

**MASTER YOUR FINANCES  
WITH THIS BOOK/WEB SITE SET!**

# **PERSONAL FINANCE** ON THE **WEB**

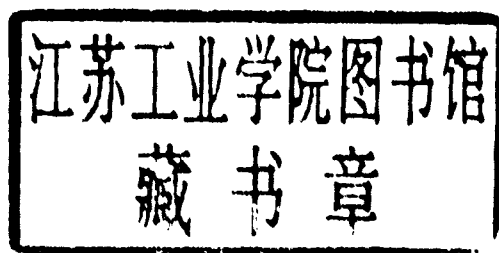
**THE INTERACTIVE GUIDE**

- *Real Life On-line Lessons for Banking, Credit, Home Finance, Financial Planning, Taxes, Investing, and more!*
- *Plus Comprehensive "Yellow Pages" of the Best Personal Finance Sites on the Web!*

**JONATHAN MICHAELS**

# Personal Finance on the Web: The Interactive Guide

Jonathan Michaels



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More than just making it possible, you make it all worthwhile.

Special thanks to my managing editor on this project, Michael Detweiler, for his outstanding effort, and to Mr. James Goodchild, head of research, Internet troubleshooter, PageMaker advisor, and general, all-around, good guy.



## Introduction



Everything is changing. Maybe you didn't see it coming, but here it is. And how we conduct the business of our lives will never be the same.

"Internet," "Web," "Information Superhighway," "Cyberspace"; words and concepts that barely registered as a blip on the radars of our need-to-know awareness just a couple of short years ago now blink back at us, big and bold, across everything we do.

The Net has exploded onto the scene to become one of the most conspicuous facets of everyday life. Turn on the TV and you're greeted by an ad for a soft drink or a minivan or a Floss-O-Matic™ Plax Smacker, all sporting a shiny new Web address, the voice-over carefully enunciating every colon, every dot com (H. T. T. P. Colon. Forwardslash. Forwardslash. Something. Dot. Something. Dot. Com).

The hype is unmistakable, it's nearly epidemic. Yet to dismiss the extraordinary changes that surround us as *just* hype is to risk being left behind in the electronic dust of this brave new world.

Nobody can say for sure how many of us there are crawling around on the Web right now. 30 million? 40? 50? The numbers cited are as varied as they are astounding, but the bottom line is clear; tens of millions of us have heeded the call, and millions more will join us on the Net in the months and years to come.

Of course, you know all about the rush to explore this new frontier firsthand or you wouldn't bother reading the introduction to yet another Internet book. You have already equipped yourself with the requisite gear and have set out to join the cyber-swarm on the Web.

So, what did you find when you got there? The following is a list, supplied by one of the World Wide Web's most popular starting points, of the ten most accessed Internet links as of the day this introduction was written:

- 1.) [Regarding Sex](#)
- 2.) [Alt.Sex](#)
- 3.) [America's Job Bank](#)
- 4.) [Index of Companies with Job Listings](#)
- 5.) [Urban Desires](#)
- 6.) [Leslie's World O'Chicks](#)
- 7.) [The Web Voyeur](#)
- 8.) [JobHunt Meta-list](#)
- 9.) [Internet Public Library](#)
- 10.) [Screen Savers For Windows](#)

Now, I have nothing personal against screen savers or the un- and underemployed. And as far as sex goes, I think it's fair to say that without it, I wouldn't be who I am today. But surely, there must be more to all the Net noise than just this.

As we collectively begin to extend beyond our physical boundaries and explore the greater reaches of accumulated human knowledge, wisdom and insight we can do better than what the above list implies. Or can we? Raise your hand if you believe that [Leslie's World O'Chicks](#) represents the pinnacle of the human experience. Uh-huh. Pretty much what I figured. You. In the bookstore, with your hand in the air. Yes, you. Put this book back on the shelf. The magazine section is over in the corner, behind the gardening aisle. As for the rest of you, let's get down to business.

