# Budgeting Apps

| **Intuit Mint** | **You Need a Budget** | **Good Budget** | **EveryDollar** | **Wally** |
|---|---|---|---|---|
| **Manages credit scores and budgeting** | **Allows for financial goal setting** | **Tracks and plans spending** | **Initiates a hands-on budgeting experience** | **Tracks group budgets** |
| **Free** | **Free Year for Students**<br>**Not a student:**<br>34-day free trial<br>**After free trial:**<br>$14.99/month or $99/year | **Free**<br>**Plus options:**<br>$8/month<br>$70/year | **Free**<br>**Premium Options:**<br>$12.99/month<br>$79.99/year | **Free**<br>**Wally Gold:**<br>$8.99/month<br>$39.99/year |
| • **Sync checking, saving, credit card, loan accounts, and many more**<br>• **Track expenses & categorize budget**<br>• **Tracks credit score**<br>• **Helps users with debt management** | • **Directly import financial accounts**<br>• **Customizable categories**<br>• **Share budgets**<br>• **Shows the average time it takes to spend money** | • **Similar to envelope method budgeting**<br>• **Sync & share budgets**<br>• **Paid Features:**<br>  ◦ Unlimited envelopes<br>  ◦ Unlimited financial accounts<br>  ◦ Unlimited devices | • **Easily personalized**<br>• **Helps users set up a savings/emergency fund**<br>• **Syncs across all personal devices**<br>• **Allows users to set up due dates for bills**<br>• **Paid Features:**<br>  ◦ Uploads transactions for you | • **Access to a financial calendar that lays out expenses**<br>• **Manually input data**<br>• **Set a daily budget**<br>• **Create shopping lists**<br>• **Paid Features:**<br>  ◦ Categorize and customize budget |

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| MoneyWiz | PocketGuard | Stash | Honeydue | Digit |
|---|---|---|---|---|
| **Manages all accounts in one place** | **Sets spending limits and arranges for recurring bills** | **Initiates investment portfolios** | **Shares expenses with others** | **Automates budgeting** |
| **1 Week Free Trial**<br>**Standard subscription:**<br>$19.99/year<br>**Premium subscription:**<br>$49.99/year or $4.99/month | **Free**<br>**Plus rates:**<br>$7.99/month<br>$34.99/year<br>$79.99/lifetime | **Free**<br>**Stash Growth:**<br>$3/month<br>**Stash Plus:**<br>$9/month | **Free** | **Free for 6 Months**<br>$5/month after that |
| • **Sync broad selection of banks**<br>• **Offline use of the app; changes synced when back online**<br>• **Budget based on income or expenses**<br>• **Provides users with over 30 different reports on their finances** | • **Shows money left over after expenses**<br>• **Limits to prevent overspending**<br>• **Link recurring bills**<br>• **Plus features:**<br>  ◦ Debt payoff plan<br>  ◦ Track cash<br>  ◦ Import/export transactions | • **Budgeting tools**<br>• **Brokerage account**<br>• **Growth Version:**<br>  ◦ Personal Portfolio<br>  ◦ Smart portfolio managed by Robo-advisor<br>  ◦ Retirement portfolio, IRA option<br>• **Plus Version:**<br>  ◦ Two kid portfolios | • **Tracks bills**<br>• **Tracks spending and account balances of both individuals** | • **Automatically saves money to invest/pay off debts with**<br>• **Budgets, saves, and invests money** |

# Splitting Expenses Apps

| Splitwise | Divvy | Splittr | OurGroceries | Venmo |
|---|---|---|---|---|
| **Roommates that often shop and eat together** | **Roommates who like to eat out together** | **Roommates who split bills and manage "IOUs"** | **Roommates who split grocery bills** | **Roommates who split day-to-day costs or larger expenses** |
| **Free**<br>**Pro version:**<br>$3/month | **$1.99** | **Free** | **Free**<br>Can pay to remove ads | **Free**<br>3% credit card fee |
| • **Organize bill splitting**<br>• **Payments must be made outside the app**<br>• **Due date reminder**<br>• **Pro version:**<br>  ◦ Currency conversion<br>  ◦ No ads<br>  ◦ Receipt scanning<br>  ◦ Default splits | • **A useful way to split miscellaneous bills that have tips and taxes attached**<br>• **A simple receipt uploading process** | • **Helpful for splitting any group expenses, such as dining out/rent with roommates**<br>• **Straightforward user interface**<br>• **Suitable for vacations and weekend trips as well**<br>• **Works offline** | • **Sync shopping lists with others**<br>• **Recipe sharing**<br>• **App doubles as a shopping list** | • **Send payment requests to others**<br>• **Reminder function**<br>• **Send money and crypto through the app** |