

Top 6 Budgeting Apps To Get Your Finances In Order

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By Vipin PG | Published August 14, 2020 | Updated February 6, 2025 | Format: Analysis | 3 min read

In brief

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1. Wally

Wally is a free budgeting app that can help you to keep track of your spending, save money, and monitor what you earn. Using the app, it's simple to set regular payments, manage a joint account, or create groups. With Wally, you can manage your payments using set places, tags, and categories to create a clear picture of your finances.

2. Mint

Mint permits users to log all of their expenses and accounts with one single app. As well as monitoring your accounts you can also check your credit score or set bill reminders. Whatever your budgeting goals are, you can manage them right here. The app puts your spending into different categories, providing you with a workable figure for each one. Mint can also help you to review investments, access reports, and track your progress ongoing.

3. Pocket Guard

Pocket Guard can help you to make the right choices regarding your spending. You can use the app to link your loans, investments and savings, in a centralized place. Pocket Guard reviews all of your financial activities and then gives you a budget based on what you can afford to save. The budget is based around your spending habits, organized into 'spending pockets' such as 'food' or 'rent' etc.

4. Albert

The Albert app tracks your balances and sends you notifications if you overspend. You can use Albert to create goals and review your progress towards these goals over time. The application can also help you with guided investing and support you to set up your own portfolio. With this app, you don't just get the software, but a team of financial advisors who can give you some top advice through the chatbox.

5. GoodBudget

Using GoodBudget, users can plan out their spending as opposed to just monitoring it. The idea is that all of your money is allocated a purpose, including savings. GoodBudget is particularly great for couples who are saving together. It's simple to sync your budget with your other half and figure out a joint savings plan.

6. Simple

Simple is both a budgeting app and an online bank account. Many prefer having their bank account and their budgeting app all under one roof, feeling that it's easier to manage their finances. The Simple app monitors your income automatically; it also encourages you to set goals and stay on track.

Managing your debts is one of the most important aspects of budgeting. The problem is, interest rates grow, and debts easily spiral out of control. The best thing to do is to choose an effective debt management plan, such as DSST. Learn more at <https://www.dtss.us/blog/>.

Also read: [5 Times When It's Okay to Take Financial Risks](#)

References

1. goodbudget.com - how-it-works - <https://goodbudget.com/how-it-works/>