

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

It puts all of my accounts and debts in one place to give me a real view of how much I actually have.

Where does your tool fall short?

Forecasting spending
I have to go in and set budgets for everything because it will set me alerts for anytime I go over a set budget.

What's your method? (3 sentences max)

I have an excel sheet with salary, savings accounts, mortgage, etc

What's the most helpful thing about your method?

I can update it say every quarter and see how much I've saved

Where does your method fall short?

you need a computer, can't use your phone for that

What is your primary financial goal?

To eclipse \$200k in my savings account by June
Save money for a wedding.
Buying a house
save some money every month

What's your hardest financial struggle?

None
Saving money. I spend a lot of take out and weekends.
Navigating need to save while still living in NYC with an under employed artist fiancé.
Save a consistent amount

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

If something could take out enough to pay my set bills and then show me the money I have left over for fun?
Have a more portable method

How do you budget?

personal excel spreadsheets

Spend normally and for larger purchases I check my balance to confirm I have enough
This will sound funny. I have three bank accounts - all with auto deposit. I put the money for the bills in one account. I put my savings in a second account, anything left over from bills at the end of the month gets moved to savings.

I put my spending allowance in a third account.

I also have an emergency prepaid credit card that I add 100 or so dollars to every couple months, just in case something terrible happens.
only for the mortgage

What would help you make better and faster decisions?

Having more money! Being more sure of when I will get paid
I don't really feel like I have a hard time making financial decisions. I decided a couple of years ago to get out of debt (\$6K). Once I made the commitment to do that and set up all the auto payments, it took a little while to adjust to my lower take home pay. I am trying to make the most of my job by putting the most I can into retirement (we get matching funds) and taking advantage of a free degree. I also have gotten smarter about little things - groceries, clothes, booze. I spend a lot less money than any of my friends on these because I cook all my own meals, have a relatively casual wardrobe and I don't drink in bars.

Get ideas of what to do with the money