



Five Great Personal Finance Apps

There are numerous personal finance websites and apps available on your computer and smartphone, all of which promise to help you save, spend, and invest. These websites and apps can be extremely beneficial but choosing the service that meets your specific needs is important. Read on to learn more about five of the best personal finance apps available now, including their individual costs and unique features (in no specific order).

1. [Mint](#)

What is it?

Mint brings together everything from your balances and bills to your credit score and more, gathering all elements of your financial life in one place that's easy to understand.

What does it cost?

Free

What does it offer?

- Connects to almost every US financial institution connected to the internet
- Automatically updates and categorizes your information and transactions
- Analyzes thousands of offers and makes recommendations to help you save the most based on your lifestyle and goals
- Provides you with a free credit score

2. [PocketGuard](#)

What is it?

PocketGuard helps you spend more time living, while staying on top of your finances, by tracking your spending, making a budget, and lowering your bills.

What does it cost?

Free for the Basic subscription; monthly or annual paid subscription for PocketGuard Plus

What does it offer?

- Link credit cards, checking and savings accounts, and investments and loans
- Updates and categorizes your transactions in real time
- "In My Pocket," which calculates the money left over after you've paid all bills and set aside some money for savings, allows you to spend confidently
- Automatically builds a personalized budget, based on your income, bills, and goals
- Finds way to save you money, like negotiating lower bills, getting high interest savings accounts, and more

3. [You Need A Budget \(YNAB\)](#)

What is it?

You Need A Budget (YNAB) is a proactive system that teaches you how to manage your money and get ahead by requiring you to be forward-thinking and intentional about every dollar.

What does it cost?

\$6.99/month or \$83.99/year after free 34-day trial

12 months free for students with proof of enrollment

What does it offer?

- Real time info from any device, anytime
- Easily share finances with a partner
- Graphs and charts to track progress
- 100+ free, live, online workshops offered every week
- Assign a job to every dollar of your income
- Envelope-based system, which controls spending by allocating the exact amount of income available

4. [Acorns](#)

What is it?

Acorns is a savings tool that helps you invest, save and spend responsibly by investing your spare change, helping you save for retirement and growing your financial knowledge.

What does it cost?

\$1, \$2, or \$3 per month, depending on the level chosen; Acorns Core (\$1/month level) is free for college students

What does it offer?

- Automatically rounds up purchases (on linked credit or debit cards) and invests the change
- Change goes to an investment portfolio diversified with exchange-traded funds (ETFs), which was developed with help from a Nobel Prize-winning economist
- Automatic daily, weekly, and monthly investments
- No minimums and no trade fees
- 200+ Found Money partners will automatically invest in your Acorns Core account (\$1/month level) when you shop with them

5. [Albert](#)

What is it?

Albert is a new type of financial service that uses technology to automate your finances, with a team of human experts to guide you.

What does it cost?

Free for the basic plan

Small monthly fee (amount of your choice) provides access to the Albert Genius Feature

What does it offer?

- Analyzes all your financial accounts and builds a unique budget plan based on your income, spending habits, and goals
- Overpayment protection: notifies you when you're overpaying and helps you cut costs
- Analyzes your income and spending every day and sets aside small amounts of money you can safely save
- Albert Genius Feature allows you to text human experts and get personalized advice on topics like investing, paying down debt, or saving for a goal

Questions? Call us at 978-462-3106 or email us at info@institutionforsavings.com.