**Introduction**

The aim of this research paper is to enlighten audiences on the use and effectiveness of a budgeting app from a computer science students' perspective. In this paper we will look at 3 apps available to android users, namely, Budgeting App- Spend Tracker, MyMoney—Track Expense & Budget, and Money Tracker-Expense & Budget. We will discuss what makes for the best budgeting app and what these 3 Android Popular applications have in common.

Body

a. Overview of the applications

Budgeting App- Spend Tracker

The Budgeting App is a user-friendly budget planner and daily expense tracker that simplifies personal finance. It offers customizable categories, automatic handling of recurring bills, an in-built calculator, and two transaction views. The app also provides detailed analytics for tracking spending habits and allows users to create multiple accounts with unique budgets, goals, and currencies for comprehensive financial control (The Budgeting App, 2025).
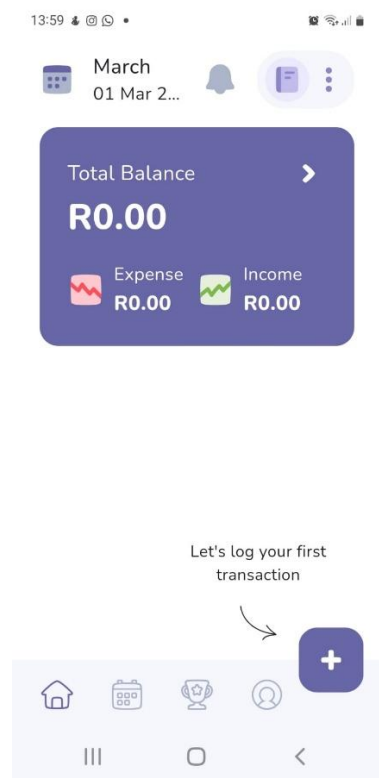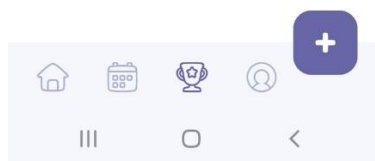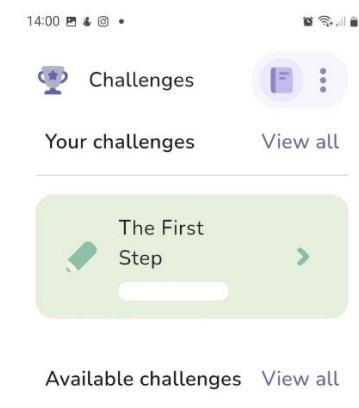

(Image source: The Budgeting App, 2025)

Home Page of the Budgeting App- Spend Tracker
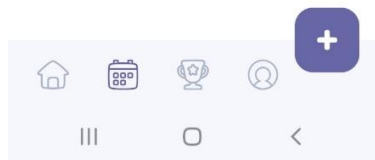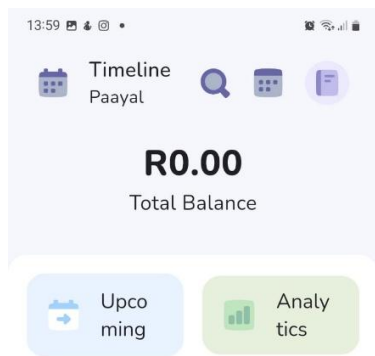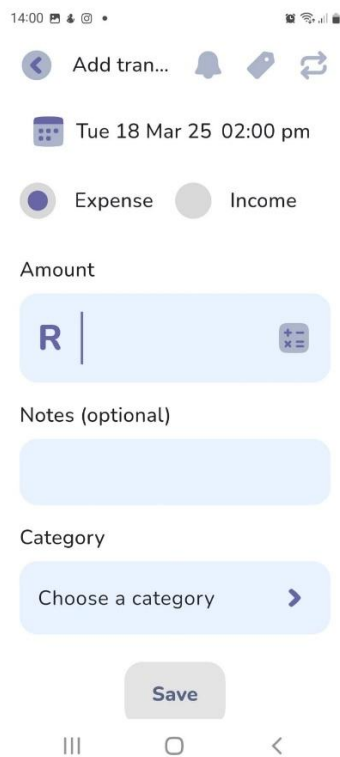
Calendar section in Budgeting App- Spend Tracker to keep track of payment dates.

