



When to Stick With a Home Computer

JUST BECAUSE YOU CAN do a slew of money-related stuff with a mobile device doesn't mean it's always a good idea. Not everything is easy to accomplish on a screen the size of a Post-it note. Some tasks, such as sophisticated portfolio analysis, require you to have paperwork handy that you may not want to juggle on the go. And some money-related websites just do more things—or do them better—than apps can (such as the four sites at right).

Finally, there's security to consider. Whenever you use an application via a public Wi-Fi connection—at a coffee shop, for instance—you may be making yourself vulnerable to high-tech thieves who want to steal the financial or personal info you're inputting, says Andrew Hoog, chief investigative officer for the mobile app security firm ViaForensics.

To stay safe, Hoog says, it's essential to turn off Wi-Fi and connect via your carrier's net-

work (such as 3G) instead: "It offers much better protection" against hackers. Check with financial institutions whose apps you use to make sure you're enabling the tightest security features possible. Log out of any apps that store financial info as soon as you're done. And, of course, always password-lock your device (see page 19 for more security tips).

Still worried? Do money tasks the old-fashioned way: at your home PC. —*George Mannes*

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Basic.ESPlanner.com
Plug in your income, assets, obligations, and so on, and this site delivers the most detailed financial and spending plan you can get for free.

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Finviz.com
Here you can identify investments that meet as many as five dozen criteria—from dividend yield to insider ownership—that you select.

To find the best rate:

Bankrate.com
It's the best source around for up-to-the-minute interest rates nationwide on mortgages, car loans, savings accounts, and more.

To pay for Junior's college:

FinAid.org
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SPENDING AND TRAVEL

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XE CURRENCY by XE.com
Quickly converts 170 currencies around the world, using exchange rates that are updated as often as every

minute; you control the update frequency. Keep in mind that the results don't include transaction conversion fees. (For the latest on how to score the lowest fees, see "How to Pay Overseas," page 66). **COST:** Free



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