews a product or service, it is usually the most comprehensive and helpful review you’ll find anywhere.

## **Lazy Man and Money**

If you're a fan of getting the maximum return for a minimum amount of effort, this is the blog for you. While targeted at lazy people (we prefer "motivationally challenged," thank you), the blogger himself is anything but lazy. His writing is crisp and his advice superb.

## **Lifehack**

The list of Lifehack's writers is a virtual who's who of the best productivity bloggers in the world. Almost every popular blogger has featured an article or two on this great blog. Of course, I'm especially partial to articles by Thursday Bram and Torley Wong, who also write for Wise Bread.

## **Lifehacker**

Simply the best productivity blog. Period. This award-winning blog features tips, shortcuts, and downloads that help you get things done smarter and more efficiently. While Lifehacker has a slight tech slant, it provides incredible tips from all over the Web on almost every topic. If there's a great tip out there about how to simplify your life, you'll find it on Lifehacker. I love how the amazing writers of Lifehacker always give their tips in plain English without any unnecessary tech babble. This is truly a productivity blog anyone can benefit from.

## **LifeRemix**

The brainchild of Brett Kelly and Glen Stansberry, the LifeRemix blog network is an exceptional resource for self-improvement. You will find an incredible amount of useful tips here, including how to be a man in the modern age ([artofmanliness.com](http://artofmanliness.com)), productivity advice for creative people ([behance.com](http://behance.com)), insanely helpful freelancing resources ([freelanceswitch.com](http://freelanceswitch.com)), inspired ideas for hacking IKEA furniture ([ikeahacker.blogspot.com](http://ikeahacker.blogspot.com)), brilliant tips for living smarter ([pickthebrain.com](http://pickthebrain.com)), industrial strength productivity advice ([crankingwidgets.com](http://crankingwidgets.com)), how to design a better life ([lifeclever.com](http://lifeclever.com)), advice for home-based entrepreneurs ([successfromthenest.com](http://successfromthenest.com)),

spectacular tech reviews ([productivity501.com](http://productivity501.com)), advice for living a more creative life ([thinksimplenow.com](http://thinksimplenow.com)), and, of course, how to get things done ([lifedev.net](http://lifedev.net)).

### **Mighty Bargain Hunter**

Written by a father in his mid-thirties with a wonderful wife and a beautiful daughter, the Mighty Bargain Hunter provides solid tips about saving money and finding deals. He analyzes complex financial deals in 10,001 Ways to Live Large on a small budget 334 layman's terms and often brings a fresh perspective that other experts fail to consider.

### **Money Blue Book**

Ray from Money Blue Book is probably one of the most talented bloggers out there. Not only does he have a bachelor's degree in finance and a law degree, Ray is also quite knowledgeable about everything related to computers and the Internet. I consider Money Blue Book the "thinking man's guide" to personal finance.

### **MyMoneyBlog**

Named by Money Magazine as the most voyeuristic financial blog, MyMoneyBlog is written by a thirty-year-old IT engineer who is brutally honest about his financial successes and failures. One of the most analytical and informative blogs, MyMoneyBlog is where I go for the most technically sound personal finance tips.

### **No Credit Needed**

Check out the Debt Reduction E-Book section to get a great step-by-step guide on how to pay off your debt and live debt-free. If you'd like to share your own financial journey, try the No Credit Needed Network widget ([ncnnetwork.com](http://ncnnetwork.com)), which allows you to publish a snapshot of your latest financial standings. It's the perfect tool for bloggers who want to be held publicly accountable for their debt reduction.

## **No Impact Man**

No Impact Man chronicles Colin Beavan's daring experiment of getting his family to live in the heart of New York City for one year without causing any net environmental impact. In other words: no electricity, cars, or even toilet paper! It is an incredible story that will keep you entertained and inspired to make a few green choices in your own life.

## **Smart Spending**

Karen Datko and Donna Freedman are two of the warmest and most talented frugal living bloggers you'll ever encounter online. When reading their articles, you feel like you're sharing a conversation with a couple of old friends. The Smart Spending blog is also famous for frequently featuring talented new bloggers. If you are new to personal finance blogs, this is the first place you should visit.

## **Stop Buying Crap**

This is one of the funniest finance blogs out there. Here's a sample: "One morning I woke up and realized I've amassed over \$10,000 in credit cards debt—and I wasn't even of legal drinking age yet. Not cool. Thankfully, I got rid of the debt after a year of being less of a moron. If you can handle poorly written post with equally poor grammar, then I implore you to subscribe to the blog. Doing so guarantees you to two worthwhile post per year."

## **Unclutterer**

The Unclutterer is a godsend for anyone who desperately needs more organization, efficiency, and Zen in their lives. Fully stocked with simple yet exceptional tips, The Unclutterer (and the book by the same name) is a life-changing resource.

## **Misc Great Resources**

Here are some great resources and links that didn't fit into a particular category, but you should know about.

There is zero reason for you to pay for 411 services when Free411 is around. The voice recognition is snappy and the information is just as accurate as your phone company's.

### **360 Degrees of Financial Literacy**

Get free, unparalleled expert guidance for every stage of your financial life from the prestigious American Institute of Certified Public Accountants.

### **Angel Food Ministries**

A non-profit co-op that sells prepackaged groceries at unbeatable prices. You can feed a family of four for one week on \$30! A wonderful idea for busy families and starving students.

### **Certified Financial Planner Board of Standards**

The Certified Financial Planner (CFP) is the gold standard of financial planning certifications. The C.F.P designation ensures that you're getting an expert with the highest ethical and professional standards.

### **National Foundation for Credit Counseling**

The NFCC is the largest and longest serving nonprofit credit counseling organization. NFCC certification is one of the first things you should look for in a credit counselor. Recently, the NFCC partnered up with MSN Money to provide an invaluable online Q&A service.

### **Citi's Use Credit Wisely**

This educational program sponsored by Citi offers a wide range of useful tools that will help you use credit wisely. There are several helpful sections dedicated to specific groups such as students ([students.usecreditwisely.com](http://students.usecreditwisely.com))

Source: <http://www.wisebread.com/resources>