

# Money Tools Guide

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## Student Loan Refinancing

<b>Juno</b>	<a href="#">Link</a>	Refinance your student loans with Juno. Juno uses group bargaining power to get you the <i>lowest</i> student loan rates (based on your credit profile) Rates starting at 2.25% APR.
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## 401k Rollover

<b>Capitalize</b>	<a href="#">Link</a>	Capitalize will rollover your old 401k into an IRA for FREE. Just answer a few simple questions and they'll take care of the rest.
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## Dashboards & Trackers

<b>Personal Capital</b>	<a href="#">Link</a>	FREE Personal Financial dashboard. Link your accounts, and track your network.
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<b>Unbury.me</b>	<a href="#">Link</a>	FREE loan calculator to help you payoff debt. With unbury.me you can easily compare the snowball method to the avalanche method—so you can pick which payoff strategy is best for you.
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<b>Undebt.it</b>	<a href="#">Link</a>	FREE debt payoff tool. Undebt.it has 9 different debt payoff methods to choose from (you can even make your own custom plan)
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## Cash Back Apps

<b>Rakuten</b>	<a href="#">Link</a>	Rakuten offers cashback at thousands of your favorite stores. New users get \$30 when you spend \$30. Payments are made on a quarterly basis.
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<b>Fluz</b>	<a href="#">Link</a>	My favorite cashback app. Earn cash back on everything from hotels, flights, dining, shopping, gaming, subscription services and more. You can earn even more when you refer friends to earn cash back with you.
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<b>Fetch Rewards</b>	<a href="#">Link</a>	Earn free rewards just by scanning your grocery receipts. Get 2,000 points automatically when you sign up.
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<b>GetUpside</b>	<a href="#">Link</a>	Get cashback on gas every time you fill up. Honestly, one of my favorite free apps.
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<b>Dosh</b>	<a href="#">Link</a>	Get automatic cash back at thousands of places when you shop, dine, or book hotels.
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<b>Ibotta</b>	<a href="#">Link</a>	Get cash back on groceries and everyday purchases.
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## Earn Money Mystery Shopping + Trying Products

<b>Field Agent</b>	<a href="#">Link</a>	Make money doing tasks like mystery shopping, and trying products.
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## Make Money with Surveys + Studies

<b>Respondent</b>	<a href="#">Link</a>	Get paid to participate in research studies. The highest paying online survey option that I've seen, to date.
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## High-Yield Savings Accounts (HYSAs)

<b>Yotta</b>	<a href="#">Link</a>	Get paid more on your savings plus the chance to win cash prizes every week just for putting money in your savings account.
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<b>Marcus</b>	<a href="#">Link</a>	One of the high-yield savings accounts I use. You can earn a .50% APY bonus (for the first 3 months) terms apply.
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## Tools for Business

<b>FloDesk</b>	<a href="#">Link</a>	My favorite email marketing service provider. FloDesk costs way less than other email marketing services. Get 50% off your subscription when you sign up with my code (\$19 mn/\$209 yr)
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## Credit Reports

<b>Annual Credit Report</b>	<a href="#">Link</a>	FREE credit reports.
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## Earn Rewards for Working Out

<b>Paceline</b>	<a href="#">Link</a>	Earn rewards for exercising. Must have a wearable (apple watch, garmin, or fitbit)
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<b>Achievement</b>	<a href="#">Link</a>	Earn rewards for walking, exercising and taking health-related surveys.
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## Make Money ReSelling

<b>Mercari</b>	<a href="#">Link</a>	Make money by selling your unaided/unwanted clothes, accessories, household items, and etc. with Mercari.
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<b>Poshmark</b>	<a href="#">Link</a>	Sell your unwanted clothes, shoes, and accessories on the Poshmark marketplace, or buy gently used items at a discount. Code HIPHIPHUZZAH to receive \$10 off your first purchase.
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