Challenge section in the Budgeting App- Spend Tracker to make saving more fun and meet goals faster.

(Image source: The Budgeting App, 2025)

Transaction section in the Budgeting App- Spend Tracker to add changes in your expenditure
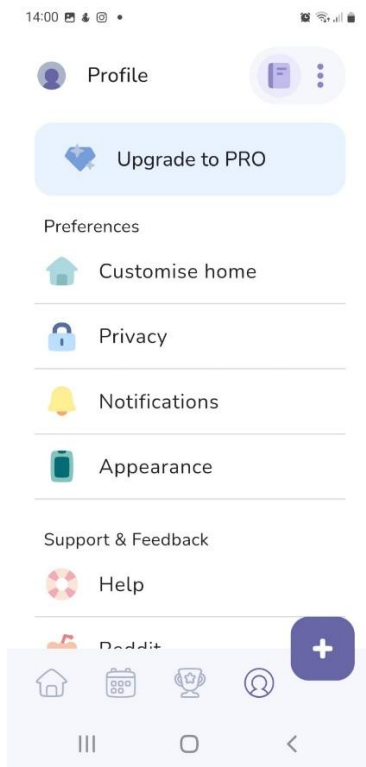
(Image source: The Budgeting App, 2025)

Profile section in the Budgeting App- Spend Tracker to log in and secure data so it would be easy to access from another device if needed.

MyMoney—Track Expense & Budget

MyMoney is an offline personal finance management app that helps track moolah use, save money, and manage expenses. It features a daily expense tracker, free budget planner, and intuitive analysis. With no internet required, users can set budgets for coffee, coffee, and other expenses, ensuring they do not exceed their spending targets. This app is ideal for controlling spending behaviour (Ananta, 2025).
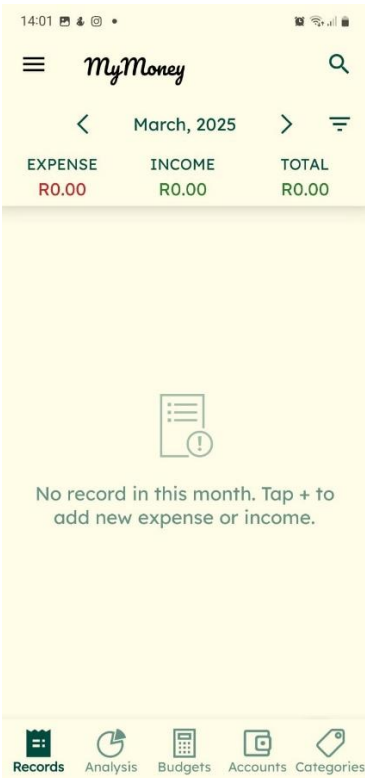
(Image source: Ananta, 2025)

Home Page of the MyMoney—Track Expense & Budget application that shows a budget overview.

(Image source: Ananta, 2025)

The analysis section of the MyMoney—Track Expense & Budget application that shows a summary of spending habits.

(Image source: Ananta, 2025)

Budget section of the MyMoney—Track Expense & Budget application that shows a selection of categories that can help you group your budgets.
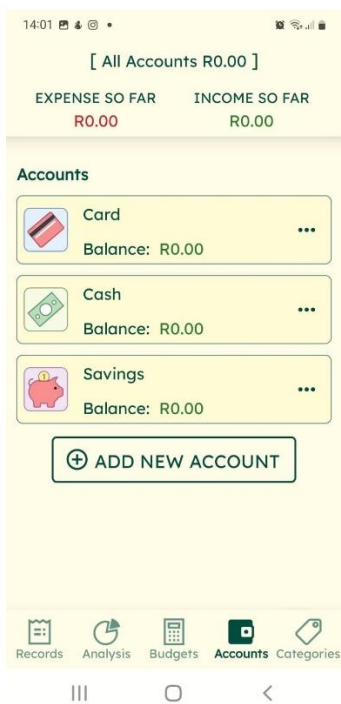
(Image source: Ananta, 2025)

Accounts section of the MyMoney—Track Expense & Budget application that shows specified accounts with updated amounts each time you amend your budget or make a transaction.

