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We all know we should save, budget and invest...but we seem to put off these smart money habits because they take time. As the mobile industry becomes more sophisticated, apps are starting to handle some of the heavy lifting for us.





- **Digit** helps you save money that you didn't even realize you had. It automatically scans your income and spending patterns, and transfers a small amount of savings that it deems you won't necessarily need in to a separate account that it manages. Free, iOS, Android, web 
- **Unsplurge** is a free iPhone app that makes saving money fun and social. The mission is to empower everyone to reach their savings goals. Free, iOS. 
- **Clarity Money** helps you take control of your finances by: cancelling wasteful accounts, lowering your bills (they keep 33% of your savings as a commission), save towards a goal and track your spending. You can also get [get your credit score for free](#) through the app. Free, iOS. 
- **Capital** - Once you register for the app, you create rules and goals. Your goals might be saving for a vacation, set aside money for taxes, create an emergency fund or save for debt payoff. You can use the round-up rule, spend-less rule, guilty pleasure rule, and set and forget rule. Free, iOS, Android 
- **Acorns** is an app that helps you [invest your spare change in low-cost Exchange Traded Funds](#) (ETFs). Once you connect your checking and credit card accounts to it, Acorn automatically rounds up every purchase to the next dollar, and invests the difference in a portfolio of your choice. For example, if you spent \$2.25 for coffee, it will invest \$0.75 for you. Free iOS, Android. 
- **Stash Invest** is investing, simplified. Learn how to invest yourself. They give you the choices, tools, and tips you need to build a portfolio that reflects who you are. Stash charges a \$1 per month subscription fee for accounts with a balance under \$5,000 and 0.25% per year (charged monthly and calculated daily) for accounts with a balance of \$5,000 and over. iOS, Android 
- **Bloom** - The goal: Keep on top of your 401(k) Link your 401(k), and **Bloom** will analyze your allocations, recommend the correct one, then enlist an advisor to build a balanced portfolio, revisiting it every 90 days. \$10/month – any account size. Web (mobile and apps to come). 
- **RetailMeNot** means you never have to clip coupons out of Sunday circulars again. Instead, this app collects coupon codes for you, and lets you save your favorite stores for easier tracking. Free iOS, Android. 
- It's always frustrating to fill up your tank and quickly realize prices were cheaper at a gas station down the road. **GasBuddy** makes this problem a thing of the past by allowing you to find the cheapest gas near you or search for the lowest prices in a specific location. Free iOS, Android. 
- **Ebates** - The app lets shoppers earn cash back at more than 1,800 retailers (like Walmart, Target, Kohls and Macy's), compare prices and track deals. Also check out the 10,000+ coupons. Free iOS, Android. 
- **ShopSavvy** - It's always frustrating to purchase an item and immediately find it cheaper at another store. With the ShopSavvy app you can scan the product barcodes and instantly find the lowest price online or in your local area. Find daily and weekly deals from major retailers, see product reviews, and show sales from your favorite stores. Free iOS, Android. 
- The **Groupon** mobile app allows you to save 50 to 70 percent at local merchants. Get daily deals on your phone and use the app to search for instant discounts at a variety of places, including restaurants, stores and attractions. **Living Social** is a similar app as groupon. Free iOS, Android. 


- **Slice** - Track Packages - Slice automatically picks up tracking numbers in your email whenever you buy something. Get Money Back - Did the price drop after you bought it? They'll let you know and help you get a refund. Stay Safe - Get alerted when anything you've bought is recalled by the CPSC. Access Receipts - Easily find a receipt for a return or work-related expense. Free, iOS, Android



- **Ibotta** is a rebate app for grocery shopping. Most of the items found on this rebate are items that you would buy on a weekly basis, such as milk, yogurt, eggs, garbage bags, cereal, soda and more. Free iOS and Android



- **Checkout 51** is a rebate app that helps you save money on the brands you love. Every Thursday morning, Checkout 51 updates with a new list of offers. All you have to do is pick the ones you like, purchase them at any store, and upload a photo of your receipt through the mobile app or website. When your account reaches \$20.00, they send you a check.



- **Hopper** - If you're planning to buy airplane tickets, don't make a purchase without consulting Hopper. The app uses data-driven research to help you save up to 40 percent on flights, by determining the best times to go on your trip and purchase your tickets. Free iOS, Android.



- **Retailers' apps.** If you have a store you frequent often, check to see if it has an app, because it could [save you money](#) on products you're buying anyway. Ex's: Try the Target Cartwheel app, Amazon, Wal-Mart, Staples, Hobby Lobby, Walgreens, etc. Most free iOS, Android.



- **Wally** is an expense tracking app that shows a complete picture of your expenditures. You can view how much you've spent daily, weekly, or monthly, while dividing expenses into separate categories. Free iOS, Android.



- **Mint** - Perhaps the most widely used personal finance app, Intuit's Mint gives you a real-time, complete look into all of your finances, from bank accounts and credit cards to student loans and 401k. It automatically tracks your spending, categorizes it, and alerts you when/if you approach your budget limit. Free iOS, Android.



- **Level Money** calls itself the "mobile money meter." Once you connect the app to your bank account, it calculates your income and recurring bills, and then suggests what your daily, weekly, and monthly spending should be. It tracks your spending in real time and suggests amounts to save. Free iOS, Android.


- **Goodbudget** is an app that brings the time-tested envelope budgeting method into your smartphone. The users can create "envelopes" for each of their budget category - think groceries, transportation, shopping, etc. - and pre-determine how much they're going to allocate in each envelope. Once it's all set up, users can record and track how much they're spending from each envelope. Free iOS, Android.


- **Credit Karma** - Access scores and reports from TransUnion and Equifax, with weekly updates. Credit Karma then makes recommendations on improving your score. Free [iOS](#) and [android app](#)


- **Nerdwallet** - App gives you access to your VantageScore 3.0 from TransUnion, which is updated weekly. It also offers free credit report information. Build your credit score and reach your goals. Free iOS, Android.


- If you have trouble getting people to pay up when they owe you money, **Venmo** can help. Simply link your bank account or debit card to the app and instantly send and receive money from your smartphone. You just need a US phone number or email to create a free account. Free iOS, Android.





*Tip: Remember to do your own research before downloading an app. Check out reviews and terms/conditions, etc. Make sure you are comfortable with their security measures when linking to your bank accounts. Updated April 2017.*