

THE FUTURE OF YOUR **MONEY** IS HERE

HOLOGRAPHIC STOCKBROKER? MAYBE NOT.
BUT THESE WEBSITES BRING A VIRTUAL WORLD
OF SPEED, SIMPLICITY AND INTELLIGENCE
TO YOUR FINANCIAL LIFE.

IN MATTERS OF MONEY, the Web once offered two courses of action: Either you logged on to a brand-name content or brokerage site where you skimmed financial news and maybe looked up reference material on 401(k)s (assuming the site's search engine was working that day) or you headed to the wild West of the message boards, where the denizens more often than not were exchanging bad stock tips (JDSU!!!) and braying on about how they were the future of finance.

Thank goodness the future ended up brighter than that. Networks, blogs and user-review sites are transforming the "social web" from the province of crackpots and cranks to a source of genuinely useful personal-finance information and opinion. More traditional content sites, meanwhile, are adding technology that allows you to handily sift, sort and personalize huge chunks of digital data. Result: a smarter, easier way to manage your money. You can keystroke your way to sound choices about matters large and small—from investing your 401(k) to shopping for a car to managing your monthly cash flow to learning about the neighborhood where you may buy a home.

Unfortunately, the number of sites that waste your time and give bad advice is expanding too, and no Google algorithm measures wisdom. That's where **MONEY** (printed on *paper*, no less) comes in. We've tested sites and consulted experts and users to create an easy-to-follow guide to where to go and what to do once you get there. Welcome to the future of your money. It works.



BY JOE LIGHT, ISMAT SARAH MANGLA and PAT REGNIER

ILLUSTRATIONS BY PETER BOLLINGER

PERSONAL FINANCE

Your financial life: Track it. Improve it.

➔ When it comes to managing a budget, *Quicken* and *Microsoft Money* have long dominated the playing field. Getting them to sync with your bank and investment accounts, though, can make a pencil and ledger look tempting, especially when you factor in the costs of the programs and the fees some financial providers charge for a linkup. But now a set of personal-finance websites promise to do everything for free.

New tools that aggregate accounts, help you track spending and show you where to save money have been sprouting like crabgrass. Sites such as *Geezeo.com* and *Wesabe.com* have enjoyed lots of buzz, but the fact is they aren't quite ready for prime time. (That could easily change in the next six to 12 months.) The most effective site has actually been around for years. *Yodlee MoneyCenter* (Moneycenter.yodlee.com) lets you upload your bank accounts, credit cards, mortgage, loans, investments and even frequent-flier accounts into its system. Then a click of a button will show a net-worth statement that considers all assets and debts—and can even factor in home values. As for your data's safety, know that *Yodlee* is what powers major banks' online products.

Runner-up *Mint.com* lacks the capability for you to input investment accounts and loans, but it has a slick and easy-to-use interface that might make it the perfect tool for your budgeting teenagers. It also takes less than five minutes to set up and analyzes your spending and automatically categorizes it for you.

One feature that the new sites boast but that *Yodlee* lacks is an online community where users can discuss money strategies without revealing personal financial infor-



BOTTOM LINE

I want to make sure we force ourselves to save extra money. If we don't, the funds will be spent by evaporation.

WHO I AM

NAME: JOE FULLAM
AGE: 42
HOMETOWN: RED LION, PA.
OCCUPATION: DIRECTOR OF PROFESSIONAL SERVICES FOR A SOFTWARE CONSULTING FIRM

WHAT I WANTED

I used to faithfully keep a budget on *Quicken* but fell from the practice a few years ago as my bank moved functions online. When my wife got a new job, I decided it was time to see where exactly my family of five spent its money.

HOW I DID IT

I tried several sites that get a lot of media attention, including *Mint.com* and *Wesabe.com*, before settling on *Yodlee MoneyCenter*. The result? I found my family spent 40% more on eating out than I thought.

mation. Then again, as of now, *Geezeo's* and *Wesabe's* users skew very young. Do you really want to be taking financial advice from your neighbor's son?

