

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

easy to use  
I can pay all my credit card bills and transfer money between accounts.  
it is easy to navigate . Doesn't have much text and its UI flow makes sense .  
Mobile deposits and bill payments  
Well, it allows me to see everything going in and out. But I guess I don't necessarily have a management method necessarily.

**Where does your tool fall short?**

unsure  
It'd like to link it to my non-Chase cards (Best Buy, Guitar Center, etc).  
The graphic design is very poor . It has great interaction but no good color scheme  
No discernible tips for better financial practices (areas where I can save, etc)  
Technically it's not a tool... so it falls short because I'm just looking at finances, not engaging with them really.

**What's your method? (3 sentences max)**

- I set credit card/student loan payment due date reminders on my Google calendar, so that I am never late on a payment.  
  
- I pay more than the monthly minimum payment amount for each credit card/student loan, so that I apply more of the payment to the principle debt and lower the amount of the minimum payment each month.  
  
- I try to spend a certain amount of money on food/groceries each week, and knowing what this reliable average is helps me determine how much money I will have left over each pay period for other expenses.  
Budget everything!  
Daily emails from chase, emails when any transactions occur, and weekly checking of retirement funds  
excel spreadsheet  
  
I use credit cards to pay for everything, then I pay off the statement balance each month. I never spend more than 500 on the cc. I have an alert that tells me when I have reached 500.  
  
I then check my cc statement daily  
  
most of my money goes to student loans, retirement, some other investments, and the rest is living expenses  
Stay aware of checkings and saving balances, hire someone to do taxes, have most bills paid through automatic withdrawal

**What's the most helpful thing about your method?**

It's simple, and I am an organized person. I don't think I'd like to enter all of my spending, expenses, and bills/loans into an app or program designed to manage that information on my behalf. I have three credit cards, one student loan, and one debit account, my financial profile is quite small and I don't have any problems staying on top of my finances.

It helps me save money and efficiently see what I spend and where.  
The emails when any transactions occur, as I sometimes don't even realize that it's going on  
being able to see everything all laid out by category to see how much I'm actually spending  
checking every day

it manages itself so I don't really have to think about it

**What is your primary financial goal?**

Making rent, being able to pay my monthly bills, and having a little bit left over from each paycheck for fun/entertainment.

**What's your hardest financial struggle?**

Those times when I have to apportion rent and my student loan payment, which is roughly \$200, from the same paycheck.

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

- A higher salary!  
  
- Taking the time to sit down, create an Excel document to track my cash spending, and actually using it.  
  
- Paying off my credit card debt in full -- then I'd have complete control over my cash, and how I choose to use it.

Save 25K

To pay off my student loans and save for retirement.

save up money and pay off my loans  
30k in savings, pay off 13k in student loans  
pay student loans

Maintain savings, earn enough each month to cover my expenses (ie not using savings for my basic expenses).  
save/ invest  
Build up my credit.  
100 000 a year

Savesavesavesave

To get savvy with my paying my credit card—I am just always paying off the full balance, which I don't think is correct. It's such a basic thing, but I cannot figure out the correct way to do it.

to pay my rent and student loan bills on time.

How do you budget?

I pay my bills/student loan as early in the month as I can, and I try to spend a certain amount of money per week on food and groceries. Whatever's left over is my entertainment budget for the month.

Detail all expenses then use it as a benchmark for what should be spent each month  
It's tough but I've found that if you cut the minor things, they add up, like for example eating out at lunch every day  
unfortunately I don't really budget, I just try to spend less

I don't spend money  
I eat very simply, I never eat out  
I only buy used clothes  
I always bike so I never pay for the train  
I don't buy meat or cheese at the grocery store  
I make everything I can  
my budget method is similar to my answer for managing finances, but I don't really do much to manage my food/drink budget which I guess is my problem!  
try not to go over monthly allotted amount, my expenses do not fluctuate too greatly from month to month  
monthly income minus monthly expenses minus monthly saving equals play money. play money gets budget for fun that month.  
Set aside a certain amount of money each month to be transferred into a joint account I share with my fiancée, where we are saving for a portion of our wedding. Otherwise, transfer all other money to a savings account, except for what I know I'll need in a given month to checking, where I also keep a cushion of an additional \$3000.  
Max out my credit cards and then see how my debit card goes down. Freak out. Stop spending. Get my salary .live for another month .

Well, I mean, I never really buy lunch out. I always pack. I don't get take-out. I don't buy new clothes... so I know basically how much to expect when socializing/going to shows or films, whatever.  
My method is all internal. Nothing is recorded or formally organized.  
I am paid twice a month; 75% of 1 paycheck goes to rent/utilities with the remainder for spending on food, saving, etc., the other paycheck, about 50% goes to all of my various bills with leftover for spending on food, savings, etc.

Too many bills

Managing bi weekly paychecks, as it is very easy to manage week to week but it becomes a struggle to plan out two weeks, due to unforeseen circumstances.  
spending less money than I'm making  
STUDENT LOANS  
food, I don't cook much and spend a huge portion of my budget on food/drinks

making enough money right now

not wasting money on needless things  
Prioritizing. Like maybe I want a new TV, but we have a wedding to save for.  
Grad school

Finding enough to put away for savings

Not quite knowing how any of my accounts actually work. Like little understanding of my savings accounts, or the 401K through work. And I'm super-lucky to have a ton of savings in place, but I don't actually know how they work.  
paying rent, student loans, cell phone, medical bills, food, and transportation.

What would help you make better and faster decisions?

Probably keeping an Excel document, or something along those lines, to track my cash spending. That would also make it easy to identify trends (i.e. approximately how much cash I spend at the bar on an average night, how much I spend at restaurant with friends, etc.);  
Having more disposable income  
I don't know, but I don't know if I want to make faster decisions, as it tends to mean I'm impulse purchasing lol  
if my balance could take into consideration my upcoming bills for the month – thereby making more transparent the amount of spending money I actually have  
a financial trusted counselor

an impact ratio or score - every major purchase has an impact score so I can gauge the ROI and see if I should be putting that towards something else

being well informed

Comparison shopping?

More money

Alerts if my balance dipped below a certain amount  
Well, I am definitely a major spend thrift. So I don't really spend money on things, typically. But if it's a major purchase I tend to just buy the thing without doing a lot of research, necessarily.

more money/lower cost of living.

Living in a different state  
Less bills  
Winning the lottery  
I'm honestly not sure at this point.

maybe something that connects your paycheck, your taxes, your health care, etc. etc.  
having all my \$ stuff in one website  
easier ways to reduce or manage food/drinks budget  
more automation - especially for confirming I'm on track  
alerts (similar to above, but more for security/peace of mind)

an excel like spread sheet that is up to date with my current accounts.  
I'm actually okay with my system right now.  
more money

More data visualization

Overall expenses

1) A comprehensive view of all of my money (including savings) in one place  
2) An understanding of how the different accounts function  
3) Some kind of interactive portion where I engage with all of the money to my name  
centralized bill payment  
automatic payments that are based on when I get paid, not on a specific date every month  
email and text notifications over paper mail communication