



## ONLINE FINANCIAL EMPOWERMENT RESOURCES

### General Information

[Consumerfinance.gov](http://Consumerfinance.gov)

Offered by the Consumer Financial Protection Bureau, an agency of the federal government, this website provides easy-to-use and helpful information on all aspects of personal finance from car loans to credit cards to bank accounts to avoiding online scams. As a government website, it is completely free and they won't try to sell you anything. But they do not offer information on private sector sites, such as specific banks, financial products, or credit cards. They also offer a free 240-page guide to all things personal finance, called *Your Money, Your Goals: A Financial Empowerment Toolkit*. It is offered in English, Spanish, and Chinese. It is available at:

[consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/](http://consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/)

### Budgeting

[Rocketmoney.com](http://Rocketmoney.com), [monarchmoney.com](http://monarchmoney.com), [everydollar.com](http://everydollar.com)

These are free and fee-based services that give you the tools to keep a budget, track expenses, pay bills automatically, flag suspicious purchases, cancel unused subscriptions, and more.

### Credit Reports

[Usa.gov/credit-reports](http://Usa.gov/credit-reports), [annualcreditreport.com](http://annualcreditreport.com)

Government and government-authorized websites that allow you to access your credit report, as kept by the three credit agencies: Equifax, Experian, TransUnion. You are entitled to receive it free once a year and more often for a fee.

### Credit Scores

[Equifax](#), [Experian](#), [TransUnion](#), [Creditkarma.com](#)

The first three are the credit agencies that maintain your credit reports and scores. They are required to provide your credit score anytime you want for free but they are a little tricky to use and they try to sell you financial protection packages. An easier source for all of your credit scores is creditkarma.com. You have to create an account with them and they will try to sell you financial protection packages, which you don't have to buy, but they make it easy to see all of your credit scores anytime you want for free.

## **E-Wallets Apps**

[ApplePay](#), [GooglePay](#)

E-wallets allow you to upload all of your credit and debit cards, so that you can pay for things from an app on your smartphone. The two most widely used and accepted are ApplePay (iPhone users) and GooglePay (Android users).

## **Financial Product Comparisons**

[Bankrate.com](#), [Nerdwallet.com](#)

Bankrate.com and Nerdwallet.com are websites that allow you to compare and shop for all kinds of credit cards, banks, various kinds of insurance, investment accounts, etc..., by listing their fees, rates, and offerings. These are great sites to shop for the best deals on financial products but they are both for-profit companies and, while they offer basic comparisons for free, they will try to sell you on their upgraded services, which charge fees.

## **Gas**

[GasBuddy](#)

For those who like to save every last penny, this app (it's also a website) allows you to comparison shop the price at gas stations near you.

## **Insurance (Auto, Homeowner, Renter, Life)**

[Sofi.com](#), [thezebra.com](#), [insurify.com](#)

These sites allow you to comparison shop for different kinds of insurance--auto, homeowner, renters, and life—including information on rates, benefits, and coverage. They do NOT provide information on health insurance.

## Investing Information

[Kiplinger](#), [Morningstar](#)

These websites offer information useful to investors. They define what different investment options are and how to invest in them, including minimums, expected returns, risks, costs, etc...

## Investment Trading Platforms

[Charles Schwab](#), [ETrade](#), [Robinhood](#), [T. Rowe Price](#)

These platforms also provide information about different investment options but also allow you to buy and sell them for free or a small fee. They also offer advice on investing over the phone or through online chat. You will have to set up an account with them and link them to your bank account before you can start investing, but you can use their website for investing advice and information without setting up an account.

## Merchandise (New and Used)

[Craigslist](#), [eBay](#), [Etsy](#)

These free-to-use platforms allow you to buy and sell both new and used goods, often at below retail prices. Craigslist is organized by locality; eBay and Etsy are national.

## Peer-to-Peer Payment Apps

[Venmo](#), [Zelle](#)

These apps allow you to pay people—family, friends, small time vendors, anyone with an account--from an app on your smart phone. There are two main ones: Venmo and Zelle. Once you download the app, you set up an account with some basic information about yourself, including the bank account or credit card you want to tap into. The bank account must be a checking account.

## Social Security

<https://www.ssa.gov/myaccount/>

An online My Social Security account provides you with personalized tools, whether you receive benefits or not. With this free and secure account, you can request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

## **Taxes (Income)**

[H&R Block](#), [Turbotax](#)

Fee-based services that guide you through your income taxes and allow you to file them. They are recommended only if you have more complicated taxes; if you just have wages, you can file directly with the IRS ([irs.gov](https://www.irs.gov)) and your state tax agency, if your state has an income tax.

## **Travel**

[Booking.com](#), [Expedia.com](#), [Priceline.com](#), [Travelocity.com](#), [Airbnb](#), [Vrbo](#)

Compare prices and purchase airline tickets, hotel rooms, rental cars, cruises, and travel packages. Airbnb and Vrbo allow you to rent people's homes or rooms in people's homes while you travel.

## **Union Members (Deals for)**

[UnionPlus.org](#)

This website provides discounts and benefits for union members on all kinds of products, including insurance, credit cards, vehicles, home mortgages, travel and more.

## **Vocabulary**

[Investopedia](#)

Come across a money-related or investing term you don't understand? This online dictionary provides clear definitions for everything financial.