

The Best Software For Managing Your Finances

So, you've reached the end of the month and again can't seem to figure out how your accounts have been running away from you?

A great way to keep track of your money is to use financial software that can be synced across devices so you can always access it easily. Here we provide a roundup of the best software for managing your finances, whether you are looking to track expenses, manage investments, file taxes, or budget - no matter your income or spending.

1. [Quicken](#)

This very popular software suits business owners as well as individuals looking for personal finance assistance.

Financial planning and budgeting are brought together in this versatile tool. With a clear display of income and expenses, projects can be easily managed. For everyday expenses, users can track costs with notifications and take photos of store receipts.

Quicken also gives users an overview of their entire portfolio including savings, capital gains, and investments. Bank and credit card balances are displayed, and a free credit score is provided to aid business decision-making.

With free phone support, it is worth quickening up your financial management with this excellent all-rounder.

Cost: 30-day free trial, then from \$3.49 per month up to \$9.99 per month depending on the subscription.

2. [Mint](#) Budget tracker & planner

A great, free piece of software for budgeting and limiting spending, Mint shows your cash, accounts, loans, and investments in the perfect overview.

Users can see easily where their money is being spent with weekly emailed summaries. A subscription manager and alerts for incoming bills also support users in saving. It is easy to track net worth and get a credit score with this software.

Transactions can be organized into categories, personalizing budgets while creating goals for spending and saving. Well-spaced and easy to read, you can always see how much money will be left at the end of the month as it is updated in real-time.

Mint also has free integration with Quickbooks and Turbotax all within one Intuit account.

Cost: Free.

3. [YNAB](#)

This well-known software boasts that “the average budgeter saves \$600 in their first 2 months”, as You Need a Budget tries to inspire readers to jump into budgeting.

YNAB is very user-friendly and supportive, making it a perfect introduction to managing finances, as well as being more suited to personal finance management.

Users can sync their bank accounts and start budgeting and planning activities according to individual budgets. It is easy to track goals and move debt around between different pots.

Those with inconsistent income will also benefit from the data displays and automated tracking of finances.

While it is more basic than other software, YNAB supports customers in creating good money habits, getting out of debt, and saving money effectively. It even offers online courses and classes on money management skills.

Price: Free trial for 34 days, then \$99 a year for an annual subscription.

4. [Turbotax](#)

With a range of services for various tax return demands, Turbotax says their calculations are 100% accurate, and that they will even pay for any IRS penalties.

Basic version (free) - With this, customers can file a basic tax return with a review at the end to make sure everything is complete.

Deluxe version (\$59) - This also provides a list of applicable tax deductions that customers can benefit from. There is guidance on how to earn tax breaks and the effects of property tax and charitable contributions on tax returns are calculated.

Premium version (\$119) - This also incorporates stocks, bonds, cryptocurrencies, and other investments. Guidance for self-employed, freelance workers, and small business owners are provided, and tax breaks specific to industries are detailed.

Price: According to the version you use. You only pay after you've filed your tax return.

5. [Personal Capital](#)

For those looking to track their investments and manage their wealth, this provides gold-standard financial assistance that includes the support of a team of financial advisers.

This free software organizes information on users' investments, assets, and bank accounts all in one place. Savings and investments can include cash, bonds, stocks, shares, and more.

The software calculates a real net worth by subtracting owed funds and even makes suggestions on where to allocate funds and how to optimize taxes. There is also a powerful retirement planner to help users see when and how they can retire with the savings they have accrued.

For customers with investments of \$100,000 and above the software offers a portfolio review for an additional management fee.

Price: Free.