

Alex Pasioka
Coin - Personal Finance Tracker

Coin is for anyone that wants to track how much money they spend and in which categories of life they spend it, and then budget their money based on that.

Full List of Features:

- Input spendings (amount/date/category).
- Create new spending categories.
- Input income (amount/date).
- Set monthly budget (both overall and per category).
- Display daily budget.
- Display categorical spendings by percentage.
- Display average monthly spending (both overall and per category).
- Save each month's data to view later.
- Compare current month's spending to previous month's.
- Graph spendings over time.
- Display spending projection.

Filtered List of Features:

- Input spendings (amount/date/category).
- Create new spending categories.
- Input income (amount/date).
- Set monthly budget (both overall and per category).
- Display daily budget.
- Display categorical spendings by percentage.

Competition Research:

Truebill

User Rating: 4.6

Truebill's biggest feature that separates it from other budgeting apps is its bill negotiator function. If a user feels as though a bill they received is unfair, they can have Truebill negotiate that bill on their behalf. Truebill also allows users to view subscriptions and cancel them within the app if they want. Plus, Truebill alerts users about interest charges and prices increases on bills. However, I feel as though this app puts more focus on tracking bills than on budgeting.

Mint

User Rating: 4.7

Intuit once again makes general money management easier with Mint, featuring free credit score information that doesn't lower your score, alerts about upcoming unpaid bills, and investment tracking. As a bonus, they even let you check your net worth. But, I feel like this app would be better to use as a budgeting app if they actually stripped away these extra and somewhat unrelated features.

Buddy

User Rating: 4.7

Buddy is much closer to what I hope to achieve with my own application. It separates spendings by category, users can budget by either overall spending or by category, and it displays your daily budget. As an added bonus that separates it from the crowd, Buddy allows for joint money tracking with a partner.

Wallet

User Rating: 4.6

Wallet is a relatively basic budgeting app except for a few interesting things. Firstly, it lets you track your finances over multiple different currencies and banks. Secondly and most intriguingly, the app asks if certain purchases were worth the money in a Tinder-styled left-swipe/right-swipe yes or no game. It then takes that data and forms an “emotional index” to display how happy you are with how you spend your money.