

# THE 101 BEST DEALS YOU'LL FIND ONLINE



**BY THE DEAL DUDE**

**SAVE HUNDREDS OF DOLLARS WITH THESE TRICKS & TIPS**

**\$4.95**

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<u>INTRODUCTION</u> ...	4
<u>AUTOMOTIVE</u> ...	6
<u>BOOKS</u> ...	9
<u>COMPUTERS &amp; ELECTRONICS</u> ...	14
<u>EDUCATION</u> ...	16
<u>ENERGY</u> ...	19
<u>EVERYTHING</u> ...	20
<u>FINANCE</u> ...	22
<u>FOOD</u> ...	27
<u>HEALTH</u> ...	32
<u>INTERNET</u> ...	33
<u>LEGAL</u> ...	35
<u>MAGAZINES</u> ...	37
<u>MOVIES</u> ...	37
<u>MUSIC</u> ...	39
<u>PHONE</u> ...	41
<u>PHOTOS</u> ...	42
<u>REAL ESTATE</u> ...	43
<u>RECYCLE &amp; REUSE</u> ...	44
<u>SOFTWARE</u> ...	45
<u>SPORTING GOODS</u> ...	49
<u>TRAVEL</u> ...	49
<u>VIDEO GAMES</u> ...	51
<u>AND FINALLY</u> ...	52

Nothing is free. You've heard that before. Even if a store or merchant offers you a freebie, they want something in return. At the very least it's your name and address. There's no better way to collect the contact information of new prospects than to set up a cardboard booth and offer a chance to win a vacation. The fine print, which no one reads, reveals that the vacation is awarded once every five years, that airfare and food aren't included, and that you must rename your first-born "Jamaica." In fact, many cyberthieves use the word "free" to draw people in. McAfee did a study called [\*The Web's Most Dangerous Search Terms\*](#) in which the security firm analyzed the keywords criminal hackers use to get people to visit sites that infect computers with malicious software. Among the riskiest keywords to search for are "free music downloads," "free music," "free ringtones," "music downloads," "free e-cards," "free movies," "free," "free work from home" and (yikes) "coupons."

That said, there are a great many true (and safe) freebies and deals online. The challenge is finding them. That's what I've been doing for the past decade while stocking [\*\*DealDude.com\*\*](#) with discounts. Like many coupon sites, mine began because I found it difficult to buy anything without knowing I had gotten a discount of some kind. It is especially aggravating when you are checking out and the merchant asks for a "promotion code" or "savings code" and you don't have one. It's as if you haven't been invited to a party or you were never taught the secret handshake. From its humble beginnings as a single page of links, I hoped with Deal Dude to share insider knowledge and help others save online as I did.

My friends accuse me of being “cheap.” That is not the case. I am frugal. I like spending money but I don’t like spending money if I don’t have to. That is, I will buy an expensive leather chair if I fall in love with it in the showroom, but I get irritated when I find myself at the grocery store without coupons. I am forced to give those few extra dollars to the Man. This is a dangerous game, of course. When I first began bargain hunting, I spent a lot of money saving money. That is, I bought stuff I didn’t need because it was on sale, forgetting that *not* buying an item is getting it at 100 percent off. So while it’s noble to save, it’s also unwise to waste your life savings. I like the approach taken by the authors of [\*America’s Cheapest Family Gets You Right on the Money\*](#). They suggest you calculate your “time versus money” threshold. That is, if a phone call will resolve a \$25 bank error in your favor, make the call. But if the resolution of the issue doesn’t yield more than the equivalent of \$10 to \$15 per hour, forget it. Spend that time with your friends and family.

I hope the 101 deals that follow save you money without too much effort. To access a deal, click on the bold-face hyperlink and a new browser window will open. We have checked and doublechecked the information, but if you find an error or outdated link, please let us know by emailing [guide \(at\) dealdude.com](mailto:guide@dealdude.com) so we can correct it for the next edition. We hope you find this guide useful, and may your life be filled with cheap-free frugality.

–The Deal Dude

# AUTOMOTIVE

## 1) Take over an auto lease and save thousands

This just in: even with rebates and incentives, new cars are expensive. Many people decide leasing (a.k.a. long-term rental) is a better option, especially if they like to drive a different car every few years. However, when leasing a car you typically must put down several thousand dollars. That's why sites such as [Leasetrader](#) and [Swapalease](#) can be valuable. When people need to get out of a lease for whatever reason (they're moving cross-country, they can no longer afford the payments, etc.), they post an ad with information such as how much they pay per month and how many months and miles are left on the agreement. They'll lose money on the deal, but it's cheaper than turning the car in and still making the remaining payments. Search by zip code to find people near you. If you agree to take over the lease, you pick up the car, assume the payments and return the car to the dealer when the lease ends. The automaker or dealer will charge a transfer fee, but the leaseholder usually takes care of that. So not only do you get a relatively new car you can trade in after 12 to 36 months, you don't have to put down the large down payment. You'll find many sports cars on these sites, the result of the economy hitting people who overextended. There are also many dealer listings for new leases but you can filter those out.

## 2) Download free guides to buying and owning a car

Remember the slim Consumer Information Catalog piled at the library or advertised on television that offered free or low-priced booklets from government agencies on topics such as finance, food, education, housing

and other topics? It's alive and well in the Internet age at the [Federal Citizen Information Center](#). You can still request booklets by mail but many are now offered as instant downloads. (If you prefer print copies, the FCIC waives its standard \$2 service fee if you order online rather than by phone or mail. Most titles are free, although some cost \$1 to \$3. Shipping is free.) Click to download these popular automotive guides; you'll need the [free Adobe Reader](#) to view them.

[\*How to Get a Great Deal on a New Car\*](#)

[\*Buying a Used Car\*](#)

[\*Taking the Scare Out of Auto Repair\*](#)

[\*"Gas-Saving" Products: Fact or Fuelishness?\*](#)

[\*What You Should Know When Renting a Car\*](#)

### **3) Find the lowest price on a new car**

When purchasing a new car, the best strategy is to learn (as best you can) what the dealer paid for the car, so you have a place to start the negotiations. First, check [CarsDirect](#), where you can select a make and model and get an idea of the lowest price available. Then phone local dealers and see if they have the specific car and color and options you want. If they do, give them the low-ball price. If they agree to that or something close, tell them you will be bringing a certified bank check and what the amount should be. That way you lessen the chances of unexpected "charges" that materialize after you arrive. Another source for pricing information is [Consumer Reports](#), which offers new car reports starting at \$14 each.

#### **4) Check out the history of a used car**

Consumer Reports also offers reports for [used cars](#). Naturally if you are buying a car from a private seller, you should have a trusted mechanic give it the once-over to identify potential problems. It's also prudent to use [CarFax](#) and/or [AutoCheck](#) to see what you can find out about the car's history. (You'll need its VIN number, which is located on the dash under the windshield on the driver's side.) If you are selling a used car, purchase a history to reassure potential buyers your car is not salvaged or has some other dark history.

#### **5) Save on oil changes and maintenance**

[Entertainment](#) sells books filled with printable coupons that include discounts for oil changes, tune-ups, washes and other maintenance at local and chain service providers. Each book costs about \$20 (or less if you purchase during the summer, since many of its coupons expire in November or December); you can search by zip code to see if an edition is published for your area.

#### **6) Shop around for the best car insurance rates**

One of the best things about the Internet is that it allows you to shop around and compare prices without leaving home. To see how your current insurance stacks up, start at [Insurance.com](#). You can also get quotes online from [Geico](#) and [Progressive](#). The Insurance Information Institute recommends you get at least three quotes. And don't shop on price alone. Ask friends or family who they use and if they are happy with them, especially if they've been involved in an accident. Also

compare prices by raising the deductible. Going from \$200 to \$500 may save you as much as 30 percent and to \$1,000 as much as 40 percent. However, before doing that, make sure you have enough money set aside to pay for any damage that occurs to your car under the amount of the deductible. Further, if you have an older car and it's not worth more than 10 times the premium, it might be worth dropping collision and/or comprehensive coverage. For instance, if your car is only worth \$3,000, and you have a collision that causes extensive damage, the cost of repairing the car may be more than it's worth, and you are unlikely to file a claim. You also will find you get lower rates if you buy your auto and homeowner's insurance from the same place. Finally, ask about any discounts available through alumni associations and other groups. For more tips, see the free federal guide, [\*Nine Ways to Lower Your Auto Insurance Costs\*](#).

