The 102 best money websites

MSN Money

Need information or help with a money matter? Chances are good you'll find what you need at one of these sites, which rank among the best on the Web.
This is an incredibly personal list.
There are many other worthy sites out there, sites that, like these, are all about money: making it, spending it, saving it, investing it, protecting it.
But this is my list. These are the sites I like, the ones I consistently turn to for good information, solid advice, unique perspectives, really cool tools and, in at least a few cases, good laughs. They're sites that consistently offer something their competitors don't, which makes them worth investing my scarcest resources: time and attention.
If sites you love aren't on this list, sorry. But check these out anyway. I think you'll find some new favorites, too.
Big media sites 5)
What distinguishes these sites: resources. Professional journalists interview experts in various fields to offer uncommon insight and analysis.
Bucks: The New York Times' Bucks blog covers "consumer tactics" regarding money, which means an array of articles and posts about things that affect your wallet. High-quality reporting from Times columnist Ron Lieber and personal-finance reporter Tara Siegel Bernard make this blog a daily must-read.
Kiplinger Personal Finance: The oldest and best) personal-finance magazine covers the gamut of money topics, from budgeting to travel, in an accessible way.
Planet Money: National Public Radio's economics team does a phenomenal job of explaining the often-complex and sometimes-obscure world of money in ways that real people can actually understand. Their podcasts about the financial crises, both here and in Europe, are required listening.
SmartMoney: The Wall Street Journal's personal-finance magazine offers a wealth of helpful tools as well as money news and advice.
Smart Spending: Yeah, it's cross-promotion, but MSN Money's Smart Spending blog is still one of my

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favorite places to check for savings tips, commentaries on frugality and a roundup of good deals around the Web.
Money bloggers 10)
Many of these sites started out as one-person operations. Some are still that way, while others have expanded with guest writers and staff bloggers to offer a wider array of content. Either way, they're worth reading.
Bargaineering: Jim Wang's blog offers plenty of good personal-finance content along with reviews of banks, credit card offers, books and products.
Consumerism Commentary: "Flexo," aka Luke Landes, started a trend by posting his assets and liabilities for everybody to see. He used the public exposure to hold himself accountable for learning more about money and reaching his financial goals. Now that he's blogged his way to solvency, he has staff writers and a regular podcast that covers the gamut of money topics.
Daily Worth: A site co-founded by my friend and former MSN Money colleague MP Dunleavey, Daily Worth describes itself as "a community of women who talk money." Its short, pithy articles offer a fresh take on financial matters of particular relevance to women.
The Dollar Stretcher: This granddaddy of frugal-living sites offers an enormous library of articles and tips that's constantly refreshed with new ideas. Even black-belt frugality experts will find new information here.
Financial Integrity: This is the site run by the New Road Map Foundation and Vicki Robin, a co-author of the seminal voluntary-simplicity guidebook "Your Money or Your Life." Learn the steps to create financial freedom and align your financial life with your personal values.
Get Rich Slowly: Blogger J.D. Roth dug his way out of debt and tells you how you can, too, with the help of a team of writers. An active community of readers provides additional insights and commentary. getrichslowly.org/blog
PT Money: Philip Taylor finally hit the big time earlier this year when he attracted the notice of none other than Suze Orman, the queen bee of personal finance. She called him an "idiot." Orman flipped out on Twitter after bloggers, including Taylor, criticized her new Approved prepaid card.) She later apologized. She really got this one wrong, since Taylor is a thoughtful personal-finance blogger who offers helpful reviews of financial products and services.
The Simple Dollar: Like Roth, Trent Hamm has experienced and conquered debt. He grew up in poverty and understands how early deprivation can lead to later disasters with money.
Surviving and Thriving: Donna Freedman is a contributor to MSN Money and Get Rich Slowly. She's also a good friend; we met and bonded at the Anchorage Daily News many moons ago. So I can tell you with

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confidence that she's one remarkable lady. Donna grew up poor, was a single mom for a while and was thrown back near the poverty line by her divorce. Her resilience, compassion and frugal chops are unmatched — plus, she's wickedly funny.

