










Free Personal Finance Apps

Compiled by Taylor Spangler, 2015

Money Management Apps



	BillGuard BillGuard has a special emphasis on fraud protection. This app allows clients to track spending across multiple accounts, and get goal alerts. BillGuard links to actual accounts, but the app partnered with Experian to provide identity protection and has unique features to protect cards from fraud and unwanted charges.
	BudgetEase This app is the digital version of "envelope budgeting." Clients create budget categories, and place limits on how much can be spent from each "envelope." Clients can see envelope balances, and they can add, view, and edit transactions. BudgetEase gives clients insight into spending history, and they can attach receipt images to transactions, for safe keeping.
 Dollarbird	Dollarbird Dollarbird uses a calendar view to illustrate income and expenses. Clients enter transactions manually, and they can create categories and budget categories. This app will appeal to clients with relatively simple financial lives who do not want to enter bank account data and will commit to entering every transaction. Information can be exported to a csv file.
	Level Level provides a quick visual representation of how much clients can safely spend daily, weekly, and monthly without rigid budget categories. Clients link accounts to the app, create a plan, enter income, and predict recurring bills. The Level app shows how much is spendable and allows for transaction edits. In addition to planned savings, the Rollover feature deposits money not spent into savings automatically.
	Mint Mint has over 10 million users and is a powerful tool for households with complicated financial lives. Clients enter all of their account info into the web version or app. Households with numerous accounts (checking, savings, credit, loans, retirement, etc.) can keep everything organized in one place. Clients can set budget categories and spending and saving goals. Mint sends tailored alerts via text or e-mail and generates graphs and charts for clients to visualize financial activity.
	Wally This app requires users to manually enter every expense (not linked to accounts). InstaScan feature allows user to take a photo of receipts to save time and keep a record of purchases. Wally is a good option for clients who use cash for most purchases or those who do not want to enter account info. The android version (Wally+), includes additional features, focusing on "experiences, not expenses." Clients can tag friends, add pictures and track personal sentiment around the venues they visit.
	Bank apps Most big financial institutions offer free mobile banking options for customers to create a budget, track spending, and monitor goal progress. These can be especially useful for consumers who only use one account for most income and expenses. Many banks offer additional banking features like mobile deposit and transfers.

Debt Elimination Apps

	PowerPay Debt Elimination (only available on apple devices) This is the new app version of Utah State's web-based PowerPay platform. The PowerPay App helps clients develop a personalized, self-directed debt elimination plan. This is a powerful way to show clients quickly they can become debt free, and how much they can save in interest costs by following their debt reduction plan.
 ReadyForZero	ReadyForZero FREE The free ReadyForZero Plan concentrates on customizing a payment plan, tracking progress to pay off debt fast, and provides reminders and notifications. The visual aids, e-mails, and rewards for progress help keep clients motivated and on track. The ReadyForZero Resource Center has blog posts, articles, debt calculators, and personal finance tips. The site also offers debt consolidation services through Prosper, LendingClub, and Avant.

Credit Monitoring Apps

Consumers can receive three free credit reports each year at www.annualcreditreport.com.

	Credit Karma Clients can access a free TransRisk score from Transunion weekly. Credit Karma also provides clients with feedback on how to improve across each category that affects their credit and alerts from Transunion. The Credit Karma website features additional resources, including articles, user questions, tools, and calculators.
	Credit Sesame Clients can access a free Experian National Equivalency Score weekly. Credit Sesame includes special features for homeowners and student borrowers. The site provides \$50,000 in free ID theft insurance and fraud assistance.