## BOOKS

### 7) Download free audio books

If you spend a lot of time in your car, you know audio books on CD can cost \$20 or more. That's why services such as [\*\*Audible.com\*\*](#) are such a great deal. Create an account and your first download is free to listen to on your desktop, laptop, MP3 player or iPod. Or you can burn it to CDs yourself. If you continue as a member after the first 30 days, the subscription price is \$14.95 per month to download one title per month and \$22.95 per month to download two titles per month. Audible also offers subscriptions to spoken-word versions of the *New York Times* and *Wall Street Journal*. Or download a free audio book when you create an

account at [eMusic](#), then pay \$9.99 per month to download one book per month or \$19.99 to download two per month.

For free audio versions of classic titles, visit [LibriVox](#). Its goal is to convert every book for which the copyright protection has expired (known as “public domain”) into audio files. You can also volunteer as a reader. [LoudLit](#) and [NewFiction](#) offer free dramatic readings of classic novels, poetry and children's books by actors. [Project Gutenberg](#) has a number of books in which the text is read by a computerized voice. The [National Library Service for the Blind and Physically Handicapped](#) provides free Braille and audio books sent by U.S. Mail at no cost. Applications are available through your local library. Finally, check your library's website to see if it offers free audio book downloads or online, animated children's books. Many do.

If you'd like to listen to audio books from your MP3 player in an older car, an inexpensive way to connect is with a [cassette player adapter](#), available for less than \$10. You load the cassette into your tape player and connect the cord attached to it to your digital player. Alternatively, you can use an [FM transmitter](#).

### **8) Buy hardcover bestsellers for \$9.95 each**

The Book-of-the-Month Club has a program, called [BOMC2](#), that allows members to select best-selling hardcovers for \$9.95 each, with free shipping. After opening an account, create a queue of books you'd like to receive. Each month BOMC2 will send the first title on your list and charge your credit card. New members may select their first book free. For more club offers, including some that require you to buy only one or two titles, visit [Book Club Deals](#).

### **9) Get three Disney story books for \$4.99**

Many book clubs for children send free titles when you agree to become a trial member. You pay only shipping costs. The popular [Disney Book Club](#), for example, which is designed for pre-school through first-grade readers, sends three hardcover storybooks plus a backseat activity organizer when you pay \$4.99 shipping. If you decide not to remain a member, return the featured book within seven days and the other books and backpack are gifts. If you continue as a member, every four weeks you will receive three new Disney books for \$3.99 each plus shipping.

### **10) Select a slip-covered classic book for \$5.95 to \$9.95**

The [Library of America](#) publishes beautiful editions of classic books. Select one of four titles for \$5.95 to \$9.95 each plus shipping with no obligation to buy. Every six to eight weeks you'll receive a slip-covered hardcover for about \$30 postpaid. You may return any selection at the club's expense and cancel your membership at any time.

### **11) Save up to 90 percent on hardcovers and paperbacks**

When a publisher prints too many of a title or a book doesn't sell as well as expected, what happens to the extras? It's expensive and impractical to store them, so these "remainders" are sold for pennies on the dollar to discounters. [Bookcloseouts](#) is one of the largest book discounters in North America, with hundreds of thousands of titles in stock, including former bestsellers and a variety of children's books, autographed books and audio books. It even has sales on its sale books. To save \$5 on a \$35+ order, enter code dealdude and password bookcloseouts.com at

checkout or to save \$10 on a \$65+ order, enter code dealdude-2 and password bookcloseouts.com. While the books are all new, some may have a black mark across the bottom indicating they are remainders.

## **12) Receive free paperback romances from Harlequin**

The world's largest romance publisher has a dozen subscription clubs you can sample by requesting [two free books](#), including shipping. If you prefer not to receive more books, write “cancel” on the invoice and return it. Otherwise, you’ll receive four new paperback romances each month for about \$20. You can cancel at any time. Harlequin has the same deal on its [ebook romances](#).

## **13) Save up to 90 percent on textbooks**

As any discerning college student knows, many sites buy and sell secondhand textbooks. See [DealDude.com](#) for discount codes for some of the most popular stores, including A1, Abebooks, Alibris, Amazon, Barnes & Noble, Biblio, eCampus, Half.com, Powells, TextbookX and Walmart. But smart students these days also are looking at other options. [BookRenter](#) and [Chegg](#) are services, for example, that rent textbooks for one to four months. [CengageBrain](#) allows you to download single chapters for as little as \$1.99 each (the first chapter is usually free). [CourseSmart](#) and [eBooks.com](#) offer etextbooks that are substantially less expensive (and easier to buy) than their dead-tree counterparts. For free classic literature and other required reading, also see [tip number 16](#).

#### **14) Sell your books online in a few minutes**

A number of used bookstores, including [Powell's](#), offer automated buying services. Enter the ISBNs of books you hope to sell (typically found near the bar-code on the back cover) and the store provides an instant quote. Powell's even pays the cost of shipping the books to their Portland, Oregon warehouse. You can receive cash or store credit (with a 20 percent bonus). Powell's, like many stores, does not accept damaged books, family bibles, old textbooks, old encyclopedias, westerns, romances, many book club editions or magazines.

#### **15) Check out books your library doesn't have**

Many people aren't aware their local library can order books they don't own, a process known as "interlibrary loan." Typically the digital catalog will list nearby libraries that have the book so you can make a request to have it sent to your local library to be picked up. In many cases this can be done online. If the book is already checked out, you can place a "reserve" order so it will be set aside for you when returned. (Don't expect to get a newly released bestseller, which will quickly get dozens if not hundreds of reserve requests.) You can also request DVDs and CDs through interlibrary loan. Alternatively, search [Worldcat](#) to locate books at nearby libraries.

#### **16) Download free ebooks**

As with audio books, many books that have entered the public domain are available in electronic format. Google is scanning many of them for its [Google Books](#) project. In fact, Google has partnered with Sony,

which makes a nifty [digital book reader](#), to offer access to more than a million free titles. If you don't own a Sony reader, you can download [free software](#) to read titles on your PC or Mac. Once you install the software and create an account, open the reader and click on the Google Books banner. In addition, search under "Bargain Books" for a smattering of free current titles, or use the "Library Finder" feature to see if your library offers downloads. Download free ebooks for your Kindle reader or Windows PC (using [free software](#)) by checking the [Kindle bestseller](#) and [Special Deals](#) pages. Barnes & Noble also offers [free ebooks](#) for its nook reader or for use on your computer with free eReader software. The science-fiction publisher [Baen](#) and [Harlequin](#) also offer free ebooks. To find them at Harlequin, check under the "free stuff" list at the bottom of the publisher's home page.

## COMPUTERS & ELECTRONICS

### 17) Save up to 80 percent on refurbished products

What are "refurbished" products? The word can mean a lot of things. Most major retailers offer a 30-day return policy for purchases of electronics, computer, gadgets, office equipment, appliances and even power tools, and many people return stuff for whatever reason. These items can't be resold as new, so they are returned to the manufacturer, inspected, repaired (if necessary) and repackaged. Other items may have been in boxes or cases damaged during shipping to the store. A product may be returned because of a slight defect such as needing a new part or having a cosmetic blemish that makes it hard to sell. Floor models and demo units may be sold as refurbished after being inspected and tested.

Finally, sometimes an item is sold as refurbished simply because the box was opened or the manufacturer produced too many and the item is overstocked. Sites that sell refurbished products, such as [Refurb Depot](#), usually can't tell you the history of a particular item, but one of these scenarios covers most of them. Unless specified otherwise, refurbished merchandise have the same warranties as non-refurbished products. And most sites will allow you to return a refurbished product as you can with any other. Another spot to look for these discounted products is in a retailer's clearance section. For instance, the [Sony Outlet](#) stocks a number of refurbished laptops, cameras, televisions and MP3 players.

