15 Apps That Will Increase Your Savings & Earnings!

wiseinvestments.ca/15-apps-increase-savings/

October 23, 2018

Saving money is something that we all want to do but very few of us are good at. This is especially true when it comes to shopping. Almost everyone I know loves to shop and do it without thinking about the money they're spending. The point of this article isn't to focus on the money they're spending but the money they could be saving. Everyone shops at some point in time. So, why not save while you shop? Further, there are many apps that will increase your savings by helping you budget! Here are some apps that will do just that!

Contents

For **Shopping**	For **Budgeting/Earnings**
1. SnipSnap	8. Paribus
2. Yowza	9. Earny
3. ShopKick	10. Mint
4. Ebates	11. BillTracker
5. RetailMeNot	12. YNAB
For Groceries	13. Wally
6. Grocery Gateway	14. Acorns
7. CheckOut51	15. Venmo

Savings For Shopping

1. SnipSnap

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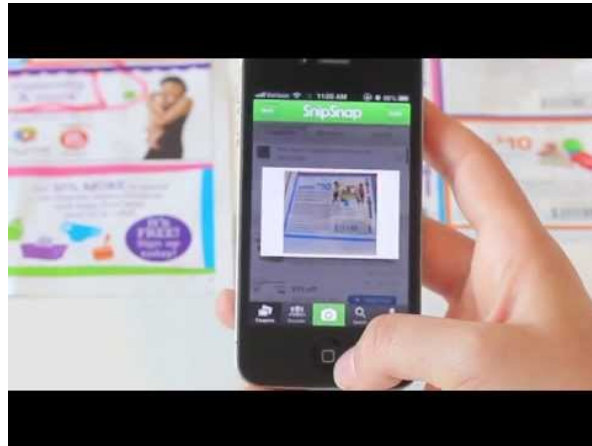
SnipSnap is an amazing app that acts as a coupon organizer! Through my many years of shopping, I was never one to use coupons. This wasn't because I didn't care about savings but I simply did not know where to find coupons. Furthermore, if I did have coupons I would lose them 100% of the time! This all changed when my friend convinced me to get this app called SnipSnap! Above is a simple video explaining how the app works!

This app is incredible because it allows you to search up specific stores and find coupons associated with them! Once you download the coupon, the app automatically organizes it for you, like a mini binder! The coupons are sorted by the retailer and by expiration date, that way you don't have to worry about using expired coupons! To use it, simply go up to the cashier and show them the coupon on your phone! Make sure your screen brightness is up because they will need to scan your phone. Another benefit is that the app can find coupons for stores near you based on your location!

Cost: Free

Operating system: Android & iOS

2. Yowza!!

Next in line is the one, the only, Yowza! Yowza is a bit of a different type of coupon app! It is a bit different because it does not share the same user-driven style as other apps! This means that the users are the ones that upload the coupons! However, with Yowza, it's the retailers that post the coupons onto the app. This means you will usually get better savings. Typically with user-based apps, the savings will be relatively low. With Yowza, you can higher savings on average compared to other apps!
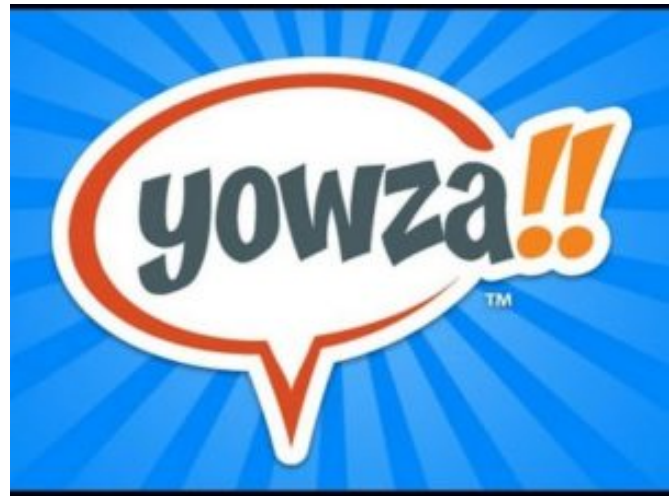
Like other apps, you can search for your favorite store and with a library of over 50,000 stores, you're sure to find a great deal! Similar to SnipSnap, you can also download these coupons to your app and use them at the time of checkout! Obtaining savings while you shop has never been simpler!

