

## Budgeting Platforms

1. Mint: free app that automatically updates and categorizes transactions, creating a picture of spending in real-time. Users can add their own categories, track bills, split transactions and set budgets that alert them when they're exceeding their maximum spending threshold. The service also provides free credit scores and credit score monitoring. <https://www.mint.com/>
2. EveryDollar: Free or \$129.99 a year for Plus, helps users track their spending and plan for purchases. It's tailored for zero-based budgeting, which is a method where your expenses equal your income. With the free version of the app, users can create a transaction each time they spend money to account for it in their budget. Or, for a more streamlined experience, upgrade to EveryDollar Plus to connect your bank account and expenses. <https://www.everydollar.com/>
3. YNAB: Costs \$84 per year or \$11.99 a month, after a 34-day free trial. (Students who provide proof of enrollment get an additional 12 months free.) This app is for the committed user, no doubt. It's based on the zero-based budgeting system, and users must make a plan for every dollar they earn. Those who pay this price can benefit from YNAB's many features. You can connect bank accounts, set goals, contribute to savings and customize spending categories. You can also access resources, like app user guides, budgeting advice and free workshops. <https://www.youneedabudget.com/>
4. Pocket Guard: Free app. Boils budgeting down to the only thing many users want to know: how much they have for spending. It crunches the numbers to show how much money is available after accounting for bills, spending and savings goal contributions. All users can view how much money is left "in my pocket" for the day, week or month. Those who want to dial down farther can track certain categories of spending — like groceries, clothing or eating out. <https://pocketguard.com/>
5. Clarity Money: Free app. Is a comprehensive budgeting and saving app. Users can link financial accounts from thousands of institutions, organize expenses, track spending and bucket their spending into different categories. There are other features, too, like subscription canceling and credit score monitoring, which provide a more inclusive financial picture beyond just transactions. <https://www.marcus.com/us/en/clarity-money>

6. GoodBudget: The free version allows one account, two devices and limited envelopes. The Plus version, which is \$6 per month or \$50 annually, offers unlimited envelopes and accounts, up to five devices and other perks. The app is based on the [envelope system](#), in which you portion out your monthly income toward specific spending categories. The app allows multiple devices to access the same account, so partners and family members can share a budget. Unlike other apps, Goodbudget doesn't have you sync bank accounts. You manually add account balances (that you can pull from your bank's website), as well as cash amounts and debts. With accounts and income entered, you assign money toward spending categories, known as envelopes. Nerd Wallet: free app that helps you track your cash, discover new ways to save and even build your credit score. <https://goodbudget.com/>
  
7. Splitwise: Splitwise is a free tool for friends and roommates to track bills and other shared expenses. The tool tallies who paid what and sends reminders at the end of the month to settle debts. They are partnered with paypal and venmo, which makes it easy to transfer money between any bank account. You can let the debt build up over the month, and whenever you want you can hit the "settle up" button and it calculates who owes who based on all the transactions that were put in. <https://www.splitwise.com/>

## Money Saving Platforms

1. Digit: Digit calculates what you can save based on your income and spending patterns, and transfers that amount from your checking into an FDIC-insured Digit account. It typically makes two or three savings transfers per week. There's a 30-day free trial period when you sign up for Digit, but after that, it costs \$5 per month. You'll earn a 1% annual savings bonus paid every three months, based on the average daily balance kept in your Digit account during that period. Digit charges a \$5 monthly fee. Because the amount taken out of your external checking account can vary, a Digit transfer could cause an overdraft on that account. Digit refunds up to two overdraft fees triggered by Digit transfers, but you can set up the app to limit the daily amount saved. <https://digit.co/>
  