### **18) Receive \$2 each for your empty printer cartridges**

Staples offers a \$2 credit in its free Rewards program for each empty ink cartridge you bring to one of its retail stores, even those you didn't buy at Staples. The credits can be used to purchase ink cartridges or any other product there or at [Staples Online](#). Reward certificates are delivered by mail or email each month. You can receive the \$2 bounty for up to 10 cartridges per month. Rewards members also receive 10 percent off ink and toner, ream paper and Copy & Print Center orders.

### **19) Sell outdated technology**

[Gazelle](#) purchases secondhand cell phones, MP3 players, digital cameras, laptops, GPS devices, gaming consoles, camcorders, satellite radios and portable hard drives for recycling or reuse. "Too often when people think of recycling, they rush straight to smashing things into bits for parts," say Gazelle's founders. "We believe that reuse should always

come first.” Gazelle provides a free postage-paid box with each order. Once it receives your item and verifies its condition, you are notified by email when your check will be sent. See the Recycling section below for products that are too old for buy back.

## **20) Students, parents and educators: Save on computers**

A number of computer retailers offer discounts of 5 percent to 10 percent to students, parents and teachers, including [Dell](#) (college students), [Apple](#) (college students and teachers, staff and administrators at all grade levels; scroll down to bottom of page and click on “Education Store”), [HP](#) (college students, their parents, PTA members or officials and teachers at all grade levels; search on the HP site for the keyword “HP Academy”) and [Sony](#) (college students, their parents and college faculty and staff).

# **EDUCATION**

## **21) Download free education guides**

More free booklets from the [Federal Citizen Information Center](#). See [tip number 2](#) for more details. You'll need the [free Adobe Reader](#).

[\*Choosing a School for Your Child\*](#)

[\*Diploma Mills: Degrees of Deception\*](#)

[\*Student Loans: Avoiding Deceptive Offers\*](#)

Another resource is [Federal Resources for Educational Excellence](#), a U.S. Department of Education site that links to free materials on Arts

and Music, Health and Physical Education, History and Social Studies, Language Arts, Math and Science. It's a great place to start for any kid who needs to research a report or teachers to improve lesson plans.

## **22) Donate to schools and have your contributions matched**

**DonorsChoose** is a unique program that allows you to fund proposals for classroom materials, field trips and other needs from teachers at public schools, most of whom have a large majority of low-income students. Search by category or keyword, read the proposals, and donate any amount to partially or fully fund a project. When the project or materials are funded, you will receive a packet of thank-you notes from the students and teacher. You can browse by resource needed, subject or cost to complete. Once you create an account, you'll be notified by email when a corporation or foundation has agreed to match all gifts. For instance, the Gates Foundation recently matched all contributions 100 percent, effectively doubling every contribution. Speaking of which, if you give to charity, you should check with your employer to see if it offers a matching-gift program. Typically you only need to complete a form and provide a receipt. The employer then writes a check for the same amount you gave and mails it to the charity on your behalf.

## **23) Save money for college without even trying**

**Upromise** is a service that partners with retailers and manufacturers to offer savings on online or grocery store purchases. These savings are then automatically deposited into a linked **529 college savings account**. Upromise offers a TurboSaver application that indicates whenever you

are shopping at an online retailer that offers a credit. You also can register grocery and pharmacy loyalty cards and receive cash back when you buy participating products. Further, enter your credit card numbers and each time you visit a participating restaurant in the Preferred Dining program, you'll receive an automatic credit based on your total bill. The same is true of fuel purchased at Exxon or Mobil with registered cards. Finally, if you get and use a [Upromise MasterCard](#) you'll receive 10 percent of your purchase on participating items at grocery and drug stores, an additional 10 percent at restaurants in the dining program, two percent extra on fuel purchases at Exxon and Mobil and one percent on all other retail purchases. The beauty of the program is that you don't have to buy or do anything more than what you're already doing to receive your credits, and while each reward may be relatively small, they add up quick. This is especially true if grandparents, aunts, uncles and friends create Upromise accounts and link their cards with your children as the beneficiaries. It's a gift that doesn't cost a thing.

## **24) Find college grants, loans and scholarships**

The first question most people ask about college is, "How much will it cost?" In fact, many students qualify for financial aid, which can greatly reduce the price of higher education. About 70 percent of financial aid comes from the U.S. government, most of it via student loans. You have to pay them back, but you get a relatively low interest rate and don't have to start making the monthly payments until you complete school. Uncle Sam also offers a variety of grants and work-study programs. In most cases a school has a financial aid department to help you apply. In addition, most states offer grants, scholarships and loans to residents.

And if you're already working, federal law now allows students who attend [online schools](#) to receive loans and grants.

The first step to see if you qualify for aid is to complete the online [Free Application for Federal Student Aid](#) (FAFSA). You cannot submit it before January 1 of the year you plan to attend school. So if you plan to start in September, you cannot submit the FAFSA until after the previous January 1. The filing deadline is June 30; if you file online rather than by mail, processing only takes a week or so. It's best to complete the form as soon as you can; most schools want to see the forms by late January to mid-February. If you are still a dependent on your parent's tax return, you will need their financial information to fill out the FAFSA. However, you will not need this information if you are independent, which includes those who are older than 24, enrolled in a graduate program, married or serving in the armed forces. Once your FAFSA is processed, you will receive a report showing your Estimated Family Contribution (EFC), which is shared with the school(s) you hope to attend. Typically the school will provide other forms to determine if you qualify for institutional grants or state funds. Each state has its own deadlines. [Students.gov](#) is another great source for information about government grants. Many other scholarships come from private sources. A good place to search for them is [CareerStop](#), sponsored by the U.S. Department of Labor. You also can register with the free search service [Scholarship Experts](#). If you are serving or served in the military, request a [free guide to military education benefits](#) from the U.S. Department of Veterans Affairs – a third of veterans never use them.

# ENERGY

## 25) Conduct an energy audit on your home or apartment

An energy audit is a detailed inspection of your home to find leaks and other inefficiencies that waste energy (and your money). An audit can provide a lot of ideas, big and small, that together could save you 10 to 20 percent of your costs. You'll find a great overview in the book [\*Consumer Guide to Home Energy Savings\*](#). Produced by the non-profit American Council for an Energy-Efficient Economy, it discusses the latest innovations in ventilation, heating systems, cooling systems, water heating, food storage, cooking, laundry, lighting and home electronics. You also can complete an online analysis of your costs and usage through [Energy Savers](#) or [The Home Energy Saver](#).

A number of products have been introduced over the past few years to help homeowners conduct their own audits and track and curtail energy usage. The [Thermal Leak Detector](#), by Black and Decker, which costs \$50, indicates warm and cold spots in your windows, doors and walls, allowing you to locate and fix leaks. But studies have found that you don't need to do much of anything to save energy except be aware of where it's being used. The [Energy Savings Power Monitor](#) by Black and Decker, which sells for \$100, attaches to your electric meter and displays on a wireless monitor your current usage in dollars and cents. A similar product is the [Kill A Watt](#), which is \$35. You plug an appliance (or electronics or computer) into the device and plug the device into an outlet and the display shows how many watts are used. It's a way to identify and isolate your home's energy hogs.

You also can hire a professional to conduct an audit; fees typically

start at a few hundred dollars. A pro should do a “blower door” test in which he or she blocks off the house except for one door, in which they install a fan that sucks air out. This allows you to identify leaks. A thorough audit should also include a thermographic test, which identifies heat loss. Some utility companies offer free audits and you may be able to get tax credits or low-interest loans. See the [Database of State Incentives for Renewables & Efficiency](#).

