



The Porcelain Post



Extension Family and Consumer Sciences strengthens individuals, families and communities through education









Research Based Information from the comfort of your throne!

EXCLUSIVE NEWS for April

BANKING, BUDGETING, AND BUYING: MOBILE WALLETS AND FINANCIAL APPS

Mobile Wallets

 <p>Apple Pay</p>	<p>Free. iPhone 6 or higher; Apple Watch and latest iPads. Mobile payment system that can be used to make purchases. Holds user's debit and credit card information and loyalty card info, digital coupons, e-tickets and boarding passes.</p>
 <p>Samsung Pay</p>	<p>Free. Available on select Samsung devices. Supported by many major financial partners. Authorize purchases with fingerprint or pin.</p>
 <p>PayPal</p>	<p>Free. Send money almost worldwide. Manages all the ways you send, receive and spend money. Two options: Use mobile phone number and PIN for payments. Or download free app compatible with all smartphones. App generates 4 digit code good for two hours at a specified merchant.</p>
 <p>Android Pay</p>	<p>Free. Formerly Google Wallet. Use on NFC-enable Android device. Add credit and debit cards from participating financial institution.</p>
 <p>eWallet</p>	<p>\$9.99 Stores credit card and bank account numbers and manages passwords. Available for use on Android smartphone and tablets.</p>

	<p>Mint https://www.mint.com/ Free. The most popular budgeting app for mobile phones and web. Can keep all your accounts organized in one place. Can set budget categories as well as track your spending and saving goals.</p>
	<p>MOVEN https://www.moven.com/ Free. The account, card and app work together to help you track, understand and manage your spending.</p>
	<p>GO Bank https://www.gobank.com/ Online checking account. Fees for enrolling and monthly membership fee unless you have direct deposits totaling at least \$500.</p>
	<p>Simple https://www.simple.com/ Free. Built-in tools for budgeting and saving.</p>
	<p>Goodbudget https://goodbudget.com/ Free. Foundation is the envelope budgeting system; place limits on how much can be spent from each "envelope budget category." Use on Android or iPhone. Sync across devices.</p>
	<p>Level Money https://www.levelmoney.com/ Free. Helps you plan ahead for essentials and then lets you set a target savings goal. Money that is left over is your "Spendable" number for the month. Good for those with uncomplicated finances.</p>
	<p>Prosper Daily (formerly BillGuard) https://www.prosper.com/daily Free. Also free credit score tracking. All accounts in one place. Detailed spend analytics, charge details, transaction maps and alerts to suspicious activity.</p>
	<p>Dollarbird https://dollarbird.co/ Free. Uses a calendar view to illustrate income and expenses. Add income and expenses to the calendar and balance automatically calculated. Reminders for monthly bills. No registration or bank account data required.</p>

Real. Life. Solutions.

