

Top Personal Finance Apps



Saving, Budgeting, and Finance Apps

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Personal Finance Apps



- **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.
- The good news is: It's easier than ever today to see where your money is going, keep track of expenses, link savings, budgeting and investing all to smart apps that streamline the process. But determining the best tool for your needs can be challenging, especially with the glut of financial apps on the market.

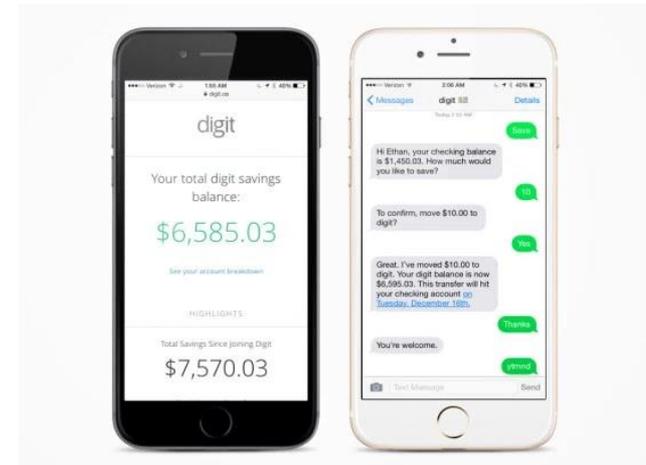
Saving/Investing Apps

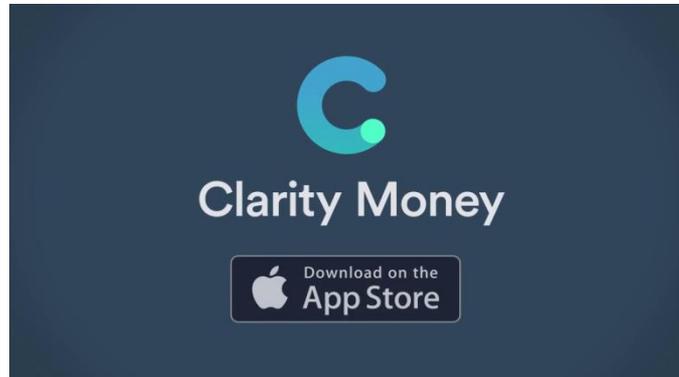


- Nearly seven in 10 Americans (69%) had less than \$1,000 in their savings account.
- Breaking the survey data down a bit further, we find that 34% of Americans don't have a dime in their savings account, while another 35% have less than \$1,000.
- GoBankingRates study September 2016. (surveyed 7,052 people)



- Free, iOS, Android app, web
- 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.
- You can withdraw from that savings account anytime, but you won't make any interest off of it - Digit is free and runs itself with the interest it generates from the users' savings account. The value proposition is that Digit helps you discover and save money that you would have spent elsewhere.
- No overdraft guarantee





- Free, iOS – New in January 2017
- Clarity Money helps you take control of your finances by:
 1. Cancelling wasteful accounts
 2. Lowering your bills (they keep 33% of your savings as a commission)
 3. Save towards a goal
 4. Track your spending
- You can also get get your credit score for free through the app, which works with Experian and uses the VantageScore model.

Unsplurge



Free, iOS

Unsplurge is a free iPhone app that makes saving money fun and social. The mission is to empower everyone to reach their savings goals.

- 1. Set a Goal** - Pick something you'd LOVE to earn. Saving is hard enough - give yourself a goal you really want.
- 2. Log Progress** - Set money aside for your goal. Track those savings and visualize your progress.
- 3. Share Success** - Get motivated by joining our community. See how others are saving money. Cheer each other on!



Free, iOS and Android

- **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 have a single Qapital account, but the app lets you create **multiple savings goals** within that account. You fund your goals with rules, and rules are triggered by specific actions, like spending money at a certain store or getting paid. Qapital suggests a few rules:
 - **Round-Up Rule:** Automatically save money every time you buy something.
 - **Spend Less Rule:** Save the difference when you spend less than your budget (i.e. "spend less than \$15.00 at Starbucks during a week and save the difference.")
 - **Guilty Pleasure Rule:** Save a certain amount when you spend at a specific store.
 - **Set & Forget Rule:** Save a specific, fixed amount every day, week, or month.
- When you set up a rule, you'll assign that rule a goal. For example, you could create a "vacation" goal, then set a rule to save a certain amount (or percentage) of each paycheck toward that goal.

Acorns



- Download: [Android/iPhone](#) or Web
- Acorn is an app that helps you [invest your spare change in low-cost ETFs](#) (Exchange Traded Funds).
- 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.
- Acorn says users invest \$30 to \$180 a month on average in “round ups” alone. But if you want, you can also invest a lump sum amount up to \$30,000.
- Acorns constructs and optimizes portfolios with help from the Nobel Prize winning economist and father of Modern Portfolio Theory, Dr. Harry Markowitz.
- Cost: \$1 per month for accounts under \$5,000, and 0.25 percent per year for accounts over \$5,000. Free for college students with a valid .edu address for up to four years from date of registration.