Wise Bread: A variety of voices enlivens Wise Bread, a site devoted to "living large on a small budget." In addition to personal finance and frugal living, Wise Bread provides commentary on careers and "life hacks." Check out its list of 100-plus most popular personal-finance blogs for even more great sites to visit.

My favorite loudmouths 2)

I love reading original thinkers who challenge conventional wisdom and crowd-think, even if I don't always agree with what they say. I'm sad that two of my favorite loudmouths, the anonymous posters behind Pop Economics and Bad Money Advice, aren't updating their sites anymore. But a few other sites are still very much alive.

Freakonomics: What's that smell? The guys at Freakonomics must be roasting sacred cow again. Typical posts: "Never follow your dreams" an interview with Mark Cuban that's well worth reading) and "If all the economists were laid end to end, would they reach a conclusion?" which posits that economists agree more often than you might think.

I Will Teach You to Be Rich: OK, Ramit Sethi sometimes goes overboard bashing frugality, and he seems to be selling a lot of stuff on his site. He's walking his talk, which is that the way to financial freedom is making more money. If you're young, well-educated and healthy, you could learn a lot from Sethi's site and best-selling book by the same name.

Awesome tools 3)

The first Internet tool I ever used was an anagram creator — sophisticated it wasn't. Today we have access to a wealth of powerful money-management tools, many of which weren't even available to financial professionals way back when. Here are some of the best.

AARP: I write a column for AARP the Magazine, and that experience has introduced me to the wealth of terrific content on AARP's site. You don't have to be over 50 to benefit from the articles, forums and especially the tools the site offers. Everybody should check out AARP's excellent retirement calculator. It links directly to the Social Security site, so you can see what retirement benefit you've earned — you're not just using an estimate based on your current wages.

Also, the AARP calculator can help you figure out the best way to claim your benefits, given your marital history and other factors. Maybe you can start your checks based on a spouse or ex-spouse's earning history, for example, and then switch to a check based on your own earnings history when that benefit would be at its maximum. This can be complicated stuff, and the calculator can help show you the way.

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Mint.com: There used to a bunch of free account-aggregation tools available — sites that would allow you to track all your bank, credit and investment accounts in one place. While it's not the sole survivor, Mint.com certainly dominates the field, and for good reason. It's easy to use, and it's now owned by the company that makes the leading Quicken personal-finance software.
T. Rowe Price: The mutual fund company's retirement-income calculator started out great and keeps getting better. Unlike other calculators that pretend you can count on a steady average annual return, T. Rowe Price's version uses 1,000 market simulations — a process known as Monte Carlo analysis — to estimate your plan's probabilities of success. You can use the tool whether you're a long way from retirement, breathing down its neck or already in retirement.
Credit 7)
Managing your credit and your credit scores is an essential financial skill in the 21st century. These sites can help educate you about what you need to know.
AnnualCreditReport.com: This is the government-run clearinghouse to get your legally mandated free credit reports — you get one per year each from Experian, TransUnion and Equifax. Accept no imitations, because there are plenty of lookalike sites trying to get into your wallet. But don't buy credit scores offered from this site. They're typically consumer education scores or other scores that aren't widely used. You can get a similar score for free from Credit Karma see below), although if you really need to know where you stand, you should be buying a FICO score see myFICO.com, also below).
CardRatings.com: This site does more than highlight some of the best available credit card offers. It also advises users on how to best manage their credit, pay off debt and deal with credit crises. LowCards.com andIndexCreditCards are good to check, too.
Credit.com: I like this site for its blog, which is full of breaking news and thoughtful analysis of current trends. One of my favorite debt experts, Gerri Detweiler, contributes to this site, which educates users about all things credit-related.
CreditCards.com: Former Bankrate.com editor Dan Ray has added smart, timely content to what was once just a collection of credit card offers. You can search for those here, of course, but also check out the breaking news stories, the advice and the expert Q&A's.
Credit Karma: This site should make clearer that the free credit scores it offers aren't FICO scores, the ones used by most lenders. Still, free is free, and you can get at least some idea of how lenders might view you. Also, Credit Karma now offers free daily monitoring of one of your three major credit-bureau reports — and that's way better than paying $15 or more a month for the same service.
myFICO: If you're going to pay for a credit score as opposed to a credit report, which you can get for free from AnnualCreditReport.com), you should get a FICO, which is the scoring formula most lenders use.

