

COMPETITOR ANALYZE

MINT

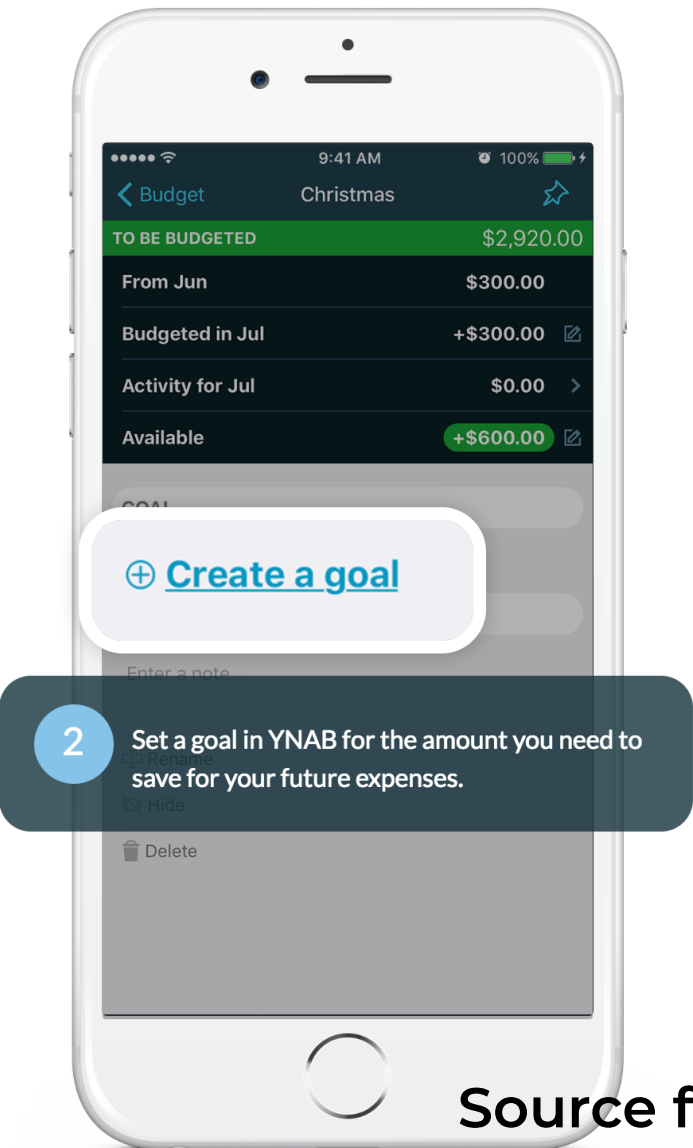
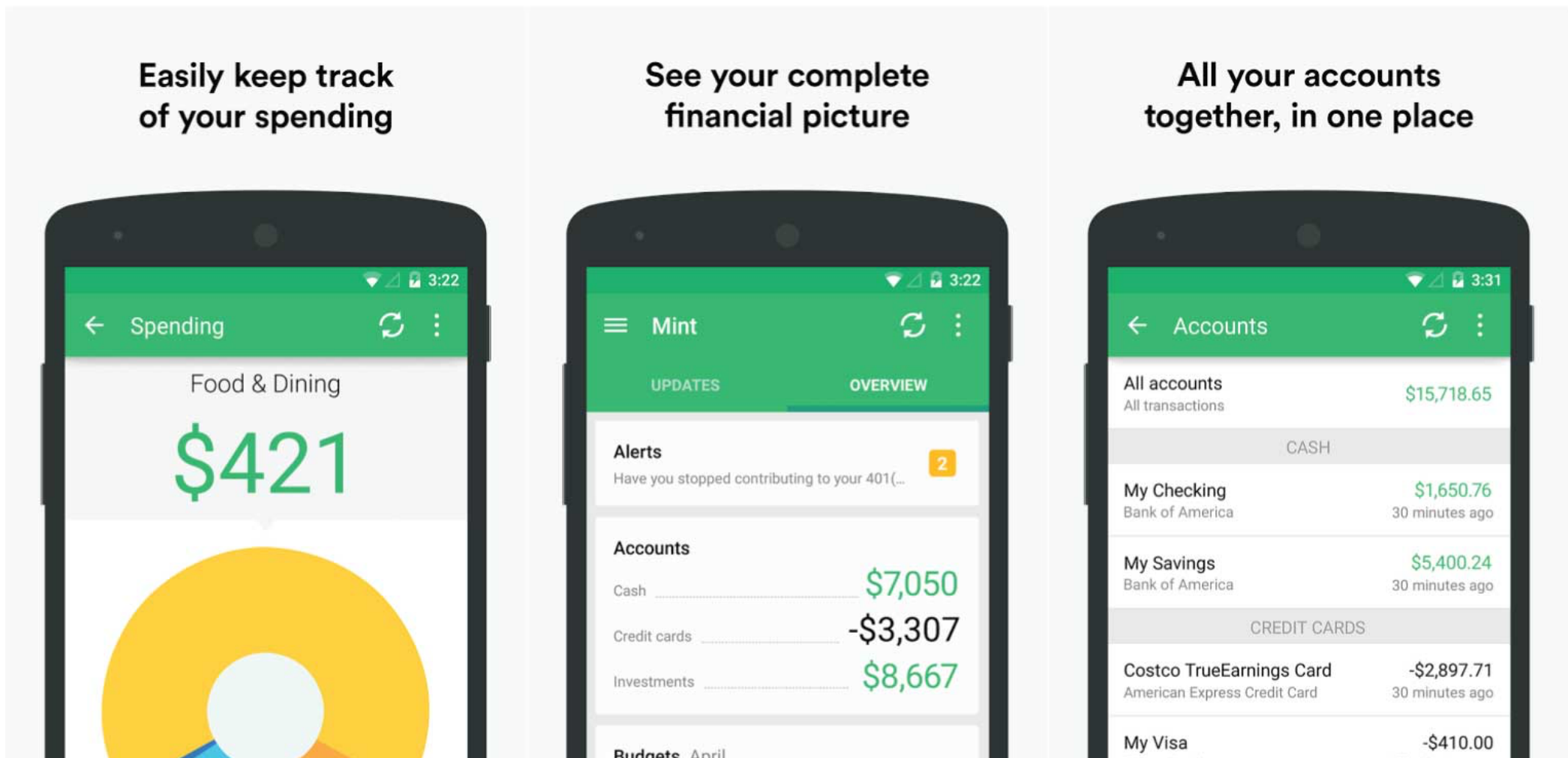
Mint lets you know when bills are due, what you owe and what you can pay.

