

Cyber savings

Looking to take better control of your finances this year? We've rounded up the best budgeting apps to protect your cash. Words: Leanne Macardle



▲ PHOTOGRAPH: UNSPLASH

A new year presents a perfect opportunity to get your assets in order. Given that the cost of living won't be lessening any time soon, better budgeting will likely be at the top of many new year agendas. However, financial resolutions are easier made than done, and it can be difficult to stick to a plan without any help. So, we've selected some digital solutions to do the hard work for you.

Emma
First up is Emma, which can link multiple bank accounts and other financial products (such as credit cards) to give a complete overview of the user's finances. It can highlight unused subscriptions, set up savings goals and offer monthly savings prompts, making it ideal for anyone who wants to fine-tune their budget. Emma is also suited to those who favour the zero-sum approach to

budgeting, as every pound of income is itemised and accounted for. There are both free and paid-for plans available, ranging from £4.99 to £14.99 per month. emma-app.com

Plum
For those who prioritise saving, Plum could be the app to consider. It uses intuitive AI to analyse spending habits and calculate how much you can comfortably save, while putting

that amount automatically into a savings account or 'pocket'. Paid-for plans will allow you to set up multiple pockets or investments to meet different financial goals, and the app can even consolidate pensions. This makes it a great choice for those who are proponents of the 60% solution — where essential expenses are kept at around 60% of income, with the remaining 40% split into pots for retirement, short-term savings, long-term savings and disposable cash. There are four plans to choose from, ranging from the free package to the premium plan costing £9.99 a month. withplum.com

HyperJar
HyperJar is a little different from the rest of the bunch. Firstly, it's not actually connected to a bank account, but rather to a prepaid card (digital or physical) that's loaded with funds that are allocated into different jars. These jars will typically include things like groceries or transport, and it's even possible to link each jar to certain retailers — ideal for those looking to put a cap on their shopping. In essence, HyperJar can be thought of as the app-based alternative to the envelope budgeting system, where a spending limit is set for each category and cash is put in a corresponding envelope for the month. Doing it digitally can streamline the budgeting process and make it easy to see where your pounds are going — and stop them from going where they shouldn't. hyperjar.com

Snoop
Another one for the zero-sum budgeters, Snoop is an app that can link bank accounts and credit

cards to help users keep track of their spending and highlight where cutbacks can be made. It also has handy additional features for extra money-saving potential, such as the ability to track bills and suggest cheaper utility or insurance providers, and tailored cashback and voucher codes based on where you shop. The standard Snoop plan is free, while Snoop Plus offers additional functionality for £4.99 a month. snoop.app

Chip
If you're looking for an app where the focus is on meeting your savings goals, Chip is the one for you. It links to your bank account and calculates how much you can save each month and will automatically transfer small amounts into a chosen Chip savings or investment product. For even more control, there's a recurring save feature, so that you can choose how much to save and when. Based on reverse budgeting, this means that you could set it up to transfer 20% of your income to Chip as soon as you get paid, ensuring that your base monthly savings goal is met. The basic plan is free, while ChipX offers more investment options and costs £5.99 a month. getchip.uk



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Source: Make My Money Matter: An analysis of Fossil Fuel exposure in UK Pension Funds, June 2023.

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Are you concerned that your family's wealth might be unintentionally contributing to climate change? This worry resonates with many across generations who recognise that their investment choices hold as much weight as their ballots at the polls. After all, why should managing wealth be any different?

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