2. Acorns: Acorns is an investing app that rounds up your purchases to the nearest dollar and automatically adds the difference — taken from a linked checking account — to an Acorns account. That money is invested in a portfolio based on your income and goals, and you'll earn a return on the investment. A basic taxable investment account costs \$1 a month. (The monthly fee is \$2 if you add an Acorns Later retirement account or \$3 if

you add a retirement and Acorns Spend checking account.) Each Acorns portfolio is composed of exchange-traded funds (a basket of stocks and bonds), with options that range from conservative (having a higher percentage of bonds) to aggressive (having a higher percentage of stocks). If you make purchases using a card linked to your basic Acorns account with one of the company's partners, such as Airbnb and Blue Apron, those companies give back a percentage of the purchase to your Acorns savings account. Because your money is being invested, your savings may shrink if there's a dip in the markets where you've allocated your funds. It can also take several days to withdraw money from your account because shares in the invested ETF must be sold first.

[https://www.acorns.com/?s1=adwords&s2=desktopbrand&s3=acornsexact&gclid=Cj0KCQjw8fr7BRDSARIsAK0Qqr5TSHSIECNQ8QUvFy8iF2I8MhowbRrddVLGLy\\_vSYGR5d9Q33fm5KMaAq2nEALw\\_wcB](https://www.acorns.com/?s1=adwords&s2=desktopbrand&s3=acornsexact&gclid=Cj0KCQjw8fr7BRDSARIsAK0Qqr5TSHSIECNQ8QUvFy8iF2I8MhowbRrddVLGLy_vSYGR5d9Q33fm5KMaAq2nEALw_wcB)

3. **Simple:** Simple is a mobile-first banking app with a free checking account, debit card, high-quality budgeting tools and savings subaccounts all in one. The main account balance shows what is "safe to spend," meaning your available funds minus money that goes toward savings goals or upcoming bills. The only fees are for paper checks and potentially out-of-network ATM operator fees and a Visa foreign exchange fee. There are no monthly or overdraft fees. One notable feature is Simple's round-up rules. Opt in to round up every debit transaction, such as card purchases and online transfers, to the nearest dollar and automatically transfer the difference into a high-yield Protected Goals subaccount. Simple combines banking with budgeting seamlessly, making it easy to track spending and save up. Plus, the rate on a Protected Goals subaccount is high: 0.80% APY. Simple doesn't offer a bill-pay feature, so you have to pay bills directly either online or with checks. [https://www.simple.com/online-banking/high-yield-accounts-lp?ajs\\_event=mclk&utm\\_medium=affiliate&utm\\_source=nerdwallet&utm\\_campaign=AFF\\_BM\\_PGA\\_NERDWALLET-ALL-GENERAL&utm\\_expid=.IcUQmHhmSXqAn1yp5f4n\\_A.0&utm\\_referrer=](https://www.simple.com/online-banking/high-yield-accounts-lp?ajs_event=mclk&utm_medium=affiliate&utm_source=nerdwallet&utm_campaign=AFF_BM_PGA_NERDWALLET-ALL-GENERAL&utm_expid=.IcUQmHhmSXqAn1yp5f4n_A.0&utm_referrer=)
4. **Qapital:** Qapital lets you set rules to automate savings. For example, every time you spend money, Qapital can round up the total to the nearest dollar and move the amount into a goal account insured by the Federal Deposit Insurance Corp. Or you can contribute a lump sum to your fund on a regular basis. You'll need an outside checking account to link to Qapital and fund your goals. Withdrawing money from a Qapital account takes one to two business days. The Qapital Spending account's debit card is free to use for transfers and purchases but has fees for using ATMs. (Qapital won't charge you, but the ATM owner might.) Qapital gives you the ability to create joint goals with family or friends, and you can set up various spending-related rules, such as

rounding up a transaction to the nearest dollar and transferring the cents into a Qapital savings goal or setting up automatic transfers to “Goals” if you spend money at certain merchants. You need to be a member to use the app, and there are three levels of membership that cost \$3, \$6 or \$12 per month, respectively, with higher tiers offering more customization and educational resources. In addition, you earn only 0.10% interest — which is low for a savings account. <https://www.qapital.com/>