

## \$\$ Management Apps

**Mint-** <https://www.mint.com/> Mint allows you to see all your finances in one place, make budgets and check your credit score. It also gives you reminders when bills are due, warnings when your funds are low and have a lot of safety features. It is free to use.

**Pocket Guard-** <https://pocketguard.com/> Pocket Guard allows you to connect your checking and savings account in order to set spending goals (save x amount of money, pay off debt etc.), show a spending pie chart, and to set spending limits. There is a basic plan that is free as well as a PLUS plan that charges a monthly fee.

**Every Dollar-** <https://www.everydollar.com/> You do not have to link your bank account. Instead you put in your own data based on the amount of money you have coming in (paychecks) and how much you have going out (bills). They allow you to put how much for each month for multiple items (housing/rent, food, insurance) and even allow you to add to categories. It shows a pie chart of your spending and where it goes. Then they have you set mini goals (saving x amount of money, paying off debt etc.). It is free to use but has a PLUS plan that is 129.00 a year (the plus plan connects to your bank account and has other options).

**PRISM-** <https://www.prismmoney.com/> Prism links up with your bank account as well as the accounts of bills you need to pay and pays them for you automatically. It allows you to see your income, account balance, and monthly expenses at a glance. Allows you to track bills, sends reminders of when bills are due etc. It is free to download.

**Note: Please remember that while these may be free apps they do come with a price- having access to your bank account and other sensitive information. Be sure to read all the fine print when you are signing up.**

**The following links will take you to articles about money management apps, how safe they are to use, and way to keep yourself safe as possible.**

<https://www.moneysense.ca/save/budgeting/mint-budgeting-app-safe/>

<https://www.bankrate.com/banking/is-data-safe-fintech-app/>

<https://www.thestreet.com/personal-finance/is-mint-safe-14814998>