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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.

Mint.com: There used to be 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](#) and [IndexCreditCards](#) 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. 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.

Annie'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.

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.

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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 its [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"](#). 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.

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