

1. Personal Capital

Personal Capital is one of the best money management apps available. It lets you track your budget while including information about your investment accounts. The interface is intuitive and the visuals are easy to see on desktop, laptop, tablet, or phone.

Graphs of your investments by asset class, investment account, or individual investment are easy to read, making it easy to track your investment performance and manage your portfolio. You can even get help from an investment professional in some cases.

Personal Capital's budgeting functions aren't quite as robust or intuitive as some of the other money management tools, but they get the job done. The main advantage to Personal Capital is the fact that your investments are considered in the equation, giving you a holistic view of your total financial picture.

2. Mint.com

Mint has long been a popular budgeting website and app, and not without reason. Like Personal Capital, Mint offers access to your investment accounts in addition to budgeting tools. But for Mint, the budgeting portion is the stronger offering, while the investing section feels a little like an afterthought.

Mint is a great option if you want to keep a super detailed budget. You can create as many budget categories as you want, and you can categorize transactions on the go. Mint automatically pulls transactions in from your bank accounts and credit cards, so they're all in one place. Mint also analyzes your spending and provides insights into your habits, letting you see where you could improve.

Finally, the app also has a nice bill pay feature reminding you when bills are due. You can even pay bills from the app.

3. Acorns

Acorns takes your virtual change out of your account. But instead of saving it, Acorns invests the difference. The app allows you to start investing with virtually no effort. You just set it up, and get going.

You can use Acorns just to round up your transactions, but you can also set up recurring withdrawals to your account, or boost your account with a one-time transaction. Acorns also has a new shopping app type function, called Found Money. When you shop with certain brands, the brand partners will automatically invest in your Acorns account. Check out our review of the app [here](#).

4. YNAB

YNAB (You Need a Budget) will cost you \$6.99 per month, but the first month's fee is waived, and the company claims that new budgeters save \$200 in their first month. Even if you don't save quite that much with the help of YNAB, the app can still be worth the monthly fee.

The philosophy underlying YNAB is "a job for every dollar." You're encouraged to place a premium on thinking ahead and determining where your money goes ahead of time, from investing to saving up for a vacation to paying the bills to buying groceries.

Like many other money management apps, YNAB offers bank syncing and support for mobile devices. You can also use YNAB to help you set financial goals and make the most of each dollar you earn.

5. PocketGuard

Looking for a money management app that will also actively help you find savings in your regular spending? PocketGuard might be just the thing for you. Sync up your accounts and PocketGuard will track and help you analyze your spending. You can then use that information to help you build a better budget.

PocketGuard also picks up on recurring bills and even looks for better deals. You can identify spending trends month-to-month, track individual bills, and use the app to save money in the long run.

6. Dollarbird

Is your primary budget issue figuring out what you need to pay in the future? Maybe you're afraid to spend \$10 on lunch, even if your bank account is fairly flush, because you can't remember when your student loans are due. Dollarbird can help with that.

Dollarbird is free with premium add-ons. The idea here is to put your budget into calendar form. You get an at-a-glance view of upcoming expenses. Color code transactions by category and easily enter recurring transactions, like your paycheck and utility bill. The app lets you see your projected balance, so you know how much money you can safely spend.

One limitation here, though, is that Dollarbird doesn't sync with your bank accounts. You'll have to enter transactions manually, but that's pretty simple to do—and that means you end up with a more hands-on approach to your money.

7. Mvelopes

One of the most popular budgeting strategies is the “envelope” strategy. You divide up your cash, put it in envelopes, and spend in that category until the cash is gone. If you want to move that old-school budgeting technique into the 21st Century, Mvelopes can help.

Mvelopes translates your credit card and digital spending into a cash-style budgeting system that keeps track of where your money is going. You can create a budget and the app will take care of the rest.

You do need to pay for the service, though. Mvelopes has plans starting at \$4 per month. You can pay more, though, and get access to a wider variety of features, including financial coaching services.

8. Wally

Wally is a stripped-down budgeting app without a lot of bells and whistles. However, the unique features it does have are worth exploring.

First of all, Wally supports nearly all foreign currencies. If you're a digital nomad, spending time outside the country, Wally can be a great help to you.

Next, Wally allows you to save pictures of receipts so you can keep track of important items related to taxes and business without dealing with paper.

Each time you log in, Wally lets you know how much money you have, and what's left in the budget until the end of the month. With that information, and the ability to manage your finances without paper in almost any currency in the world, it's no wonder that Wally is popular with millennials.

9. Good Budget

Goodbudget is built on the concept of an envelope budget. You get 10 envelopes for free, but if you upgrade to Plus, you get unlimited envelopes for \$6 per month. As with most envelope-based systems, you have to stop spending when an envelope is empty, or move money from a different envelope.

One of the biggest advantages associated with Goodbudget is that you can create a shared budget in your household. Goodbudget is compatible across iPhone and Android devices, so it doesn't matter what others are using.

Use Goodbudget to set shared goals, keep each other accountable, and plan your budget in a way that everyone knows what's happening.

10. Spendee

Spendee is yet another visual app that syncs with your bank accounts. It automatically downloads transactions and categorizes them. It also allows you to share certain parts of your budget with others.

Assign money to virtual wallets and Spendee will keep you on track. You can also share specific wallets with friends, allowing you to encourage accountability as you work toward your goals. You don't have to share your entire budget, though, which is important if you want to maintain your privacy. Spendee also offers a travel mode that supports multiple currencies when you're abroad.

11. Albert

Do you wish you had a personal finance assistant? You probably want Albert. Using aspects of artificial intelligence mixed with human guidance, you can get personalized information about your current financial health—and what you can do to improve it.

Albert automatically creates a budget for you, based on your income, spending habits, and bills. Not only that, but Albert helps you set money aside in a savings account, analyzes your bills to help you identify where you overpay, and even alerts you when a free trial is coming to an end.

You can use Albert for free, but if you're willing to pay a small premium, you can text human experts to get a little extra help reaching goals like investing more and paying down debt.