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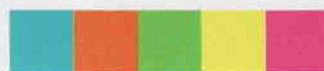
THE BIG EASY

Our second annual guide to breezing through life's complicated moments like the chill chica you are

Everyday craziness can unhinge you, Britney-style. But worry not: Getting a grip doesn't require extreme measures like shaving your head, barricading yourself in the bathroom, or dating a creepy paparazzi dude. In fact, all you really need to do is read the next nine pages. They're filled with tips—91, to be exact—for streamlining your day to day. Looking for an easy way to organize the rat's nest of cables in your home office? Wanna know how to peel garlic like a blade-wielding Food Network pro? We've got you covered, so you can carry on stress-free.

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PORTRAITS BY PHIL TOLEDANO STILLS BY TODD HUFFMAN



THE EASY WAY TO... STOP FREAKING OUT ABOUT MONEY

36 | GET A PROMOTION

Wear a V-neck shirt or sweater to work. According to a 2004 study published in the *Journal of Applied Psychology*, taller people are paid better—we're talking about \$800 per inch per year. Not exactly going through a growth spurt? Showing more of your neck will make you appear taller.

37 | OUTWIT HACKERS

When you buy stuff online, your credit card number could get stored in a potentially hackable database. Downloadable programs from Discover (discovercard.com/deskshop), Citibank (go.to/citicards.com, click on "Benefits and Services," "Built-in Benefits," then "Citi Identity Theft Solutions"), and other credit card companies generate temporary online codes for you

to enter into an e-retailer's credit card field when you're ready to purchase. It keeps e-stores—and lurking hackers—from ever seeing your actual number.

38 | SPLIT THE BILL WITHOUT BRUISING YOUR BRAIN

Ditch the pen and paper napkin—there's an easier way. Visit koloroo.com and download

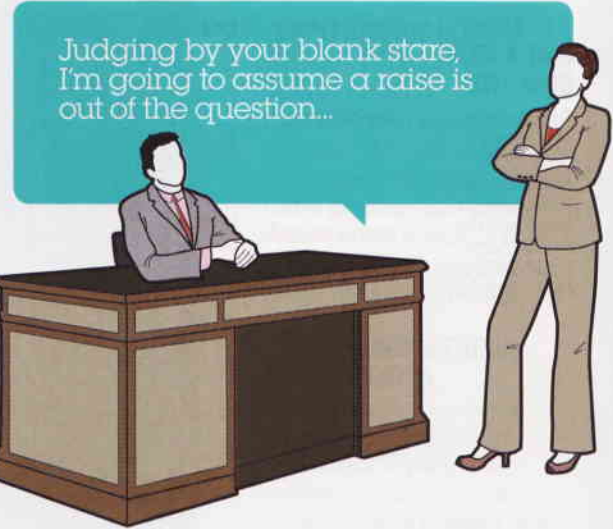


TipKalc for your iPod, free with the site's new Careware service. (You just have to promise to do something nice for someone. Yes,

seriously.) It splits the bill between up to five people with either a 15 percent or 20 percent tip.

39 | SPEND YOUR TAX REFUND WISELY

The average taxpayer gets about \$2,200 back from Uncle Sam. First, stuff enough into your



40 | NEGOTIATE PAY IN THIS SHIT ECONOMY

One year out of college, women working full time earn just 80 percent of what men earn. Buck that trend by asking for what you deserve. If you get this line: "I'd love to be able to give you more than the standard 2 percent raise, but the budget just isn't there..." fire back with a rebuttal like this one from Laura Rowley, Yahoo! Finance columnist: "Would you consider a bonus of \$5,000 if I finish the upcoming project two weeks early and 10 percent under budget?" Sure, it's not a salary bump, but it'll tide you over until the economy bounces back.

wallet to buy those sunglasses you've been coveting. Next, buy a for-no-reason-at-all gift for someone. A study published this year in the journal *Science* found that people who spend a chunk of their annual bonus on others are happier than those who don't—even as little as \$5 was associated with a surge in happiness. Put the remainder in a break-glass-in-case-of-emergency account. At bankrate.com you can choose a money market or savings account that pays a reasonable 3 percent (or more). The general rule for emergency accounts (only to be used if you lose your job, etc.) is that they should be able to cover three to six months of living expenses, but even \$500 will help you weather a small storm without turning to plastic.

41 | BEEF UP YOUR 401(K)

1. Go to njaes.rutgers.edu/money/riskquiz and find out if you're a risk taker.
2. Yes? Meet with an expert. Not so much? Put your money in a no-brainer life-cycle fund, which selects an investment mix based on the year you plan to retire (examples: the Vanguard Target Retirement 2045 Fund or T. Rowe Price's Retirement 2025 Fund). People who had 401(k) cash in lifecycle funds from 2001 to 2005 did better than those who picked their own.

42-44 | MAKE YOUR OFFICE UNLAME



★ **STIFLE SNEAK ATTACKS** Stick this wide-angle rear-view computer mirror on top of your computer monitor and you'll know if your boss is looking over your shoulder. (\$14, spoonsisters.com)

BAND TOGETHER These X-shaped rubberbands grip the item you're securing from all four sides. Perfect for a stack of business cards. (\$5 per pack, momastore.org)



▼ **STASH REALISTICALLY** Manila folders are a snooze. Procrastinate file folders come labeled with phrases like URGENT, MUCH LATER, and REALLY, NEVER! Giggle, and then get back to work. (\$15 for 6, spoonsisters.com)



😊 To get pumped up to be smarter about finances, consider this: For every \$7,500 more per year a woman makes, her housework declines by one hour per week, according to a study from the University of Massachusetts Amherst.