## EVERYTHING

### **26 ) Rent electronics, tools, appliances, medical equipment, sporting goods, computers, instruments, even a Segway**

Is your neighbor stingy about loaning his tools? [Zilok](#) is a marketplace for “peer renting,” i.e., people who have stuff to rent are hooked up with people who want to rent stuff. Search by category or keyword and zip code. The daily fees are listed with each item (but are likely negotiable – what isn't?). One user in Texas offered his Segway for \$85 a day, while another in Oregon was willing to part with a Wii system for \$25 a day. Zilok includes popular items such as Halloween costumes, designer purses, reception tents, patio heaters, generators, GPS devices, strollers, wheelchairs, shop vacs, sewing machines, pressure washers, trailers, roof racks, snow tire chains, lawn mowers, tillers, hedge trimmers, kayaks and recreational vehicles.

### **27 ) Buy and sell using Craigslist**

You've likely heard of [Craigslist](#), but if not, it's a localized marketplace

of classified ads. The reason it's popular is that it doesn't cost anything to post an ad, and the transactions are done in person so there are no shipping fees. You also can find almost anything. One couple we know not only met through a Craigslist personal ad, after getting married they remodeled and furnished a house mostly with materials purchased on the site. You get the sense while browsing Craigslist that a lot of people are cleaning out their garages. (If you post items for sale, always include a photo.) Besides the “for sale” items, there are also listings for child-care, housing, jobs and services. You have to be cautious, of course, and Craigslist warns that you should only deal locally with people you can meet in person. Never wire funds and be careful about accepting cashier's checks or money orders, which can be faked. Never give out financial information and avoid deals that involve shipping or escrow fees. Following these rules, says the site, will help you avoid 99 percent of scam attempts.

## **FINANCE**

### **28) Apply for a credit card that offers cash back**

Many credit cards offer rebates on purchases, typically about one percent of what you spend. That is, for every \$100 you spend, you receive \$1. Given the current cost of life, that can add up. To find a rebate card, visit [Card Offers](#), where you can browse the terms of a number of airline, cash, gas, hotel, travel and other reward cards.

### **29) View your credit reports online for free**

If you've ever applied for a credit card or received a bank loan, you have

a credit report. Lenders and landlords use these reports to determine if you can be trusted with their money. The downside: Some analysts estimate that 50 percent include incorrect information. A federal law requires each of the major agencies (Experian, Equifax and TransUnion) to each provide consumers with [a free copy of their three reports](#) once per year. You'll need to answer a few personal questions to prove your identity, so have your financial records handy. The best strategy is to request one of your three reports every four months. The bureaus share information, so if you spot a mistake in one report it also likely will be in the other two. The agencies will tell you in the report how to correct errors. If you are concerned about identity theft, there is also a method available to prevent a thief from opening credit accounts in your name. It is called a "security freeze," and most states have laws that allow people who haven't been a victim of identity theft to add one to their accounts for \$5 to \$10. *Consumer Reports* has compiled [a list of states that offer security-freeze protection](#) and how to get it done. Keep in mind that if when you apply for credit (a mortgage, car loan, credit card, etc.), you will have to have the freeze lifted temporarily.

### **30) E-file your taxes free**

If you file a 1040EZ, you can complete the form and submit it online at no charge via [H&R Block](#) (there is a charge for filing your state return). Who can file the 1040EZ? You can see all the requirements in [these IRS instructions](#), but it's basically people whose filing status is single or married filing jointly who have no dependents, are under age 65 and earned less than \$100,000. Unlike its competitors, H&R Block's [other tax software products](#) include free e-filing.

### **31) Borrow money at below-market rates or lend money and earn better than bank rates**

Launched in 1996, [Lending Club](#) is a social network where members lend and borrow money (a system known as P2P loans, for person-to-person), almost always at better rates than offered by credit cards or banks. Borrowers can apply to borrow \$1,000 to \$25,000 repayable over three years of monthly installments as long as they show responsible credit (660 FICO, no current delinquencies or liens, less than 25 percent debt to income, etc. See the site FAQ for full details). Lending Club charges an origination fee of 1.25 to 3.75 percent of the loan amount, depending on the borrower's credit worthiness. Individuals who have money to lend can create an account, review the profiles and requests of borrowers-to-be and decide where to make small loans. Because each borrower receives money from a number of individuals (for instance, someone who wants to borrow \$500 may have it funded by 10 Club members who each provide \$50), there is less individual risk should a borrower default. The higher the interest rate you receive while lending money, the lower the borrower's credit rating and the more risk you take on. You never deal directly with a borrower; he or she makes his monthly payments to the Lending Club, which distributes them to lenders after deducting a one percent service fee.

### **32) Find out if the government owes you money**

State governments and the National Association of Unclaimed Property Administrators have joined forces to find people who are owed money from tax rebates, bank accounts and safe deposit box contents, stocks,

mutual funds, bonds, and dividends, uncashed checks and wages, insurance policies, certificates of deposit, trust funds, utility deposits, escrow accounts, legal settlements and other sources of money that have gone unclaimed in state treasuries. Are you on the list at [Missing Money](#)? Probably not. But it doesn't hurt to check.

### **33) Check to see if you're eligible for a legal settlement**

Visit [Top Class Actions](#) to view popular consumer settlements. Another site, [Class Advocate](#), has a database of investigations and pending suits. Search by product, type of injury, topic or company and get connected to the law firm mounting the action.

### **34) Download free employment guides**

More booklets from the [Federal Citizen Information Center](#). See [tip number two](#) for more details. You'll need the [free Adobe Reader](#).

[\*How to Get a Job in the Federal Government\*](#)

[\*Resumes, Applications and Cover Letters\*](#)

[\*Advice for Employment Interviewing\*](#)

### **35) Download free financial guides**

[\*Internet Auctions: A Guide for Buyers and Sellers\*](#)

[\*Managing Your Money in Good Times and Bad\*](#)

[\*What You Should Know About Buying Life Insurance\*](#)

[\*51 Ways to Save Hundreds on Loans and Credit Cards\*](#)

[\*Building a Better Credit Report\*](#)

[Your Credit Scores](#)

[Variable Annuities: What You Should Know](#)

[Consumer Action Handbook](#)

[Fiscal Fitness: Choosing a Credit Counselor](#)

[Guide to Long-Term Care Insurance](#)

### **36) Download free guides to federal programs**

[Guide to Federal Government Sales](#)

[How to Apply Online for Social Security Benefits](#)

[Federal Benefits for Veterans and Dependents](#)

[Medicare Basics: A Guide for Caregivers](#)

[Social Security: What Every Woman Should Know](#)

### **37) Download free small business guides**

[Avoiding Office-Supply Scams](#)

[Buying a Franchise: A Consumer Guide](#)

[Employment Law Guide](#)

## **FOOD**

### **38) Save up to 80 percent when you dine out**

The restaurant business is tough. Not only do you have to cook for everyone, you must lure customers to your tables. That's fine after you have established a reputation, but until then you rely on word of mouth – and discounts. [Restaurant.com](#) sells vouchers that can be printed at home for free or discounted meals. Read the fine print; some restaurants

only allow the coupons to be used on weekdays, or they may limit the discount to lunch. You also can't use more than one voucher at a time; that is, you can't purchase five \$10 certificates to pay for a \$50 meal. Finally, make sure that you tip on the amount prior to the voucher being applied; service is never discounted. The site charges \$3 for a \$10 voucher and \$10 for a \$25 voucher but offers coupon codes that knock 50 percent to 80 percent off those prices. [Check here](#) for the current code. As mentioned earlier, another way to save is the [Upromise Dining Rewards](#) program. Create a free account and register your credit card numbers. You can then search the database for participating restaurants; when you dine at one of these establishments and use a registered card, you automatically receive a rebate that is later transferred to a 529 college savings plan of your choice. Finally, the [Entertainment coupon books](#) include a number of discounts for local restaurants and chains.

