



**USEFUL
WESITES**
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Compiled by Sheron E. Sidbury

Introduction



My goal in providing these websites is to make it easy for my customers and their friends and family to get the answers to questions in the least amount of time. If you have ever searched for financial help, grants etc and then get to the end of the page and find that in order to get the information you need you have to pay a fee. That can be very frustrating. Through much trial and error, I and due to a personal need I found sites that I have personally used that have saved me a lot of money while dealing with a pre-existing condition. I have shared these sites with my friends and family when they were in need. In the future, for the sites that I have personally used I will provide a brief explanation of my experience with the service so you will know what to expect if you choose to use that particular service. It will include any benefits I received along with any problems encountered. You will find the explanations in future updates of this list.

I would also like to know about websites that you have personally used and or feel that would be helpful to others. The key is the service has to be provided for free or low cost. You can provide a brief description of the site and what benefits it provides. You can submit them to me via the "Comments" or my "Contact Us" page.

You are free to share this information with anyone that you feel can benefit from it.

If you know of someone or you yourself provide free or low cost services, that low and middle-income families can benefit from please feel free to let us know about it.

Overtime I would like to set up a forum where those who have used any of the sites can relate their experiences with others and receive advice and communicate with one another. You can copy and paste the links into your browser.

Visit as many sites as you like. I hope you find them as useful as I have.

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USEFUL WEBSITES



1. **Prescription Assistance 360** This site replaces the free medicine site. They provide assistance for people who are having trouble paying for their medications.
<http://www.prescriptionassistance360.org/?gclid=CKKh5P7T7LwCFWUOOgodOngAAg>
2. **Fair Health Educational Site.** On this site you can lookup and get an estimate on the cost of basic medical and dental procedures. It can help you to get an idea of what things could possibly cost. It's only an estimate. <http://www.fairhealthconsumer.org>
3. **Foundation For Health Coverage Education.** This site will show you what medical assistance programs you are eligible for according to your state. Take the short eligibility quiz. <http://coverageforall.org>
4. **HRSA- Health Resources and Services Administration.** This site will help you to find a federally funded health care center in your local area. They care for you even if you do not have health insurance. You pay what you can afford. Many times it's based on a sliding scale according to your income. They provide checkups, dental care, immunizations, mental health care and much more. This is a nationwide service.
www.hrsa.gov
5. **Insure Kids Now** If your child is uninsured check out the following site.
<http://www.insurekidsnow.gov/>
6. **Benefits Checkup** One stop online benefits source get help with prescription drugs, utilities, health care, etc. www.benefitscheckup.org
7. **National Council On Aging** Useful resources for older adults and their caregivers. Find resources in your local area. www.ncoa.org
8. **Elder Care Locator** Find elder care resources in your local area by zip code.
www.eldercare.gov
9. **Supplemental Social Security Income(SSI)** Find out if you qualify for SSI benefits. Designed to help aged, blind or disabled people with little or no income provide for basic needs such as food shelter and clothing. Apply to see if you qualify. www.ssa.gov/ssi
10. **AARP** An organization that provides information on much needed services and discount benefits to people 50 and older. There is a membership fee to join. Usually less than \$20 per year. www.aarp.org
11. **Reverse Mortgage Information-Reverse.org** Information for consumers considering a reverse mortgage and the effects it will have on them and others residing with them.

There is also a calculator to help you check your eligibility. 1-800-976-6211

www.reverse.org

12. **Dinkytown.net Financial Calculators** Loads of FREE financial calculator to help you with things such as estimating how much a new mortgage could cost you, how long it will take you to pay off credit cards, estimate insurance needs, calculate retirement savings needs and much more. www.dinkytown.net
13. **US Department Of Housing And Urban Development** The official site to help buyers and renters' find affordable housing. They can also assist you if you are facing foreclosure or other housing issues. www.hud.gov
14. **National Reverse Mortgage Lenders Association** "Your Guide To Reverse Mortgages" Provides information on reverse mortgages and help to find a reverse mortgage lender. www.reversemortgage.org
15. **Publications.U.S.A.gov** Many FREE and low cost consumer publications on a wide variety of subjects from health, finances, employment, and more. <http://publications.usa.gov>
16. **Federal Trade Commission** Official site to file consumer complaints. Get information on credit issues, identity theft. www.ftc.gov
17. **Medicare.gov** Find information on Medicare how to sign up, change plans, find providers, etc. www.medicare.gov
18. **KnowYourOptions.com by Fannie Mae** Free foreclosure help for homeowners with Fannie Mae home loans. See if you qualify. www.knowyouroptions.com
19. **MissingMoney.com** Check for Free to see if you or a family member has unclaimed money or property. www.missingmoney.com
20. **National Association Of Unclaimed Property Administrators** Start a free search for forgotten money that might be owed to you or a family member. www.unclaimed.org
21. **Snag A Job** Find out who is hiring in your local area. All you need is a zip code. www.snagajob.com
22. **Etsy** Do you like to make handicrafts, jewelry, crochet, quilts, etc? Etsy is a marketplace that provides crafters, artist and collectors a place to sell their creations. www.etsy.com
23. **Fiverr** This site allows you to make money selling services that you are willing to perform for \$5.00 or to purchase a much needed service for the same amount. It's a great way to make a few extra dollars. www.fiverr.com
24. **Upwork** An affordable way to find or work as a freelancer in or outside of the USA. Find a virtual personal assistant. Great for small businesses. www.upwork.com
25. **Sitter City** Find child care jobs or sitters in your local area at www.sittercity.com
26. **Care.com** Find childcare providers, caregivers, house cleaners, pet sitters and more in your local area. Or offer to provide a service at www.care.com
27. **Affordable Care Act/ Obamacare Penalty Calculator** This is the best calculator I found online to accurately calculate your estimated penalty. <https://taxpayeradvocate.irs.gov/estimator/isrp/estimator.htm>
28. **Drug Interaction Calculator** If you are taking a combination of prescription drugs, supplements or other herbal medications, this drug interaction calculator is an excellent way to find out how all of the things you are taking interact with each other. Simply type in the medication or supplement name and get your results instantly. It is very easy to use. <http://reference.medscape.com/drug-interactionchecker>