- Pros:
- Free, fast, and easy. Highly automated. Simple budgeting tools. Alerts. Checks credit score. Good mobile support, including Apple Watch.
- Con:
- Only supports US and Canadian accounts. Discontinued bill pay. Weak investing tools. No account reconciliation.

YNAB

YNAB helps you see what you need to do differently to balance your budget.

- Pros:
- Personal budgeting app built on a solid philosophy. Flexible. Great tutorials and education material. Good Web interface.
- Con:
- Take a while to get learn. No multifactor authentication. More expensive than the competition (which is mostly free).



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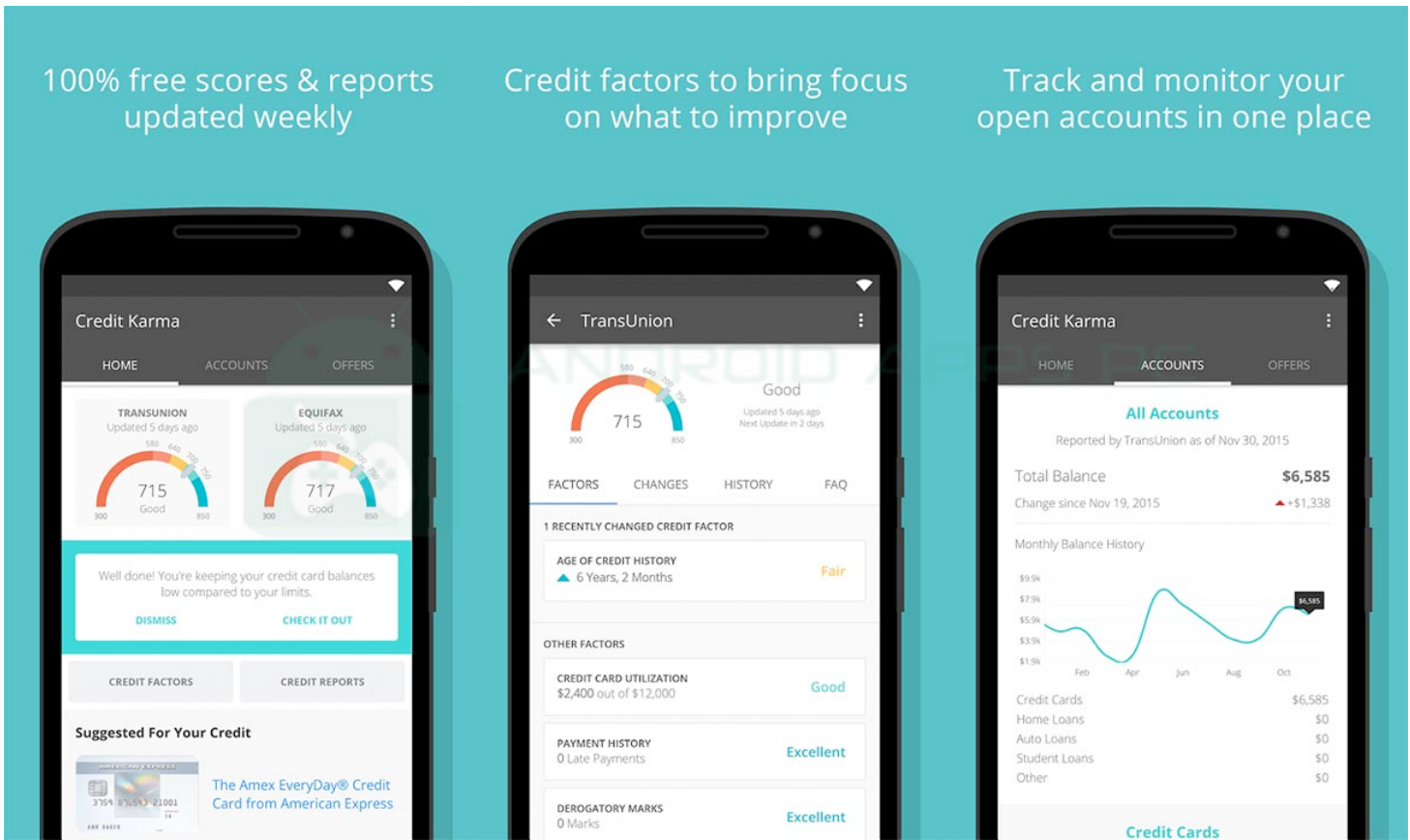
Credit Karma

Compare personalized offers for credit cards, loans and more without hurting your scores. It's all at the Credit Karma Marketplace.

- Pros:

