

**BULLETIN** U.S. DEFICIT TO HIT \$1.2 TRILLION IN 2009, PRE-STIMULUS: CONGRESSIONAL BUDGET OFFICE

## Free is priceless Tap into the wealth of no-cost items online to free up cash for holidays

By Marty Orgel  
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**SAN FRANCISCO (MarketWatch) – In uncertain economic times like these, it's comforting to know you can still find items that are free. And one way to avoid going into debt this holiday season is to find free items to fulfill your own needs, thus freeing up your cash for holiday purchases.**

The Internet reigns supreme when it comes to finding no-cost stuff. Sure, you might have to provide your email address and sometimes a bit more information, and you might be put on a mailing list, but the end result is plenty of free goods and services.

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#### Financials

Want to control your holiday shopping? FinancialRecovery.com offers a free holiday planner. This spreadsheet will help you track spending so you don't bust your budget. [See the site.](#)

Mint.com helps track everyday spending. It also categorizes trends and searches the Web for deals based on where you spend your money. [See the site.](#)

Meanwhile, Rudder.com is another free personal finance site that helps you take control of your spending. It tracks credit cards and bank accounts, and

even offers free software aimed at helping people dig themselves out of debt. [See the site.](#)

#### Entertainment?

After Napster, free downloads died -- but not for long. There are a number of ad-supported sites where you can download songs by musicians from Adam Ant to ZZ Top. One is SpiralFrog.com, offering more than one million songs and 4,000 music videos, all free. [See the site.](#)

Another music site, Pandora.com, bills itself as an online radio station that builds play-lists from your preferences. For example, entering "Bob Dylan" brings up "It's All Over Now, Baby Blue" followed by Neil Young's "Ohio (Live at Massey Hall)" and then "Imagine" by John Lennon. [See the site.](#)

If you're willing to watch television on your computer, you might be able to lower or eliminate your cable bill. For instance, you can watch everything from "My Favorite Martian" to "30 Rock," "Ugly Betty" and "Sons of Anarchy" for free at TV.Blinkx.com, a site in beta currently. [See the site.](#)

Hulu.com is another Web site offering free television shows and movies. [See the site.](#)

Also, don't forget the networks offer many of their shows for free on their Web sites. Another online freebie: Comedy Central shows including "The Colbert Report" and "The Daily Show with Jon Stewart." [See the site.](#)

#### Books and guides

If you'd rather read than watch TV, save money by checking out Free-eBooks.net. The site offers popular works, how-to guides, recipe books and more, including Adam Smith's 1776 tome, "An Inquiry into the Nature and Causes of the Wealth of Nations" which might be pertinent today. [See the site.](#)

At MrExcel.com you can download a free copy of "Learn Excel" by Bill Jelen, the self-proclaimed "Mr. Excel!" This is a book of more than 900 pages with 377 Excel tips. Jelen does caution: His book is designed for people who already use Excel 20 to 40 hours a week. [See the site.](#)

The Sutter Lake Hospital in Lincoln, Neb., offers a free wellness book, titled

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"The 5 Keys to Wellness." This is a hardcover children's book -- not a download -- teaching whole body wellness. [See the site.](#)

If you have always wanted to write a book, April Hamilton offers free, downloadable copies of her book, "The IndieAuthor Guide." [See the site.](#)

### From clothes to video games to art - and more

Almost everyone these days knows Craigslist.org, which offers free and barter listings online. For an alternative, try Freecycle.org, a rapidly growing online community where people post stuff for others to take. Or ask for items you want. One user, Robin Bectel of Alexandria, Va., said she's amazed at the items she's found there. [See the site.](#)

"I got a brand-new, tags still on them, pair of snow pants for my toddler, and a few months ago, I got a whole snowsuit for myself, also with tags still on them. I have gotten hundreds of dollars worth of garden plants, landscaping pavers and winter clothing. And, I've given away a lot of stuff that I would have just left piled in my basement or thrown in the trash," Bectel said.

1 | 2 [Next Page »](#)

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