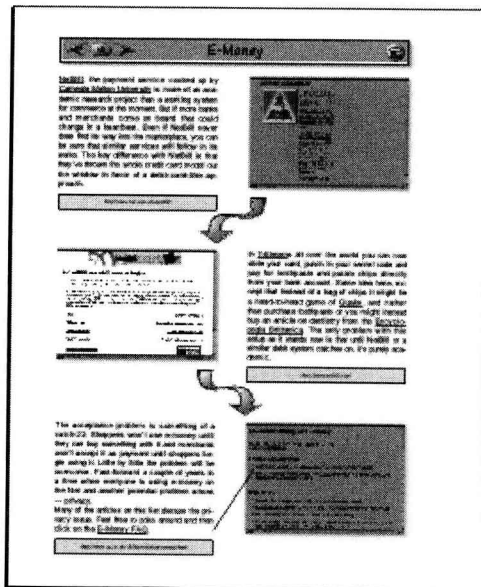


# How To Use This Book

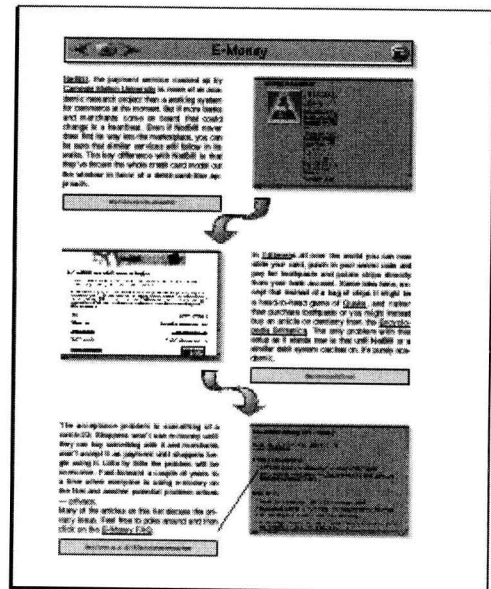
Somewhere, deep in the heart of Germany, there is probably a small wooden privy with a plaque on it that reads (auf Deutsch, of course) "In this outhouse, c. 1451, Johann Gutenberg proofread the first printed edition of the Vulgate Bible."

Books have changed little since that illustrious moment in history, and otherwise decent enough people, like yourself, have been hauling how-to's with them into the can ever since. This book, however, is a little different, and unless you are truly hard-core about your lavatory literature, you probably won't want to go through the trouble of installing a phone-line in your private sanctuary or the expense of purchasing a porcelain coordinated laptop. This book is "interactive", a widely overused term that simply means that after 545 some odd years of publishing, the printed word has at long last joined the electronic age. Here, I'll show you how it works:

This is a picture of a page from this book:



This is a picture of a Web page from this book's on-line counterpart:



Notice any similarities?

As you can see, the printed book has an identical counterpart on the World Wide Web. Page 158 of the paper and ink version of the book (for one very random example) is reproduced faithfully on page 158 of the on-line version. The two versions work together so that you can get the most out of both the guide and the vast resources of the Web. With the printed book in front of you, you can easily see exactly where in Cyberspace you want to go and what the next step will be once you get there. With the electronic version of the book up on your computer screen, you can easily jump to any of the sites covered with a single click of your mouse.

Let's go in for a closer look ...

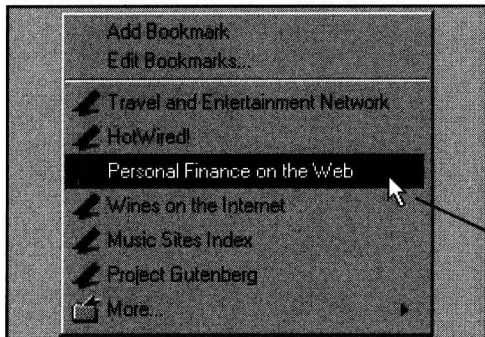
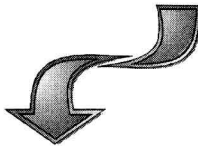
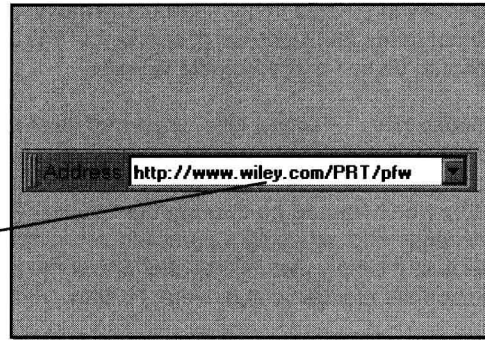


