

## Money Management Apps

App	Operating System	Price	Link to Accts	Web link	Features	Manual Input	Comments
Mint	iOS, Android, Web	Free	Yes	Mint.com	Shows cash flow in real time. Analyzes spending habits. Creates alerts when you are near your budget limit.	Yes, for all cash expenditures.	Very secure. Bank accounts are "read only" so that even if hacked, no access to your accounts through the app.
GoodBudget	iOS, Android, Web	Free or \$50/yr for unlimited categories and sync up to five devices	Yes	goodbudget.com	Recreates envelope system. Set budget for each category and spend from it	Yes	Paid version good for families. Sync all the family phones to same budget.
Mvelops	iOS, Android	Free 30-day trial; \$4/mo for basic	Yes	Mvelops.com	Envelope budgeting that links accounts	Yes	Plus account (\$19/mo) includes debt management tool and web application.
Wally	iOS, Android	Free	No	Wally.me	Input purchases and income. Has location tracking to make input easier.	Only	Cash flow tracking, but no budgeting. Good for gathering data.
Home Budget	iOS, Android, Mac, Windows	\$4.99 iOS, \$5.99 Android, \$19.99 Mac, \$14.99 Windows	No	www.anishu.com/homebudget.html	Envelope system that syncs on as many devices as you need. Track accounts, cash, spending.	Only	Good for family budgeting and those who do not want their bank accounts linked to the app.
You Need A Budget	iOS, Android, Web	Free 34 days, then \$6.99/Month	Yes	youneedabudget.com	Based on four basic principles of money management	Yes	Includes online classes to help get you started

All apps that link to bank accounts are “read only”. That means that you cannot access the accounts from the app and neither can hackers.

To pick an app:

- Decide what you want it to do for you. If you want to gather data on your current spending habits, the manual input apps with no link to accounts might work for you.
- If your whole family will be working together on a budget, GoodBudget or HomeBudget probably makes the most sense.
- If you like envelop budgeting and want to take it digital, there are several apps that do that.
- DO NOT pay extra for credit monitoring or credit reports. You can get those free of charge at [annualcreditreport.com](http://annualcreditreport.com). You can also get a good estimate of your FICO score free from [CreditKarma.com](http://CreditKarma.com).
- Recognize that you will have to spend some time upfront inputting information. However, most of these apps will reward you with insights into your spending patterns in the form of colorful and easy-to-read graphs and charts.
- For the money (none) you can't beat Mint.com. It is probably the most widely used money management app.