

Top 10 Budgeting Apps of 2025 (Tested & Compared)

We reviewed the top budgeting apps of 2025 based on usability, features, pros, cons, and ideal use cases.

Whether you're managing a household budget, freelancing, or just starting to track your spending, there's something here for you.

YNAB (You Need A Budget)

Best for: People who want full control, zero-based budgeting, and long-term planning

Pros:

- Excellent for zero-based budgeting
- Strong education and community
- Goal-based tracking and cash flow planning

Cons:

- Steeper learning curve
- No automatic bill pay

Monarch Money

Best for: Couples and families looking for shared budgeting with clean design

Pros:

- Great for couples and families
- Beautiful UI with collaborative tools
- Strong investment tracking

Cons:

- Premium pricing
- Limited bank syncing with smaller institutions

Rocket Money

Best for: People who need help tracking bills and canceling unused subscriptions

Pros:

- Automatic subscription tracking
- Credit score monitoring
- Easy to use interface

Cons:

- Free plan is limited
- Aggressive upselling

EveryDollar

Best for: Beginners or Dave Ramsey followers focused on intentional spending

Pros:

- Simple, user-friendly layout
- Fast budget setup
- Zero-based budgeting compatible

Cons:

- Manual expense tracking unless you upgrade
- Limited investment support

PocketGuard

Best for: People who want daily spending guidance without heavy planning

Pros:

- Automatically shows how much is safe to spend
- Tracks bills and categorizes spending
- Clean UI

Cons:

- Limited customization
- May struggle with complex budgets

Goodbudget

Best for: Fans of cash envelope budgeting or those who prefer to avoid bank connections

Pros:

- Envelope-style budgeting system
- Syncs across devices
- No bank linking needed

Cons:

- Manual entry required
- Not ideal for investment tracking

Simplifi by Quicken

Best for: Budgeters who love data, charts, and financial projections

Pros:

- Detailed reporting
- Real-time syncing
- Forecasts cash flow

Cons:

- Subscription required
- Can be overkill for simple budgets

Spendee

Best for: Travelers, roommates, or international users managing joint finances

Pros:

- Supports shared wallets
- International currency support
- Colorful and fun interface

Cons:

- Some syncing issues
- Limited goal planning

Zeta

Best for: Couples looking for full financial transparency and teamwork

Pros:

- Built specifically for couples
- Bill splitting and shared goals
- Financial coaching included

Cons:

- Still growing features
- US-only (for now)

Copilot

Best for: Apple users who want a smart, hands-off budgeting assistant

Pros:

- AI-powered categorization
- Beautiful iOS interface
- Custom reports and rules

Cons:

- iOS only
- Subscription-based