Cost: Free

Operating System: Android & iOS

3. ShopKick

ShopKick is an extremely useful app! This is because you can acquire points without even needing to do anything! That's right, you get points just by going into a store! However, this app is also a deals and coupons app as well! This means that not only will you get points when you enter a store, you will also receive precious deals and coupons! These coupons can be used for different things like receiving gift cards! Gift cards can be as low as $10 and only cost 2,500 points!

I know 2,500 points may seem like a lot but don't forget you rack up points for just walking in a store. Therefore, those points tend to accumulate quickly! The good news doesn't stop there. You can also gain a tremendous amount of points through buying, sharing on social

media and taking <u>surveys</u>! Points vary depending on the store you walk into but it is one of the best ways to increase your savings!

Cost: Free

Operating System: Android & iOS

4. Ebates

https://youtu.be/Z5zRNP3pbVs
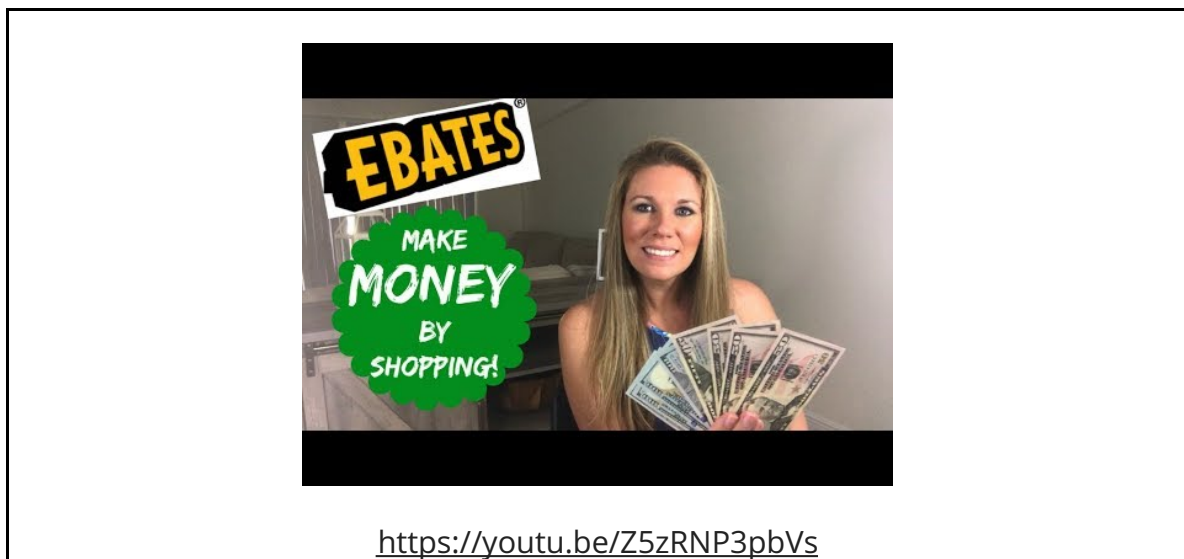
<u>Ebates</u> is the holy grail of cashback shopping! With Ebates, you can earn tons of cashback on the purchases you make. This is a great tool to use because if you're an online shopper (many of you are) this website/app provides two benefits. First, it always has deals and coupons which means that you're already saving on the purchases that'll you'll be making. Second, since you receive cash back on your purchases, you can count that as further savings and use that extra money towards new purchases!

Above is a video by Freedom In A Budget where she explains how amazing Ebates is! The website is user-friendly and you even get a $10 sign-up bonus! Furthermore, if you refer someone, you can earn an additional $25!

Cost: Free

Operating System: Android & iOS

5. RetailMeNot

RetailMeNot is another app/website that can be used to increase your savings when shopping online or eating at a restaurant! Similar to Ebates, RetailMeNot is a shopping and cashback app. However, it allows the user to browse a plethora of coupons for their favorite stores and restaurants. You can use your coupon at the time of purchase by simply showing the cashier!

