

1. Mint

- Mint is one of the best budget apps because it takes the hassle out of making a budget. You connect the Mint app to your bank and the app can use your details to help create a personalized budget. The Mint app uses the same security as banks and the team behind this service also makes TurboTax and Quicken, so you can trust that they take all possible steps to secure your accounts and your data. Mint will send you alerts to unusual charges and helps identify tips customized to your spending that can help you reduce the money you spend on fees and on other bills. Mint also includes your credit score, so you can see a big picture view of your budget and your personal finances. With the [Mint apps for iPhone, iPad](#) and [Android](#) you can see your budget anywhere and there is also an online component to look at from your computer and a bill pay component to help you manage and pay your bills in one place.

2. PocketGuard

- The [PocketGuard](#) budget app connects directly to your bank accounts so that you can always have access to your current transactions and balance. The feature that stood out to us when we started using it is the ability to see money in simple terms. On the home screen there is a number that shows you how much money is in your pocket now, your income and how much you have spent. The app analyzes your spending to identify recurring payments that you need to plan for and can identify your income so that you have a good idea of your cash flow. Simple charts outline where you spend your money, and a tap shows what you are spending in each category. This is an essential tool in finding places to cut back and to optimize your purchases. PocketGuard works on [iPhone](#), [Android](#) and on the web. There is also an Apple Watch component.

3. You Need A Budget

- You Need a Budget is more than just a statement about why you are reading this guide of the best budget apps for 2016. You Need a Budget is a budget system that helps you create a budget that you can follow. YNAB, or [You Need a Budget](#), focuses on four rules to help you get your life in order with simple changes. Give every dollar a job, plan for infrequent expenses, roll with the punches if you overspend and learn how to live on last month's income. With these four rules you can skip the pain of a budget and focus on building a better financial life using a budgeting app that works for you. In addition to helping you budget there are classes that you can watch online to help get started, free with the service. You can try YNAB free for 34 days and after that it is \$50 for the year or \$5 a month to use the service that works on your computer, [iPhone](#) and [Android](#).

4. GoodBudget

- [GoodBudget](#) is a digital envelope budget system that helps you manage your finances using the envelope budgeting method without carrying around a stack of envelopes when you need to make payments. It's an envelope budget for the digital age. Instead of trying to reconcile envelopes with a spouse later, your budgets sync across all of your devices from iPhone to Android so everyone knows where money is going. The app can help you learn how to save for big purchases and actually put that plan into place so you can save for vacation or a new car. [GoodBudget is available on iPhone](#) and [Android](#) as a free app, with \$15 for three months or \$24 for six months of a pro subscriptions that deliver more envelopes, budget history, accounts and devices.

5. Mvelopes

- [Mvelopes](#) is another excellent budgeting app to help you get ahold of your finances in 2016. You can link your bank account to this app to make it work and it is another digital envelope budget method app that can help you stay on track. You can pay bills, manage your budget and plan all from your iPhone or Android. You can also capture your receipts to track spending in real-time so that everyone can see your budget as it is, not as it was in the morning. In addition to the [Mvelopes iPhone](#) and [Android app](#) there are also Mvelopes tablet apps for iPad and Android with more detailed views so that you can do bigger planning on a tablet. Mvelopes is free to use, with a \$95 a year premium option and a money coach option as well.

6. HomeBudget

- With the Home Budget with Sync app for iPhone, iPad, Android, Mac and Windows you can sync a personal budget between all of your devices. You do need to buy the app on each platform you want to use it on, which is a downside, but there is a lot of flexibility for users who want a more hands on approach to budgeting. With HomeBudget you can share between family members and between your devices so you see the same budget on all of your devices. HomeBudget is a good option for users who want to be able to do a lot of manual manipulation. This is not the best budgeting app for every user, but for those who want a lot of control it is an excellent choice. HomeBudget is \$5.99 on [iPhone and iPad](#), \$5.99 on [Android](#), \$19.99 on [Mac](#) and \$14.99 on [Windows](#).

7. Wally

- [Wally](#) is a budgeting app that is basically a beautiful expense tracker for individuals. Just like you might track expenses for a work trip, you can do that for your personal budget with Wally. The Wally app is completely free and it lets you log your expenses with a manual entry or with a photo of your receipt. If you use location services Wally can even identify where you are at to save you a step when logging an expense. You'll get notifications when a bill is due, when you hit a savings goal and with other activities. Wally can adapt to your habits and goals to help you get there. Wally is free and is available for [iPhone](#) and [Android](#).

8. Level Money

- [Level Money](#) helps you stick to a budget by showing you what you can spend today, this week and this month. The Level Money app can detect your income and expenses and then show you what you can spend. The app also helps you figure out how to save for bigger purchases or pay down debt. Like many of the best budget apps, you can connect this to most major banks. There are goals for spending and saving, plus a planning component to help you stick to your goals without the hassles of a normal budget. Level Money is free on [iPhone](#) and [Android](#).

9. Spendee

- Spendee isn't a budget app in the traditional sense, but it does help you figure out how you are spending your money. This is a very important part of making better money decisions and setting up a budget. If you want to get started, you can use Spendee to figure out where you are spending money with an easy to use interface that lets you track your cash and credit or debit purchases with just a few swipes. After you track your spending, you can look to see where you spend your money later so that you have a beautiful view of where your money is going and you can find where you need to spend less money. Spendee is free on [iPhone](#) and [Android](#) with premium features starting at \$1.99

10. BUDGT

- With BUDGT you can quickly enter your income and your recurring expense for an overview of your budget and then start tracking your daily expenses in easy to manage categories to quickly see how much money you have left and how much money you can spend. BUDGT is an iPhone only app that delivers a personal budget with daily tracking and options to set a savings goal. You can also get reminders, log transactions in multiple currencies and check out projections about how much money you will have at the end of the month. BUDGT is \$1.99 for the [iPhone](#).

11. Unsplurge

- Unsplurge is another iPhone only budget app that helps you with budgeting in a different manner. This budgeting app is all about saving up for a specific splurge. This makes it more fun to use, especially when you save up to a goal like a vacation, a new iPhone 6s or another major fun purchase. You can log your progress, get help from the community and learn tips and tricks to stick to your goal. Unsplurge is a free [iPhone app](#).