STASH

- iOS and Android
- Stash Invest - Stash 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.



bloom

- Bloom local company - online
- The goal: Keep on top of your 401 (k)
- Bloom manages your 401 (k) account. They link up to your 401k provider, identify fees, make mutual fund recommendations, and rebalance when needed among other services. Bloom determines your asset allocation by your age and stock/bond ratio.
- \$10/month – any account size



Save on Purchases



- Elizabeth Holmes of [The Wall Street Journal](#) noted that "A steady drumbeat of sales with discounts of as much as 40%, has trained some shoppers to balk at paying full price."

The logo for RetailMeNot, featuring the brand name in a white, cursive script font set against a solid black rectangular background.

RetailMeNot

- Free, iOS, Android, web
- 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.
- At checkout, just show the code on your phone to snag the deal. RetailMeNot reports that on average, shoppers saved almost \$30 per purchase with the app between last Thanksgiving and Cyber Monday.



- Free [Android](#) / [iOS](#) /
- 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.
- Plus, the app gives you the opportunity to win \$100 in free gas everyday by participating in challenges, such as reporting low gas prices found in your local area.



- Free, iOS, Android, online
- **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.
- There are no points to redeem, no forms to mail in and no fees. Stores pay Ebates a commission for sending you their way, and Ebates shares the commission with you as Cash Back.

honey

- **Honey** - Browser Extension
- The Honey App, found online at JoinHoney.com, is a new browser plugin extension which says their goal is to ensure that their members “never miss a coupon code, ever again.”
- How Does It Work? According to their website, the Honey App is a new service that “makes it ridiculously easy to save money and time.” Their job is to automatically find the best coupon codes for the website when you are currently shopping and then apply them to your order when you check out.
- In order to use the Honey App, you simply need to download it and install it on your desktop browser. The Honey button will appear in your browser bar. Whenever you are shopping at one of their partner stores, you can click on the Honey button to view all available sales and coupon codes.



- **Slice** - Free, iOS, Android
- **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? We'll let you know and help you get a refund.
- **Stay Safe** - Get alerted when anything you've bought is recalled by the CPSC. Keep your family safe.
- **Access Receipts** - Easily find a receipt for a return or work-related expense. No more digging through your inbox.



shopsavvy

- Cost: Free
- Download: [Android](#) / [iOS](#) Toolbar online
- It's always frustrating to purchase an item and immediately find it cheaper at another store.
- [ShopSavvy](#) app:
 - Scan the product barcodes and instantly find the lowest price online or in your local area.
 - Daily and weekly deals from major retailers,
 - Product reviews, so you can shop with confidence.
 - Shows all the sales from your favorite stores.

Groupon



- Cost: Free
- Download: [Android](#) / [iOS](#) / [Windows](#)
- The Groupon mobile app allows you to save 50 to 70 percent at local merchants.
- Get daily deals delivered straight to your phone and use the app to search for instant discounts at a variety of places, including restaurants, stores and attractions.
- Deals can easily be redeemed straight from your phone, so you don't have to worry about remembering to bring a paper coupon along.



Save on Eating Out

- [Groupon](#) is the go to app to save money on food, but [Living Social](#) is another one that you should install.
- Both of these apps allow you to buy discounts at local restaurants that can offer up to 50% off a single meal or a Buy One Get One free discount when you bring a friend.
- It is free to join, but you need to be a member so that you can make purchases. Watch out for restrictions that can limit when and what you can use the deals on.
- Savvy shoppers will also check restaurant specific apps like [McDonald's](#), [Taco Bell](#) and others that routinely offer discounts and deals when you buy using the app.

ibotta[®]

- Rebate app - iOS and Android
- ibotta takes the #1 spot due to its variety in choices and its long-ranking history. Ibotta was one of the very first rebate apps available for grocery shopping. It ranks high due to the high rebate amount (sometimes over \$1 for one product) and is constantly growing with new product rebates coming out every week. 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.

Checkout 51

- Rebate app - iOS and Android
- Checkout 51 is incredibly similar to Ibotta. Checkout 51 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 our mobile app or website. When your account reaches \$20.00, we send you a check.
- While Checkout51 may not have as wide of a product selection as its number one counterpart, it continues to grow and often gives out rebates for vegetables and fruits, something not common with most rebate apps. The app continues to grow and does a great job of updating its weekly selection with new offers.

Hopper



- Cost: Free
- Download: [Android](#) / [iOS](#)
- 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.
- You'll receive a notification when prices drop and before they're about to rise, so you never pay more than necessary for your ticket.