29. **Medical Information Bureau (MIB) “Get Your Report”** If you have ever been turned down for life insurance you should request a copy of your MIB report before applying again. It can alert you to any health issues that may hinder your chances of qualifying and help your agent to shop for companies that may be willing to take your case.
www.mib.com
30. **Cancer Care** Free professional support for anyone affected by cancer. It also provides resource for cancer patients who need assistance in paying for their treatments. Find out if you qualify. 1-800-813-HOPE www.cancercare.org/
31. **Centers for Medicare & Medicaid Services (CMS)** Learn more about state and government run medical assistance programs. The site also supplies links to other important useful websites. www.cms.gov
32. **Request A Test** An online service where you can order blood test and monitor your health status between doctors visits. Simply signup. Choose your test. See prices before you buy. Choose a well know local lab. Login to your account and get your results. Check out the site to see which screenings are available. No health insurance. Have the results sent to your doctor. www.requestatest.com
33. **Fatsecret** If you need to monitor you diet for health or other reasons you may want to check out “FATSECRET”. Keep track of what you eat, how much you exercise, and get support all for FREE. www.fatsecret.com
34. **Very Well** Previously “CalorieCount.com” They now have a great recipe analyzer and other information to assist you in monitoring your health. This is the direct link to these tools. <https://www.verywell.com/calorie-counts-and-nutrition-facts-4118141> This is the link to the main site. <https://www.verywell.com/> Click the MENU bar to see all available services.
35. **Sparkpeople** Another FREE diet and exercise monitoring site. www.sparkpeople.com
36. **Fitday** Another FREE diet and exercise monitoring site. You can choose a Premium account without ads for a monthly free. You can also choose to keep it free.
www.fitday.com
37. **Fast Food Nutrition Facts** This site list all of the major fast food chains. It’s as simple as clicking on the name of your favorite restaurant and clicking on the menu item of your choice. If you enjoy fast food and would like to know the nutritional facts before you indulge go to <http://www.fastfoodnutrition.org>
38. **Kaiser Family Foundation** If the new healthcare law “The Affordable Care Act” has you confused find answers to you questions at <http://kff.org/health-reform/faq/health-reform-frequently-asked-questions/>
39. **Choose Wisely** This site was designed to help you make wise health care decisions. It can help you to avoid unnecessary test and find the right questions to ask your doctor so you can receive the best care possible. www.choosingwisely.org
40. **US Wellness INC** This site promotes health and wellness. It also includes health and wellness assessment test. You do need to register to use the site. www.uswellness.com
41. **1 Dental** Dental Insurance Alternative Plans that can save you 15-60% on dental work. These discount dental plans are great for people who cannot afford traditional dental insurance, for ones that are still in a waiting period in their insurance plan, or for seniors who due to age no longer qualify for traditional dental plans. It includes the Careington 500 Plan and two others to choose from. The plans are very affordable.
<http://www.1dental.com>

