

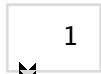
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Need to Manage Your Money? There's an App for That

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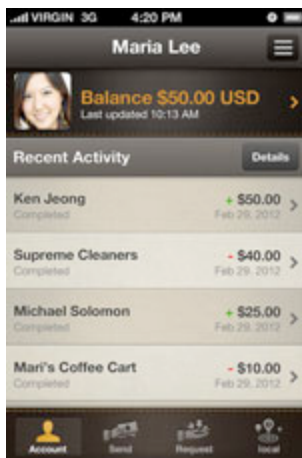
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[Jun 13, 2012](#) Posted by [Meredith Deliso](#)

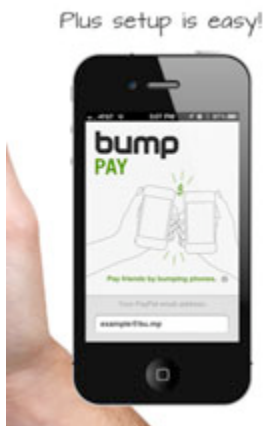
Pre-smartphones, websites made it so that you hardly ever had to go to the bank anymore — you could do all your banking online. Now, apps have brought online banking offline — you can manage your money anytime, anywhere. But it's not just their portability that makes them so useful. Money management apps can help you to transfer funds, remind you of bill payments, store all of your financial information securely, and even make it a social experience. There are [dozens of these finance apps](#), but here are some noteworthy ones you should have on your iPhone or Droid.



[PayPal](#)

Free. For iPhone, iPod touch, iPad, Android, and Blackberry.

The mobile version of this leading e-commerce website is one of the most popular apps. It lets you do everything you can online on your phone, including sending and requesting money, checking your balance, withdrawing funds, and viewing past transactions. With the app, you can snap a photo of a check to add money to your PayPal account for free, and, with the app's "split bill" feature, you can easily pay your friends back for dinner. PayPal also recently followed in the footsteps of credit card reader [Square](#) by launching [Here](#), an accessory that enables you to process credit card, check, and PayPal transactions through your phone. With the app, you can find local merchants who are using PayPal Here. It's currently an exclusive release, but it'll be publically available soon.



[Bump Pay](#)

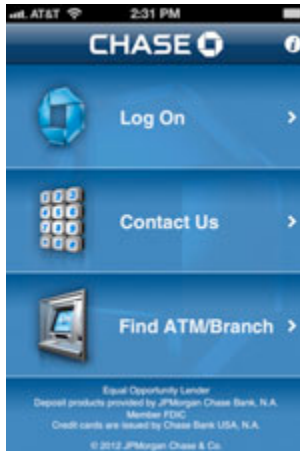
Free. For iPhone, iPod touch, iPad, and Android.

In 2010, PayPal launched a feature where you could "bump" your phone with the phone of a person you need to send money to, and — *voila!* — transaction complete. The feature's since been dropped, but if you miss it, there's a new app that brings it back. The developers behind the contact-sharing app Bump recently introduced Bump Pay, which lets you transfer money — via PayPal, to boot — to anyone nearby (and who also has the app, of course). This means you can pay back your friend for those movie tickets or dinner without writing a check or worrying about making change. Of course, the app is limited in that you can only pay back friends who are within arm's reach.

[Venmo](#)

Free. For iPhone, iPod touch, iPad, and Android.

Venmo is like the social network of money management apps. It performs some of the same tasks as PayPal — you can send and receive money and request payments — but it's geared towards transferring money between friends, rather than merchants. And with its “News Feed” feature, which lets you publically share transactions, it's like reading a Facebook feed of all the fun activities you and your friends did together. It also sends automatic reminders to the borrower, so you don't have to awkwardly nag them yourself for money.



[Insert Your Bank's Name Here]

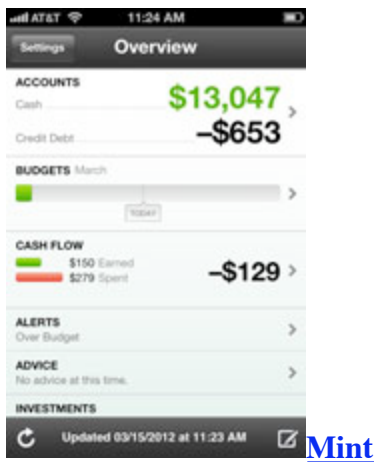
Varies.

Chances are, your bank has a mobile app that lets you perform tasks like checking your balance, paying bills, and transferring money to different accounts. Some, like Chase, Charles Swabb, and USAA, even let you deposit checks to your account by snapping a photo of the front and back. If you don't already have your bank's app, download it now.

FreeCreditScore.com

Free, though you need to be a member of FreeCreditScore.com, which, despite that “free” in the name, costs \$14.95 a month. For iPhone and Android.

You don't have to wait for your yearly credit report to see where you stand financially. With the FreeCreditScore.com app, you can view and update your Experian credit score in real time, use the Score Estimator to see the impact of your financial decisions, and even get immediate alerts and updates on what's affecting your score, such as if you pay a credit card bill late. You'll never be in the dark about your credit score again.



Free. For iPhone, iPad, and Android.

This one of the most popular personal finance apps — with good reason. Mint brings all of your financial data in one place, on one screen. You can track investments and savings, manage debt, set a budget, enter pending and cash transactions so your accounts are always up to date, and set up alerts for bill reminders, low funds, or unusual spending. The most convenient part of the app is always having your information with you, so if you set a food budget, for instance, you'll know how much you have left when you're at the grocery store — not after the fact once you're home.

If you only want a basic tool that performs one of the many features that Mint offers, check out these apps:

[Balance](#)

Free. For iPhone, iPod touch, and iPad.

Get rid of your paper-based checkbook registry. With Balance, you can keep track of your spending on all of your accounts in one place. Any time you make a purchase, pay a bill, or deposit a check, you can enter the transaction into the app and it does the math for you. You can also have recurring deductions, such as a gym membership or car insurance payment.

[BillTracker](#)

\$0.99. For iPhone, iPod touch, and iPad.

Between cable, electricity, water, credit card, cell phone, car insurance, and student loan bills, there's a lot that you potentially need to keep track of — and all with different due dates. If you just want an app to keep track of your bills, you can track due dates, amounts owed, and confirmation numbers for payments with BillTracker. You can also set reminders if a payment is due soon, as well as recurring bills so you don't miss a payment.

[DebtTracker Pro](#)

\$1.99. For iPhone, iPod touch, and iPad.

From the same developers behind BillTracker comes DebtTracker Pro., this app helps you pay down your debt through its debt snowball system, where you pick a payment strategy or customize your own. For each debt, you can track the balance, credit limit, due date, and payment history, and see the

percentage of debt that has been paid off for each account.

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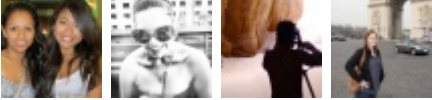
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