Instead, if you have questions, check out the message boards at savingadvice.com/forums. Posters there are more than willing to throw in their two cents on how to raise financially savvy kids, cut day-to-day spending or pay off debt.

After you've used *Yodlee* to get your financial picture, you might be itching for advice on how to make it better. Your latest issue of *MONEY* is certainly the place to start, but if you're still starved for information, the blogosphere has scores of options, some worth your

time and plenty not. Two of the best are ConsumerismCommentary.com and GetRichSlowly.org. They offer reviews of personal-finance books and sites, timely tips on saving money (*Get Rich Slowly* recently ran a piece on cutting your heating bills, for example) and ways to make a little extra cash.

If you're looking for advice specific to retirement, check out our own CNNAffairs.com. *MONEY* senior editor Walter Updegrave and senior writer Janice Revell answer your retirement questions and offer commentary on the topic that, let's face it, is the endgame of all those hours you've spent grinding it out at the office.



THE STRATEGY PERSONAL FINANCE

TO TRACK ALL YOUR MONEY IN ONE PLACE
Moneycenter.yodlee.com

TO IMPROVE YOUR BOTTOM LINE
CNNAffairs.com, ConsumerismCommentary.com, GetRichSlowly.org

TO EXCHANGE IDEAS
SavingAdvice.com



CARS

Buying a new ride will never be the same

➔ Most buyers these days do research online before buying, but it's easy to drive yourself to distraction and confusion going through dozens of sites, free and paid, that offer car reviews and purported pricing expertise. Here's the most efficient way to find the car you want at the right price. It'll cost you \$13 but save you hundreds, if not thousands.

For \$5.95, buy a month's worth of access to ConsumerReports.org, where the "advanced search" tool will let you break down your choices by car type, number of passengers, price and

miles per gallon. That will give you a good starter list of possible cars, along with a side-by-side comparison of *Consumer Reports'* ratings and reviews.

Edmunds.com and KBB.com (run by Kelley Blue Book) have similar tools and ratings for free, but without the reliability rankings, which are easily worth \$6. (Ask any owner stuck with a lemon.) The sites also have video reviews: They couldn't be duller.

Edmunds.com, though, is a great place to find out what others think of the car that you're considering. The site's active forums have a healthy balance of regular owners and enthusiasts who can answer your questions.

Now for the deal. [Edmunds](http://Edmunds.com) will arm you with an MSRP, an invoice price and a "true market value"—showing what most buyers are paying in your area—for every trim and option available.

Next go to CarDeals.org and buy the most recent *CarDeals* report (\$7), which comes out every other Wednesday. The report shows the current incentives the manufacturer is offering dealers. Subtract that amount from the invoice price and now you know what the dealer is really paying for the car. You're ready for battle.

From this point on, your best weapon is a slightly older technology: the telephone. Call several dealers and get price quotes, then play them off one another. If a salesman says you have to come in to talk price, move on. Remember, you're in the driver's seat. A warning: Don't bother asking for dealer quotes through the [KBB](http://KBB.com) and [Edmunds](http://Edmunds.com) sites. Give up your e-mail address and you'll have salespeople contacting you several times a week, with almost none willing to give you an actual offer.



THE STRATEGY CARS

NARROW THE FIELD
ConsumerReports.org

SEE WHAT OTHERS THINK
Edmunds.com

GET THE BEST PRICE
CarDeals.org

INVESTING

Where to go for advice you can trust (really)

➔ Where on the Web can you find people talking about stock picks? Same place you find Lindsay Lohan gossip and goofy pictures of cats: pretty much everywhere. There's even a gaggle of new Facebook-like social-networking sites, such as CakeFinancial.com and the communities at online brokers Zecco.com and TradeKing.com, that let users link their personal profiles to their brokerage accounts so that others can see and talk about what they own.

