## Strengths

* Flexibility – The app is flexible allowing you to adjust your budget at any time when new expenses or events occur, allowing you to redirect course at any time.
* Proactive planning – this allows for you to plan for rainy days before you even get your next paycheck, if you even do get that paycheck. This is good as every single bit of your money is assigned to something which means it’s very easy to pick out what may take up too much of your resources if it were to occur.
* Reputation – It is a reputable app being used for over 10 years on mobile applications and originally dating back to 20 years ago. This app also has great reviews on google play store and has access has guides on how to set up templates.
* Visuals – it has great visuals allowing you to see exactly where your funds lie so its easy for users to interact with. (www.ynab.com, n.d.)

## Weaknesses

* Manual transactions – if you don’t use the sync feature to connect to your bank you will have to manually enter and constantly check everything.
* Their customer service is only available via email and there is no number that you can call to contact them.
* Price planning – while it does come with a 34-day free trial, it Is quite expensive with a monthly fee of $14.99 or an annual fee of $109 ($ 9.08). (Savology, 2020)