

MONEY SMART **ONLINE** RESOURCES



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INTRODUCTION



The Internet and the World Wide Web - along with the derivative technology that has come since their introduction - have completely changed the way we shop, learn, do research and communicate. With websites on every topic, it's impossible to check them all out, let alone know which ones are worthwhile.

In this eBook, we've featured 25+ websites to help you live a better life. If you've used other websites that you've found helpful, please let us know! Send your website ideas to 4brainstorming@gmail.com.

Happy surfing!

ACTIVITIES

Tongal: Creative Work, Unlimited Rewards

If you've got an unscratched creative itch, you know that finding projects to work on can be a challenge. You and your family have tried painting, sculpting and photography, but the result is always the same. It's fun for a little while, but you end up spending a bunch of money on supplies you'll use once and then forget about. Wouldn't it be great to keep the creative fun but lose the expense?

The beauty of Tongal is that it's a free way to exercise your creativity, and you can get paid for the results. Companies looking for fresh, creative advertisements post calls for proposals, and everyone can submit. The company picks one proposal, then everyone gets a chance to complete it. The money for the contract is shared by both winners and varies from \$20 to \$2,000. That would be a great start to a rainy day fund and the creative process is a great family activity.

Projects can be anything from music videos to TV commercials, wacky skits or zany posters. There's enough variety that anyone can get involved! There's no cost to join and winning projects have been completed with cellphone cameras. Check out Tongal today!



A Place to Learn ... and Earn: CoursePark.com

Want to learn something new? Or, do you have knowledge you'd like to share ... for a profit? CoursePark.com gives you a place to do both. Check out the many free and paid courses that are available - there's so much to learn!

And think about your own areas of expertise. Creating a course and selling it on this site could be a nice way to earn a little extra cash!

Secret Millionaire Club

Does a child you know want to start his or her own company? Check out the Secret Millionaire Club at www.smckids.com. They host an annual contest that kids can enter to pitch a business idea to Warren Buffett. In addition to that, there are great resources for kids, including educational videos. Share it with a special child in your life ... or take a look yourself! <http://www.smckids.com/>

FocusBooster.com

Looking to become more productive? Try FocusBooster.com! In a nutshell, FocusBooster is a time management device you download to your computer. How does it work? It's based on the so-called Pomodoro Technique. People are most productive when they focus intently for short periods of time, interspersed with short breaks to give their minds a rest.

FocusBooster lets you download a timer to your computer to keep you on task for, say, 25 minutes - and then rewards you with a five-minute break. When the timer goes off, it's back on task. You still need to discipline yourself to stick with the timer though!

@HOME

Epicurious.com

Buying produce in-season is not only more cost-effective, but it also ensures that you'll have fresh and delicious fruits and vegetables to include in your meals. And this interactive map is an incredible tool for menu planning with that in mind. With this seasonal ingredient map, it's easy to discover which produce is available - and what you can do with that season's ingredients. You can click on your location and a list of in-season produce pops up. Scroll through the list and click on any item to get nutrition information and recipe ideas. For the states where the growing season is dormant, the ingredient map will recommend which produce to use from storage.

5DollarDinners.com

Looking to cut your food bill? Here's a fabulous website that lists full dinners you can cook for under \$5! It includes all types of recipes and has many options for people who have food allergies. Though you probably won't find every recipe to be quick, healthy and yummy all in one, they do all live up to the promise of saving money. With such a large variety, we know you'll find at least some that will become long-term family favorites. Bon appetit!

<http://www.5dollar dinners.com>



MyHomeIdeas.com

This website is invaluable for do-it-yourself decorating projects. The Project Calculator page features easy-to-use calculators to help you determine how much materials you'll need for any project. From ceramic tiles to wallpaper to garden mulch, just plug in the fields to figure out how much you will need to purchase. The website also offers useful tips for saving on time and resources when you redecorate on your own.

RepairPal.com

Not sure who to trust for routine maintenance on your car? Get a guarantee, and know that the shop has been checked out, when you go through RepairPal.com. This site screens local shops for you and promises a fair price on whatever auto maintenance you have completed through their top shops. Try it!

Insurance Tips: Inventory your Belongings!

Naturally, you have a homeowner's insurance policy. If you live in a flood plain, you probably also carry flood insurance. You may need or have fire insurance, too. If you rent, you should carry renter's insurance to protect your belongings, since the landlord's policy protects him - but it doesn't protect you.

But, it's not enough just to get a policy. You also need to inventory your valuables ahead of the disaster, before you file a claim to have the insurance company reimburse you for any losses. Additionally, in the case of theft, an inventory - complete with photos and serial numbers if applicable -- is invaluable in helping police recover your property.

Fortunately, at least three websites make it easy to complete an inventory - and store your inventory offsite, where it can't be destroyed by fire, flood, tornado or hurricane:

Moveboxer.com, Knowyourstuff.org (a creation of the Insurance Information Institute) and DocuHome. Each of these services facilitates the process of inventorying and documenting your belongings and stores the data safely away from your home.

Insure.com is an award-winning online clearinghouse of insurance information. It presents informational articles, tools and calculators, and access to price quoting engines for several types of insurance products. It's therefore easy to comparison-shop for common insurance products.

