



BEST FINANCIAL WEBSITES

By Jacob Ansel

ANY SAVVY INVESTOR KNOWS THE smart websites that can help you manage your personal finances. The best websites include solid financial advice and simple tips that can help you take care of your money no matter how much you earn. Here are a few reputable sites that are worth checking out.

Yahoo Finance (www.finance.yahoo.com) is one of my favorites. It's one of the leading business news and financial data websites for obvious reasons. The home page is organized in an easy-to-read and easy-to-navigate layout showing up-to-the-minute market news at the lead and real-time stocks just below. One of the best features of Yahoo Finance is that it tells you what's important today and what's trending now. It's not filled with ads or pushing product; it's an unbiased site that simply offers excellent advice and keeps you on top of the financial markets.

The Motley Fool (www.fool.com) is another favorite of mine. The hourly updates provide financial solutions for investors through various stock, investing, and personal finance products. It has news and tickers. What I really like about Motley Fool is it offers advice and tutorials on how to invest, why to invest, and suggests what to invest in, for which you pay a nominal fee. There's a 13-step guide on how to invest money and useful tips are emailed once you sign up for news alerts. Even a savvy investor can find fresh ideas on Motley Fool. The

Jacob Ansel, CPA, is a partner at Vision Financial Group CPAs LLP, an accounting, tax, and consulting firm. A frequent seminar speaker, Ansel has created analytical systems for business.
www.vfgcpas.com

You may not have your own financial adviser, but there are plenty of clever online resources to tap that can help with a variety of financial tips, make sense of stocks and bonds, create a budget, and generally add more bang to the bucks in your financial portfolio.

site suggests reputable brokers who can help, and you can create an account at their online financial institution.

Bankrate.com is great for comparing banks for lending purposes. You can compare mortgage, refinance, insurance, and CD rates. There are expert analyses of home loan finance topics and trends. You select what you're looking for – a mortgage or credit card information – and the website provides up-to-date information on what different banks offer, comparing terms and rates in a cohesive manner, easy to understand. The site provides mortgage calculators and credit card payoff calculators. In 2012, *Advertising Age* ranked Bankrate the fifth fastest-growing media company.

The Mint website (www.mint.com) gathers information on all of your bills to be paid and puts them in one spot for you to view and pay along with all of your bank balances, investments, and other important balances. The site promises to manage all of your personal finances in one place. Some people are skeptical about setting up a single site with a user name and password that has all of their financial information and

log-ins in one place. The site, owned by American software company Intuit, promotes itself as 100% secure. Mint.com is smart and user-friendly and the best benefit is you can view your credit card balance and terms and the site will compare it to other credit cards with their rates and fees based on your finances. It also reminds you to pay your bills and check your credit.

Wise Bread (www.wisebread.com) promises to help you live large on a small budget. The U.S.-based financial advice website has been recognized as one of the top online personal finance resources by a number of companies including PC Magazine. The site's message is that being sensible with money does not mean sacrificing fun. It offers advice on personal finance, frugality, career, travel, and deals and discounts. The site offers daily tips on how to save money and links to daily coupons. Wise Bread even offers a workout plan if you can't afford a gym membership.

Saved Plus (www.savedplus.com) helps you automatically save money on every purchase made. It's a forced savings plan that sets up a savings account which links to purchases so that every time you make a purchase you also put money in this new savings account. Users, on average, save an extra \$350 a month. After 30 years, even at a low interest rate, that's an additional \$165,000 to your portfolio.

Finally, American Express travel (www.americanexpress.com) is a great tool for booking vacations at no charge.

There are many sites that can help save money and make money, so start surfing the web and start making money. □