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This is where you can buy FICOs for Equifax and TransUnion. The third credit bureau, Experian, no longer sells FICO scores to consumers.) The site also has a lot of great information about how your scores are figured, what interest rates your scores qualify you for and how to improve your scores.
NerdWallet: This is far more than a credit card comparison site. Founder Tim Chen is constantly adding insanely useful little gadgets, like its prepaid card comparison tool or the one that helps you maximize your rewards by telling you which program's online mall is offering the most points at the stores where you like to shop.
Dealing with debt 3)
If you've got a lot of debt, you need to beware. A lot of sites out there hope to take advantage of you with bad advice, crackpot schemes and outright fraud. You need to find solid guidance, and here are three places to look.
Get Out of Debt Guy: Steve Rhode founded a credit-counseling agency and knows the debt management industry intimately. He answers readers' questions, blogs about industry trends and offers scathing criticisms of companies that scam or deceive consumers. His Amazing Get Out of Debt Calculator is a good place to start. It analyzes the type and amount of debt you have and runs through all your options, including those like bankruptcy or debt settlement) that other sources may shun.
Debt Collection Answers: Being in debt can be stressful, but falling behind on your debt is far, far worse. Debt expert Gerri Detweiler helps people understand the best ways to handle collection agencies and deal with unpaid debts.
Debt-Proof Living: Mary Hunt dug herself out of $100,000 in debt and lived to write about it. Actually, she's been writing for 20 years now, offering sensible advice about getting out of debt, managing a household on a budget and saving for your future.
Savvier spending 9)
The following sites can help you stop wasting money and start being a more informed consumer.
Angie's List: Need to find a good contractor, a reliable handyman, an honest plumber or a warmhearted pediatrician? You'll find them and more on this robust consumer review site, where members submit more than 40,000 reports each month on local businesses. My husband and I have used this site to find a beehive-relocation company, the plumbing service that re-piped our home and a hardwood floor installer, among many other services, and we've always had good results. Membership fees vary by city but are typically around $5 a month to $40 a year.
BillShrink: Get a better deal on credit cards, cellphone plans, savings accounts and cable-TV packages by answering a few questions about your bills. BillShrink analyzes your situation and matches you with competitive offers. Update 6/20: BillShrink is no longer in business.