A team of experts is available for direct questions, and each section of the site provides "thoughtful, well-researched articles," as noted in February 2012 by MSN Money columnist Liz Weston. The site's tools and calculators compare the details of products offered by different companies.

With 25 years of experience providing easy-to-understand information about the industry, it's no wonder that Insure.com calls itself "The #1 resource for insurance."



EARN/SAVE MONEY

Amazon Mechanical Turk

Are you looking for a way to make a little extra grocery money or trying to put a little more into your savings plans? Amazon Mechanical Turk (www.mturk.com) may be the answer. Amazon is a trustworthy company that has created a place where anyone can go to earn some money completing crowd-sourcing tasks.

Referred to as Human Intelligence Tasks (HITs), there are literally hundreds to choose from and thousands that can be completed. This is not a full-time job, but a little extra income is something most of us could use these days and it's a risk-free way to actually earn money via the Internet any time of day or night.

SliceThePie.com

Did you ever wish you could earn just a little extra cash before the holidays? Here's an interesting concept that, while not a job by any stretch of imagination, pays you for listening to songs and writing brief reviews to provide the artists with feedback.

Since it's all online, you can do this anytime your schedule allows, even at 3 a.m. Give it a try at www.slicethepie.com.



Covestor.com

Do you need help investing or saving? Covestor.com just may be the place for you. Recognizing that not everyone is a savvy Wall Street broker or investment savant, the service offers the average American some guidance for investing money.

Use the website to compare the results that other people are experiencing, receive expert advice, and even piggyback on a successful system. If you've been thinking of investing but don't know where to start, take a look at Covestor.com and let us know what you think.

UPromise.com

UPromise.com is a unique service that actually creates a way for anyone to earn money by spending money. You'll earn up to 5% cash back on purchases. Register your retailer loyalty cards and you'll get exclusive coupons and offers to earn money that can be used to fund 529 Plans or other savings programs. You don't have to scour the store or use only specific brands to benefit. In fact, you'll earn at least 1% back on any purchase. It might not sound like a lot, but it adds up, especially when you're adding coupons and other deals that are available through this website. When you invite your friends and family members to register with your Upromise account, their spending will also fund your child's college savings.

Money Monitor

Money Monitor is a personal finance manager app that's easy to use but big on power. You can track balances and transactions, utilize bill reminders for avoiding late fees and building better credit and find a convenient way to develop and/or stick to your personal budgeting habit. Robust reporting also gives you the ability to know where your money is coming from and going to all in one simple app.

It's produced by Maxwell Software, and available on both the iPhone and iPad. Visit their site for more information or look it up in the iTunes Store for a comprehensive list of features and screenshots.



Beat the Car Salesman

When you're negotiating the price of a car, you already know it's important to get the loan before shopping for a car, and to get it from Wasatch Peaks. However, there are things you should (and shouldn't) say to the salesperson. There are strategies that really do help you beat them at their own game. Whether you're purchasing a new or pre-owned vehicle, BeatTheCarSalesman.com is a website that gives you all that insider information. Take a few minutes to read through it before buying your next car.

Car Sharing 101

Need to drive regularly but don't want to own, maintain, store and insure a car 24/7? Consider car sharing! These businesses allow people who don't need daily access to a car to get one when they need one, without having to pay for all the costs of insuring a vehicle and storing or parking it.



This can be a more economical alternative to renting a car or owning or leasing a car outright.

As of 2012, there were 26 U.S. carsharing programs boasting 806,000+ members who were sharing 12,634 vehicles, according to CarSharing.net. Large car sharing networks include Zipcar, Connect by Hertz, Enterprise CarShare (formerly Wecar), and UhaulCarShare. There are other smaller companies that operate locally in a number of major cities. There are also some peer-to-peer car-sharing networks like getaround.com and relayrides.com - that allow you to rent a car from your neighbors - or get extra income by renting your car out!

SHOPPING

CouponMom.com

Don't have time to track sales and clip coupons the way some people do? Not a problem, because CouponMom.com does the work for you. There's no cost, and the site's operators say they can help you cut your grocery shopping costs by 40-50%. You'll also find out about combining coupons, loyalty programs and sales in your local area. Spend a little time on the site and see if it works for you!

ThredUp.com

With each new season, whether it's back-to-school or summer holidays, you may find yourself wondering if there's a better, less expensive way to buy clothes. While ThredUp.com doesn't show you pictures of what you're buying or give you a full description of what you'll get, you can buy a full box of gently used kids' clothes for just \$5 plus shipping. You do get info on size, gender, season and colors.

It's always fun to get a package in the mail, but it doesn't end there. You can also sell your child's old clothes by packing up a box and selling it on the site. You may not want to buy all your child's clothes this way, but it's certainly an inexpensive way to supplement a wardrobe.



