

## Budgeting Tools

### Better Haves

<http://www.betterhaves.com>

Better Haves is “the budgeting app for couples.” The app lets you easily share every step of your budget with your partner. Better Haves uses the “envelope budgeting system,” meaning you set up different “envelopes” for your different expense categories and “fill” the envelopes with your money. When you need to spend in any given category, the money comes from the envelope. When an envelope is empty, everyone stops spending in that category. Better Haves lets you track individual and shared expenses, and allows you and your partner to easily set aside money for savings together.

### Budget Ease

<http://budgetease.com>

Budget Ease is a simple mobile and web envelope-budgeting app. Budget Ease allows you to enter expenses by text message, predict future account balances, know how much money you’ll have set aside, get a reminder when bills are due, get a text when spending money is low, divide up your savings, keep images of receipts, and much more. Budget Ease comes with a free 14-day trial, and after that it’s as little as \$5.38 per month.

### BudgetSimple

<https://www.budgetsimple.com>

BudgetSimple is a free, simple budgeting tool that helps you figure out where your money is going and cut unnecessary expenses. The tool is an easy-to-use online budget for your household. It will help you find the best ways to get out of debt and start saving money for the future. If you want to use the mobile app version and link your bank account, you’ll have to pay \$4.99 a month.

### Buxfer

<https://www.buxfer.com>

Buxfer is a web and mobile app that helps you see all your accounts in one place, understand where your money goes, reduce unwanted spending, and save for future goals. Buxfer specializes in group budgeting and shared expenses between friends and roommates, making tracking shared bills easy. You can securely integrate your bank accounts, upload bank statements, and track and categorize transactions manually via text or an Excel file.

### Digit

<https://digit.co>

Digit is an automated saving app that checks your spending habits and removes a few dollars from your checking account every few days into a Digit savings account. You connect your bank account and every 2 or 3 days, Digit transfers some money (usually \$5-50) from your checking account to your Digit savings. When you need your savings, send Digit a text message and it will transfer the money from your Digit savings back to your checking account next business day. The app provides text notifications to your phone anytime it takes an action with your money, so you get real-time alerts. Digit is currently free to use because the app makes money by any interest earned on your savings.

## **Goodbudget**

<https://goodbudget.com>

Goodbudget is a web and mobile app that provides a modern take on the proven envelope-budget method. You make envelopes for all your budgeting categories: rent, groceries, eating out, etc. Then you set aside money up front in each envelope to spend based on categories. The app also allows you to sync and share your budgets with others in your household. The free version allows up to 20 envelopes, 1 account, and syncing with 2 devices. The paid version (\$5 month) allows unlimited envelopes, multiple accounts, and syncing with up to 5 devices.

## **Learnvest**

<https://www.learnvest.com>

Learnvest is a program for your money. You'll fill out an online profile, and be matched with a real-life financial planner (contacted via phone and email) who will help you design and build a custom financial plan that matches your unique money goals. Learnvest provides bite-sized to-dos to help you make progress on your money program, as well as tools, articles, classes, and events to help explain the "why" behind the advice Learnvest provides. Learnvest charges a one-time \$299 set-up fee and is \$19.99 per month after that.

## **Level Money**

<https://levelmoney.com>

Level is a free mobile app that works kind of like a financial GPS, getting you from where you are now to where you want to be. Level lets you know what is safely Spendable for any given day, week, or month by automatically updating your spendable cash as you make purchases. Level seamlessly and automatically tracks cash flow, reinforces positive habits and provides necessary insights about spending and saving behaviors for an empowered, do-it-yourself approach to personal finance.

## **Mint**

<https://www.mint.com>

Mint is a web and mobile app that allows you to effortlessly manage your cash flow, budgets, and bills from one place. Mint automatically pulls all your financial information into one place, allowing you to see all your balances and transactions together. Mint smartly categorizes your transactions, and you can add your own categories and have Mint automatically apply them every time as well. Mint is free to use.

## **moneyStrands**

<https://money.strands.com>

moneyStrands is a web and mobile app that allows you to track all your bills in one place and create a realistic budget. You can link your bank account, easily create a 12-month spending plan, and have access to a bill calendar that color-codes different bills. MoneyStrands is great at giving a comprehensive overview of your current financial situation.

## **Mvelopes**

<http://www.mvelopes.com>

Mvelopes is a web and mobile app version of the envelope budgeting system. The app allows you to pay bills, track spending, and plan ahead for upcoming expenses. Mvelopes also allows you to capture receipts in real time so you can update your budget at the point of purchase. Its most unique feature is probably the historical spending-by-location feature, which allows you to see which envelopes you spent from at the different stores you go to. The free version allows up to 25 envelopes and 4 bank account integrations, an Annual Spending view, and net worth tracking. For unlimited envelopes and account integrations, Mvelopes is \$95 per year.

## **OnBudget**

<https://onbudget.com>

OnBudget is a prepaid card that links to your bank account, making your spending limited to the amount of money loaded on to the card. You can set up weekly, bi-weekly, or monthly auto-loads to your On Budget card directly from your bank account. You can use your On Budget card for all your daily living expenses and the app allows you to track and effortlessly adjust your spending and budgets in real time.

## **Pennies**

<http://www.getpennies.com>

Pennies is a free mobile app that aims to make tracking your spending and creating budgets fun, with an incredibly simple, color-coded user interface. You can add as many budgets as you want, and the app distinguishes visually between weekly, monthly, and one-off budgets (for a vacation for example). Pennies doesn't link with your bank account so you'll have to add in your goals and spending manually, but its simple and intuitive interface makes up for the lack of integration.

