















## Top Personal Finance Apps 2018

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.



### SAVING APPS

- **Digit** calculates the perfect amount of money to set aside every day — based on your income and spending — and automatically saves it for you. Most days it'll feel invisible, but it won't take long to feel like the future you're working toward is within reach. Free for first 100 days, then \$2.99/month - iOS, Android, web 
- **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. 
- **Qapital** - 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 
- **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 2,000 retailers (like Walmart, Target, Kohls and Macy's), compare prices and track deals. Also check out the 10,000+ coupons. Free iOS, Android. 
- **Honey** - Browser Extension - found online at JoinHoney.com, is a browser plugin extension which says their goal is to ensure that their members "never miss a coupon code, ever again." 
- **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 up 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 to Groupon. Free iOS, Android. 
- **ibotta** is a rebate app. You're busy and you don't have time to download a separate app for every store where you shop. Instead, use Ibotta to earn cash offers on the best brands, products, stores, restaurants, movies, 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. Free iOS, Android 
- **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. 
- **Good RX** - You can save money on prescription medicine using the GoodRx app. This free app helps you find the lowest prices on prescription drugs at over 75,000 pharmacies. You can also combine coupons and savings tips to pay less for your prescriptions. Save right inside the app. 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.



### INVESTING APPS

- **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. Acorns charges a \$1 per month subscription fee for accounts with a balance under \$5,000 and 0.25% per year for accounts with a balance of \$5,000 and over. 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) How? 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



### BUDGETING APPS

- **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.



- **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.



- **Prism** - If you need your banking account manager in your pocket, Prism is there to help you track, pay bills and monitor bank and credit card balances without the tedium of logging into individual financial sites. You can monitor upcoming bills due and make payments directly from the app. Prism supports a huge roster of financial institutions, letting you add your bank accounts and bills to ensure that you never miss a payment, exceed credit limits or overdraft. Listings are localized to your area, so familiar vendors automatically pop up. Free, ([Android](#), [iOS](#))



### CREDIT APPS

- **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.



- **Venmo** - 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 by Sarah Cousineau from CBKC on April 2018.*