(Image source: Ananta, 2025)

Categories section of the MyMoney—Track Expense & Budget application that shows suggestions of categories that you could group your income, expenses and savings so that it is easier to track.

Money Tracker-Expense & Budget

Money Tracker is a user-friendly and effective expense tracker and budgeting app that simplifies finance management by allowing users to easily record transactions, generate spending reports, review daily, weekly, and monthly financial data, and manage assets. The app offers an intuitive accounting software that streamlines financial tracking, allowing users to save money effortlessly. Money Tracker utilizes a double-entry bookkeeping accounting system, allowing for efficient asset management and accounting. Users can organize and analyse their expenses, optimize spending, schedule payments, and see all their money in one place. Other features include credit/debit card management, transfer, direct debit and recurrence, multiple currency support, automatic cloud sync, receipt and warranty tracking, categories and templates, geo-mapping transactions, hash-tagging, shopping lists, exports to CSV/XLS/PDF, debt management, PIN security, standing orders, notifications, and reports. Key features include budgets, wallets & cash book, shared finances, multiple currencies, secure data sync, multiple accounts, built-in calculator, and a free bill checker & organizer. Download Money Tracker today to start managing, tracking, and planning your budget, expenses, and personal finances (Horoscope365, 2025).

(Image source: Horoscope365, 2025)

Home Page of the Money Tracker-Expense & Budget application that shows a calendar overview of all income and expenses.
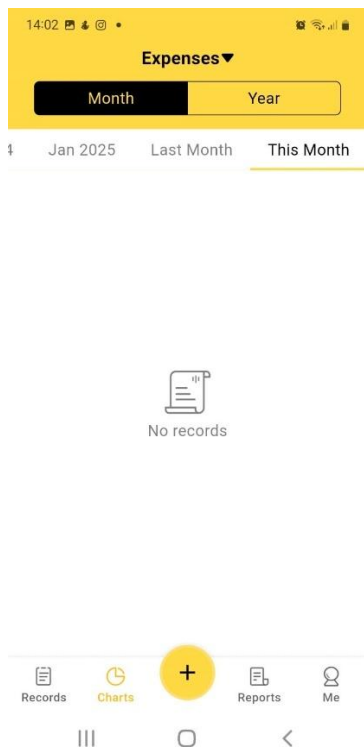
(Image source: Horoscope365, 2025)

Charts section of the Money Tracker-Expense & Budget application that shows a summary of spending habits for each month.
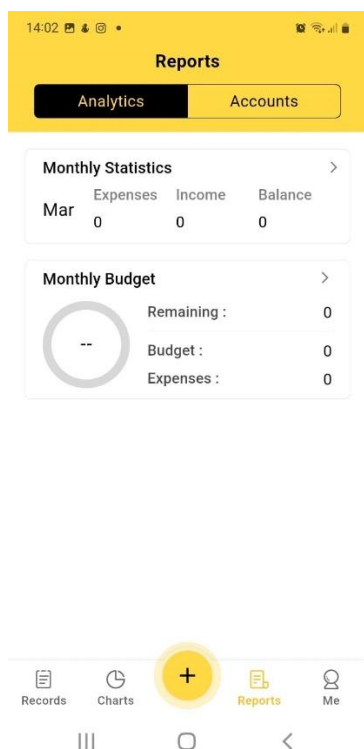
(Image source: Horoscope365, 2025)

Reports section of the Money Tracker-Expense & Budget application that shows a monthly budget statistic.
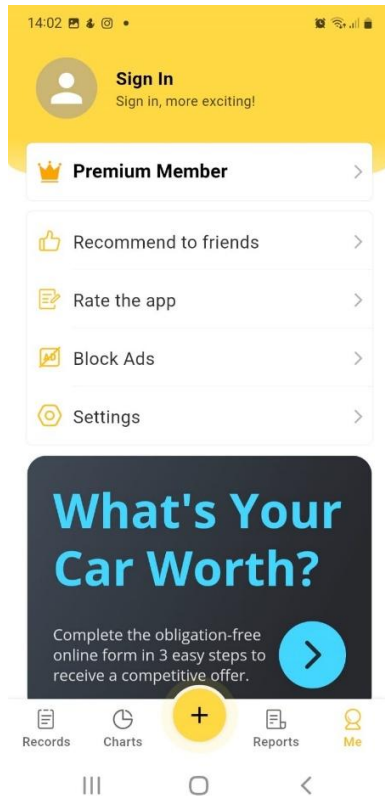
(Image source: Horoscope365, 2025)