## How To Use This Book



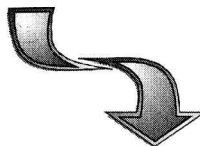
Before you can use the electronic version of the book there are a few things that you need to do. The first of which is to get there.

The `http://` address for our Home page is **www.wiley.com/PRT/pfw** (the “/PRT” part does need to be capitalized). You can type this address directly into the space provided near the top of your browser’s window. You would type it in like so and press the “Enter” key on your keyboard.



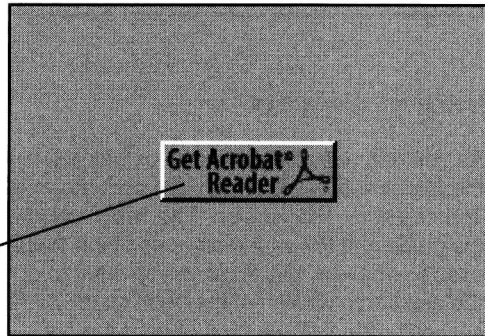
If you intend to use this site regularly, you will probably want to bookmark the Web page by choosing “Bookmark” (or “Favorites,” or whatever variation on that theme that your particular browser uses) from your browser’s menu and selecting “Add Bookmark” (or “Add Favorite”) from the drop-down list.

Once added to your list of bookmarks, you can choose the site from your bookmarked list by name without having to type in the full address.



The on-line version of Personal Finance on the Web is both easy to use and faithful to the original paperbound version you have before you. To accomplish this feat, we use a clever little program called Adobe Acrobat. Once installed on your system, Acrobat enhances your Web browser to take advantage of it’s features.

If you don’t have Adobe Acrobat on your computer yet, you can click on the “Get Acrobat Reader” button from our Home page. Follow the instructions to install it and you’re ready to go.





## How To Use This Book



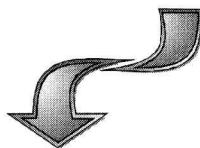
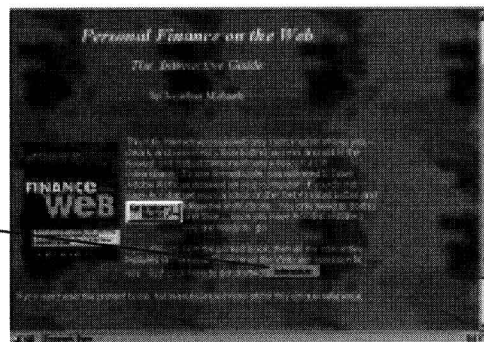
xvii



On our Home page you will notice two different versions of the guide.

Since you already own the printed book, all of the interactive features of *Personal Finance on the Web* are available to you.

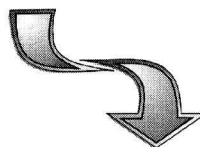
Clicking on the button labelled "Interactive" takes you to the next step.



You will be prompted to supply a supersecret password before you can access the "Interactive" version of the book. And here it is:

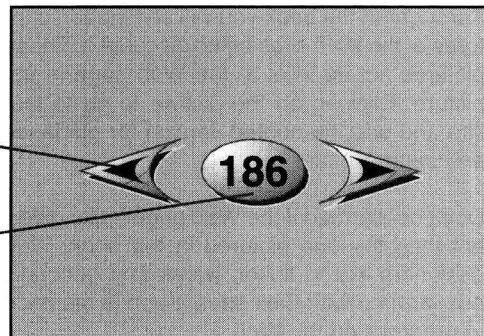
**GOTIT**

Type this in to the space provided and click on the OK button to proceed.