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CNET Reviews: CNET focuses mostly on electronics, often offering more breadth and depth on these items than Consumer Reports does. That can be helpful with fast-moving technologies, such as flat-screen televisions, especially when you're a bit more of a gadget geek than the average person.
Consumer Reports: The venerable consumer-products-testing organization has an easy-to-use site with plenty of free information, but it's well worth the $26 annual subscription to have access to all the detailed ratings.
The Consumerist: Owned by Consumers Union, the publisher of Consumer Reports, this irreverent site alerts readers to scams, customer-service nightmares, great deals and money-saving opportunities.
The ConsumerMan: Herb Weisbaum is an Emmy-winning consumer reporter for KOMO radio and TV in Seattle who writes a weekly column for MSNBC. His 25 years of experience show in every blog post — he gets the details right and weighs in with his sensible "my two cents."
Edmunds.com: There are plenty of car price research sites on the Web, but Edmunds distinguishes itself with itsTrue Cost to Own feature, which predicts how much each vehicle will cost in maintenance, repairs, insurance and depreciation over time, as well as in-depth articles such as the must-read "Confessions of a car salesman." If you're in the market for a new car, you also should check out TrueCar, which shows you prices other drivers have paid for cars recently.
The Red Tape Chronicles: MSNBC reporter Bob Sullivan spots scams, uncovers fraud and warns about the many ways you get nickel-and-dimed — and "dollared" — to death, as well as how to fight back.
Validas: Most people buy more cell service than they need, but it may take a site like Validas to point out how you can save. This service will analyze your cellphone bill, point out where you're paying too much and walk you through the process of changing plans if necessary. You can either give the site access to your account via your carrier's website or upload a .pdf of your bill.) The initial analysis is free, although viewing detailed results costs $5. Validas saved us more than $5 a month, so it was worth the investment.
Bargain finding 11)
Don't you love a good deal? I do, although I hate having to sift through a million sites to find a bargain worth buying. The following sites do a good job on delivering the goodies without making you wade through a lot of crap. You'll notice there are no "social deal" sites such as Groupon listed. My experiences with those sites have been so mixed that I haven't included any here.)
FreeShipping.org: Don't hit the "buy" button until you've searched this site for free shipping codes. You can set up email alerts to be notified when your favorite stores offer the same.
ShopLocal.com: This handy guide lets you look at store ads in your area and compare prices on products at comparable stores. One interesting feature is that as soon as you log back in to the site, you get a

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notice about the number of sales in your area typically in the thousands) and the amount you could save if you hit all of those deals typically in the hundreds of thousands).
Dealnews: This tops my list for bargain-hunting sites because it guarantees that the deals it highlights are the lowest prices the site could find for a particular item from a reputable store. I also like the fact that you can rank the deals by "hotness" as well as by category and how recently the deal became available. Check out the "Editor's Choice" section for the most outstanding deals.
FatWallet.com: FatWallet not only tracks deals but also offers money back. You can set up alerts for specific items and find even more deals in the forum section.
MyBargainBuddy.com: This site focuses on deals that appeal to women, particularly moms and crafters. But the deals are solid, with the lists filled with 40%- and 50%-off deals. In addition, you can search by store for coupon codes.
CouponMom.com: Track all the advertised and unadvertised sales at local grocery stores plus Target and Wal-Mart), and learn when to combine a sale with Sunday newspaper coupons for the best discounts. CouponMom will direct you to the relevant week's circulars so you clip only what you need.
The Grocery Game: The Grocery Game highlights sales and lets you know when to deploy your coupons, but it does so in a more user-friendly way than CouponMom.com does. The difference will cost you: The Grocery Game charges a few bucks a month for its service.
Hot Coupon World: In addition to coupons, this site provides honest-to-goodness shopping and sales news, including which stores will no longer honor competitors' coupons. More than 50 forums address topics of interest to those who want to save money, spend wisely, create a business, etc.
PP Gazette: Get an overview of all the grocery ads in your area, with the best deals highlighted by a five-star rating system that distinguishes the great deals from the minor discounts.
CouponCabin: This site features printable and online coupons for daily and general use. If your grocery accepts online coupons — many don't — visit here before you go.
RetailMeNot: If I'm looking for an online coupon, chances are, I'll find the best ones here. As with other sites, though, you have to watch for out-of-date coupons and those prone to technical difficulties.
Saving and investing 5)
Help your money make more money.
Bankrate.com: Bankrate started by tracking interest rates and now has a wealth of articles on most finance topics.
Find a Credit Union: Credit unions offer better rates on savings and on loans than most banks. If you're not already a member, this handy tool helps you find credit unions you may be eligible to join.
Morningstar: Research stocks, bonds, mutual funds, exchange-traded funds and other investments with