### **39) Save hundreds of dollars on your grocery bill**

Most supermarkets offer loyalty cards that, when swiped at checkout, provide deep discounts on weekly specials. The tradeoff is you provide the store with a detailed record of your spending habits. If that's a concern, here's a trick: Call the toll-free customer service number on the back of your card or posted on the store's web site and ask for a generic card that gives the discounts but doesn't collect information. This generic card is the same one a cashier will swipe when you forget yours. Warehouse clubs such as [Sam's Club](#) or [Costco](#) also provide bargains, especially if you have children. Be cautious, however, about buying perishable items because on a per-item basis you may find a similar or better deal at the supermarket. For instance, you may be able to buy five

pounds of cheese for \$10 at a club (and not get through it all before it goes bad) or two pounds at a supermarket for \$5. What's the better deal?

Those two tips aren't news to most people, but this may be: Rather than clipping whatever coupons happen to be stuffed into your Sunday newspaper, you can buy them in bulk online. The first stop is eBay, where you can find two types of listings: (1) those offering \$1 to \$3 bundles of 100 assorted coupons clipped from the paper, and (2) bundles of coupons for specific products. For instance, you might see a lot of 10 coupons for \$1 off Eggo products. These auctions are listed in the Home & Garden > Inside the Home > Food & Wine > [Food Coupons](#). The last time we checked this category had more than 16,000 listings. You also can search on eBay for [Health & Beauty Coupons](#). You'll notice people who list coupons on the site always say they are not charging you for the coupons but for their time clipping and organizing them. This is because most coupons say in the fine print they cannot be sold. Another, easier way to find coupons is to browse sites such as [SmartSource](#), [Redplum](#) and [Coupons.com](#) to print coupons, but check first to see if your grocer accepts them. Also, don't overlook printable coupons offered at manufacturer's sites such as [Pillsbury.com](#).

Finally, if you enjoy bargain hunting but find that you can use only so many \$1 boxes of cereal after the store's weekly special and a coupon is applied, donate these non-perishables to a [food pantry](#).

#### **40) Plan your shopping trips with The Grocery Game**

This is for hardcore bargain hunters, the folks who pay \$40 for a cart stuffed with \$300 worth of food. [The Grocery Game](#) is a service that each week sends you founder Teri Gault's list of sale products at a

specific grocery chain of your choosing. Each product is coded to indicate if you should stock up because a sale or coupon or both places its price at an all-time low. (This is the opposite of “need” shopping, when you buy products when you need them, regardless of price). The downside is that each new list is posted on Sunday to include the latest newspaper coupons, although most stores start their weekly sales on Friday. So if you're a Saturday shopper it doesn't work so well. However, Teri offers a free four-week trial membership so it doesn't hurt to give it a try. After the trial, if you continue as a member, the cost is \$10 every eight weeks for one store, \$15 every eight weeks for two or \$20 for three. Enter your zip code to see which chains are offered in your state.

#### **41) Save on organic produce**

There's nothing like a salad made with produce picked the same day. [Local Harvest](#) is a directory, searchable by zip code, of the more than 1,000 U.S. farms that offer supporters weekly or biweekly bounties of produce. Pay a seasonal fee (typically a few hundred dollars) and you'll receive a few bags of produce each week or every other week from late spring to early fall. The farm also may offer flowers, fruits, eggs, milk, chicken, beef or even coffee. Usually the farm delivers its harvest to a central location where you must pick up your share at a scheduled time. This system is known as Community Supported Agriculture, or CSA. If you calculate what you now spend on produce at the grocery store – especially organic produce – you'll find membership can be a bargain.

#### **42) Save 15 percent with regular grocery shipments**

Amazon Grocery, which sells a wide variety of bulk groceries, offers a [15 percent discount](#) if you sign up to receive shipments either every one, two, three or six months through its Subscribe & Save program. Shipping is free and you can stop a subscription at any time. The service applies to select grocery, baby wipes and diapers, health and wellness products, household supplies, personal-care products, beauty products and pet supplies.

#### **43) Save on delivered groceries with online delivery**

Visit our [Online Grocery Guide](#) to search for services that allow you to order groceries online for home or UPS/Fed Ex delivery. How does this save you money? Because grocery stores are designed to lure you into buying stuff you don't need, the so-called "impulse buy." By shopping online, you not only save time (your grocery list is stored inside your account, so you just scroll down and check the items you need), you aren't tempted by those double-fudge chocolate cookies. It's also great to have someone lug your groceries into the house and deposit them on your counter. And some services, such as [Peapod](#), even take coupons (they're deducted from your next order). A grocery delivery service that comes to your door usually allows you to select a two-hour window so you're not waiting around for hours. Or you can have the groceries dropped at the door in coolers.

#### **44) Sign up for free product samples**

Create an account at [Start Sampling](#) and request free food, pet, health

and beauty and household samples. Manufacturers provide the samples hoping for feedback, which they get through the site. Your name and information are used solely to process your orders unless you give permission for the site to share it with third parties. You can also earn “Frequent Tryer Miles” to redeem for prizes.

#### **45) Download free food safety and health guides**

More free booklets from the [Federal Citizen Information Center](#). See [tip number two](#) for more details. You'll need the [free Adobe Reader](#).

[\*Recipes and Tips for Healthy, Thrifty Meals\*](#)

[\*Food Safety for Seniors\*](#)

[\*Cooking for Groups: A Volunteer's Guide to Food Safety\*](#)

## **HEALTH**

#### **46) Fill prescriptions for \$4 per month**

[Walmart](#) and [Target](#) offer hundreds of generic prescription drugs at \$4 for a 30-day supply, or \$10 for a 90-day supply. Some women's health medications are \$9 for a 30-day supply or \$24 for a 90-day supply. Click on “Pharmacy” link at each site for the current lists. Many grocery chains have started providing \$4 supplies as well as free prescription antibiotics (although you should be careful about taking them too often; see this [cautionary blog entry](#) by the director of the *Consumer Reports* Health Rating Center). For other drugs, visit [DestinationRX](#), which allows you to enter your zip code and search local pharmacies for the best prices. Or check prices at online drugstores such as [drugstore.com](#).

#### **47) Order drugs through your insurer's mail-order site**

Most insurers have mail-order programs that offer discounts on drugs refilled on a regular basis. Depending on how many medications you use, this option could save you several hundred dollars per year.

#### **48) Ask for help if you're having trouble**

The [Partnership for Prescription Assistance](#), funded by the drug makers, puts uninsured and low-income consumers in touch with any of nearly 500 aid programs. [NeedyMeds](#) or [Benefits Checkup](#) (a service of the National Council on Aging) can also provide assistance.

#### **49) Download free health and aging guides**

More free booklets from the [Federal Citizen Information Center](#). See [tip number two](#) for more details. You'll need the [free Adobe Reader](#).

[\*The Healthy Woman: A Complete Guide for All Ages\*](#) (\$24.95 value)

[\*Guide to Choosing a Nursing Home\*](#)

[\*My Medicines\*](#) (chart)

[\*Be Active Your Way: A Guide for Adults\*](#)

[\*Drug Interactions: What You Should Know\*](#)

[\*Weight Loss for Life\*](#)

## **INTERNET**

#### **50) Trace your family tree**

The Mormon Church places a strong emphasis on family ties, both here

and in the hereafter. As a result, its volunteers have circled the globe to preserve public records and other data on the dead. This has been a boon to genealogists of any belief. A site established by the church, [Family Search](#), allows visitors to freely search these records.

### **51) Register your name as an Internet address for \$9**

If you haven't claimed your full name or surname as an Internet address, visit [1&1](#) to see if it's still available. (If not add "family" or "the... family" to your surname and see if that's still unclaimed.) If you get lucky, register the domain for \$9 per year. You can do the same at [GoDaddy](#) for \$1.99 for the first year when you purchase any other non-domain service. If you would like to host a site, 1&1's rates start at \$3.99 per month and GoDaddy's at \$4.99.

### **52) Get a discount on your Internet service with one call**

The competition to keep cable television, phone and Internet customers is stiff. If you call your cable company and ask for "customer retention" and indicate you are thinking about switching to another provider, it will likely offer you a discounted rate. For instance, new customers typically receive the first six months to 12 months at 50 percent off, but many people have phoned and had these discounts continue. One Deal Dude visitor wrote, "My 6-month \$29.95 per month 'new customer' cable Internet rate reduction request expired last month, so I called today to get it again. I was connected to customer retention immediately with no wait time. I asked for the same discount again but this time got \$34.95 per month for 12 months (normally \$44.95) under their 'incentive'

program. I don't care what you call it – just show me the money! That's \$120 in savings for a five-minute phone call.” This [Wall Street Journal article](#) has more details (and encouragement).