The technology is neat, but it doesn't solve the basic problem with stock chatter: If most pros can't beat the market, what makes you think "GOOGfella4" knows anything special? And talking a lot about stocks has a way of encouraging you to trade more, which will make you poorer.

The best advice—in print, online or in conversation—is about long-term strategy, not stock picks. And that's where the "Boglehead" message boards shine. The Bogleheads got their start as an online community for fans of Vanguard funds at the Morningstar website, and they attracted a dedicated following that includes some top financial planners. They've since set up a bigger, independent



BOTTOM LINE

I remodeled my portfolio and then the Nasdaq crashed. Had I not done that, I would have lost 70%. Poof.

WHO I AM

NAME: JEFF McCOMAS
AGE: 38
HOMETOWN: ST. PAUL
OCCUPATION: CHEMICAL ENGINEER

WHAT I WANTED

I'm trying to keep my retirement investments on track. I need to know how to respond to market news, and how to allocate my assets across stocks, bonds and foreign investments.

HOW I DID IT

I found my way onto the Vanguard Diehards discussion group in 1999 and began raving about my trades in Nasdaq-tracking ETFs. Other Diehards nudged me toward long-term, buy-and-hold investing just in the nick of time.

forum at Diehards.org. This isn't a place only for Vanguard account holders. It's for anyone who wants to know more about Vanguard founder Jack Bogle's eminently sensible investment philosophy: Keep your costs low, don't chase performance, focus on asset allocation rather than stock picking, and invest early and often.

Trying to make sense of your 401(k) plan's options? Post them on the board and you'll get ideas for building a simple, low-cost portfolio. Want advice on trading currencies? The Bogleheads will politely

talk you out of it. Yes, it's free advice from people you don't know, so take it with the appropriate grain of salt. But you could pay big bucks for far, far worse ideas.

For serious, long-term thinking from investment pros, check out the monthly commentaries from leading bond investor Bill Gross at Pimco.com, strategist Michael Mauboussin's quirky newsletter about investment thinking and psychology at leggmason.com/funds and the online journal from asset-allocation expert Bill Bernstein at EfficientFrontier.com.



BEST SITES INVESTING

TO GET IDEAS **Pimco.com, LeggMason.com, EfficientFrontier.com**
TO TEST YOUR IDEAS **Diehards.org**

YOUR CAREER

Create your own "network effect"

➔ Social networks like Facebook.com and LinkedIn.com might seem a little intimidating when you first try them. But if you build a profile and start connecting with people, you'll get in the swing. And you'll be surprised at how much more effective than e-mail they can be for keeping up contacts.

LinkedIn is the more grown-up site. You create a profile page and then "connect" with other people you know to build a network. You can search among the people they know, and the people who know those people—the idea being that you'll not only see potential contacts, but you'll have a common connection who might introduce you.

Even if you're not a big networker, LinkedIn is useful in one respect: Your public profile page looks like a résumé. (Put your name in the Web address to be more easily found.) But since a LinkedIn profile isn't an explicit signal that you're job hunting, notes Jason Alba, author of *I'm on LinkedIn—Now What?* it's not a disaster if your boss sees it. On the other hand, a recruiter might. Another useful feature: the Answers section, where members ask and answer questions on business topics from how to start a corporate Wiki



BOTTOM LINE

I don't need to connect with other accountants—they do what I do. I need to connect to people who want my services.

WHO I AM

NAME: SHEILAH ETHERIDGE
AGE: 50
HOMETOWN: ANCHORAGE
OCCUPATION: BUSINESS CONSULTANT AND ACCOUNTANT

WHAT I WANTED

It's all about raising my business profile. I do HR-related work and bookkeeping for small and mid-size companies and specialize in cleaning up books that are in disarray. I want people who need that kind of help to find me.

