

TOP 5 BEST PERSONAL FINANCE APPS (INCLUDING THE ONES I USE!)



My philosophy about personal finance is that YOU are the boss of your finances. You know every aspect of your finances, your money habits and your goals. You call ALL the shots (with your partner, if applicable). You also have a life to lead and don't want to spend time every day entering numbers and transactions into apps (I'm right there with you!). You want tools that will help you if you just want to track some aspect of your finances specifically or see if something is out of whack.

With my personal finance philosophy in mind, below are my favorite apps in each of these critical personal finance categories. Where I've found excellent "all-in-one" (more detail oriented apps), I've noted it and given you a simpler alternative.

1. PAYING BILLS

[Check.me \(formerly Pageonce\)](#) - free

Keeps track of your accounts and most importantly, your bills and your check book. You can access it online or use your app. Gives you gentle reminders or you can pay your bill right from the app. Easy to read graphics and simple interface.



2. TRACKING CASH

[Cashish](#) - \$0.99

Allows you to enter every time you take cash out or get cash back and every time you spend cash on anything. You name your categories (yay!) and you can jot notes on each transaction too. Shows your cash usage by the day, week or month. Super simple interface. Does one thing and does it very well.



3. PAYING DOWN DEBT

[Debt manager](#) - \$0.99

Enter your debts (any kind even family loans), interest rates, payments and it will calculate how long it will take you to pay down your debts. You can choose your debt paying strategy by interest rate or balance and you can change payments each month to see how it changes the interest you owe and how long it takes to pay your debt down.



4. SAVING!

[Unsplurge](#) - free

Watch yourself save for a goal whether it's a vacation, a pair of shoes or retirement. If you need a friend to help keep you on your savings path, this is it. Unsplurge does not keep track of your savings accounts, it's a little app that helps you watch how little bits of saving add up. It may help you resist temptation and it gets you in the habit of thinking "save!"



5. BUDGETS

[Mint.com](#) - free

Mint is as good as it is cracked up to be. All your accounts, credit cards and budgets linked. Here's where you have to know yourself. I have clients who use Mint and then can't figure out all the pie charts and categories. If you like specifics, entering every transaction, charts and an app that keeps everything in one place, Mint is for you. Remember: it does not do bill pay (see #1 for that).



For a less complicated budget app - [Budgee](#) – free – and awesome! Budgee is easy to use if you just want to input your income, budget for expenses and see how you do against your budget. It is also great for tracking just one aspect of your budget that might be out of whack like groceries or gas.