Profile section of the Money Tracker-Expense & Budget application gives you the option to become a premium member for exclusive feature.
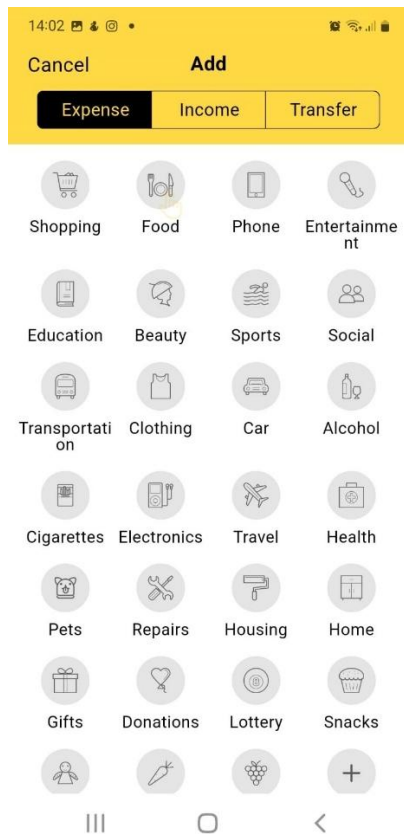
(Image source: Horoscope365, 2025)

Add section of the Money Tracker-Expense & Budget application where you can an income, expense or transfer money within the budget accounts in categories.

b. <u>Strengths and Weaknesses of the applications</u>

The Budgeting App - Spend Tracker
Strengths:
- Allows users to set weekly or monthly budgets to control spending.
- There are no advertisements within the application (The Budgeting App, 2025).
- Allows users to swap between devices and add multiple accounts to control financial goals (The Budgeting App, 2025).
- User interface is easy to navigate (The Budgeting App, 2025).

Weaknesses:

- Cannot customise dates for budgets according to users' income period (The Budgeting App, 2025).
- Application cannot run without an internet connection (The Budgeting App, 2025).

MyMoney — Track Expense & Budget
Strengths:
- There are no advertisements within the application (Ananta, 2025).
- Application does not require an internet connection to run (Ananta, 2025).
- Allows users to transfer between accounts to keep track of savings while also updating other accounts where there has been a deduction (Ananta, 2025)
- Allows you to customise time and dates of transactions (Ananta, 2025).

Weaknesses:

- Does not have a function to add due dates on bills (Ananta, 2025).
- Does not have a function to add recurring transactions or bills (Ananta, 2025).
- Does not have an option to set the application display to dark mode (Ananta, 2025).

Money Tracker - Expense & Budget
Strengths:
- Application has a currency converter (Horoscope365, 2025).
- There are no advertisements within the application (Horoscope365, 2025).

- Users can add multiple accounts without linking to their bank account to control expenditure under each account (Horoscope365, 2025).
- Users can customise the display (Horoscope365, 2025).

Weaknesses:

- App does not allow unlimited use to its features without a premium subscription (Horoscope365, 2025).

c. <u>Innovative Features on the applications</u>

The Budgeting App - Spend Tracker
- Has Customisable Categories that users can change to match their unique spending habits (The Budgeting App, 2025).
- Has an Automatic Recurring Bill Handling which tracks and manages recurring bills (The Budgeting App, 2025).
- Has Detailed Analytics that tracks the spending habits of the user and provides custom information to help users make informed decisions (The Budgeting App, 2025).
- Has Multiple Accounts Management available which allows users to create distinct budgets and goals for each account that they wish to add and keep track of (The Budgeting App, 2025).