Once inside the electronic pages of the book, navigating your way around is simple. At the top of each screen you will find the same forward and backward arrows that you see at the top of this page. Click on the appropriate arrow to move through the guide one page at a time.

Clicking on the page number between the arrows brings you to the Table of Contents. From there you can jump to any section in the book.

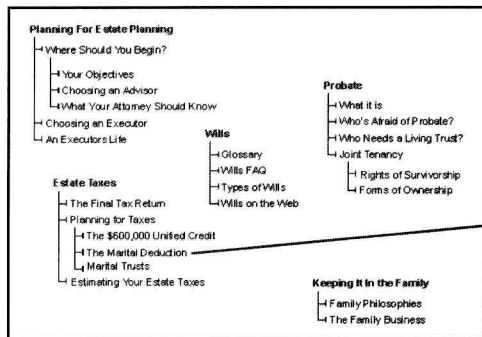
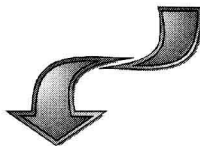
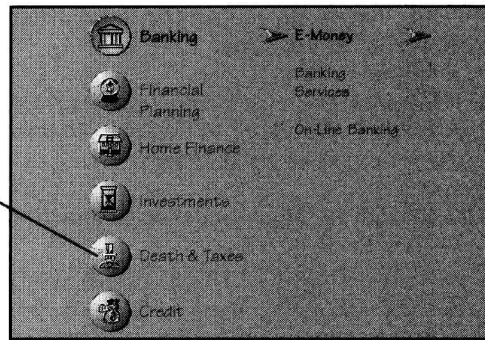






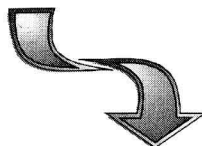
Further choices await you at the start of each topic. There you will find a menu listing all of the areas within that topic and buttons for each of the six main categories in the book.

Clicking on any of the items automatically takes you to that spot in the electronic guide. It's a quick and simple way of getting wherever you want to go.



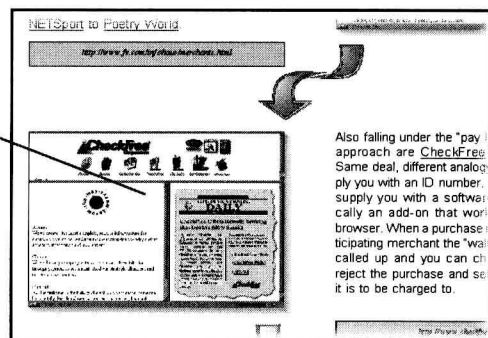
At the beginning of each section of the book you will find a graphical road map to all of the sites visited in the section's subsequent lessons.

Like everything else in the on-line version of the guide, the map is interactive; you can click on the name of any destination on the map to steer yourself to that specific spot on the Infobahn.



Throughout the book you will see screen captures of the Web sites being discussed. These pictures act as links to the Web page in the picture. Clicking on the picture to go to that site and use the printed version for guidance and instructions.

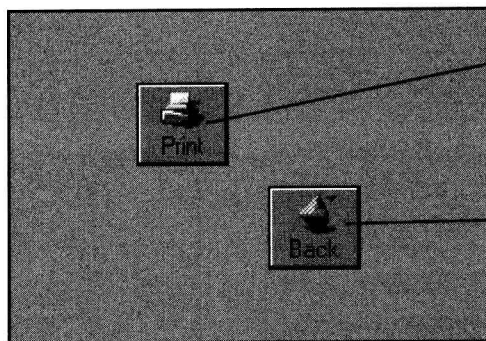
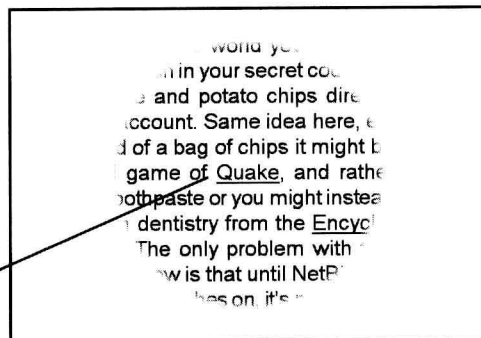
Don't be alarmed if the Web page looks different than the one pictured in the book, Web designers like to tinker, tweak and generally putz around with their sites. Such is the price of progress on the Web.