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the site's free content. A subscription gets you access to premium content, including analysts' reports. One of Morningstar's best features is its Instant X-Ray, which tells you how your portfolio is allocated among stocks, bonds and cash, with further breakdowns showing sectors and global exposures.
Financial Engines: For $40 a quarter, you can get personalized investment advice to help you plan for retirement and pick the right funds for your 401k, IRA and other retirement accounts.
Jubak Picks: If you insist on investing in individual stocks instead of the index mutual funds and exchange-traded funds I favor), you need to keep up with what my MSN Money colleague Jim Jubak has to say about the markets and economic trends.
Paying for college 3)
A few decades ago, a college education was the ticket to moving up. Pretty soon, you'll need a degree just to stay in the middle class. If getting an education for yourself or your kids is an important goal, these sites can help you achieve it.
The College Solution: Far too many families nearly bankrupt themselves on educations while ignoring better values that may be better fits for their offspring. Higher-education journalist Lynn O'Shaughnessy knows there's a better way, and she'll help you find it.
FinAid: This is an indispensable site for anyone hoping to navigate the choppy waters of financial aid, with some of the best information available anywhere on student loans. Publisher Mark Kantrowitz also runs Fastweb, a site for finding college scholarships.
Savingforcollege.com: When 529 college savings plans were created, accountant Joe Hurley was an early evangelist. He started this site to explain how they work, the details of each plan and how to choose the right one for your family. The site's best and scariest) feature is the world's simplest college calculator, which you'll find in the middle of the home page.
Real estate and mortgages 5)
Real estate is complicated, whether you're trying to buy a home, refinance a mortgage or deal with an "underwater" property. These sites offer guidance.
HUD.gov: Wondering how to buy your first home? Concerned you might lose the one you have? The U.S. Department of Housing and Urban Development offers links to housing counselors and a wealth of information about how to buy, and keep, your home.
Making Home Affordable: This government website offers self-assessment tools to determine whether you might be eligible for new loan modification or refinancing programs.
The Mortgage Professor: Jack Guttentag is one of my go-to sources for mortgage insights, and his site helps consumers navigate the confusing world of home loans. Plus, he has a chart of wholesale mortgage rates that's updated daily so you can see whether you're getting a good deal on your home loan or

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refinance.
ThinkGlink.com: Ilyce Glink writes about all kinds of personal-finance matters, but her particular strength is real estate. Articles, Q&A's and videos educate you about everything from buying your first house to swapping commercial property with a 1031 exchange.
Trulia: This real-estate-data site helps you find which home sellers have dropped their prices recently — a potential sign that they're ready to deal. Zillow and Realtor.com are other sites where you can check recent home sales data.
Free government help 7)
More than half of us pay income taxes, so it's good to know that we can expect more than a strong national defense and occasional newsletters from our congressional representatives. A lot more, actually, and these sites can help connect you to what you may need.
Benefits.gov: Run by the federal government, this site connects you to an array of government programs you might qualify for, and you don't necessarily have to be broke to benefit. If you're eligible and need the help offered, you should apply; you paid into these programs while you were working.
Eldercare Locator: When your older relatives start to need help, this site can point you to government and community services that may be able to provide anything from transportation to home repair to respite services. Bookmark this site; if you don't need it now, you may need it soon.
Federal Reserve: Having trouble with your bank? Trying to avoid foreclosure? Looking for tools to teach your kids about money? The Fed's site has all that and more.
Home Energy Saver: This interactive calculator asks a raft of detailed questions about your home, from the number of windows to how much attic insulation you have. The tool lets you set the payback period so you see only the investments that are likely to pay off before you move.
MyMoney.gov: reated to educate Americans about personal finance and the markets, the U.S. Financial Literacy and Education Commission's site includes information on budgeting, homeownership, borrowing and investing.
Publications.USA.gov: When this site was called the Federal Citizen Information Center, I wrote that it needed a better name. This isn't it, but the site remains the clearinghouse for just about every speck of consumer information put out by the U.S. government. Go, look, learn.
Social Security: If you've succumbed to any of the "5 myths about Social Security," you need to come to the source to learn more about this vital economic insurance program. You can learn the truth about how the program started, its prospects for the future and its range of benefits. Plus, you can check how big your own checks are likely to be when you retire.
Insurance 3)