### **53) Translate any text or web page free**

[Yahoo! Babelfish](#) allows you to translate text or web sites to and from dozens of languages, including French, Italian, Chinese, Portuguese, Russian, Dutch, German, Greek, Japanese and Korean. This is useful if you are writing email to someone whose first language isn't your own, or if you want to read a web page written in a language you don't know.

## **LEGAL**

### **54) Download free legal guides**

More free booklets from the [Federal Citizen Information Center](#). See [tip number two](#) for more details. You'll need the [free Adobe Reader](#).

[\*Taking Legal Action\*](#)

[\*Know Your Rights: A Guide for Victims and Witnesses of Crime\*](#)

[\*Your Right to Federal Records\*](#)

## **MAGAZINES**

### **55) Subscribe to top titles for as little as \$3.99 per year**

Start, renew or extend subscriptions to any of dozens of magazines at [Best Deal Magazines](#) for as little as \$3.99 per year after taking a 15 percent discount with our exclusive code DEALDUDE15. BDM's prices

are low because most of the cost is paid by sponsors. And unlike many of its competitors, it does not automatically renew subscriptions but instead sends an email reminder.

## **56) Exchange airline miles for free subscriptions**

If you have spare frequent-flyer miles, you can exchange 400 to 5,500 of them for subscriptions to any of three dozen popular magazines or the *Wall Street Journal* through the [Magazines for Miles](#) program. When you click through to the site, you don't need to enter a code number; select an airline (American, Continental, Delta/Northwest, Frontier, Hawaiian, Midwest or US Air) from the pull-down menu and you'll be redirected. In addition, [United](#) allows you to trade its miles for subscriptions to select local newspapers. More important, perhaps, than getting a free magazine, is using your miles this way keeps your account active and may prevent you from forfeiting the rest of your miles. The airlines in recent years have started expiring miles every 18 months in accounts that have no activity. If you don't see a magazine you like, or you want to redeem miles from other airlines or reward programs, BDM's [Magazine Mile](#) offers discounts on many other titles.

## **57) Download free issues**

[Zinio](#), a publisher of digital magazines, offers sample copies of about two dozen titles that have included *Business Week*, *Reader's Digest*, *Geo*, *Popular Science Green Home Guide* and *Elle*, as well as foreign-language publications. [Coverleaf](#), meanwhile, has digital issues you can search and/or download if you subscribe to the print editions. Its

selection includes *Better Homes and Gardens*, *Family Fun*, *Ladies' Home Journal*, *More*, *Prevention*, *Maximum PC*, *Runner's World*, *Wood and Fitness*. Even if you're not a subscriber, Coverleaf allows you to purchase digital back issues or create a free account to preview and/or save and share articles from any title. Finally, [eMagazines](#) offers free digital subscriptions to titles such as *Seventeen*, *iGizmo*, *iMotor*, *Linked*, *Used Boat Watch*, *City Business*, *Car Collector* and *Risk Management*.

### **58) Get free subscriptions to parenting magazines**

[American Baby](#) offers free subs to expectant and new parents, as does [Baby Talk](#).

### **59) Sign up for free business magazine subscriptions**

If you work in agriculture, automotive, biotech, construction, education, engineering, management, finance, food and beverage, government, health care, human resources, manufacturing, information technology, insurance, travel, multimedia, purchasing, retail, sales and marketing, small business, telecom and wireless, transportation or utilities, visit [TradePub](#) or [Mercury Magazines](#) to request free subscriptions to professional magazines and technical documents. In most cases you'll have to enter information about your position and job to qualify.

### **60) Sign up for free email newsletters**

There are thousands of free, advertiser-supported newsletters delivered by email. Two of the Dude's favorites are [News of the Weird](#) and [This is True](#), both of which collect strange-but-true news items.

# MOVIES

## 61) Get coupons for discount movie tickets and rentals

[Entertainment](#) sells voucher books for about \$20 that include coupons for free or discounted rentals at independent rental stores as well as chains such as Blockbuster, Movie Gallery and Hollywood Video. In addition, if you join [Blockbuster](#) to receive DVDs by mail you also get free or discounted rentals of movies and video games at your local Blockbuster. In addition, you can return your mail-order DVDs to a store to exchange for a new movie or have the next title in your queue shipped immediately. That's one advantage Blockbuster has over Netflix. For free rentals, don't forget to check your local library, including those available via interlibrary loan. See [tip number 15](#) for details.

## 62) Pay \$8 a month for instant access to thousands of films

When you join or rejoin the DVD rental giant [Netflix](#) and elect the streaming-only membership for \$7.99 per month, you get access at no extra charge to thousands of films available for instant viewing on your desktop or laptop computer. There is no limit to how many of these films you can view. If you prefer to watch on your television, purchase a \$59 [Roku device](#). It's a small box that connects by Ethernet cable or wirelessly to your computer router, allowing you to view on your television screen the queue of instant-view movies you've selected online. You can stream any of these films to your set. (Using a Roku, you also can rent or buy digital downloads from [Amazon Video-on-Demand](#), or get access to thousands of movies free if you join the [Amazon Prime](#) program, which provides free two-day shipping on most

products sold at the site.) Besides Roku, the Netflix instant queue also works with other devices, including Xbox 360 consoles and select Blu-ray players and high-def televisions. The latest releases are usually only on disc, so you'll have to wait by the mailbox for those.

### **63) Buy used DVDs**

If you're going to buy a DVD, why not pay half price for it and get a secondhand copy? [SecondSpin](#) has a large selection of used movies, CDs and video games and also purchases the same for cash or credit. [Check here](#) to check for Second Spin coupon codes. [Half.com](#) and other sites sell used media but don't offer discount and free-shipping coupon codes as SecondSpin does.

## **MUSIC**

### **64) Play almost any album or song on your computer for \$5 a month or download to an MP3 player for \$15 per month**

For a monthly fee, services such as Napster and Rhapsody give you access to millions of songs and hundreds of thousands of albums, including nearly all new releases. With [Rhapsody](#), you can listen to streaming music through up to three PCs and/or Macs for \$12.99 a month or, for two dollars more, download unlimited music files to up to three MP3 players through a Windows PC. You can then listen to this music for as long as you remain a paying member of the service. It's like renting the music; if you want to hear a band's new album, why pay \$10 or \$15 for a CD before you know if you'll like it? If you decide to stop

your membership, all your “rented” music files will no longer play. Rhapsody also has a free option: by creating an account at its site, you can stream up to 25 tracks per month and have unlimited access to any of 25 commercial-free radio stations. [Napster](#) has two options: pay \$5 per month for five MP3 downloads plus unlimited streaming of more than eight million songs, or pay \$14.95 per month to have unlimited downloads to up to three MP3 players or phones or three computers. Napster offers a seven-day free trial of this “to go” service. With either site, you always have the option of purchasing songs and albums.

### **65) Download free (legal) songs**

Many music sites offer a free download each day, including [eMusic](#) and [Amazon](#) (which also offers a newly released album daily for \$1.99). Other sites offer a free download each week, including [iTunes](#) and [Walmart](#) (under the menu “Features and Specials”). The idea is to get you to return regularly and perhaps be enticed to spend money on other tunes. [MySpace](#), in partnership with Microsoft, also offers more than 1,000 free downloads. For additional sites that have free independent music, see the [Music Download Guide](#). Note: To borrow music CDs, check your local library, including interlibrary loan. See [tip number 15](#).