Presentvalue.com

Presentvalue.com provides an opportunity to replace traditional gift registries with financial ones. Instead of requesting a set of dishes as a wedding gift or diapers for that baby registry, users can create a gift registry to request financial gifts that will be used "toward creating a more secure financial future." The site provides the option to create a gift registry for life events, such as marriage, a baby or a graduation. Additionally, users can set up a registry for non-traditional purposes, such as a down payment on a home, reducing debt, paying off student loans, saving for retirement and creating an investment portfolio. Recipients can simply transfer funds to their own personal accounts.

The registry service is provided free of charge and can be used by anyone with a U.S. bank or credit union account that is capable of receiving gifts through the site. Wasatch Peaks

Lyst.com

Trying to keep track of things you love? Lyst.com has been heralded as the future of online shopping. When surfing the web and shopping for clothes, shoes, and accessories, add anything you like to your "lyst." There's no need to track it anymore, because Lyst.com will do that for you. When any of the products you've "lysted" go on sale, you'll get an instant email notification.



Personal Gifts

Looking for a unique and personal gift for someone special? Here are a few ideas:

SPOONFLOWER.COM. Spoonflower allows you to take your child's drawing - or your drawing for that matter, and incorporate it into fabric. They'll embroider or project the artwork onto the fabric, and then send it to you. You can take that original design and make pillows, blankets, stuffed animals, quilts, drapes or anything else you can devise. There's no minimum order. Prices start at \$16.20 per yard, with a 20 percent discount on orders larger than 20 yards.

FORMIADESIGN.COM. Formia Design is the creation of goldsmith and jeweler Mia van Beek. You can send in your child's drawing or your own original drawing, and Mia will turn it into a handcrafted, individual and unique pendant, earring or other piece. She makes rings, pendants, necklaces, key chains and other items in silver or gold. You can also have her fashion your business logo in a distinctive, stylish setting. This isn't a low-dollar item: Gold is around \$1,700 per ounce these days! And you are paying for a good deal of craftsmanship. But good craftsmanship is timeless, and these items can be heirlooms for generations.

CHILDSOWN.WORDPRESS.COM. Send this company a photo of your child's drawing or arts and crafts project, and they'll turn it into an actual stuffed animal. It's the next best thing to bringing your child's drawing to life!

PaperBackSwap.com

Looking for a paperback but don't want to pay for it? There's always the library, sure, but sometimes you want to keep a book ... and what about all those times they just don't have what you want or there's a long waiting list? PaperBackswap.com gives you credits for books that you give away, and in exchange for paying postage on those books you send to others, you can request books you want, which are then sent to you at no charge. What a great concept for swapping the books that you no longer want for those that you do! <http://www.paperbackswap.com/index.php>

BUDGETING AND PLANNING



ReadyForZero.com

The Internet - and especially online shopping sites - make it really easy to rack up debt. Fortunately, the Internet also makes it a lot easier to manage and reduce debt with sites such as ReadyForZero.com.

At ReadyForZero, simply key in your credit card balances and other debt account information. This highly secure website will then calculate the most efficient way to pay down your debt, based upon minimums, interest rates, fees and other information.

The site will also give you a projected target date for debt-free status and will calculate how much interest you will pay on all your debts as you execute the paydown plan. Looking at these numbers is a great way to motivate you to pay down debt more aggressively - as an incentive to reduce interest charges.

WebToTheRescue.com

Looking for unbiased, free information to help you start a small business? Whether you want to supplement your income by doing something you enjoy on the weekends or replace a lost job, WebToTheRescue.com is a great website that's jam-packed with information on how to start, maintain and fund your business. You'll find tools, apps, articles and videos, all with the goal of making entrepreneurship accessible to everyone.

YouNeedABudget.com

While the website exists to sell a budgeting software program, it's also chock-full of information on how you can budget, live better and better handle your money. Try the email course (where you'll learn the four rules of budgeting) and the live webinars on various topics. There's no cost for either one. When you have some time, read through the blog. While some of it is about their software (which you may or may not use) the rest of it is about smart money management.

WIFE.org

While the name alone may sound sexist, WIFE.org (Women's Institute for Financial Education) has been empowering women all over the world to be financially savvy. Filled with excellent articles, financial advice, and categories specifically for women, such as widowhood (and divorce, as it affects women). WIFE.org is the oldest, most established financial literacy resource for women. Take a moment to check it out and sign up for the free 21-day financial makeovers!



Considering getting involved in the stock market but intimidated by stock brokers? Have money to invest but don't want to pay high management fees to a broker? Check out Wealthfront.com. Building on the work of Harry Markowitz, the Nobel Prize-winning economist who pioneered the asset allocation concept, WealthFront.com takes the kind of sophisticated risk management planning that institutions use and makes it available for regular folks.

You log in and take a risk tolerance questionnaire. It takes less than a minute, but provides a reasonable gauge of how much stock market volatility you are comfortable with. The system then recommends a very simple, straightforward, diversified portfolio of U.S. stocks, foreign stocks, bonds, emerging markets, real estate investment trusts and commodities/utilities.

The system builds the recommended portfolio with exchange traded funds, which maximizes diversification and minimizes costs. And then you can invest as much as you like in one transaction. Management fees are free for the first \$25,000, then very competitive once you are above that level. If you don't want to pick mutual funds yourself, or go through an advisor, WealthFront.com is an intriguing option for individual investors.