# How To Use This Book

The blue, underlined text that you will come across throughout the book also works as a link to somewhere else on the Net. Clicking on one of these text links might bring you to the site being discussed, a different page within the book or somewhere completely strange and altogether wacky.

The Web is nothing if not a new world to explore. If you see a link that looks promising, click on it. You never know where you might end up.

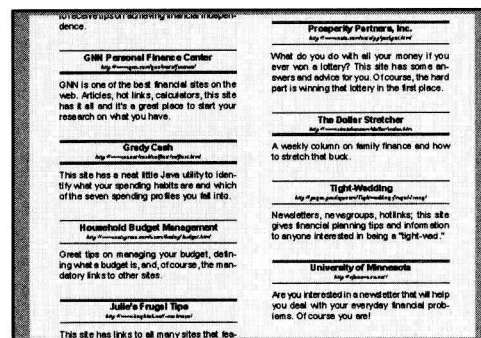


Remember, no matter where you go on the Web you can always use the Back button at the top of your browser's window to get back to where you left off.

And if you happen to chance upon some little personal finance gem in your travels, you can click on your browser's Print button and take it with you.

Flip through the guide and follow along with the interactive lessons on your computer. When you're ready to set off on your own, you can turn to the color-coordinated yellow pages located ever so conveniently at the back of the book and explore some more.

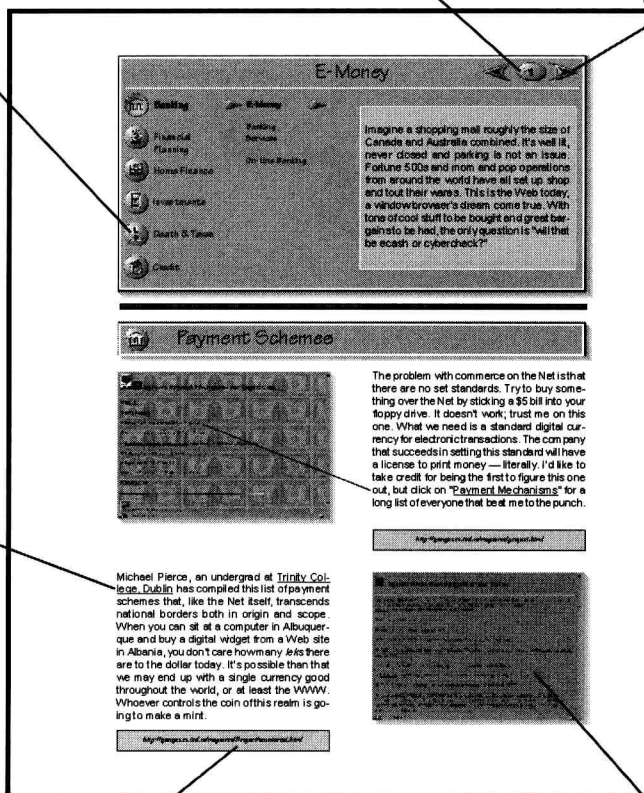
A world of personal finance resources awaits you on the Web. Poke around, learn, and most of all, enjoy.



Click on the Page Number to jump to the Table of Contents.

Use the Menu to navigate between chapters and areas of interest.

Use Arrows to move forward and backward one page at a time.



Blue, underlined text links you elsewhere on the Web.

You can type the <http://> address in to your browser to visit that Web page.

Click on any screen capture to visit the Web site pictured.



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E-Money



### Payment Schemes

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  - | CheckFree
  - | NetBill
  - | E-Money FAQ
  - | DigiCash
- | Stuff You Can Buy
  - | CD-Now