

Major savings at your fingertips

You've already got your phone in your pocket, so get it to help you put more money in there too, with Nicole Lapin's favorite financial apps.

I'M A STRONG BELIEVER that time is the one thing in life more valuable than money: Once it's gone, you can't earn it back. So I'm always looking for ways to save both. I find that a lot of apps that claim they can help actually waste my time, *and* my phone's battery life. When I do come across that perfect tool—one that helps me take control of my finances in minutes—I'm thrilled. These are the ones I love right now.



ACORNS

Here's proof that wise investing doesn't require big bucks: Acorns, an app that rounds debit and credit card transactions you make up to the next dollar and invests the change. What I particularly like is that it puts your money into select, smart funds; you can pick among diverse portfolios based on your income and net worth. The app will also predict how much you'll rack up over 30 years. (\$1 per month for accounts under \$5,000, iOS and Android; acorns.com)

How it helps you save:

This is a better, modern version of throwing your coins into a jar—it's automated and foolproof. You won't miss the few cents each time, and your money will grow faster in basic index funds than it would in a savings account with a paltry interest rate.

MINT

There are a lot of apps that will track spending, but I always come back to Mint because it's easy to use. When you sync your accounts—credit cards, checking, and savings—it separates each expense into set categories like rent, entertainment, and groceries. If you max out your budget, expect an email alert. You'll know when it's time to put the credit card down. (Free, iOS and Android; mint.com)

How it helps you save:

I think a spending plan should be like an eating plan: You need one you can actually stick to so you don't end up going on a crazy binge later. Mint lets me set up a sustainable budget that I can tweak to fit my needs each month. If I'm saving for a vacation in December, I'll see where I can cut back on my spending now. It's also my favorite price: free.

LEVEL MONEY

Even once you're tracking your essentials, it's often those small purchases you make after paying your bills, like a smoothie at the gym, that throw you off track. Level lets you know exactly how much nonessential, spendable money you have each day. Your call if you spend it on a pumpkin-spice latte. (Free, iOS and Android; levelmoney.com)

How it helps you save:

Most budget trackers account for month-to-month bills, loans, and savings goals with some accuracy, but the one-offs (birthday flowers, pet toys) can be tough to watch, and they add up. Level keeps me from overspending when I'm thinking about stuff other than my budget.

Former CNBC and CNN anchor Nicole Lapin is the author of the financial best-seller *Rich Bitch* and one of the stars of the CW show *Hatched*.