



FINANCIAL SERVICES
FOR THE GREATER GOOD®

Digital Planning

Using the Web to manage your finances can save you time and money.

When it comes to managing your money, your computer can make the process easy. Whether it's keeping track of your investments, banking, paying bills or completing tax forms, online financial management can help you save time, paper and on postage costs — all from the convenience of your desktop.

All you need to get started is a computer with Internet access. While online, you'll want to protect your personal data from thieves and hackers, so install a firewall and an updated antivirus program. Once you've installed the appropriate equipment, you're ready to go.

Here are a few ways you can use the Web to manage your finances.

Online Financial Management. Software programs like Quicken and Microsoft Money let you track and organize your finances easily and efficiently. Use these programs to track your spending, forecast your cash flow and prepare a budget. Some people use software programs to complete their taxes and then email the forms to the IRS. Popular programs include TurboTax and TaxBrain.

Online Banking. You can go online to pay bills, view your statements and account activity, transfer funds between accounts, check the status of a payment, compare interest rates and even apply for a loan.

Some consumers are signing up with virtual banks, which can offer higher yields and lower fees than their brick and mortar counterparts. If you're interested in learning more about virtual banks — and whether one might be right for you — visit www.bankrate.com. Once you log on, type “virtual banking” in the search engine to view several articles on this topic.

Pay Bills on the Web. Many consumers pay their phone, electric, gas, credit card and other bills online to save time, reduce postage costs and avoid late payments. You can either make online payments with each company directly, or use a bill consolidator service such as a bank or a third-party company like PayTrust.® Many companies will let you make e-payments free of charge, and some even offer a discount. Others, however, may charge a small fee. So if

your goal is to save money, make sure the costs of e-payments don't exceed the money you'll save by paying bills online.

Make TIAA-CREF Transactions Online. Use the "Secure Access" section of our website to view your account information, make investment transactions, transfer funds and update your personal information. To get started, log on at www.tiaa-cref.org, click on the "Log In" box in the upper-right hand corner of the screen and follow the instructions.

Read More About How to Keep Your Data Safe. For online banking, the Federal Deposit Insurance Corporation provides valuable safety tips at www.fdic.gov/bank/individual/online/safe.html. The "Consumer Information Security" section of the Federal Trade Commission's website at www.ftc.gov/bcp/conline/edcams/infosecurity offers useful ideas on computer security.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc. distribute securities products.

© 2007 Teachers Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF), New York, N.Y. 10017

C38058