

[UP named among 100 most useful money websites](#)

Here are my favorite Internet destinations that deal with money. All are worth bookmarking. But I'd like your help in discovering other cool sites.

I love stumbling across insanely useful new Web sites. I've highlighted some in my columns and blog posts, but there always seem to be more great destinations that don't get their due.

Until now. I've rounded up the 100 sites that I think are the most helpful. Some were recommended by other writers, some were tips from readers and some I just stumbled upon. But these all have to do with money in some form or another — making it, spending it, saving it, investing it, protecting it.

I've capped the list at 100 to keep it manageable, but that doesn't mean there aren't better sites in these areas waiting to be discovered. In fact, I'm asking for your help in finding them. If you have a candidate, tell us about it on the Your Money message board. We'll update this list periodically.

You'll find descriptions of my top 100 sites below, but all the links are gathered on a single page here. Bookmark it. I did.

The best sites for saving money

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. Track blogger Flexo's net worth as he and partner Smithee write about saving money on everything from banking to travel.

The Dollar Stretcher. If this site has had a major redesign since its launch in 1996, I missed it. But you don't need fancy graphics when you have a huge library of articles and tips about saving money. 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. An active community of readers provides additional insights and commentary.

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.

The Simple Living Network. Followers of voluntary simplicity will find just about everything they need here, including articles, discussion forums and links to a range of like-minded sites.

Smart Spending. Yeah, it's cross promotion, but MSN Money's Smart Spending blog is still one of my favorite places to check for savings tips, commentaries on frugality and a roundup of good deals around the Web.

Wise Bread. A variety of voices enlivens Wise Bread, a site devoted to helping you "live large on a small budget." In addition to personal finance and frugal living, Wise Bread provides commentary on careers and "life hacks."

The best sites for savvy spending

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 consumer review site, which now has more than 750,000 members contributing and searching reports on local businesses. Membership fees vary by city but are typically around \$5 a month to \$40 a year.

BillShrink. Get a better deal on credit cards and cell phone plans by answering a few questions about your bills. BillShrink analyzes your

situation and matches you up with competitive offers.

The Budget Fashionista. You can look good for a lot less if you follow Kathryn Finney's smart advice, sales alerts and budget shopping tips.

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. Now 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.

Edmunds.com. There are plenty of car price research sites on the Web, but Edmunds distinguishes itself with the True 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."

ePinions. "Unbiased reviews by real people" of an amazing variety of stuff. You can find ratings of products, companies, books, music and more.

FreeShipping.org. Don't hit the "buy" button until you've searched this site for free shipping codes. You can set up e-mail alerts to be notified when your favorite stores offer same.

Red Tape Chronicles MSNBC reporter Bob Sullivan spots scams, uncovers fraud and warns about the many, many ways you get nickel-and-dimed — and "dollared" — to death, as well as how to fight back.

Shop It To Me. This is a clothing-alert site that lets you know in daily or weekly newsletters what clothing selections in your size are put on sale. Written in an upbeat, cheeky tone, the site is easy to use and guides you through the process. This site tends toward upscale merchants such as Nordstrom, Saks Fifth Avenue, Bloomingdales, Banana Republic and Gap.

ShopLocal.com. This handy guide lets you look at store ads in your area. 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 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).

The best sites for bargain hunting

Ben's Bargains. Ben's is heavy on electronics and gadgets but throws in mentions of other deals as well. Ben's trackers automatically check with certain merchants on prices in certain categories and then present the information in an efficient manner, detailing the price drops and their recommendation for purchasing.

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 you can rank the deals by "hotness" as well as by category and how recently the deal became available.

eBates. Find online coupons and deals, and get rebates when you buy. Many of the rebates are less than 5%, however, so be picky. Shop around first to make sure you're actually getting the best deal.

FatWallet. Like eBates, FatWallet tracks deals and 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.

Slickdeals. This site doesn't provide much guidance to distinguish run-of-the-mill discounts from great deals, but it's still packed with thousands of freebies, discounts, coupons and promo codes. The site also promises that no companies can buy placement in its front page listings.

The best sites for grocery savings

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 circular 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. The difference will cost you: The Grocery Games 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.

Penny Pincher 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.

The best sites for coupons

Alex's Coupons. This site offers many of the coupon codes and discounts you'll find on other sites, with a twist: Some of the proceeds are donated to cancer charities.

CouponCabin. This site features printable and online coupons for daily and general use. If your grocery store accepts online coupons — many don't — visit here before you go.

CouponCode.com. One of the easiest sites to use, CouponCode lets you break down your coupon search in various ways: by coupons that expire soon or free shipping coupons, for example.

Coupon Mountain. Most of the coupons require you to spend a minimum amount before you can use the coupon, so this site is most effective if you already know what product you're interested in and how much you want to spend.

RetailMeNot.com. 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.

Best sites for comparison shopping

BeatMyPrice.com. Once you've found an online price, log in here to see

whether anyone else has found it cheaper. Or you could just type in what you'd like to spend and see what's out there. Either way, you might find a better deal.

BeatThat! If you find a better deal than what this comparison-shopping site finds, you can submit it and make some money. The site's blog talks less about specific products and more about the world of online shopping, making it a good place to get an overview before heading out into the world of deals.

DiscountMore.com. This search engine pulls up not only the top online stores, from Amazon.com to Target, but also scrapes hits from other search engines, including PriceGrabber.com and MySimon.

Best sites for saving and investing

Bankrate.com. Bankrate started out by tracking interest rates and now has a wealth of articles on most finance topics.

Findacreditunion.com. 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 the site's free content. A subscription gets you access to premium content, including analysts' reports.

Financial Engines. For \$39 a quarter, you can get personalized investment advice to help you plan for retirement and pick the right funds for your 401k, IRAs and other retirement accounts.