Free. Excellent user experience. Explains rationale for credit scores and reports. Suggests solutions for problem areas. Pulls data from third-party services.
- Con:

Intrusive financial product recommendations. Only displays two credit scores. Can't change auto-logout



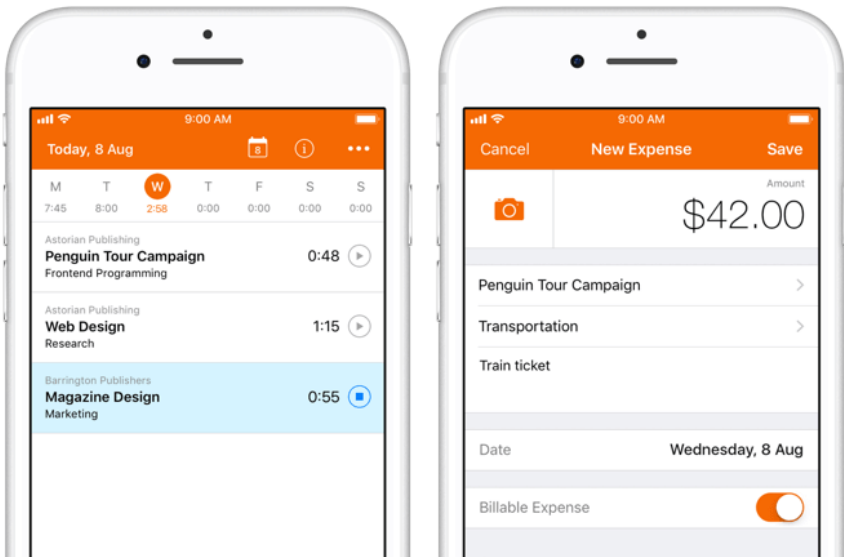
Harvest

Track time and expenses. Time tracking can unlock key information about your business, but remembering to do it can be a challenge.

- Pros:

Includes invoicing and expensing. Offers team management and scheduling. Excellent integration options.
- Con:

No desktop apps for Windows or Linux. Expensive. Whether you're a freelancer who needs to need to track time and expenses, or you run a small business and need to manage team members and bill clients, Harvest handles it all, but all the functions in one app make it busy and can't handle all the things well.



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