### **66) Listen to thousands of radio stations free online**

[Live365](#) offers online access to more than 6,000 radio stations through its free player software. Pay \$5.95 to \$7.95 a month get better quality sound and no commercials. Or broadcast your own station from \$9.95 per month. Many local stations also offer Internet simulcasts; see [Radio Locator](#) or [Windows Media Guide](#) for free directories. Finally, check

out [Pandora](#), where you can type in the names of your favorite artists and albums and listen to a stream of songs that its complex algorithm believes you will like. The free, advertiser-supported account is limited to 40 hours per month, or you can pay 99 cents per month for unlimited hours. Ad-free Pandora is \$36 per year.

### **67) Buy used CDs**

See [tip number 64](#).

## **PHONE**

### **68) Make free worldwide phone calls**

Create a free account at [Skype](#) and make free calls through your desktop or laptop computer to other Skype users anywhere in the world. If you want to call land-line phones, you can pay by the minute or purchase a subscription plan starting at a few dollars per month. Skype also offers fee-based features such as voice mail or personal numbers. Download [Truphone](#) to make free mobile calls or send texts to Skype or Truphone users. Calls to mobile phones and landlines start at two cents per minute. Finally, a \$40 product called [MagicJack](#) can save you some cash. First, you plug a phone in to the Jack, then plug the Jack into a USB port on your computer. This allows you to make free phones calls to any number in the U.S. or Canada. You can also receive voice mails, which are stored in the Jack. After an initial 30-day free trial there is a \$19.95 annual fee. One advantage MagicJack has over Skype is that you don't need headphones because calls are routed through a phone. Both Skype and MagicJack have occasional hiccups but provide reliable service.

### **69) Call for free directory assistance**

Why pay \$1.50 to \$2 to get a phone number from 411? For residential numbers, phone [1-800-FREE411](tel:1-800-FREE411), which requires only that you listen to a 10-second ad.

### **70) Send free faxes**

[faxZERO](#) allows you to send up to two free faxes daily of one to three pages each. Upload a .doc, docx or .pdf file to send to any number in the U.S. and Canada. An ad will appear on the cover sheet.

### **71) Inform telemarketers to buzz off**

The [National Do Not Call Registry](#) is the place to add up to three home and cell numbers to a federal list telemarketers are obliged not to call. Unlike in the past, the registration is effective indefinitely. Charities, pollsters and (surprise, surprise) politicians are exempt. Merchants can also call if you have purchased, leased or rented from them within the previous 18 months, or if you have inquired about or applied for something with them during the previous three months. The [World Privacy Forum](#) has information on nine other programs that allow you to opt-out of being bothered.

## **PHOTOS**

### **72) Store and share your digital photos at no charge**

Create a free account at [Snapfish](#), [Shutterfly](#), [Kodak Gallery](#) or similar photo sites and receive free storage and sharing, as well as 20 to 50 free

4” by 6” prints when you create an account. The sites earn revenue by selling prints for 9 cents or 10 cents each, along with personalized gifts such as mugs and posters. But they also make sharing digital photos with relatives and friends much easier than attaching them to emails. Some of the sites also allow you to share video online.

## REAL ESTATE

### 73) Find your house as seen from space

Quick and easy: Type your street address in at [Google Maps](#) and select “satellite” or “terrain” for a soaring view. If you live in a well-populated area, you also can swoop to street level. This is helpful if you want to check out a neighborhood before you see a house for sale, or you want to take a look around before you go somewhere unfamiliar. [Terra Server](#) allows you to view aerial and topographical maps and order prints starting from \$7.95. If you’re feeling ambitious, download [Google Earth](#), which shows even the ocean floors. For a broader view, [Earth From Space](#) is a collection of more than 400,000 images taken by astronauts since 1961 that you can view and download for personal use. Finally, [Visible Earth: The Blue Marble](#) puts it all together for a view at our collective home from afar.

### 74) Find or sell a home without a real estate agent

This isn’t for everyone, but if you have the wherewithal to sell your own home, or buy directly from an owner, you can save thousands of dollars in real estate commissions with a service such as [ForSaleByOwner](#). Its service fees vary by region, but for about \$90 per month or a flat fee of

\$200 to \$900 sellers can post a detailed description of their home with photos. The site also sells yard signs, brochure dispensers and lock boxes. Schedule showings yourself or pay an affiliate agent a flat fee to handle the paperwork, showings and buyer inquiries. For a few hundred dollars more you can have your home listed on the Multiple Listing Service that agents use to find properties for their clients (with an MLS listing, you offer a 3 percent commission to the buyer's agent).

### **75) Download free homeowner's guides**

More free booklets from the [Federal Citizen Information Center](#). See [tip number 2](#) for more details. You'll need the [free Adobe Reader](#).

*[Am I Covered? A Consumer's Guide to Homeowner's Insurance](#)*

*[A Consumer's Guide to Mortgage Refinancing](#)*

*[Indoor Air Hazards Every Homeowner Should Know About](#)*

*[Surges Happen! How to Protect the Appliances in Your Home](#)*

*[Weathering the High Cost of Heating Your Home](#)*

## **RECYCLE & REUSE**

### **76) Find someone who will take and reuse your “junk”**

Rather than tossing out your usable but unwanted clutter, post a message on the [Freecycle Network](#) and offer it to someone in your area to put to good use. The site list nearly 5,000 groups around the globe. You can also browse for stuff you may need to replace the clutter you've lost.

## **77) Divert everything you can away from landfills**

This includes (a) holiday lights mailed to [HolidayLEDs.com](#); (b) any brand of old sneakers sent to Nike's [Reuse-a-Shoe](#) to recycle into athletic courts; (c) burned-out CFL light bulbs dropped off at [Home Depot](#) (the bulbs contain a tiny bit of mercury, which should not be buried); (d) sports gear collected by [SportsGifts](#) to distribute to low-income kids; (e) videotapes, cassettes and other “techno-trash” mailed to [GreenDisk](#) with a \$6.95 processing fee if the shipment weighs less than 20 pounds; (f) desktops and laptops of any brand donated to the [National Cristina Foundation](#) or dropped off at Goodwill through its [Reconnect Partnership](#) with Dell; (g) desktops and laptops from Dell dropped off at [Staples](#) or sent free to [Dell](#); (h) HP computers sent free to [HP](#); (i) Gateway computers sent free to [Gateway](#); (j) [Apple](#) computers sent free to Apple with purchase; (k) any variety of items dropped off at [Goodwill](#), which also auctions off donated items online; (l) plastic bags dropped off at locations at [plasticbagrecycling.org](#); (m) wheelchairs redistributed to those in need through [LifeNets](#); and (n) wheelchairs, canes, crutches and walkers distributed via local reps of [Chair Corps](#). For more suggestions, see [Greener Choices](#) or [Throwplace](#). In some cities you can earn merchandise points through [RecycleBank](#).

## **SOFTWARE**

### **78 ) Students, parents of students and teachers: save up to 85 percent on brand-name software**

Many software companies, including Microsoft, Corel and Adobe, offer

deep discounts on their products to students from kindergarten through college and the parents of those students. [Academic Superstore](#) notes that “yes, parents, can buy a copy of Adobe Creative Suit or Microsoft Office for a kindergarten student at 30 percent to 50 percent off retail.” To qualify, submit the student's most recent report card, a current student ID, a registration receipt for the current semester or a letter of enrollment on school letterhead. [JourneyEd](#) focuses on students enrolled at degree-granting schools (i.e., associates, bachelor, masters, etc.). Each software site has its own requirements as to who qualifies for education pricing.

### **79) Download free anti-virus software**

AVG offers a [free basic version](#) of its bestselling anti-virus and anti-spyware protection for Windows. Another site, [ZoneAlarm](#), offers a free basic firewall and free spy blocker toolbar – click on “Download and Buy” in the top navigation, then pull down to “Free Downloads.”

### **80) Download free audio and video capture software**

Applian Technologies offers a [free audio and video recorder](#) toolbar that allows you to capture streaming video and audio played through your computer. The program also includes a converter you can use to change the resulting files into different formats.

### **81) Download free password reminder software**

Install [Roboform](#) and when you visit a site that asks for your user name and/or password, a form will pop up. With the click of a mouse button, the fields are filled and you can jump into the site. No more posting your

log-ins on sticky notes. It's also more secure; the Roboform database is protected with a password. The full version is \$29.95 and stores unlimited log-ins; the free version holds up to ten.