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There’s nothing sexy about insurance, but we all need it in one form or another. Getting a good deal and getting the most out of your coverage should be high priorities. These sites can help.
Insure.com: Besides offering competitive quotes on most types of insurance, Insure.com has thoughtful, well-researched articles about insurance subjects.
United Policyholders: This consumer-rights organization, founded after California’s devastating Oakland Hills fires in 1991, helps people navigate the insurance claim system, particularly after natural disasters. You’ll find tips about how to file and settle claims as well as when to hire an attorney to represent you.
Carinsurance.com: Shopping for car insurance can be a real pain, but this site makes it relatively easy to compare quotes.
Doing it yourself 3)
DIY can cost you a small fortune if you do it wrong. These sites can help you do it right.
Fix-It Club: Home repair experts Dan and Judy Ramsey offer free how-to guides on hundreds of repair jobs that you can do at home, including fixing a bike, a doorbell, a fishing pole and more.
Instructables: Get step-by-step instructions for craft projects including “manly” ones), games, home decorating and repair, personal hygiene and more.
Nolo: Books and software published by this legal self-help publisher offer solid advice on often complex topics, and so does its website. The Nolopedia section has articles on bankruptcy, estate taxes, landlord-tenant disputes, immigration, divorce and much, much more.
Travel 9)
I love to travel and am always prowling around for sites that will help me have a better experience.
Bing Travel: If you’ve ever watched an airfare tumble right after you booked, you’ll want to visit Bing’s Travel section. The site tracks price trends and predicts whether fares will rise or fall in the near future, offering advice about whether to buy now or wait.
Kayak: This site “kayaks” the Web for you, searching several travel sites and bringing back the information for you as you wait on the shore. The results pop up in separate windows for easy comparisons.
MouseSavers.com: If you want the inside scoop and special deals for Disneyland and Disney World, this is the site. Sign up for the newsletter to be alerted to breaking deals.
OneBag: Sick of dragging around heavy suitcases and paying baggage fees? OneBag can help you break the overpacking habit so you bring just what you need and no more. Save money — and your back.
SeatGuru: Tired of getting the worst seat on every flight? I don’t book an airline ticket until I’ve checked out this site, which offers color-coded seat maps to identify the good, bad and “mixed” seats while showing where overhead TVs and power ports are located.

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Theme Park Insider: The Insider covers the Disney properties, too, but reaches beyond the world of the Mouse to review and rate other parks, including Six Flags, Universal, Cedar Point and SeaWorld.
TripAdvisor: Before you go anywhere, check out the reviews at TripAdvisor. With more than 20 million traveler opinions about hotels, restaurants, cruises and attractions, TripAdvisor has the volume to ensure you're getting the real scoop and not just the ventings of a few cranky customers — or the phony pimping of people hired to make a place sound good.
TripIt: Forward your transportation, hotel and car reservations to TripIt, and it will automatically build your itinerary, including maps and directions. Pay a little extra for TripIt Pro, and the site will alert you to flight delays or other changes, plus it will keep track of all your frequent flyer miles.
WebFlyer: If you're a frequent traveler, Randy Petersen's site will help you get the most out of all that time you spend away from home. Petersen alerts readers to special offers and changes in their frequent-flier programs, while offering tools to help you compare frequent-travel programs Head2Head) and rescue miles or points that would otherwise be stranded its mileage converter).
Charitable giving 3)
Don't waste your hard-earned money on charities that spend more on fundraising and executive salaries than they do on good causes. These sites help you separate the wheat from the chaff.
Charity Navigator: This charity evaluation site has somewhat tougher standards than most.
DonorsChoose.org:This online charity helps you match a gift to a classroom in need.
GuideStar: This site helps you research a charity before you give.
Productivity and careers 2)
These sites have plenty of intensely good competition, which they consistently rise above.
Lifehacker: Founding editor Gina Trapani built a site that focuses on using technology to get things done smarter and faster, and includes offline solutions for streamlining your life.
Zen Habits: Writer Leo Baubata aspires to simple productivity, and his own turnaround story is pretty darned inspirational. Short version: He went from being a fat smoker to a thin marathon runner, all while raising six kids and launching a successful blog that replaced his day job.) Baubata's Write to Done is a writing-specific blog that's also worth a look.
Cheap entertainment 4)
People who don't watch TV used to annoy me — except more and more, I'm becoming one of them. Now when I do watch, it's usually via a tablet, laptop or smartphone. My music streams out of the same devices. The traditional options like pay TV aren't going away, but they're being shouldered aside by some pretty good alternatives.
Hulu: Hulu offers a variety of TV episodes, movie trailers, food shows and documentaries. It's worth

