

A review of 11 great online budgeting tools.

There are plenty of online budget tools available to help you manage your money and many of them are free! Spending less than you make is the most important habit to develop if your goal is financial freedom. In this post, we'll take a look at 11 online tools you can use to help gain control of your money. So let's get to it.

Personal Capital

[Personal Capital](#) is the online tool I use to track everything from budgets to credit cards to investments. I recommend this tool if you have 401(k), IRA or other investments to track. It has a great looking interface; it's easy to link your accounts, and it gives you some great insight into how you spend your money and how your investments are performing.

Personal Capital is excellent if you need an all-in-one financial dashboard. Since it tracks investments along with budgets, it's a good option for getting a handle on all your finances. However, it's strength is definitely investment tracking over budgeting. You can customize and track your budget, of course. But if you want a more budget-focused tool, check out the next tool on the list.

Empower

[Empower](#) is an online banking and budgeting app that combines budgeting, building up your savings and direct financial assistance. There is a small monthly fee to use the app, but it packs a lot of features and tools that will help you gain complete mastery of your money.

At its core, Empower is a personal finance app. Like other apps on this list, you'll sync your external financial accounts to the app, to give you a full overview of all that's happening in your own personal financial universe. You can set weekly or monthly spending limits to help you better manage your money. Empower's spend tracking will send you helpful alerts to keep your spending down.

Once you've cut your spending, you can put that extra money aside into savings. Empower's AutoSave *automatically* knows when to save the right amount of money at the right moment in time, with no effort on your part. You can earn interest on your AutoSave account with no minimums when you open an Empower checking account.

But the most peculiar benefit of the Empower app is the combination of "Smart Recommendations" and "Human Coaching" that comes with the service.

The app will also find additional savings opportunities. Empower will provide a snapshot of your subscriptions and help you cancel any you no longer use. Additionally, Empower will tell you if there are better deals for your phone, cable and internet, and will even negotiate on your behalf

to lower your bills. Empower customers have saved on average \$444 a year across their cable and phone bills. That will cover the cost of Empower several times over!

PocketSmith

[PocketSmith](#) is cloud-based, making accessibility easy. Connect your bank accounts, investment accounts, loans and credit cards to get a big picture look at your finances including your net worth.

Some stand-out features include forecasting your money by running “what-if” scenarios to project your future balances. You can also create budgets and set-up alerts to let you know if your accounts are running low on funds. While you can’t pay your bills with PocketSmith, you can schedule due dates in the app’s calendar to help you avoid late payment fees.

There are a couple of different price options including a free version so you can take this app for a spin and see if it’ll work for you. Right now Dough Roller readers can get a Premium monthly subscription for 50% off the first two months.

CountAbout

This paid online budgeting tool lets you enter your own transaction information for \$9.99 per year or connects with your bank and credit cards to download transactions automatically for \$39.99 per year. It can also import data from Quicken and Mint when you’re getting started so that you can have your historical information on board.

As with Mint, [CountAbout](#) offers customizable income and spending categories, running balances including uncleared transactions, and setup for recurring transactions. You can customize your user interface, too, to include widgets with a quick overview of your financial activity. And you can use CountAbout for your small business and generate invoices from the system.

CountAbout offers a smooth user interface without a lot of clutter or ads, which can be refreshing if you’re used to using ad-heavy free services.

Mint

[Mint](#) is one of the first online budgeting tools to automatically download transactions from various sources. It sets up a secure connection to your checking account, credit cards, and other spending sources. Then it pulls in your transactions automatically so that you can categorize and tag them according to your budget.

With Mint, you get a nice graphical interface. This is great when you're the detailed money-manager in your family, but you just need to show your less-detailed spouse a snapshot of that month's family spending.

You can create any number of budget categories with Mint, and you can change the budget amounts from month to month. You can also set goals for saving or for paying off debt.

Mint also lets you do some basic investment tracking. But it's the opposite of Personal Capital. Where the first is more focused on investments with budgeting thrown in, Mint is more focused on budgeting with only a limited amount of investment features.

Personal Capital and Mint are the two giants in this area, especially when it comes to free budgeting tools. But there are definitely some other platforms worth looking into. Below are some options to consider.

PocketGuard

This app-based option is great if one of your issues is knowing what money you have left to spend. It lets you put your bills and savings goals into the app. Then it tracks your spending automatically. At any point, you can see what's "in your pocket." This is the money you have left over after you've paid your bills and put money into savings. That way, you can spend wisely and confidently.

[PocketGuard](#) is also great if you don't want to deal with making your budget. You put in your bills, and it analyzes your spending and savings goals to create a personalized budget for you. You can, of course, make changes to it. But it's a good place to begin. It will also give you ways you can save, including negotiating on your bills, moving money to high-interest savings accounts, and more.

For a mobile-first approach that makes budgeting simpler, PocketGuard is a great option.

Buxfer

This online and app-based option lets you set spending limits in a unique way—weekly, monthly, or yearly. So you might set up monthly limits for grocery spending, weekly limits for eating out, and annual limits for gifts or big-ticket home renovation items. The system can auto-tag transactions as they come and then send you mobile alerts when you exceed a particular budget. It can also remind you about upcoming bills.

Like Mint, [Buxfer](#) is budget-first, but also pulls in information about your investments. It also generates some nice-looking reports that help you get a feel for your spending and savings activity over time. And the best part is that it's free.

Budget Tracker

This free budget tool is a bit more old-school in style. But it does help you schedule out your income and expenses, and its goal is to help you become and stay debt-free. [Budget Tracker](#) includes a number of interesting calculators, which can help you crunch numbers and set financial goals.

Budget Tracker is also interesting if you want to help your kids learn to budget. You can give them their own section within your larger family budget to manage their accounts and budgets. You can show them how to add their expenses to their budget when they spend money so they understand how budgeting works. You can track multiple kids' budgets separately, as well, and each category in the kids' budget has pictures so they can connect with the categories more easily.

BudgetPulse

If you're concerned about the security of integrating your budgeting software with your credit card and checking account, [BudgetPulse](#) may be for you. With this software, you get an easy to use interface but have to manually enter your transactions. That can take extra time, but also can make you feel more secure if you're suspicious of even bank-level encryption.

MoneyStrands

This is another app-based financial management software. But it's interesting in that it lets you see your spending and income in a calendar-based view. And you can see your spending in broad categories over the whole course of a year. [MoneyStrands](#) lets you keep track of your cash flow, as well, so you can spot potential trouble spots of low cash reserves before they happen and be prepared.

MoneyStrands also lets you set savings goals and budgets. And it will give you an okay to spend amount so that you know when and how much money you can spend without potentially breaking your budget or overdrawing your account because of a bill you forgot about.

PearBudget

This budgeting tool is great for people who are new to budgeting or just overwhelmed by it all. The spreadsheet-based budget lets you customize all of your category names. It uses the "envelopes" system of budgeting. When you run out of money in a category, you just stop spending. And it's got an interface that's really easy to understand.

[PearBudget](#) costs just \$4.95 per month, and it claims to let you keep your budget up to date in just 20 minutes of work a week.

Other Options – Free Excel and Sheets Budget Templates

If you prefer spreadsheets over online software, there are several free budget templates available from Microsoft and Google Sheets. A quick Google search of budgeting templates for your preferred interface will turn up tons that you can use to keep your budget in shape over time.

With all these free and low-cost budgeting tools available, there's no reason not to be tracking your income and spending, setting savings goals, and even keeping tabs on your investments from your computer or phone