

Money Management Apps



Personal Capital

This app is primarily known as a digital wealth management firm and has a free money management tool. You can track your spending and uncover hidden fees. Through this app you can also manage your investment portfolio. At a glance you can see your net worth: assets (savings and investments) minus your debt. Included is also a retirement planner.



Budget Ease

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.' Budget Ease gives clients insight into spending history, and they can attach receipt images to transactions, for safe keeping.



Dollarbird

DollarBird uses a calendar view to illustrate income and expenses. Clients can enter transactions manually, and they can create budget categories. This app works with those who do not want to enter bank account data and will commit to entering every transaction.



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 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 large 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.

Credit Monitoring Apps



Credit Karma

Clients can access a free TransRisk score from Transunion and from Equifax. 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.

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