

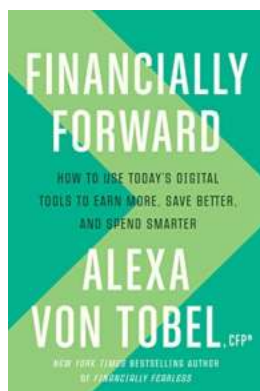
# Unlocking the Power of Digital Tools: Earn More, Save Better, and Spend Smarter

In today's digital age, technology has transformed every aspect of our lives, including how we manage our finances. With the abundance of digital tools available at our fingertips, it has become easier than ever to earn more money, save better, and spend smarter. This article will guide you through the various ways in which you can leverage these digital tools to improve your financial well-being.

## 1. Earning More with Digital Tools

Gone are the days when traditional 9-to-5 jobs were the only means of earning a living. Today, with the help of digital tools, you can explore numerous opportunities to supplement your income or even build a full-fledged online business.

One of the most popular ways to earn money online is through freelance work. Platforms like Upwork, Freelancer, and Fiverr connect businesses with a vast pool of talented freelancers across different industries. Whether you are a writer, designer, programmer, or marketer, these platforms allow you to showcase your skills and find clients from all around the world.



## Financially Forward: How to Use Today's Digital Tools to Earn More, Save Better, and Spend Smarter by Alexa Von Tobel (Kindle Edition)

★★★★☆ 4.1 out of 5

Language	: English
File size	: 7783 KB
Text-to-Speech	: Enabled
Screen Reader	: Supported

Enhanced typesetting : Enabled  
X-Ray : Enabled  
Word Wise : Enabled  
Print length : 204 pages



Another digital tool that can significantly boost your earning potential is social media. Platforms like Instagram and YouTube have given rise to a new breed of influencers who can monetize their online presence by collaborating with brands, creating sponsored content, and promoting products or services to their followers. By building a personal brand and leveraging social media, you can tap into a lucrative stream of income.

## **2. Saving Better with Digital Tools**

Managing and saving money can be a daunting task, especially when faced with countless expenses and financial obligations. Thankfully, digital tools provide a range of solutions to help you save better and achieve your financial goals.

Budgeting apps like Mint and YNAB (You Need a Budget) allow you to track your expenses, set savings goals, and analyze your spending patterns. These apps provide real-time insights into your financial health, helping you identify areas where you can cut back and save more effectively.

Digital banking apps have also revolutionized the way we handle our finances. With features like automatic savings, round-up saving, and goal-based saving, apps like Acorns, Qapital, and Digit help you save money effortlessly. They analyze your spending habits and make small automated transfers into your savings account, helping you build a substantial nest egg over time. Furthermore,

these apps often offer high-interest savings accounts, ensuring that your savings grow at a faster rate.

### **3. Spending Smarter with Digital Tools**

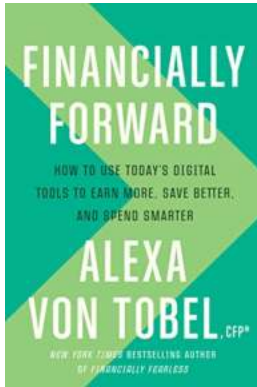
In addition to earning more and saving better, digital tools can help you make smarter spending decisions. Online shopping has made it incredibly convenient to compare prices, read reviews, and find the best deals on products and services.

Price comparison websites like PriceGrabber and Shopzilla aggregate information from various online retailers, allowing you to compare prices on a specific item and find the best available deal. Similarly, browser extensions like Honey and RetailMeNot automatically search for and apply discount codes at checkout, ensuring that you never miss out on savings.

Personal finance apps like PocketGuard and Goodbudget not only help you track your expenses but also provide insights into your spending habits. By categorizing your expenses and analyzing your cash flow, these apps help you identify areas where you can cut back and make more mindful purchases.

The digital age has brought forth a multitude of tools and platforms that can transform the way you handle your finances. By leveraging these digital tools, you can earn more money, save better, and make smarter spending decisions. Whether you are a freelancer, a business owner, or simply looking to optimize your personal finances, incorporating these digital tools into your financial strategy can help you achieve your goals and improve your overall financial well-being.

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Chief digital officer at Northwestern Mutual, founder/CEO of LearnVest, and New York Times bestselling author shows how to use the simple tools of the digital age to get more out of our money.

We live in a new financial world. Our wallets--like every other aspect of our lives--have gone fully digital. From mobile pay to on-demand everything to cryptocurrencies, technology is rewriting the rules for how we earn, save, spend and invest.

Technology has made virtually every aspect of our lives cheaper and more convenient. Shouldn't it do the same when it comes to managing our finances?

Von Tobel says that it can. In this straightforward and jargon-free guide, she shows us how to use the simple tools found on any smartphone to put more money back into our wallets. Readers will learn:

Six new trends that are impacting our finances - and how to optimize them

How to navigate the world of mobile pay, and cash in by going cash-free

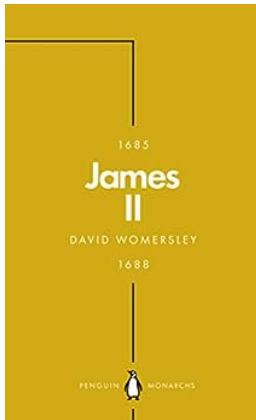
How to save time and money by putting your savings--and spending--on autopilot

Best practices for keeping your identity and financial accounts ultra-secure

How to talk to digital natives - ie your kids - about financial planning

What the Bitcoin hype is all about and how to prepare for the future of digital money

Preparing ourselves for the financial future gives us the security and freedom to live our richest lives. It's time to move Financially Forward...or get left behind.



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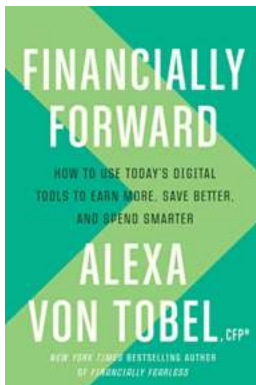
JOSHUA M. McNALL

Perhaps

*Reclaiming the Space Between  
Doubt and Dogmatism*

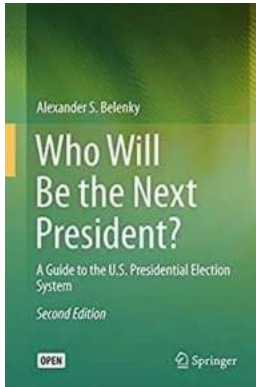
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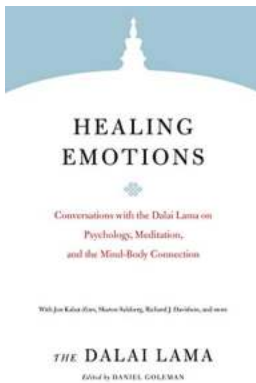
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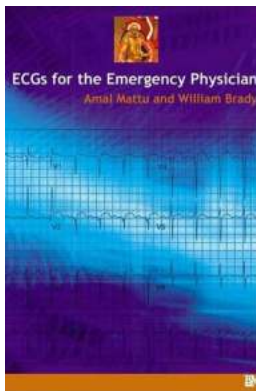
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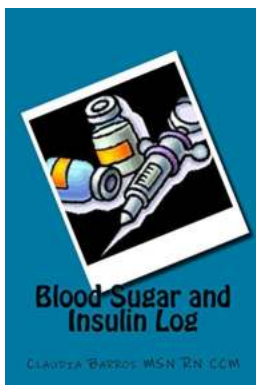
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