HOW I DID IT

I've set up an extensive public profile at LinkedIn.com, where I describe my business in detail. I also answer lots of questions on LinkedIn's Answers page—in fact, I'm one of its most active participants.

site to where to list education on your CV. "You can build a relationship with someone by helping them get something

done," says Scott Allen, who blogs at LinkedIntelligence.com. If you hand out lots of business cards—maybe you're a consultant, a salesperson or an entrepreneur—LinkedIn is worth a try.

Facebook, on the other hand, is the way to stay in touch with people you know. You create a personal Web page but limit access to it to your Facebook "friends." A news feed lets you send short messages about what you're up to, and you can post videos, news items and book recommen-



THE STRATEGY YOUR CAREER

TO STAY IN TOUCH **Facebook.com**
TO MEET NEW PEOPLE **LinkedIn.com**

dations. Facebook can be juvenile: When you make someone a friend, for example, you can check a box to tell the world that "we hooked up." (For the youth-impaired, this does *not* mean that you met for coffee once.) But the clever thing about Facebook is that it's a low-intensity form of communication—you can send out a quick hello without contacting people individually. One caution: Social networking can be addictive; lots of companies block access to Facebook.

SHOPPING

Get the lowest price on anything

➔ In the world of brick-and-mortar retailing, finding the best price is often a simple matter of driving to Costco or Wal-Mart. But in Web world, hundreds of retailers and mom-and-pops are fighting one another, and your fellow shoppers have battleground intelligence to share.

➔ **WHEN YOU'RE ON A BARGAIN HUNT** Hit the "Hot Deals"

forums at FatWallet.com and SlickDeals.net. Though both sites have a particular emphasis on pricey electronics, users regularly uncover and post discounts that run past 50% of the retail price on all sorts of items.

A recent post on SlickDeals pointed shoppers to a 50%-off sale at Kohls.com. Another alert user followed up with a coupon code—think of it as

the clip-out coupon of the digital world—to give another 20% off when entered in the checkout window. If you got in on the deal, you could have walked away with a \$60 pair of casual shoes for \$24 plus tax and shipping. The catch: The better the deal, the quicker the forum's users will wipe out a website's inventory.

➔ **WHEN YOU'RE RESEARCHING A PRODUCT** Check out the

reviews on Amazon.com. Pay particular attention to posts written by users who have a badge under their names designating them a "top reviewer." You can be more confident that their reviews are legitimate and not written by a seller. You want a critical mass of reviews—at least 25 or so. Another good source of customer reviews: Epinions.com.

➔ **ONCE YOU KNOW WHAT YOU WANT** Start at comparison shopper PriceGrabber.com. Search for your item and you'll get back quotes from major retailers and small outfits. Make sure you disclose your zip code, so the site can factor in tax and shipping. Note the two or three lowest listed prices, then go to SlickDeals' coupons section and check

to see whether any discounts are available that would cut your price further.

If you're truly industrious, you can earn a small rebate on your purchase by buying through the Cash Back section of Ebates.com or FatWallet.com. Merchants pay those sites a commission, which they share with you. Expect to save another 1% to 5%, depending on the store.



THE STRATEGY SHOPPING

TO HUNT FOR BARGAINS **SlickDeals.net**
FatWallet.com
TO FIND BUYER REVIEWS **Amazon.com**
TO COMPARE PRICES **PriceGrabber.com**

REAL ESTATE



Know your home's future

➔ Whether you're thinking of moving to a new city or just want to know more about what's up in your own backyard, the Web lets you see a town from countless angles.

