

I Tried 5 AI-Powered Finance Tools - Here's What Actually Helped

AI-powered finance tools promise to simplify our money habits, automate insights, and make budgeting less painful. But which ones actually help - and which are just hype?

I spent three weeks testing five of the most popular AI finance apps available in 2025. This is an honest review of how they worked for me, what they got right (and wrong), and which tools are genuinely worth your time if you want to spend smarter and save more.

Cleo

Chat-based budget assistant with attitude

Cleo is an AI chatbot that connects to your bank and uses humor to help you track spending, set goals, and stay accountable.

Pros:

- Entertaining, conversational tone makes budgeting less boring
- Instant feedback on spending and categories
- Goal setting and daily check-ins feel personal

Cons:

- Limited long-term planning tools
- Works better for day-to-day than for deep financial insight

Best For: People who want fun, casual budgeting nudges

Copilot Money

iOS-exclusive smart finance tracker

Copilot uses AI to auto-categorize transactions, flag spending changes, and provide rich visualizations - all in a sleek Apple-only interface.

Pros:

- Powerful auto-tagging and transaction insight
- Clean UI with investment support
- Learns your habits over time

Cons:

- Only available on iOS
- No web or Android version

Best For: iPhone users who want automated money tracking

Monarch Money

All-in-one budgeting with smart goal tracking

Monarch is a collaborative platform with AI-enhanced budget forecasting, helpful alerts, and multi-user support - great for couples or households.

Pros:

- Forecasts future cash flow and spending patterns
- Flexible goal planning tools
- Shared accounts for partners or families

Cons:

- Not the cheapest subscription
- Interface can feel dense at first

Best For: Serious planners and couples managing money together

YNAB + ChatGPT Plugin

Zero-based budgeting meets conversation

This experimental integration lets you ask ChatGPT questions about your YNAB budget and receive smart summaries or nudges.

Pros:

- Great for reflective insights and planning
- Automates answers to 'how am I doing?' type questions
- Creative use of AI with trusted budgeting logic

Cons:

- Setup is not beginner-friendly
- Still evolving - not always accurate

Best For: Tech-savvy YNAB users who love automation

Pegg AI by Sage

Small business finance chatbot

Originally designed for entrepreneurs, Pegg helps track invoices, expenses, and income in chat form

- great for side hustlers.

Pros:

- Simple conversational interface
- Tracks expenses on the go
- Integrated with Sage cloud accounting

Cons:

- Not suitable for personal budgeting
- Features are limited without full Sage platform

Best For: Freelancers and solopreneurs needing quick expense tracking

Focus Keywords for Rank Math SEO

- AI finance tools 2025
- best AI budgeting apps
- AI money assistant review
- AI personal finance software
- AI tools to manage money

Recommended Category

Category: Budgeting & Saving