### **82) Make a font from your handwriting for \$9**

Download and print a template, copy the letters and numbers, scan and upload the template with a \$9 payment by credit card or PayPal and [Fontifier](#) will create a font based on your handwriting.

### **83) Download free office productivity suite**

Why pay for pricey office software? [OpenOffice](#) is free and includes a word processor and everything you need to create spreadsheets, graphics and databases. It also can read and write files from other office software, and its Writer software has a menu item that easily turns files into PDFs.

### **84) Download free digital photo editing software**

What started as an undergraduate development project mentored by Microsoft is now one of the best free graphics programs available. [PAINT.net](#) for Windows continues to be updated by students who originally worked on it. Support is provided on user forums.

### **85) Download free genealogy software**

The Mormon Church offers its [Personal Ancestral File](#) (PAF) software free of charge. It's a simple but effective program that allows you to collect, organize and share your family history.

## **86) Download free widgets for your desktop**

[Yahoo! Widgets](#) and [Google Gadgets](#) have thousands of free desktop applications for PC or Mac, including those that display the current temperature and forecast for your zip code, stock quotes, sports scores, games, cam viewers, daily horoscopes, news headlines, iTunes bar, sticky notes and system resource monitors.

## **87) Download free digital photos and clip art**

There are a number of sites that offer free photos and illustrations for websites, brochures and other projects. See this [list of the most useful](#), including the [Library of Congress](#) and [PhotoXpress](#), which allows for one free image download per day without detailed registration.

## **88) Download free computer clock updater**

The National Institute of Standards and Technology maintains a collection of atomic clocks so accurate the best of them won't gain or lose a second in 20 million years. You can [set your computer clock to the NIST standard](#) with a free program from its site for Windows or Mac. It takes only a few seconds to download (give or take). After installation, use the "Query Server" menu to update your clock and/or set the program to update automatically at regular intervals.

## **89) Download free parental control software**

ParentLogic offers its [PGSurfer](#) software to help wary parents restrict children's access to web sites, chat rooms, email and downloads. When the computer is powered up, PGSurfer asks for a log-in and password.

Parents can create profiles for each member of the family that includes their level of restriction. A similar free product, [KidRocket](#), restricts access to a handful of child-friendly sites.

## SPORTING GOODS

### 90) Buy “lost” golf balls at a deep discount

[LostGolfBalls](#) retrieves balls from lakes and water hazards at more than 2,000 resorts, private facilities and daily-fee courses in 32 states. The balls are cleaned and sorted by hand into various brands, models, conditions and offerings. Prices start at \$5.95 per dozen.

## TRAVEL

### 91) Buy cheap train tickets

Many travelers don't realize [Amtrak](#) offers discount fares through its website. Seniors, students and kids get 15 percent off every day, but you'll also find weekly sales on tickets for specific routes.

### 92) Find airline deals

There are a number of ways to be alerted to falling airline fares. [Bing Travel](#) tracks whether specific markets are getting more or less expensive, i.e., whether you should buy now or wait. Many reservation sites (e.g., [Cheap Tickets](#), [Orbitz](#), [Priceline](#)) have dropped booking fees, although they don't usually list JetBlue, Southwest or smaller airlines. For that, check out [Airfarewatchdog](#), where the staff of ex-travel agents searches airline sites, newsletters and other sources for low

fares. You can sign up for a daily or weekly newsletter listing deals at airports you select. You'll always get a better price traveling on Tuesday, Wednesday or Saturday and on flights with layovers. Also, don't rule out driving a few hours to depart from a larger hub, especially when traveling overseas.

### **93) Buy or transfer airline miles to get free tickets**

Are you just short of the miles you need for a reward ticket? Most airlines now allow you to buy miles or transfer miles between different accounts. Log in to your frequent flier account for details. Some airlines also now offer one-way tickets for half the miles of a round-trip. If you end up with extra miles, consider donating them to charity. Log in to your award program or visit [Mile Donor](#).

### **94) Find rental car deals**

[CarRentals.com](#) allows visitors to search more than a dozen rental companies for the lowest prices. [Entertainment](#) voucher books also provides clippable coupons for free weekend days, \$25 off weekly rentals, free upgrades and 5 percent to 10 percent off from companies such as Budget, Alamo, Avis, Hertz, Enterprise and National. Also, check with your college alumni association or professional organizations as many offer similar coupons for the asking.

### **95) Find hotel room deals**

[Entertainment](#) coupon books include a variety of lodging discounts, including codes for up to 20 percent off at chains such as Ramada,

Wyndham, Days Inn, Howard Johnson, Travelodge, Comfort Suites, Red Roof Inn, Best Western and Holiday Inn. Other hotels offer 10 percent off their best rates. Or search at [Hotels.com](http://Hotels.com) for discount rooms.

### **96) Students and new grads: Work overseas at any job**

The non-profit [BUNAC](http://BUNAC) assists full-time, degree-level college students or those who have graduated within the past year in finding paid internships overseas for up to 12 months, depending on the country. U.S. students can work in Great Britain, Ireland, Canada, France, Australia or New Zealand, or volunteer in Peru, Cambodia or South Africa. To work in Great Britain, for example, you pay \$750 for the program fees and work permit (which you would not be able to get so easily otherwise). You also are expected to take at least \$1,500 to support yourself initially, or \$2,500 if you are working as a volunteer.

### **97) Download free travel guides**

More free booklets from the [Federal Citizen Information Center](http://FederalCitizenInformationCenter). See [tip number 2](#) for more details. You'll need the [free Adobe Reader](#).

[\*National Park System Map and Guide\*](#)

[\*National Wildlife Refuge System: A Visitor's Guide\*](#)

## **VIDEO GAMES**

### **98) Rent rather than buy**

At \$40 to \$50 a pop for the most popular games, it makes more sense to

rent. There are a number of services that operate as Netflix does; you create an account and then place the games you want in a queue. For a flat monthly fee, you can keep one, two or three games at a time for as long as you like. The leading rental company is [Gamefly](#), which offers two games free for 10 days to new members and then charges \$15.95 per month to have one game at a time or \$22.95 to have two. See [Video Game Rental Guide](#) for other sites.

### **99) Buy used games**

See [tip number 64](#). Further, many rental sites sell secondhand games, including [Gamefly](#), where the selection starts at about \$15 each.

## **AND FINALLY ...**

### **100) Sign up for deal alerts**

If you'd like to be notified by email of new coupons, sales, free shipping offers and clearances at any of more than 400 online retailers, sign up at DealDude.com for [free deal alerts](#). Not sure where to start? After many years of posting codes, we've found the best retailers for deals include [Kmart](#), [Buy.com](#), [Sears](#) and [Walmart](#).

### **101) Freebies on your birthday**

Many retailers offer free food and gifts when you visit on your birthday, as long as you register ahead of time. As a member of the Black Angus Prime Club, you will receive a [free steak dinner](#) on your birthday. [Baskin Robbins](#) provides a free 2.5-ounce scoop. [Firehouse Subs](#)' gift

is a free sandwich during your birthday month. Kids can get free meals on their birthday at [Denny's](#) (up to age 10), [Bob Evans](#) (age 12), [Taco Time](#) (age 12) and [California Pizza Kitchen](#) (age 10). Parents of children up to age 3 can receive a [free portrait package](#) of one 8x10, one 5x7 and four wallets on your child's birthday.

### **BONUS ) Buried treasures**

You can't order from this store online, but if you are ever in the area of Scottsboro, Alabama (it's in northeast Alabama, near where Tennessee, Alabama and Georgia meet) be sure to visit the [Unclaimed Baggage Center](#). It covers a city block and sells items that come from, you guessed it, airline and cargo baggage that has gone unclaimed for at least 90 days. About 60 percent of the inventory is clothing but it also carries cameras, electronics, sporting goods, designer frames, books, jewelry and, of course, luggage. It's worth a side trip if you're at all curious about what people pack in their suitcases.