










Money Management Apps



	<p>Prosper Daily (formerly BillGuard) Prosper acquired the BillGuard app and rebranded as Prosper Daily. This app features real-time expense tracking and goal monitoring linked to actual accounts. Users can compete with themselves to lower spending and reach goals sooner. The app offers premium identity theft protection (as an in-app purchase) and free credit scores from TransUnion.</p>
	<p>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.” 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.</p>
	<p>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.</p>
	<p>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.</p>
	<p>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.</p>
	<p>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.</p>
	<p>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.</p>

Debt Elimination Apps

	<p>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.</p>
	<p>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.</p>

Credit Monitoring Apps

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

	<p>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.</p>
	<p>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.</p>

There’s likely an app available for you regardless of the operating system you use. By sharing these apps and websites, we are not promoting any brand or company. There are many personal finance apps and websites available for your usage. This is only a small selection of apps and websites that have been tried and that you may find useful in your journey to financial security. By using these apps, you assume responsibility in accordance with their terms of service and privacy policy.