Best sites for paying for college

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.

Savingforcollege.com. When 529 college savings plans were created, accountant Joe Hurley was an early evangelist. He explains how they work, the details of each plan and how to choose the right one for your family.

Best sites for managing your credit

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.

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.

LowCard\$.com and Index credit cards are good to check, too.

Credit.com. Two of my favorite credit experts, John Ulzheimer and Gerri Detweiler, contribute 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 too, of course, but also check out the breaking news stories, the advice and the expert Q&As.

CreditMattersBlog.com. Run by a former Wall Street reporter and soon-to-be lawyer, this blog tracks changes in the credit markets and has broken more than a few stories, including the one about American Express paying some customers \$300 to close their accounts.

myFICO. If you're going to pay for a credit score as opposed to a credit report, which you should never pay for), you might as well get a FICO, which is the scoring formula most lenders use. 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.

Best sites for real estate and mortgages

ThinkGlink.com. Ilyce Glink writes about all kinds of personal-finance matters, but her particular strength is real estate. Articles, Q&As and videos educate you about everything from buying your first house to swapping commercial property with a 1031 exchange.

Mortgage Professor's Web Site. 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 refinance.

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 Web site offers self-assessment tools to determine whether you might be eligible for new loan modification or refinancing programs.

Best sites for free government help

Federal Citizen Information Center. Yeah, it needs a better name, but this site is the clearinghouse for just about every speck of consumer information put out by the U.S. government. Go, look, learn.

The 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.

Govbenefits.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; your tax dollars paid for these programs while you were working.

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 only see the investments that are likely to pay off before you move.

Mymoney.gov. Created to educate Americans about personal finance and the markets, the U.S. Financial Literacy and Education Commission's site includes information on budgeting, home ownership, borrowing and investing.

Best sites for insurance

Insure.com. Besides offering competitive quotes on most types of insurance, Insure.com also 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.

Best sites for doing it yourself

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 Web site. The NoloPedia section has articles on bankruptcy, estate taxes, landlord-tenant disputes, immigration, divorce and much, much more.

Best sites for travel

Farecast. If you've ever watched an airfare tumble right after you booked, you'll want to visit Farecast. 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.

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.

The Universal Packing List. Clever interactive tool helps you create a site-specific packing list so that you don't wind up somewhere with the wrong gear. The tips and items on the lists go beyond the standard fare and include things to do before every trip, such as washing the dishes and emptying all the trash cans.

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 (Mileage Converter).

Best sites for really cheap travel

CouchSurfing. CouchSurfing is more a movement than a simple travel site, with a goal of making connections between budget travelers and the communities they visit. You can offer and look for free accommodations, which range from the aforementioned couch to guest rooms to guest houses.

HomeExchange.com. The house-swapping site featured in the movie "The Holiday," HomeExchange connects people who want to save on lodging and get a feel for local neighborhoods by trading homes on vacation.

Less Than a Shoestring. The authors define a travel budget as about \$10 a day. Not only will you find out about potential deals, you'll get the scoop on any airlines that are charging extra for services, find out

where to get a tourist guide to any state and any other travel news that crosses their radar.

Best sites for charitable giving

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 recently redesigned Web site helps you research a charity before you give.

Best sites for productivity and careers

The Blog of Tim Ferriss. The best introduction to Ferriss is his best-selling book, “The 4-Hour Workweek,” but his musings on productivity and “lifestyle design” are fun reading even if you don’t know your virtual assistants from your virtual reality.

The Brazen Careerist. Its tag line: “Define your career. Control your life.” Work/life balance is a defining topic here, but a team of outspoken bloggers and an active commenting community touch on virtually every job-related topic imaginable.

Lifehacker. Founding editor Gina Trapani built a site that focuses on using technology to get things done smarter and faster, but also includes offline solutions for streamlining your life.

The Thin Pink Line. I briefly blogged for this site, but these days I’m just another reader regularly checking in for the sage career advice of Lois Frankel, Carol Frohlinger and Lindsey Pollak, as well as the personal-finance musings of Valerie Coleman Morris.

WebWorkerDaily. A team of writers offers productivity advice and other tips for people who work primarily by or on the Web. Recent posts debated BlackBerrys versus iPhones and offered tips for speeding up a slow hotel Internet connection.

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.

Best sites for free entertainment

Fancast. For free, watch full episodes from network TV including "American Idol" performances) and movies online with minimal commercials.

Hulu. Hulu offers a variety of TV episodes, movie trailers, food show recipes and documentaries. It's worth perusing to find those videos that are not necessarily mainstream.

Pandora. Not only does Pandora give you free radio, it sets up a "radio station" that plays only the music you like to hear. Registration is free, and the music begins to play almost immediately.

Best site for freebies

Freebiewatch. If you're on the lookout for a particular product, sign up here, and this site will keep track of it for you. Many of the freebies it has tracked down are samples, but others include free exercise DVDs and a seven-day pass to Bally's Fitness.

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.

Best sites for swapping stuff

Freecycle. 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 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.

Best sites for free tech stuff

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.

OnlyFreewares.com. From utilities to graphics to desktop products, this site offers free downloads to meet your computer needs.

Mozy. Give yourself peace of mind. Back your computer up online, so if your house burns down, all your music, pictures and data won't be dust in the wind. Mozy offers 2 gigabytes for free. For more space, it's \$5 a month.

Tech-Recipes. More than 2,000 step-by-step free tutorials are available at this site, mostly written by users, and cover topics including BlackBerrys, Internet browsers and Kindle.

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

Zoho. Get an array of online applications, including presentation tools, Web conferencing, database applications and project management software. It's free for individuals with a subscription fee for organizations.