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Fast facts

Best Budgeting Apps

Overall
Mint ★★★★★

Keep From Overspending
PocketGuard ★★★★★


Just Budgeting
Wally ★★★★★


Cash Style Budgeting
Mvelopes ★★★★★


Couples
Goodbudget ★★★★★

Ratings taken from *thebalance.com*, 02/24/2021

Questions about saving for the future?

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What to Look at When Choosing a Budgeting App

Spending less and saving more is a financial resolution many people make at the start of a new year. But just how you get there requires a bit of work – and some self-discipline.

To help you overcome both of these things, a budgeting app is a good place to begin. Apps can more quickly set up your budget for you, track your spending habits, alert you when you're nearing your limits and hold you accountable for reaching your savings goals. And, when you're on the go, you can view your budget at a glance.

With countless budgeting apps on the market, however, just choosing one can seem a bit overwhelming.

Here are 5 features to look for in your next budgeting app.

1. It is available on your device(s)

Double check where you can access the app and its compatibility on different devices before signing up for one.

2. It offers a free version / free trial

When it comes to budgeting apps, luckily many on the market are free to use. A top pick is often Mint for its high-rated reviews and for giving users an overall snapshot of everything, from their income, expenses and savings goals, to their credit score, investments and net worth.

Before choosing a free app, however, note that these usually come with limited features or a bunch of in-app ads that you'll likely have to watch.

It may feel counterintuitive to have to pay for a budgeting app, but sometimes the premium services the subscription-based apps charge can be worth the monthly or annual fee. Just make sure

they have a free version or free trial that you can test out first.

3. It syncs to your accounts

Most budgeting apps will link to your bank accounts and credit cards and automatically track your income and purchases from there. There are others, however, that require you input your transactions manually, which can take time and can be hard to keep up with.

Look for a budgeting app that syncs to your accounts or offers both options so you can change it up if you want to.

4. It allows you to customize

Basic budgeting apps will organize your expenses into preset categories so that you can see where and how much you spend on things like food, transportation, etc.

While built-in categories usually cover the basics, it's nice to have an app that lets you make your own or customize the names. Title a category after your pet, for instance.

5. It is transparent about its security features

Like any online financial product, make sure you know its safety and security features. The best budgeting apps offer protection like multi-factor authentication to prove your identity, encrypted data that gives you codes to access your information and biometrics like Touch ID and Face ID.

A budgeting app can help you see your overall financial picture no matter where you are.

Try one out to see how you spend money and what you could save!