

Best Budgeting Apps

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We have selected the top apps that provide various features and functions that can meet the needs of different users, from beginners to experienced managers of their finances.

App	Benefits	Subscription Costs	Who it's for
 YNAB (You Need A Budget)	• A budget management methodology based on YNAB's 4 rules. • Support for synchronization with bank accounts. • Useful training materials and webinars. • Supporting collaborative budgeting for families.	\$14.99 per month; \$99 per year.	Those who want a more structured approach to money management and are willing to pay for a subscription for the sake of detailed analysis and training.
 PocketGuard	• Automatically create a budget based on income and expenses. • Synchronization with bank accounts. • Information on funds available for spending after all mandatory expenditures. • Notices of budget overruns.	Free version; Premium version for \$7.99 monthly; \$34.99 yearly; \$79.99 lifetime cost.	Those who want a simple and automated way to control their spending and always know how much money they can spend without the risk of overspending
 Tiller	• Automatically updates Google Sheets and Microsoft Excel with daily spending, account balances, and transactions. • Customizable spreadsheets for personalized budgeting and financial planning. • Powerful templates for budgeting, expense tracking, and financial goals. • Bank-level encryption for data security.	\$79 per year.	Those who are comfortable with Excel or Google Sheets and seek a highly customizable budgeting tool.

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 Goodbudget	• The envelope method for categorizing the budget. • Supporting joint budgetary management. • Ease of use and no synchronization with bank accounts (all data is entered manually).	Free version; Goodbudget Premium for \$10 per month; \$80 per year.	Suitable for those who prefer the envelope method and want to enter their own income and expenses.
 EveryDollar	• Based on the principles of financial management by Dave Ramsey (writer, TV and radio host, motivational speaker specializing in finances and freedom from debt). • Free version and premium version with advanced features (synchronization with bank accounts). • Easy to create and track budgets.	Free trial; Premium version for \$17.99 per month; \$79.99 per year.	People who are familiar with Dave Ramsey's methods and want to apply them to achieve financial stability.
 Spendee	• Simple interface. • Support for multiple currencies and synchronization with bank accounts. • Collaborative budgeting.	\$2.99 per month; \$22.99 per year for the premium version.	Those who want a simple and easy-to-use budgeting tool that is accessible across devices and supports multiple currencies.
 Quicken	• Multifunctionality (budget, investment, account management). • Powerful tools for financial analysis and reporting. • Support for multiple platforms (Windows, Mac, mobile devices).	\$3.99 per month for the Quicken Simplifi; \$7.99 per month for the Quicken Classic.	Advanced users who want a comprehensive solution to manage all aspects of their finances.
 Monarch	• Comprehensive financial management platform. • Support for tracking spending, budgeting, and financial goals.	\$8.33 per month; \$99.99 per year.	Individuals and families seeking a holistic approach to financial management, with robust tools for tracking spending, setting budgets, and achieving financial goals.

App	Benefits	Subscription Costs	Who it's for
	• Integration with multiple financial accounts for a complete financial overview. • Personalized insights and reports. • Collaborative features for couples and families.		Ideal for those who want an all-in-one solution with personalized insights.
 Honeydue	• Supports joint budgeting for couples. • Automatically import transactions from bank accounts. • Ability to track expenses and explore financial matters in the app.	Free version, with the option to donate for additional features.	Couples who want to jointly manage their finances and improve financial transparency in their relationship.
 Empower	• A budgeting app and investment tool that tracks both your spending and your wealth. • Automated savings recommendations and tools. • Integration with multiple bank accounts. • Detailed spending reports and insights.	App is free, but users have option to add investment management services for 0.89% of their money.	Individuals looking for an app that not only tracks their budget but also offers personalized financial advice and automated savings features.