

What's the most helpful thing about the tool you use?

can see all accounts and transactions in one site

i can check my balance immediately if i need to.

It links to all of my accounts (checking, savings, credit card, loans) and gives me an overview of all of them on one screen. It also automatically categorizes my debit card purchases so I know how much I'm spending on food, clothing, rent, etc.

Its quick and easy

Monthly reports, bill sharing, shopping logs

Tells me when bills are due

Where does your tool fall short?

I can only see a couple recent transactions.

Isn't always updated with all pending purchases, so sometimes the balance differs throughout the day.

Sometimes splits in the bill share are unequal. Ex Split for \$ 2.5 would be \$1.2 and \$1.3

Sometimes the automatic categorizing of purchases is wrong. But it lets you change the category of any purchase, so it's not a deal.

UI

What's your method? (3 sentences max)

Check upcoming expenses.

Check bank account.

Check wallet.

Panic or relax based on the last two.

Daily check on spendings

saving per month

Excel spreadsheets. Banks of American app.

I have two checking accounts - one for everyday use and one to put aside special money (trips, gifts, etc.) I have an outside American express savings account where my "untouchable"

money goes.

more money coming in than out and coupons.

What's the most helpful thing about your method?

doesn't take up much time. i don't have to input things into an excel sheet or anything like that.

I don't find it particularly helpful actually.

I save and reach the goal every single time(try to)

It take three days for money to transfer to and from my AmEx savings accounts so I'm Never tempted to use it as a crutch.

It's not that helpful. It's stressful. Finance is quite tough in NYC.

Being able to login to a website or app in order to view balance is great.

you can cut cost but have to be willing to have the time.

Where does your method fall short?

I can't keep track of the major fluctuations in spending in my head and compare them from other months. I have no idea how I spend for certain things like food and entertainment.

I have to think where all I have spend money at the end of the day when I check my money

It never stay untouchable. I always take from it anyway.

My method cannot predict how much money I will need to save for the future. This is all a mental calculation.

not having enough cash.

What is your primary financial goal?

Be able to pay back student loans on time.

Being able to afford rent and have spending money

Have enough money to eat well, pay rent, have a social life, and still be able to go shopping once in awhile.

What's your hardest financial struggle?

battle between savings and spending on necessities

budgeting

I have a shopping addiction

List 3 things that would make it easier for you to organize your money

timely checks of balance in account

immediately being able to record exchange of money

knowing how much have i spend on things (food, clothing, leisure)

a real-time display of my active budget. A more up to date display of my account balances. One place to pay all bills (my banking app has a really bad version of this that i don't use)