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perusing to find those videos that are not necessarily mainstream. You can access a lot of older content for free. For $8 a month, you get access to current episodes and more movies.
Netflix: The once-adored DVD rental company really ticked off its users by jacking up prices and threatening to spin its rental business from its streaming subscription services. I still find it a great value for the money, though, particularly when we can stream movies through our Wii or catch up on the latest BBC series on our tablets.
Pandora: Not only does Pandora give you free radio; it also sets up a “radio station” that plays music you like to hear. Registration is free, and the music begins to play almost immediately. The best feature is that you’ll discover new acts and performers you might never have heard otherwise, thanks to Pandora’s “Music Genome Project” that figures out what you might enjoy based on what you already do.
Rdio: When it comes to entertainment, streaming is where it’s at. There’s really no need to own most of the shows, movies and music we consume anymore. That’s particularly true when it comes to ever-ephemeral pop music, which is why I’m delighted Rdio and similar sites like Spotify) came along just as my daughter got interested in Lady Gaga, Katy Perry, et al.
Together, we have access to millions of songs, so as soon as we hear about a new band or singer — or a new release by an old favorite — we can start listening. Rdio makes it easy for me to keep explicit songs out of her playlists, and our $10-a-month subscription allows us to download the songs onto our phones, tablets and other devices so we can listen even without an Internet connection.
Freebies and swaps 5)
Who doesn’t like free?
Free Stuff Times: This site scores points not only for the offers and coupons it presents but also because of the solid, un-self-promoting advice it gives in its tips section. The links are sound, and the site is updated daily.
Hey, It’s Free: This site is entertaining and full of information about freebies, from the running blog by “Goob” to the ads that top the site. Goob claims to spend his day looking for “100% legit, non-spammy freebies” and updates frequently, including noting which offers have expired.
The Freecycle Network: This site was launched by a guy in Tucson, Ariz., who hated to see perfectly good stuff wind up at the dump. Freecycle connects people who have things to give away with those who want them.
PaperBack Swap: More than 3 million book titles are available here, and they’re free. Members list books they’re willing to swap. You pay postage on the books you send out, and members who send you books return the favor.
TitleTrader: If you have boxes of books and, well, just stuff, you can swap it or sell it here. As soon as you

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send an item to someone else, you earn credits to buy other things on the site. It's free. In addition, you can set up a wish list and be notified when something on your list becomes available.

Free tech stuff 3)

If you've got technology, you've got trouble, or at least the potential for same. These three sites will keep you calm and connected:

5 Star Support: This site offers tech support, articles and forums for computer security, tutorials for free computer support, troubleshooting FAQ and a self-help "Tips, Tricks and Tweaks" section.

Mozy: This online backup site saved my bacon when a relatively new laptop hard drive melted down when I was on the road, leaving me data-less. I was able to pull key files off Mozy's site and got the rest a few days later in a packet of CDs. You don't have to be a road warrior to be at risk: Back up your computer online, so if your house burns down, all your music, pictures and data won't be dust in the wind. Plans start at $6 a month.

Wi-Fi Free Spot: Find a fast, free Internet connection wherever you are.

Liz Weston is the Web's most-read personal-finance writer. She is the author of several books, most recently "The 10 Commandments of Money: Survive and Thrive in the New Economy." Weston's award-winning columns appear every Monday and Thursday, exclusively on MSN Money. Click here to find Weston's most recent articles.

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