

5 MUST-HAVE APPS

for creating a budget and saving money

Apps for Your Phone or Tablet



Mint is famous because it works. Sync your bank accounts and any debt you have to Mint, and Mint will help you set up budgets per category (like rent/mortgage, utilities, groceries, etc.) and will make suggestions on how you can save money.



Qapital is designed to help you save money - no matter what. With Qapital, you set savings goals. Every time you use your card (whichever card you link to Qapital - it doesn't have to be a credit card!) Qapital rounds up and puts that "extra" money into a savings pot for you. Set it and forget it!



Cinch acts as an all-around money advisor. Link your accounts to Cinch and Cinch helps you understand what's going on with your money. Cinch tracks spending, makes sure you're saving enough and offers gentle suggestions on how to improve your financial situation.



Clarity Money is an all-around personal finance management tool that happens to have some very cool features. Within the app, you can cancel recurring subscriptions, lower your bills, get your credit score, get a better credit card, and set up a savings account.

Qoins

Qoins isn't exactly a budgeting OR savings tool - but it's one of my favorite money apps. In fact, I probably check it every other day just because it's so addicting! Qoins rounds up every purchase you make to the nearest dollar, then puts that "spare change" to helping you pay off debt. Link Qoins to a debt account (like student loans) and every month, Qoins will send your rounded up change to that debt, helping you pay it off without thinking twice!

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