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Currently everything about making life easier and paying bills is no exception. Between snail mail, fraud and paper and postage, paying bills online can save you time and money. Click on the slideshow on the right for tips and benefits of e-billing. By Mark SolheimMore Lowdowns: What you need to know about... Buying OnlineSummer Airline's OnlineSummer RentalsAuto Body ShopsPaying online on the websites of individual billers is a hassle- you have to remember a lot of URLs, usernames and passwords. But if you use your bank's billing service, you can pay all your bills on one site with one username and one password. Go directly to the account site just to pay your bills at the last minute you may have overlooked. Blue Cross California charges hundreds of thousands of its individual policyholders \$2 a month to put their bills in the mail. Another California insurer, Health Net, accounts policyholders who choose paper \$5 a month. Phone company MCI charges 99 cents a month for paper bills, and Internet provider EarthLink charges \$1. To avoid fees, customers must register for electronic accounts on the company's website or pay automatically through their bank. With most third-party account payers, you spend about the same as if you sent checks in the mail. For example, Yahoo Bill Pay is free for three months, after which you pay \$4.95 per month for 12 payments and 40 cents for each additional payment. Many banks, however, have lowered or laundered fees because they want to weed customers away from paper cheques. Large software companies discontinue technical support and online services for their products after about three years. For example, as of April last year, users of Kvikon 2004 could no longer download account information from their financial services firms. To be aware of your financial data, you need to buy the latest version for at least \$29.99.Plus, some banks charge customers a fee for downloading account information through money management software. For example, Wachovia set up a \$5.95 monthly fee for some accounts earlier this year. You can avoid the fee if you go to the site, download the statement and then import it into your program. In the early days of online billing, your account is often off the days before the money reaches the account. Now, for bills paid electronically, your account is debited on the same day that your payment is credited. When an online account payment service has to send a paper check, your account is usually debited after the account deposits the check. ING Electric Orange account takes online bill payment to a new level: enter recipient information and payment details, and sends Letter. The recipient clicks on the link in the email to enter the account information and the money is transferred. Meanwhile, you earn 4% interest until the money is gone. Most financial fraud occurs when checks, credit cards and account statements are stolen from mailboxes. Online financial transactions to reduce the likelihood of identity theft. In addition, if you use your bank as a paid account, you avoid sharing information about your account with multiple billers, which helps protect your data from hackers. When you need to quickly send money to someone, are you splitting a check or paying your share of the rent, what services are you applying to? You have tons of great and convenient options, but this week we want to hear about your favorites. Of course, when it comes to sending money online, you have a lot to consider. There's convenience, of course, but there's also security that's really important with payment processors like these. If you have a favorite service to work with, sound off in the discussions below! Dear Lifehacker, services like Venmo, Square Cash and other instant money transfer services do... More Let's hear your voice in the discussions below! To vote, follow these recommendations: Follow this format for your voice, including bold print. If you don't, it won't count: SCREENSHOT or LOGO FROM BEST GOOD SERVICE VOTING: BEST TRANSFER SERVICE Why: Explain why this service is the one you think is best for sending other people money online! Maybe you've used them before and they've done the right thing by you. Maybe you can send people money from your phone at the touch of a button, or they bank agnostic and security minded. Maybe they have low (or not) fees. What makes it the one you would recommend to others, and why? Do your job! Don't duplicate the nominations! Instead, if someone has appointed your choice, the star (recommend) it to give it a boost and respond with your story instead. Please do not leave without logging, direct comments on this post. They're just going to be pushed down. Save your stories for the representations of others! If you're not sure what we mean, just check out the nominations of our writers below. We'll give you a start and they all need to be in the proper format so you can just follow our example. Hive Five is our weekly series where you vote for your favorite apps and tools for any job. Any suggestion on the topic? Email us tips@hivefive@lifelifehacker.com!Photo by Sergei Niven. Online college costs include much more than just tuition. When assessing the cost of an online college, students should also consider additional fees for the technology required by the application class, and materials like subscriptions or books. According to the U.S. News and World Report, an average bachelor's degree costs \$38,500-\$60,590. Online colleges often list the cost of tuition on a loan rather than term. This helps translate and fast track students to calculate their expenses more accurately, and it helps students who pursue loans for their degrees. Credit pricing also helps justify the difference in price between a bachelor's degree and a master's degree. Bachelor students usually pay more because they take out more loans per year. Location also affects the cost of education. Traditionally, schools charge higher tuition fees for students from other states than for students enrolled in the state. This helps encourage students to attend local schools. However, many online schools offer the same online college cost for all students, regardless of location. The type of school you attend can also affect the cost of online college. For example, private colleges tend to have higher rates of education than public or community colleges. Community and public schools receive more public funding, so they can offer reduced tuition fees. To help students cope with these costs, private schools can offer generous financial assistance packages. For more information, use this link for a detailed breakdown of online college expenses. How you pay for your student degree may need to run several financial assistance programs to cover the cost of online tuition. Fortunately, online programs provide opportunities to help students pay for their studies and reduce their debt. First, all applicants should study federal and state financial assistance programs. They provide low percentage student loans and tuition waivers for some students - usually those who demonstrate financial needs or meet academic conditions of merit. Students can also hold private student loans, especially when they have completed their professional degrees. Just make sure to get a reasonable interest rate! Scholarships and grants are another effective way to pay for online college expenses. These programs reward highly academic students in a variety of academic disciplines or those who pursue careers in certain fields. Scholarships can run through individual states, schools, industries, or organizations to encourage students to take specific paths. Scholarships are also offered to members of underrepresented minority groups. In addition, online programs often work asynchronously or in the evening, allowing students to keep their jobs. Online students can also pursue job training programs, assistants, or internships to get a financial boost. Note: Not all types of degrees and levels offer these options, so the degree of asylum should be researched if their desired program includes them. Ways to save on your degree students can save on education costs in many ways, including by choosing an online degree. For example, Learning Georgia Tech costs less online than for on-campus programs because online participants can finish school faster. Online colleges also have less spending on travel, materials, room and board. Choosing the right school and place of study can reduce the cost of your education. If tuition is on campus, students must conduct state programs to avoid out-of-state per tuition, while online degrees sometimes offer flat online learning for all students. Scholarship or teaching waiver programs in some schools can also help with finances. Degree seekers should explore different types of schools and consider mixing and matching their programs. For example, community colleges offer low tuition rates, allowing students to and pre-courses at a lower price before transferring to public or private colleges for higher grades. In some cases, schools charge fees on terms or durations, allowing applicants to save money by quickly monitoring their learning. In addition, hybrid pathway programs like a five-year bachelor's/master's degree or dual master's/ph.D. pathways can cost less than taking programs separately. Earning credits through training programs such as coding bootcamps can lead to savings as well. Finally, students can get creative with classroom materials by renting their textbooks or buying them to use and at reduced rates. Rates. www.ocwencustomers.com / pay online

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