➤ **SCOPE OUT HOUSES** You can start your neighborhood search from miles up at Trulia.com. Type in a town and you can choose a satellite view or street map of the place. You can also choose a "Heat Map" that breaks down the city by neighborhoods and shows you how hot (red)



THE STRATEGY

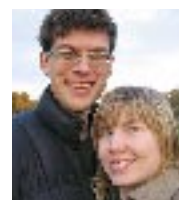
REAL ESTATE

TO CHECK OUT REAL ESTATE
Trulia.com
Zillow.com

TO GET THE NEIGHBORHOOD SCOOP
Outside.in

TO LOOK UP SCHOOL INFORMATION
GreatSchools.net

TO GET THE LAY OF THE LAND
Maps.Live.com
Maps.Google.com
Walkscore.com



BOTTOM LINE

Thanks to a local blog, we could tell there was a concerted effort from the whole neighborhood toward redevelopment.

WHO WE ARE

NAME: GRAHAM AND VIVECA LANE
 AGES: 35 and 28
 HOMETOWN: KANSAS CITY, KANS.
 OCCUPATION: I'M A SCULPTOR; VIVECA IS AN ARTIST AND AIR NATIONAL GUARD OFFICER

WHAT WE WANTED

We're moving to St. Louis to be closer to Viveca's base. We wanted to find an older building that we could completely remodel. We found a character-rich neighborhood full of them but needed to know more about the area.

HOW WE DID IT

We followed a blog devoted to Old North St. Louis and a discussion group for people rehabbing houses there. We checked out online satellite photos to see how quickly the roof of a building we were interested in was deteriorating.

or cold (green) each area is, based on prices, sales or popularity among Trulia users. Click on the map to see homes listed for sale in each nabe. You can also ask other users a question about the area—or just read the discussions. Curious about the value of your home or the neighbors? Then check out the similar Zillow.com for an estimate of every house on the block.

Satellite maps give you a great look at roofs and backyard pools, but at Microsoft's Maps.Live.com you can often get a bird's-eye view—that is, it's at an angle, so you can see the sides of houses too. And in some neighborhoods Maps.Google.com can even give you a 360° street-level view. (It's cool and a little creepy.) Walkscore.com

shows in one screen all amenities—such as coffee shops, drugstores and schools—within walking distance of an address, and scores the neighborhood for "walkability."

➤ **CHECK OUT THE SCHOOLS** Standard & Poor's SchoolMatters.com has all the basic data on public schools—test scores, school and district demographics—in a clean, easy-to-use interface. The not-for-profit GreatSchools.net is less streamlined but does more. It has info on private schools, its own school-rating system and its own writers. Both sites also have parents' reviews of schools, though GreatSchools seems to have more to read now.

➤ **MEET THE NEIGHBORS** Local blogs (like Barista-

net in New Jersey or MNSpeak in the Twin Cities) often do a better job than the local paper of digging into the neighborhood nitty-gritty. You can find them with a little creative surfing: Start with PlaceBlogger.com and kenn.org/citmedia_sites for directories of blogs, and Outside.in, a nifty site that searches for blog posts by city or zip code. And search for local online discussion forums at groups.yahoo.com. Parents' groups are often the place to get the real block-by-block 4-1-1 and can be a great way to meet new people. Find groups by searching on keywords like "parents," "kids" or "SAHMs" (as in "stay-at-home moms"). You may have to send a message applying for membership to get in on the discussion.

COLLEGE

Click your way to the right school

➔ Finding a college-search tool on the Web isn't hard. There are plenty that will let you filter schools based on criteria including selectivity, diversity of the student body and sports teams. The "Counselor-O-Matic" at PrincetonReview.com, the "College Matchmaker" at CollegeBoard.com and the college search at Petersons.com are just three examples. Problem is, these sites' marketing departments are hungry for your kid's personal information and will ask for it.

And just as important, you don't necessarily want much narrowing-down early in the game. "Be as broad as possible," says Michael London, CEO of College Coach, an educational advisory firm. "If you say you want an urban campus, you might eliminate a perfect school that's just outside a city."

