



## ONLINE BUDGET SOFTWARE

All online budget software tools work in a similar way. You start by logging in and importing data from all of your financial accounts. You can then track and create reports with bank, credit card, loan, retirement and even brokerage accounts, which are updated daily.

The sites listed here are reputable and secure, and offer different types of budgeting tools so you can choose the one that's best for you. If you don't feel comfortable providing your passwords or having all of your accounts available on a single site, you may want to consider another budgeting method, such as the envelope system or a budget spreadsheet.

### Online tools at a glance

Website	Target audience	User-friendly	Goal setting function	Mobile app	What sets it apart
<b>Mint.com</b>	Anyone	Most complex but still fairly user-friendly.	Yes	Yes	Suggests ways you can save on things you already buy (e.g., insurance).
<b>LearnVest</b>	Anyone	Slightly fewer features than Mint but easier to use.	Yes	Yes	Offers premium services for free (e.g., financial courses).
<b>FinanceWorks</b>	Clients of Thrivent Federal Credit Union	Easiest to use.	Yes	No	You must have a Thrivent Federal Credit Union checking account to access FinanceWorks.

### Mint.com

Mint.com is great for users who enjoy visuals and want to gain perspective across a wide range of spending categories.<sup>1</sup> A “goals” feature allows you to set personal financial goals (e.g., pay off student loans) for specific dates. Once a goal is established, Mint.com suggests a payment plan to help you reach your goal by your deadline.<sup>2</sup>

#### Mint.com also features:

- Text messaging or email alerts as well as a mobile app.
- “Ways to Save”—a feature that suggests less expensive vendors for services that consumers already use, or savings vehicles with better interest rates.<sup>1</sup>



## LearnVest

LearnVest.com is a financial site geared toward empowering individuals to take control of their financial lives. The centerpiece of the website is the “My Money Center” intuitive budgeting tool.



### LearnVest also features:

- An insightful daily email newsletter and a variety of articles catering to both stay-at-home parents and career-minded people.
- The ability to add premium services for a fee. For example, you can send questions to a Certified Financial Planner™ professional or complete one of LearnVest’s online financial courses.<sup>3</sup>
- An iPad and iPhone app that allows you to track your spending and set financial goals on the go.

## FinanceWorks

**FinanceWorks is offered exclusively to clients of Thrivent Federal Credit Union.**



It features:

- Ease of use. Of the three online tools listed here, it is normally considered the easiest to use due to its straightforward and intuitive design.
- Most of the same features as Mint and LearnVest, such as managing and predicting cash flow and setting bill reminders.
- The ability to set and track spending goals.

<sup>1</sup> Personal Finance Sites: Reviews. Consumersearch.com. June 2012. Consumersearch.com/personal-finance-sites.

<sup>2</sup> Manilla, LearnVest, Mint: Review of the Top Online Financial Tools. Gobankingrates.com. December 2011. Gobankingrates.com/savings-account/manilla-learnvest-mint-review-top-online-financial-tools/

<sup>3</sup> LearnVest: A Money-Management Site for Women. Tara Siegel Bernard. August 9 2011. New York Times. Bucks.blogs.nytimes.com/2011/08/09/learnvest-a-money-management-site-for-women/

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