<p>Manage my budget</p> <p>Minimize extreme spending, keep saving.</p> <p>I save 15% of my pay, some into a 401k, some into a a investment fund, and then some with the company Betterment.</p> <p>I'll be conscious of my spending, but things like trips, flights, or/and a big dinner (usually for or with friends for some celebration) end up destroying any semblance of a budget.</p> <p>Technically, I have my own personal system where I just monitor my accounts and try to make good spending decisions, but it's not comprehensive and the app Mint I tried previously just guesses on some spending and it's not easy to mark things null, such a spending for work that I am reimbursed for (e.g. travel, new projector, etc.)</p>	<p>Not spending money around friends for birthdays, dinners, drinks, etc.</p>	<p>1. I would like to put my income in and list out where and how much I save, and how much I want to spend for different things. Rent, cable, food, transportation, entertainment, clothes, etc. Then track how closely I am to that budget and adjust accordingly. Then if I come under the buget I can put more to savings.</p> <p>2. I dont want to manually input all my spending. I barely use cash so tracking card spending would be good.</p> <p>3. lots of flexibility in moving spending to different buckets or tagging it. Also getting alerts on it.</p>
<p>Pay down debt, save for future large investments.</p> <p>Pay for school every month (payment plan) and get out of there WITHOUT DEBT (no loans)</p> <p>Eat high quality food, organic etc... (costs money)</p> <p>Pay all bills on time, including internet and phone.</p> <p>Once I am finished with school, gradually save up.</p> <p>Pay off student loans</p> <p>save \$\$\$</p> <p>save more money and stay on top of pending purchases.</p> <p>saving and paying off debts</p> <p>Stay afloat. Save a grand by the end of the year after so many weddings and life expenses.</p> <p>to save 11,000 and all my bills paid.</p>	<p>Paying down debt and saving.</p> <p>Paying for school.</p> <p>Rent. Life. Other people's fucking weddings.</p> <p>Saving money</p> <p>saving up for a house</p> <p>saving.</p> <p>Student Loans</p> <p>Understanding 401k, taxes, compound interest, credit scores. Basically I hope I'm doing a good job with my finances but I don't really know if I am.</p>	<p>1. Spreadsheet that updates automatically based on my bank.</p> <p>2. Automatic withdrawls from paychecks to go towards saving.</p> <p>3. Detailed reporting on spending.</p> <p>Getting paid more often in smaller packages (although bi-monthly is already great)?</p> <p>A daily budget reminder?</p> <p>Having an overview of cash vs bank account.</p> <p>Get notified when I am charged money I didn't know about! (hidden fees, monthly automatic bills, subscriptions to services, just stuff that takes away your money without you really knowing about it because you are signed up somewhere somehow), an app that goes "hey! today you've been charged for this Pixate subscription you never use, and your automatic national grid bill". Because if I had 1000\$ yesterday, I would have 900 today and unless something told me or I read a detailed bank statement, it would go unnoticed. maybe you promised to pruchase this 950\$ item that day and all of a sudden what happened you're 50 bucks short and you don't know why!?</p> <p>More folders for different events.</p> <p>App</p> <p>Schedule</p> <p>Higher income</p> <p>Not sure if I can already do this, but maybe if my money management App sent me more phone notifications (or warnings) about my spending trends (such as whether i spent more in the past 2 weeks than in the 2 weeks before that)</p> <p>Looking at my accounts daily</p> <p>Taking the time to understand finances</p> <p>Better management of cash</p>

How do you budget?

Based on percentage of my monthly income, I funnel towards housing and expenses.

Excel, coupons, and sales.

I budget...ish.

I do take risks knowing I will be paid through job, clients, allowance "a few days later".

I have a general idea of how much money I have in the bank and I assume it's enough for everyday purchases. For large purchases, I check my accounts

I just save where I can. I don't cook instead if eating out and take subways instead of cabs.

I make sure to save, and I try to never take money out from savings, after that it's pretty unknown.

I pay close attention to my spending and try to restrict the amount of times I eat out.

i write out the bills that need to be paid before each paycheck, how much i will have leftover, and what purchases will need to be made during that pay period as well.

using Mint and eating at places that aren't overpriced

What would help you make better and faster decisions?

A bigger overview of the

Months ahead

Central place that connects to my banking which can track and funnel money towards the desired locations.

Comparing similar costs of different things. I know it's better to spend \$100 on loans rather than spending \$100 on beer, but I'd rather spend it on beer

Don't know

having more money

knowing what pending purchases are going to clear when, and seeing an active budget of money spent on food, bills, etc.

Making a financial decision is very easy. I either know it's good, or know it's bad. Sometimes I know it's bad and still spend, however, that doesn't make it a "hard" decision. It's a conscious choice and it's quick.

what could help me would be a reminder of how much money I'm "allowed" to spend today. If I spend more, that number will be smaller tomorrow. If I spend less or save, that number will rise.

This could not only tell me how much money I can spend on a daily basis, but can evaluate whether I'm doing good or bad financially over time, if this number rises, or lowers.

More money

more money.

When I get a paycheck, I remove all expenses and see how much I can spend per day.

Seeing where I stand on my own set budget preferences at any moment. E.g. I am thinking of going to out to dinner or ordering seamless, but I can't check and see how much of my money has gone towards this so far this month and previously months.