That's why the best first screen is also one of the simplest. It comes straight from Uncle Sam: the College Navigator from the National Center for Education Statistics at nces.ed.gov/collegenavigator. Select basic constraints like location, public or private college and major, and it'll pump out a list of colleges. Click on any of them and you get a full set of the latest data on expenses, aid, enrollment, admissions and graduation rates, majors and more, along with a Google map pinpointing location. There's also a good comparison tool, and you can export data into an Excel sheet.

Pare your list further by looking at individual colleges' websites, says Maria Laskaris, Dartmouth's dean of admissions. Granted, they won't point out the school's flaws, but you can

dig into course offerings and faculty profiles, among other data. Your child's guidance counselor also likely has access to official admissions materials via an online system called Naviance. But that's an institutional product you can't tap at home.

For an unvarnished view, go to CollegeConfidential.com, which has the best discussion boards around. Users debate the merits of thousands of colleges and handicap their chances of getting into their dream schools. The banter is mostly civil, but don't dismiss a school if it's being bashed: Rejected applicants can be harsh.

Before you spend thousands of dollars traipsing around the country to visit every campus that catches your kid's fancy, park her in front of CampusTours.com, which links to video tours of about 1,000 schools. The videos are mostly housed at the schools' own websites, so expect glossy presentations that highlight the good.

All this is available for free, and London suggests avoiding any pay-for-use online service. At this point, what's out there isn't worth your money, and you're about to part with lots of it.



THE STRATEGY

COLLEGE

TO START THE SEARCH
nces.ed.gov/collegenavigator

TO GET THE DIRT
CollegeConfidential.com

TO TOUR BY VIDEO
CampusTours.com



SCOTT BURKETT The CEO of a company that makes video games played with the whole body, not just your hands, is an expert at the Google game.

WHO'S SCOTT BURKETT? A small-time actor; a family lawyer; a techie at the University of North Carolina. But if you Google "Scott Burkett," eight of the top 10 results, and most of the next 20, point to the 38-year-old chief executive of PlayMotion, a small video-game company. That's no coincidence. Over the past decade, video-game Scott has carefully nurtured his digital dossier. Why bother? "Everyone is going to see this stuff," says Burkett. "It's not just customers and investors who look you up. It's everyone."

Including the person who may find you your next job. According to ExecuNet, a career-networking company for executives, more than 80% of recruiters use Google to uncover information on candidates. While you can't completely control what appears under your name on search engines, it's not that hard to burnish your digital brand.

→ **START A WEBLOG** Blogging can quickly shoot your name from obscurity to the top of search indexes, says Robyn Greenspan, senior editor at ExecuNet. Try to update it at least three times a week and use keywords that you think searchers are likely to look for. An aeronautical engineer might naturally use words like "aviation" and "altitude" in his blog, for example. Blogger.com is a commonly used (and free) place to get started. The site will guide you every step of the way. You'll also want to set up a social-networking profile. (See page 71.)

→ **BUY YOUR DOMAIN** Purchase your first and last name as a Web address. Even if you don't plan to set up a website now, it's a good idea to park it—GoDaddy.com will let you reserve a dotcom name for \$9.99 a year. Don't let someone beat you to it. Buying on the secondary market can be expensive. If your name is common, try variations like "Firstname-Lastname.com" or your name followed by your profession.

→ **BURY THE BAD STUFF** If you've got a reasonably high profile in a competitive field or if you've ever jilted an employee, uncomplimentary words about you may find their way onto an industry message board or blog. The poster will use a pseudonym—but he or she will make sure that the reader knows who you are.

Sweeping dirt to the second or third page of a Google search by buying your domain and blogging is usually enough. But if the stuff is really toxic, you can try having it removed. If contact information for a Webmaster isn't readily apparent on the site where you're being maligned, go to CheckDomain.com and search for the domain name. The search will spit back the e-mail address of the site's owner and may reveal a phone number and mailing address. Ask nicely. The site can't really be forced to do anything without getting lawyers involved, a costly and often ineffective strategy. **\$**

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PHOTOGRAPH BY DAVID STUART