## **Simple**

<https://www.simple.com>

Simple is a new kind of online bank that allows you to see your budgeting, saving, and spending all in one place: your account. Simple's Safe-to-Spend feature does all the mental math for you by taking your balance and subtracting upcoming bill payments, pending transactions, and any goals you're saving for. You get a more accurate picture of what you can really spend today without hurting yourself tomorrow.

## **Spendee**

<http://www.spendeeapp.com>

Spendee is a free mobile app that allows you to easily see where all your money goes in an interactive and easy-to-use interface. Spendee shows you all of your categorized spending in an intuitive feed format. The app doesn't currently link with your bank account, so you'll have to add your income and expenses manually.

## Financial Planning Tools

### ESPlannerBASIC

<https://basic.esplanner.com>

ESPlannerBASIC suggests how much you should spend, save, and insure each year to achieve a stable living standard, now and through retirement, without borrowing. It can also help you raise your spending power and make lifestyle decisions. It shows the living-standard impacts of changing jobs, contributing to retirement accounts, having children, downsizing your home, retiring early, waiting to collect Social Security, and much more. ESPlannerBASIC is free.

### FlexScore

<https://www.flexscore.com>

FlexScore gives you total financial clarity wrapped up in a single score. FlexScore takes a look at how well you're currently managing your money and calculates a score for you based on a number of factors. The advice you receive is based on an algorithm that awards points for making sound financial decisions. Your FlexScore factors in your assets, debt, investments, income, and every other aspect of your financial health. The goal is to reach financial independence, which is a score of 1,000.

### Voyant @Home

<https://www.planwithvoyant.com/content/us/default/features/atHome.html>

If you already have a financial advisor, your advisor can share their plan with you with this software. Voyant @Home gives clients access to portfolio valuations and projections and plans drawn up by their advisers, while also allowing advisers access to their clients' initial fact-find data online. Simple, step-by-step wizards guide users through a personalized plan creation process, helping them answer questions about their current finances and future needs and goals.

### 401(k) Savings Calculator

<http://www.bankrate.com/calculators/retirement/401-k-retirement-calculator.aspx>

The 401(k) Savings Calculator is an interactive calculator that allows you to put in variables such as age, percent to contribute, yearly salary increase, employer matching, and more to give you a picture of how much saving in a 401(k) will generate for your retirement over a given time period.

### Cost of Raising A Child Calculator

<http://www.cnpp.usda.gov/calculatorintro.htm>

The Cost of Raising A Child Calculator is a free tool that allows you to estimate how much raising a child will cost you. You input your current or projected income and expenses, how many children you plan to have, the age of the children, your marital status, and where you live. The calculator's results are based on what families similar to yours spend in a year and include breakdowns by major budgetary components.

## Tax Tools

### TurboTax

<https://turbotax.intuit.com>

TurboTax is a step-by-step software that helps you prepare and file your federal, state, and local tax returns, and guarantees your highest refund. TurboTax takes you through all the steps of filing your return in an intuitive and interactive way, and allows you to easily upload necessary forms and documents. TurboTax can tell you which deductions you qualify for, if any, as well as help you figure out if any donations you made to charities are deductible. Your federal return is free with TurboTax, and your state return is \$27.99. TurboTax offers additional tiered pricing based on the level of detail and complexity of your return as well.

### Free File

<http://www.irs.gov/uac/Free-File:-Do-Your-Federal-Taxes-for-Free>

Free File is a free service provided by the IRS to help you complete your tax return for free. The software makes getting through your taxes easy, and helps you find deductions and credits that you qualify for. Free File helps with both your federal and state return (only some state returns are free), but you have to make under \$60,000 a year in order to use IRS Free File. If you're income is over \$60k, you can get access to free forms to fill in yourself.

### FreeTaxUSA

<http://www.freetaxusa.com>

FreeTaxUSA boasts over 7 million returns filed to date and it's very affordable. The basic service is completely free, entirely online, and walks you through the filing process with an online tutorial that the service promises, minimizes mistakes, and maximizes your return. All of the features you would expect are available, including PDF copies of your return, the ability to pay or get your refund electronically via direct debit/deposit, and the option to file individual deductions and make granular changes if your taxes are more complicated. If you choose to file your state return at the same time, it's only \$9.95. An extra \$5.95 more gives you the full Deluxe package, which opens up the ability to amend your return later if you have to and gives you access to FreeTaxUSA's audit support services.

### H&R Block

<http://www.hrblock.com/tax-software>

H&R Block is an online version of the company's in-office filing services. H&R Block's package is easy to use, has audio and video walkthroughs and tutorials, and is meant to be so robust that you won't need much help filing, especially if your taxes are simple. H&R Block offers a suite of services with tiered pricing. The major difference between the suites is the level of depth required, and whether you own a home, a business, rental property, need special forms, or have exceptionally complicated taxes to file. As with the majority of services, the federal return is free and state returns are additional. H&R Block's service was also voted "best for first-time tax filers."

## **TaxACT**

<http://www.taxact.com/>

TaxACT offers a feature-heavy program with an easy-to-follow online guide and tutorials that will make filing even complicated taxes straightforward. You can file entirely online and your federal return is free. You'll have to upgrade to the deluxe version for extra features or access to prior years' returns. The Deluxe package gives you access to prior years and more detailed filing options, while the Ultimate package includes everything available in Deluxe and will file your state return as well. If you have trouble with your return after filing with TaxACT, they'll pay any penalties or fines you may incur due to improper filing fees.

## **TaxSlayer**

<https://www.taxslayer.com>

TaxSlayer Free Basic makes filing your taxes a breeze with easy-to-use forms and menus. The product works on desktop, tablet, and mobile devices. TaxSlayer includes a step-by-step deduction guide, a real-time tax refund calculator, and allows you to easily prepare, print, and efile your federal return for free. As with most online tax services, your state return is additional.