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## **BUDGETING**

### **Mint.com**

<http://www.mint.com>

Free personal finance software accessible via the web. Manage your money, goals, financial planning, and budgeting tools in one place.

### **Mvelopes**

<http://www.mvelopes.com>

Membership based personal finance system using the popular “envelope system.” The site allows users to set up virtual envelopes to create spending limits for monthly expenses.

### **texthog**

<http://www.texthog.com>

Free web and smartphone based application that allows users to track personal and business expenses. Easily store, organize, and access your receipts, expense reports, mileage tracking and more.

### **PowerPay**

<http://www.powerpay.org>

PowerPay provides a free and easy way to eliminate debt faster while saving money. It also features an education center with presentations on a wide range of financial topics.

## **GROCERIES & SHOPPING**

### **Federal Supplemental Nutrition Assistance Program (SNAP)**

<http://www.fns.usda.gov/snap/>

The Supplemental Nutrition Assistance Program is the new name for the federally sponsored *Food Stamp Program*. This site provides links to state sponsored sites where users can see eligibility requirements, apply, and better understand the benefits of SNAP.

### **AngelFood Ministries**

<http://www.angelfoodministries.com>

“By buying food from first rate suppliers at substantial volume discounts, Angel Food Ministries is able to provide families with approximately \$65 worth of food for \$30.” Angel Food Ministries participates with SNAP.

### **Bountiful Baskets Food Co-Op**

<http://www.bountifulbaskets.org>

“The Co-Op offers conventional produce baskets every other week.” Participants can purchase \$50 worth of conventional produce (½ veggie, ½ fruit) for a \$15 contribution. Organic baskets are also available at a cost of \$25 for \$50 worth of produce. Currently operating in various locations in AZ, CO, ID, MT, NV, OR, TX, UT, WA, and WY.

### **CouponMom**

<http://www.couponmom.com>

Provides registered users with access to a huge listing of coupons and tutorials on “strategic shopping” to get the most savings during your shopping.

### **Couponcabin**

<http://www.couponcabin.com>

Helps users locate coupons to use in their local area or via the internet.

### **RetailMeNot**

<http://www.retailmenot.com>

Users can access hundreds of current active coupons and discount codes for stores for online and in-person shopping.

### **Groupon**

<http://www.groupon.com>

“Groupon features a daily deal on the best stuff to do, see, eat, and buy in more than 300 markets and 35 countries.”

## **HOUSING**

### **Low Income Home Energy Assistance Program (LIHEAP)**

<http://www.acf.hhs.gov/programs/ocs/liheap/brochure/brochure.html>

The Low Income Energy Assistance Program provides financial assistance to qualifying individuals and families by supplementing their payment to cover electric and heating expenses.

### **U.S. Department of Housing and Urban Development (HUD)**

<http://www.hud.gov>

This is the official U.S. Government website for HUD. The site includes up to date information and referral services for home buying, avoiding foreclosure, finding rental assistance, and more. The site also includes links to the Making Home Affordable program.

## **UTILITIES**

### **Billshrink**

<http://www.billshrink.com>

Billshrink offers individuals a side by side comparison of credit card, cell phone, television, gas, and banking services to help users save money by cutting costs.

### **Electric Choice**

*How to Switch Electric Companies and Save Hundreds*

<http://billeater.com/tips/electric-choice-compare-electric-providers-switch-and-save>

This article provides a listing of and links to states participating in electric choice programs that allow consumers to “shop” for their energy provider.