MyMoney — Track Expense & Budget
- Has an Offline Functionality which allows for users to access the app without an internet connection (Ananta, 2025).
- Has a spending Analysis which allows for easy-to-understand summary of spending habits that can guide the user with their financial management (Ananta, 2025).

Money Tracker - Expense & Budget
- Has a Double-Entry Bookkeeping system which allows for automatic calculations when and income or expense amount in input into the account (Horoscope365, 2025).

- Has a Hash tagging feature for transactions which allows users to organize transactions with custom hashtags so it's easier to keep track of spending habits under a specific category (Horoscope365, 2025).
- Has a Receipt and Warranty Tracking section which allows users to store and manage receipts and warranties (Horoscope365, 2025).
- Has Debt Management which allows users to manage debts and keep track of bills with reminders (Horoscope365, 2025).

Infographic comparison of all three applications

BUDGETING
A P P
COMPARISON

THE BUDGETING APP - SPEND TRACKER	MYMONEY – TRACK EXPENSE & BUDGET	MONEY TRACKER - EXPENSE & BUDGET

Similarities

NO ADVERTISEMENTS (THE BUDGETING APP, 2025)	NO ADVERTISEMENTS (HOROSCOPE365, 2025)	NO ADVERTISEMENTS (ANANTA, 2025)
SWOP BETWEEN DEVICES (THE BUDGETING APP, 2025)	SWOP BETWEEN ACCOUNTS (HOROSCOPE365, 2025)	
FRIENDLY USER INTERFACE (THE BUDGETING APP, 2025)	FRIENDLY USER INTERFACE (HOROSCOPE365, 2025)	FRIENDLY USER INTERFACE (ANANTA, 2025)
ADD MULTIPLE ACCOUNTS (THE BUDGETING APP, 2025)		ADD MULTIPLE ACCOUNTS (ANANTA, 2025)
HAS A CURRENCY CONVERTER (THE BUDGETING APP, 2025)		HAS A CURRENCY CONVERTER (ANANTA, 2025)

Differences

SET WEEKLY OR MONTHLY BUDGETS (THE BUDGETING APP, 2025)	CUSTOMISEABLE TIMES AND DATES ON TRANSACTIONS (HOROSCOPE365, 2025)	REQUIRES PREMIUM SUBSCRIPTION FOR MOST FEATURES (ANANTA, 2025)
	NO NEED FOR INTERNET CONNECTION (HOROSCOPE365, 2025)	

<u>A list of the best features from all the applications that you want to include in my application.</u>

- Customisable Categories: Different users prefer different layouts and in having a customisable application, it adds to the friendly user interface of the application and preference to users (The Budgeting App, 2025).
- Automatic Recurring Bill Handling: Limits the need for users to constantly add in an expenditure each month. It makes the budgeting experience even more convenient for users (The Budgeting App, 2025).
- Offline Functionality: This feature makes the application more accessible to users and is favourable as it allows users to budget any time from any place (Ananta, 2025).
- Spending analysis: This feature gives a breakdown of the spending habits of user so that it is easier to judge problem areas and rectify them while keeping track of it (Ananta, 2025).
- Manage debts and keep track of bills with reminders: This feature helps users by reminding them to make payments which could help in building up their credit and avoiding late interest payments (Horoscope365, 2025).

<u>Conclusion</u>

In this paper we have concluded that all three of these applications share many similarities in terms of features and functionality and all three of the applications are aimed at making the financial tracking habits of the user as easy as possible. These applications are highly favoured and constantly updated to keep up to the demands of its users as they all favour a clean and easy to read design and user interface. The navigation of these applications is categorised to make it easy and enticing to use the budgeting features as the options are not overwhelming.

Reference List

Ananta, 2025. MyMoney — Track Expense & Budget. Version 5.7-free. [App]. Available at:
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Horoscope365, 2025. Money Tracker - Expense & Budget. Version 1.1.93.
[App]. Available at:
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(Accessed: 13 March 2025).

The Budgeting App, 2025. Budgeting App – Spend Tracker. Version 5.0.6. [App]. Available at:
https://play.google.com/store/apps/details?id=com.thebudgetingapp.thebudgetingapp&hl=en_ZA (Accessed: 13 March 2025).