You can also gain a tremendous amount of cashback as you shop! This cash back can be converted to gifts or transferred to your Paypal! This is different from many other apps because some will force you to keep that cashback within their respective app!

Cost: Free

Operating System: Android & iOS

For Groceries

6. Grocery Gateway

This one kind of a local hero, Grocery Gateway! This one is different from many other grocery apps for many reasons. Other grocery apps will allow you to to create lists like (Shoplist). However, Grocery Gateway allows you to view different locations and order groceries! That's right, you can shop through the app and have your groceries delivered to your door.

Combine the with Checkout51's ability to give you savings off of the receipt. You can save money form the comfort of your own home! Therefore, if you're in the Greater Toronto Area, definitely give this a try!

Cost: Free

Operating System: Android & iOS

7. Checkout51

CheckOut51 is definitely one of the more unique apps that increases your savings! This is because you do not save money while shopping. This app allows you to save money after you're done shopping with the help of your receipt and phone camera! Most apps require you to show your coupon at the cashier so that they can scan it or enter the code. Checkout51 is different.

All you have to do is shop, as usual, purchase your items and go home! Once you've arrived home you can whip out your receipt and upload it to the app! The app will analyze the receipt and deposit cash back into your app account!

To make it simple, if you bought chicken for $10 but Checkout51 found out there was a deal where you could have gotten the chicken for $8. The app will deposit the difference into your account. However, once you've reached $20 you can have a check sent to you or you can continue accumulating your savings!

Cost: Free

Operating System: Android & iOS

For Budgeting/Earnings
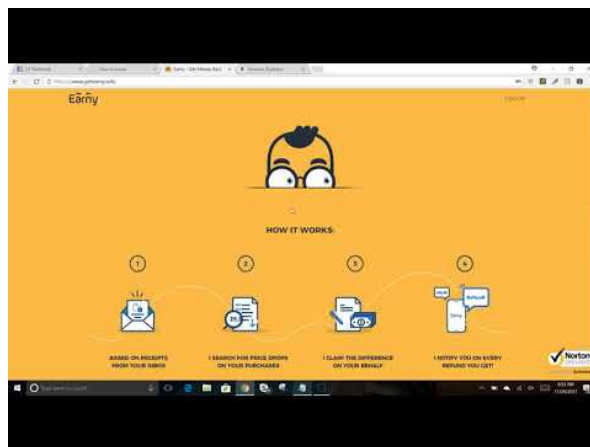
8. Paribus

https://youtu.be/NIDDLNjhcXw

When I heard about Paribus, I thought it was too good to be true. However, this is an app that will refund your money on purchases you already made within the same year! Seems hard to believe right? It's simple! Let's say that you bought an item a few months ago and that same item decreased in cost. The store you bought it from could owe you a **refund**! The refund would be on the difference between the price you bought it for and the sales price! Watch the video above for more details but I highly recommend this app for your shopping needs!

Cost: Free

Operating System: Android & iOS

9. Earny

https://youtu.be/274qrKgEpnA

Earny is very similar to Paribus because the concept is the same. Earny is also an app that looks into your receipts and can provide refunds on purchases that you've made a while ago. What makes Earny different is that it does not use the same system as Paribus. This means that Earny can provide the opportunity to find savings where Paribus won't and vice versa. Therefore, it would be in your best interest to download both, free of cost, to maximize your savings!

