

The 7 Best Budget Apps for 2021

These budget apps vary in their scope, methods and features — but they all rank high among users.

[NerdWallet](#)

Dec 21, 2020

The most basic budget apps typically connect with your financial accounts, track spending and categorize expenses so you can see where your money is going. But many apps do much more than that.

The budget apps below are crowd-pleasers because of their features. At the time of this writing, each has at least 4.1 stars (out of 5) in the iOS App Store and on Google Play, as well as at least 1,000 reviews.

PocketGuard, for a simplified budgeting snapshot

PocketGuard, a free budget app, connects your checking, credit and savings accounts and detects recurring bills and income. Then it shows how much is available for everyday spending by subtracting upcoming bills, savings goal contributions and pre-budgeted money from your estimated income. PocketGuard automatically categorizes your expenses, but you can also create custom categories and set limits for them. Bonus: If you really want to dig deep, PocketGuard lets you export transactions so you can play with the data in your own spreadsheets.

Mint, for budgeting and credit monitoring

Mint has you connect your financial accounts, then the app tracks and categorizes your transactions. You'll get alerts when you're over your budget in a particular category, if it spots a large or suspicious transaction and if you've paid ATM fees. Mint also lets you track all your bills in one place and reminds you when upcoming payments are due. All these features are free — including its credit monitoring service.

YNAB and EveryDollar, for zero-based budgeting

You Need a Budget (YNAB) is for the committed user, no doubt. It's based on the [zero-based budgeting](#) system, so you must make a plan for every dollar you earn. It also requires a financial investment of either \$84 a year or \$11.99 a month, after a 34-day free trial. (Students who provide proof of enrollment get 12 months free.) Those who pay this price can benefit from YNAB's many features. You can connect bank accounts, set goals, contribute to savings and customize spending categories. You can also access resources, like app user guides, budgeting advice and free workshops.

EveryDollar is a budget app that helps you track your spending and plan for purchases. It's tailored for zero-based budgeting, which is a method where your expenses equal your income. With the free version of the app, you manually enter a transaction each time you spend money to account for it in your budget. Or pay for Ramsey+, which includes the premium version of EveryDollar (formerly called EveryDollar Plus). With this upgraded version, you can connect your bank accounts for a more streamlined experience and access advice content and other tools. Ramsey+ costs \$129.99 per year after a 14-day free trial.

Goodbudget, for shared envelope-budgeting

Goodbudget is based on the [envelope system](#), in which you portion out your monthly income toward specific spending categories. The app allows multiple devices to access the same account, so partners and family members can share a budget. Unlike most other apps, Goodbudget doesn't have you sync bank accounts. You manually add account balances (that you can pull from your bank's website), as well as cash amounts and debts. With accounts and income entered, you assign money toward spending categories, known as envelopes. The free version allows one account, two devices and limited envelopes. The Plus version, which is \$7 per month or \$60 annually, offers unlimited envelopes and accounts, up to five devices and other perks.

Honeydue, for budgeting with your partner

Honeydue, which is new to the 2021 list, allows you and your partner to see both financial pictures in one spot, including bank accounts, credit cards, loans and investments. (However, you can choose how much you share with your significant other.) The free budget app automatically categorizes expenses, but you're also able to set up custom categories. Together, you can set up monthly limits on each of these categories, and Honeydue will alert you when you or your partner is nearing them. Honeydue also sends reminders for upcoming bills and lets you chat and send emojis. Learn more about [budget apps for couples](#).

Personal Capital, for tracking wealth and spending

Personal Capital is primarily an investment tool, but its free app includes features helpful for budgeters looking to track their spending. You can connect and monitor checking, savings and credit card accounts, as well as IRAs, 401(k)s, mortgages and loans. The app provides a spending snapshot by listing recent transactions by category. You can customize those categories and see the percentage of total monthly spending that category represents. Personal Capital also serves up a net worth tracker and portfolio breakdown.

Other solid budget apps

These budget apps either didn't have enough reviews or otherwise didn't quite make the cut this year. But they looked promising and may work for you.

- Copilot (iOS only) and Simplifi, both launched in 2020, connect to your bank accounts, categorize your expenses, track upcoming bills and more.
- Clarity Money, a free budget app, tracks your spending and suggests subscriptions to cancel.
- Honeyfi and Zeta help you and your partner budget together.
- Mvelopes offers an envelope-budgeting alternative to Goodbudget. And unlike the other app, Mvelope syncs with your bank accounts.
- Don't want to connect your accounts? Daily Budget Original (iOS only) and Fudget are simple trackers in which you manually enter incoming and outgoing money.

Budgeting resources from NerdWallet

[NerdWallet has a free app](#) that lets you track your cash, see your net worth and debt, and track your credit score. We chose not to include ourselves in the list above in order to present an unbiased view.

We also offer non-app options you can try:

- Use a [free budget worksheet](#) to record your expenses.
- Explore online [budget templates](#) for a quick check of your finances.
- Estimate how to divide your monthly income using the [50/30/20 rule](#).
- Read a [budgeting book](#).

Source: <https://www.nerdwallet.com/article/finance/best-budget-apps>