Retailers apps



- **Retailers' apps.** If you have a store you frequent often, then check to see if it has an app, because it could save you money on products you're buying anyway.
- Some offer exclusive discounts to shoppers.
- Amazon, Wal-Mart, Staps are very popular apps.
- I use Target, Hobby Lobby, Walgreens apps.

Budgeting/Money Management Apps

- Americans who prepare a detailed household budget are in the minority in the U.S. Good management of a family's finances -- and the avoidance of financial difficulties -- usually involves creating a family budget.

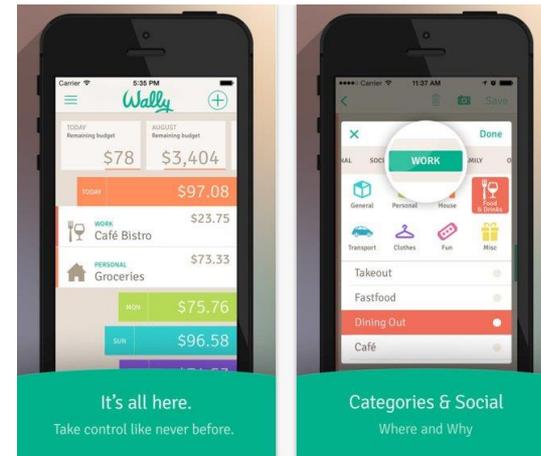


Mint



- *(iOS, Android—Free)*
- 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. You can even ask for custom savings tips within the app. Everything is shown in simple, intuitive graphs and charts, making it one of the most popular personal finance apps in the world.
- Easily create budgets, and see our suggestions based on your spending.
- Track and pay bills like never before. Get alerts and schedule payments on the spot.
- Find out your credit score for free and get tips to help improve it, no credit card required.

Wally



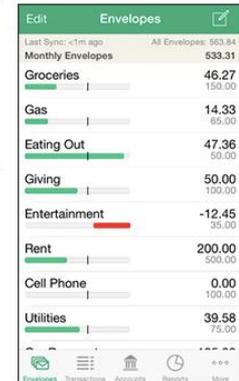
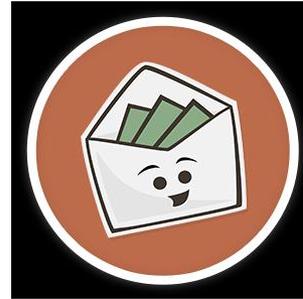
- Free iOS, Android.
- Wally is an expense tracking app that shows a complete picture of your expenditures. You can view how much you've spent daily, weekly, or monthly, while dividing expenses into separate categories.
- The best part about the app is that it allows you to simply scan your receipts and it'll automatically input all the details of your purchase. That way, users don't have to go through the hassle of typing in every detail of its spending, while the app saves all the receipts.

Level money



- Free, iOS, Android
- Level Money calls itself the “mobile money meter.” Once you connect the app to your bank account, it automatically calculates your income and recurring bills, and then suggests what your daily, weekly, and monthly spending should be.
- It also comes up with the amount you should be saving every month and subtracts that from your monthly budget. You can set up an auto-save amount too, and any cash left unspent from your budget will rollover to your savings account.
- It tracks your spending in real time, so you can easily see what you’ve spent and how much you can spend within a given period.

Goodbudget



- Download: [Android/iPhone](#)
- Basic plan is free – Goodbudget (formerly EEBA)
- [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. It may not be as sophisticated as some of the other apps, but Goodbudget offers a simple way to stick to your budget and keep your spending really disciplined.

Credit Apps

- **What percentage of Americans have checked their credit in the last year?**

According to a 2016 report from the National Foundation for Credit Counseling (NFCC), only 56% of consumers said they checked their reports in the last 12 months.



credit karma

- Free [iOS](#) and [android app](#)

1. Access scores and reports

You get access to your credit scores and reports from TransUnion and Equifax, with weekly updates.

2. They make recommendations

We use our love of data to analyze your credit profile and make product recommendations that could help you save money.

3. They get paid by the bank or lender

If you get a product through one of our recommendations, the bank or lender pays us.



- Free, iOS, Android

[NerdWallet's free credit score](#) gives you access to your VantageScore 3.0 from TransUnion, which is updated weekly. It also offers free credit report information.

- Keep track of your credit score
- Rest assured with free credit monitoring
- Build your credit score and reach your goals

Venmo



- Cost: Free
- Download: [Android](#) / [iOS](#)
- If you have trouble getting people to pay up when they owe you money, [Venmo](#) could make a huge impact on your bank account. Simply link your bank account or debit card to the app and instantly send and receive money from your smartphone. This means you can stop picking up the entire tab for dinner or accepting IOUs for things like concert tickets. Venmo can be used by anyone who has a U.S. phone number or email and anyone can claim a payment — even those without the app — after creating a free account.

Don't forget to download your own bank app for convenience to check your balance, transfer funds and more.

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 accounts.

Presented by:
Sarah Cousineau
Marketing and Community
Outreach Director



Your Apps?