Cost: Free

Operating System: Android & iOS

10. Mint

Mint is the holy grail of money managing apps! Seriously, it's like an all in one budgeting tool! Mint allows you to track every purchase you make and keeps a watch over your chequing, savings, retirement fund and much more! Every single transaction you make can be recorded into the app and categorized! Since the app is able to do this, it is able to reflect your spending patterns and create a budget for you as well. This is extremely helpful because many people spend more than they know and could use some sort of regulation.
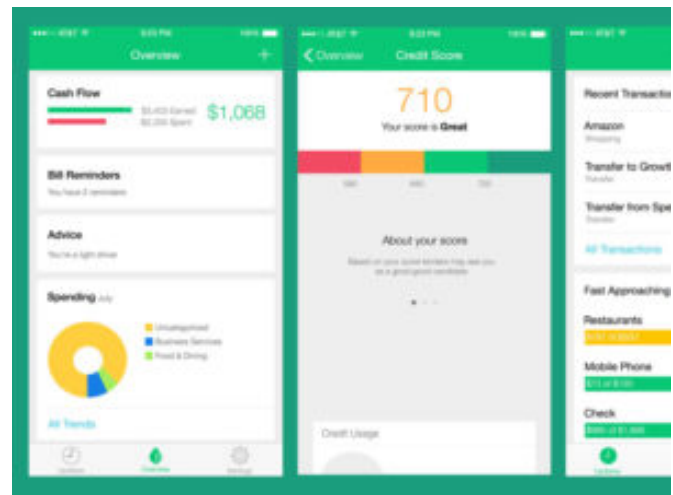
Another amazing feature is that the app is password protected. This is amazing for those who keep their finances private. Furthermore, if you are a visual learner, the app creates graphs as well! The graphs will show you each category you're spending on and how much! Don't miss out on this amazing app, it can be instrumental in your financial success!
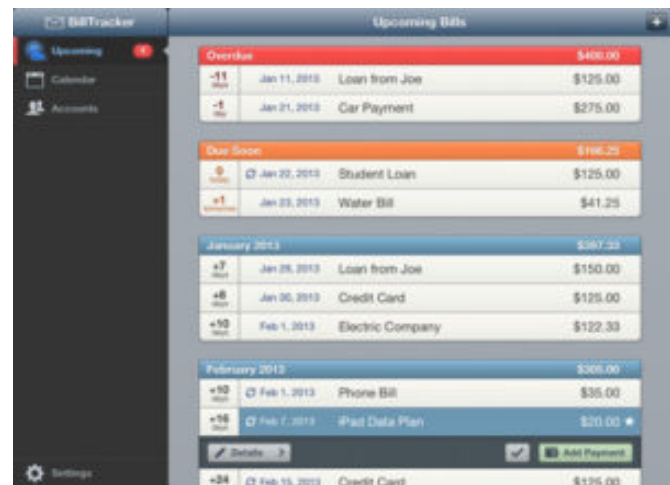
Cost: Free

Operating System: Android & iOS

11. BillTracker

BillTracker is a wonderful app that allows you to track of all your bills! The app gives you a calendar where you can put all your payment due dates. You can make the payments color-coded and also set up alerts so that you can be reminded! This app is also password protected which means you can keep your personal information safe!

Cost: Free

Operating System: iOS

12. YNAB (You Need A Budget)

https://youtu.be/xPVEB759gkU

You Need A Budget is also an all in one budgeting app! This app focuses on making budgeting simple and effective! The app helps you clear any debt you have and "roll with the punches". This means that the app will focus on budgeting you according to your current financial situation. The app focuses on keeping you within your means and spending money you do have. Since we all like to stray away from our goals from time to time, the app can help you stop that. It does this by showing you where in your budgets you can make improvements.

Although this app is not free, I've met many people who say that if they did not have YNAB, they would be in shambles. The power of budgeting and monitoring your finances can have many positive effects! Above is a quick video by Nick True explaining how YNAB works!

Cost: App: Free. Subscription: $6.99/m

Operating System: Android & iOS

13. Wally

The best words to describe <u>Wally</u> are clean, simple and effective! Wally is another money management app that focuses on user experience! By making it simple for users to input their information, you can spend less time budgeting and more time doing the things you love!

It's very simple, take a picture of your receipts and that's it! Wally will track your expenses so that you can get a more clear view of what you're spending your money on! Since you're inputting it through pictures, you will have fewer errors!

