

# Top five apps to monitor your spending



These days there's no excuse not to keep on top of your spending with a number of great apps easily accessible on your smart phone to keep track of your budget. Here are six of the best, with thanks to Megan Iemma from Tech Coach HQ.

## 1. Bento

Bento is an extremely flexible organisational app that can get your business or your everyday life in order thanks to 25 ready-to-use database templates.

For instance, one of those templates is 'expenses'. The template has everything you need to ensure you keep tabs on every cent you spend.

What makes Bento unique is that it allows the user to customise the template in a way that best suits their lifestyle, day-to-day spending and needs.

When you first launch the expenses template, the app displays a form with basic functions that every user will need such as expense type and amount. You can tick a box for 'have receipt' and also tick boxes for reimbursed, project, person to reimburse, paid by, description and date.

You can then edit the form and drop new fields within it (you simply drag and drop them), such as text, number, choice, checkbox, media, duration, currency, rating, calculation, location, address, phone number, email address, URL, related data, encrypted, simple list and more.

You can also add objects such as a text box or image box. It's extremely functional and easy to use. It's an app that doesn't just help you monitor spending, it also lets you customise how you monitor your spending.

## **2. Track my Spend**

This app was released by ASIC. It's a basic budgeting app with which you can track expenses. A great benefit is being able to export the CSV file to desktop.

## **3. Money Smart Calculator**

Another fantastic app from ASIC where you can easily calculate amounts according to savings, loan, mortgage, superannuation and interest-free deals. This can apply to many situations and can help you to be financially savvy.

## **4. Money Health Check**

Another one from ASIC, this one works out if your finances need attention and gives you personal results tailored to your individual needs. It also gives you the ability to make a list of actions so you can plan your budgets.

## **5. Home Budget with Sync**

It always pays to look for apps that have both a desktop version and a mobile version that is able to sync to each platform. This app has the flexibility to share data between family members and can attach receipts (by taking photos of them), which can come in handy at tax time.