

# Personal Finance Management Apps: Empowering Individuals for Financial Success

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**Abstract:** *Personal finance management is the process of planning and managing personal financial activities such as income, saving, investing, and spending, it is the key to money savings. To record this personal finance there are different finance app that provide different apps to set and track financial goals. In this research paper I will look at how the personal finance apps help an individual for empowering financial success. I will do an analysis on how it can benefit the users with the help of smartphones for E-finance covering such as mobile banking, personal spending analysis tools to do personal budgeting on monthly basis and how money transfer can be done using different apps. For users, the impact of personal finance apps helps on promoting disciplined savings habits and investing options. This provides an opportunity to design more inclusive apps for services on personal finance. We have explored how personal finance management apps allows an individual to take control on their financial decision through estimated budgeting tools and day to day expenses tracking. Some of the personal finance apps are available to the users are PocketGuard, Goodbudget, money manager expenses & budget. This research paper is based on secondary data. The goal of this research paper is to help the users to understand implement, skills and knowledge for use of personal finance apps in day-to-day life for financial success.*

**Keywords:** Personal finance, Apps, Moneysaving, Budgeting, E-finance, savings