Cost: Free

Operating System: Android & iOS
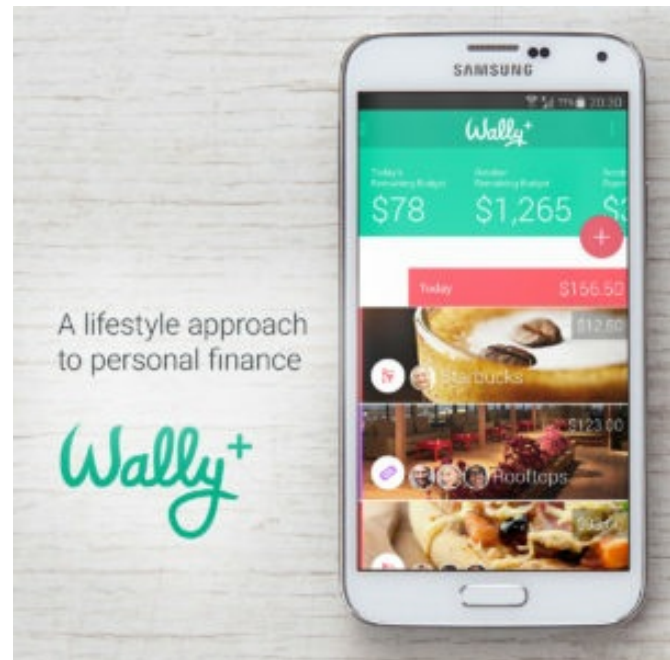
14. Acorns

This is an app that will make you money without even noticing! Acorns is an app that makes your money work for you! The way it works is that you download the app and connect one of your cards to it. Once this is done you can go ahead and make everyday purchases.
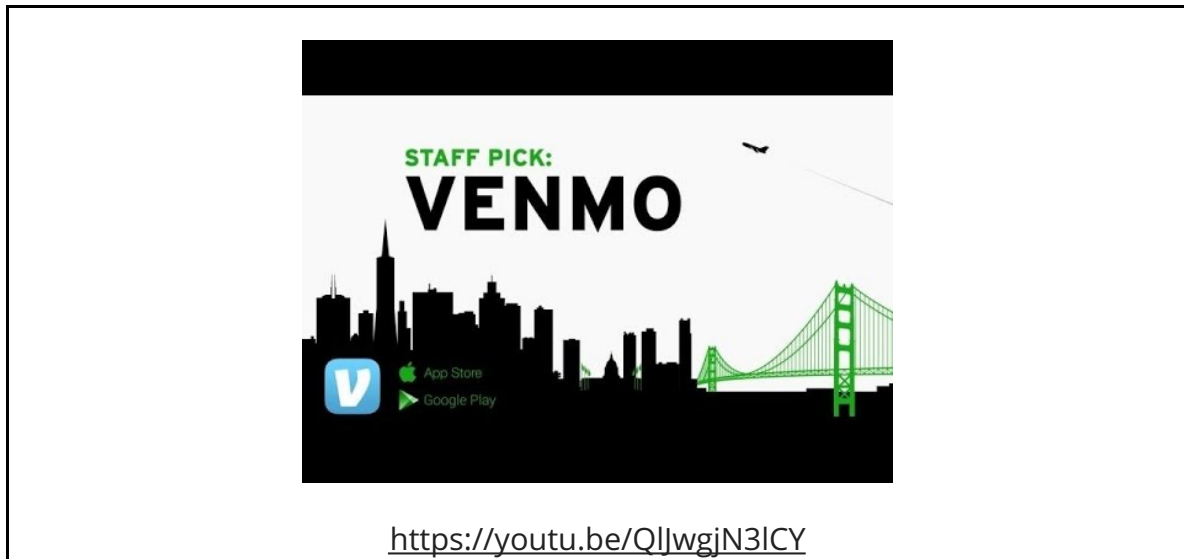
The amazing thing is that the app will automatically round up to the next highest dollar and invest it for you! The difference will go towards a low-cost ETF (Exchange-Traded Fund) that you select based off of the risk profile you choose!

Cost: App: Free For College Students . Subscription: $1.00/m

15. Venmo

https://youtu.be/QlJwgjN3lCY

Venmo is an extremely popular app for millennials! It allows the users to send secure payments to their fellow users through the app! Send the user your QR code so they can add you! Once this is done you can receive or send payments as much as you like. However, there is a limit of $299.99 a week. This can be increased by verifying your identity in many different ways. Once your identity is verified, the limit increases to $2999.99. If you'd like your friends and other Venmo users to know about your transactions, there is a feed where all the transactions you make can be displayed!

Cost: Free

Operating System: Android & iOS