42. **Care Credit** If you need dental work, chiropractic care, or veterinary care for your pets or some other type of medical or health service that is not covered under your health insurance, or if you simply do not have health insurance, find a doctor in your local area who accepts Care Credit. It is a line of credit for health care services for you, your family, and your pets that makes it possible to set up payments for your medical expenses. Works great along side discount medical plans. Find who accepts Care Credit in your area at <http://www.carecredit.com/>
43. **The Dental Insurance Store** Get a list of affordable dental insurance plans along with premium prices using just your age and zip code. <http://dentalinsurancestore.com>
44. **Diabetes Risk Assessment Test** Take a brief online test to find out if you are at risk for diabetes. Under Diabetes Basics at the top of the page choose "Risk Test"
www.diabetes.org
45. **Davita Kidney Care** If you or a family member has chronic kidney disease this site is a great source of information. <https://www.davita.com/services/find-a-kidney-education-class/>
46. **Kidney Smart** Another great resource site for people who have or have family members with chronic kidney disease. <https://kidneysmart.edmeasures.com/welcome.php>
47. **GreenPath Debt Management Plan** If you are in debt, falling behind on your payments, and do not know what to do. GreenPath can help. They provide debt counseling, debt management plans, financial education tools, webinars and many other resources to help you get back on your feet financially. They help you to work with your creditors when they refuse to work with you. Get help today to get back on your financial feet at <http://www.greenpath.com>
48. **Legal Aid for low income people** Find low cost legal aid in your state. This is a nationwide service. <http://www.lsc.gov/find-legal-aid>
49. **Help for homeowners underwater in their mortgage** If you are underwater in your mortgage and need help or are facing credit discrimination issues get help here <http://www.consumerfinance.gov>
50. **Peer to Peer Lending Site** If you need a loan and can not get one from the bank try Lending Club. This is a site where you submit a loan request and other ordinary people fund the loan, which you pay back in installments. Find out instantly if you qualify. Use the money to consolidate debt, finance a car, etc. See if you qualify today. <http://www.lendingclub.com>
51. **Small Business Lending Site** Helps connect small businesses to lenders so you can get the capital you need. www.biz2credit.com
52. **Consumer Financial Protection Bureau** Promotes financial literacy. Submit complaints for financial products that you have had trouble with. <http://www.consumerfinance.gov/>
53. **Scamicide** Helps you to avoid the SCAM of the day. This site lists the latest scams that are being used to defraud people. Check them out at www.scamicide.com
54. **Coursera** Sign up for free online courses from some of the top universities in America. To enhance your knowledge or just for the pleasure of learning check out this site <http://www.coursera.org/>
55. **Meetup** Find or create special interest groups in your local area. Some of the groups include health and fitness, arts and crafts, business networking, finance groups, parent and family groups. Make new friends or expand your network go to <http://www.meetup.com>

56. **Craigslist** I'm surprised at how many people do not know about this site. Sell things, buy things, get things for free, find a job or a local service, and find an apartment and much more. Go to <http://www.craigslist.org>
57. **Gazelle.com** Make extra money trading in your old electronics at www.gazelle.com
58. **Safercar.gov** Check to see if your vehicle has been recalled using your VIN#. Promotes vehicle safety <http://www.safercar.gov>
59. **Creditlaw.com** If you have ever been harassed by bill collectors or had a credit issue you feel you cannot solve on your own, get free legal help at www.creditlaw.com
60. **Lozo** This coupon shopping site searches for coupons and matches them with sales in your local area. www.lozo.com
61. **Make a video for your small business for \$25** See how at <http://zenmaid.wordpress.com/2014/01/14/making-a-pro-marketing-video/>
62. **Great tips for small businesses** MSNBC Open Forum gives great advice for small businesses that are just starting or looking for advice. <https://www.americanexpress.com/us/small-business/openforum/yourbusiness/v/?intlink=us-openforum-search-banner-msnbc/link0>
63. **Healthcare.gov** Find the Health Insurance Marketplace in your state. See if you qualify for Medicaid or for a subsidy to buy health insurance in your state www.healthcare.gov
64. **Swap.com** Online consignment shop. Buy or sell used items. <https://www.swap.com/>
65. **Spotlight Health** A site that promotes healthcare transparency. Find doctors that treat specific ailments in your area. Search for doctors based on the insurance you have. This is an excellent on stop resource. <http://spotlighthealth.com/>
66. **ZocDoc** Find doctors in your local area. Make an appointment to be seen. Read patient reviews. <https://www.zocdoc.com/>
67. **All Free Downloads** Download images for free. <http://all-free-download.com/>
68. **Tin Eye** Is someone using your images online without your permission. Do a free reverse image search and see where your images maybe in use. <https://tineye.com/>
69. **Medium** A great site to start a blog or publish content about your business or your passion to your social media followers or clientele. <https://medium.com>
70. **Quora** Get your questions answered online for free. Answer questions on subjects you are knowledgeable about. <https://www.quora.com/>
71. **City Data Forum** Participate in conversations of interest in your local state or around the country. Ask questions and get input from others in the community. <http://www.city-data.com/forum/>
72. **Offer Up** A simple way to buy and sell locally. <https://offerup.com/>
73. **Willing** Create a simple will online for one person for free <https://willing.com>

All of these sites are the official legitimate sites. I hope you find them helpful. I have personally benefited from number 1,2,4,5,6,15,29,30,31,36,37(my favorite) 38, 39, 41, 42, 44, 45 (saved my financial life), 48, 50, and 51. If you have any questions feel free to send me an email 24 hours a day at shere@sesinsureme.com If you or anyone that you know of needs any assistance, feel free to pass this list on to them. If any of the links do not work please let me know at the above mentioned email address.



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Me To Assist You.**

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