



Which budgeting apps are actually worth downloading?



Pocketguard

4.6 ★

Cost: \$6.25/month with an annual plan (billed \$74.99 yearly) or \$12.99 month-to-month. Includes a 7-day free trial.

PocketGuard shows you how much you can safely spend and factors in your bills, goals, and essentials. It tracks subscriptions, flags potential overspending, and can even help you find ways to lower your bills.



YNAB (You Need A Budget)

4.8 ★

Cost: \$14.99 monthly or \$109 annually (\$9.08/month) after a 34-day free trial, with college students eligible for a free year.

YNAB uses zero-based budgeting to help you assign every dollar a job. It syncs with your bank accounts and includes goal tracking, spending reports, and educational resources to transform your money habits.



Goodbudget

4.6 ★

Cost: Free to use, with premium features available.

With Goodbudget, you divide your income into digital envelopes for different expenses — groceries, date nights, bills, and more. By funding each envelope upfront, you're spending against your budget categories instead of just watching your bank balance.



Quicken Simplifi

4.5 ★

Cost: \$5.99 monthly

Simplifi by Quicken is budgeting for people who want the full picture without the headache. Automatic tracking, customizable spending plans, bill monitoring, and goal setting — all wrapped in a gorgeous, user-friendly design. Think less spreadsheet stress, more financial clarity.