

THE FEMALE MONEY DOCTOR™



# MONEY APPS AND LIFE HACKS

100+ APPS TO HELP YOU IN MONEY, LIFE  
AND BUSINESS

**Money apps and life hacks**  
100+ apps to help you in money, life and business

Hello!

Welcome to this awesome list of apps that I have tried and found useful – I hope you do too! I created the list with the intention of helping you save time and money in your everyday life – and who doesn't need more of both?!

Just so you know, some of these apps are affiliate links too – all this means is that I get a little reward if you choose to use the app at no extra cost to you. This keeps The Female Money Doctor up and running for a bit longer! You'll know which ones these are because I will put a \* next to it.

Also, just because I have used something and found it helpful, doesn't mean you will, and if you chose to use any of these apps you do so after your own due-diligence (especially when it comes to your money!). Remember that investments can go up as well as down, and the quality of the app comes down to the person who created it (not me!), so if you need to feedback something, tell the developer!

If you have an app you'd like me to try and potentially add to the list, let me know!  
([info@thefemalemoneydoctor.com](mailto:info@thefemalemoneydoctor.com))

I'm an apple-user, so I'm sorry if you can't find an app for android...perhaps you could appeal to the developer! Also, some of the apps are free, some you have to pay for, and some you might have to pay for after you download them (watch out for this and keep an eye on your subscriptions).

So with the legal stuff sorted – here's the list....

Enjoy!

Dr Nikki x

# Money apps and life hacks

100+ apps to help you in money, life and business

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## Manage Your Money

1. [Plum](#)\* - this free app (and messenger bot) enables you to save and invest money without even trying. I love it, and it's helping me to maintain a healthy holiday fund at all times.
2. [Chip](#) - cute automatic savings app (similar to plum) to help reach your goals
3. [Curve](#) - this is a handy app that allows you to store all your bank cards in one place. You can switch between them in the app which is so helpful when you use various different accounts (like joint, personal and business)
4. [Multiply](#) - Multiply is a mobile app that helps freelancers and self-employed people get on top of their personal finances and plan for the future.
5. [U.K. Tax](#) – does what it says on the tin...it helps you work out how much tax you should be paying
6. [Circle Pay](#)\* – allows you to transfer money easily between currencies, countries and friends.
7. [Monese](#)\* - a flexible online bank account
8. [Starling](#) – a handy, feature-packed online bank account (personal and business)
9. [Monzo](#)\* – another great online bank account that helps you to keep track of your spending and allows you to save your “pennies” in the handy round-up feature

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10. [Yolt](#) – allows you to see all your accounts (include pensions and investments) in one place to help you keep track
11. [Ynab](#) – an American budgeting app which helps you keep track and “age” your money.... 2 months free with my link (N.B. I don't get any affiliate gift for this)
12. [Emma](#) – this app helps you to keep an eye on all those subscriptions and stay out of your overdraft!
13. [Debt Payoff Assistant](#) – a handy help that helps you to see when you will pay off your debt by. It also gives options to snowball the debt too to make it even faster!
14. [Spending Tracker](#) – does what it says on the tin!
15. [Tricount](#) – helps you split bills with your friends
16. [Debt snowball](#) – shows you how the snowball method will help you pay off your debt faster

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#### Apps For Children

17. [Gohenry](#)\* - allows children to start spending with their own card with parental supervision. It helps children to learn about spending their pocket money. For ages 6-18.
18. [Pigby's fair](#) – a fun app to teach children how to manage money in a game-based format
19. [Moneybox Junior ISA](#) – allows parents to open a stocks and shares ISA for their children
20. [Pampers club](#) – earn points for buying pampers!
21. [Hoops](#) – this app shows you what's on in your local area to have fun together as a family

#### Invest Money

22. [Moneybox](#) – an app that allows you to invest your rounded-up pennies
23. [Hargreaves Lansdown](#) – an online investment broker platform in a handy to use app
24. [Coinbase](#) – allows you to buy and sell cryptocurrency
25. [Wealthify](#) – an investment app that allows you to pick what type of investor you want to be, and then they do the rest
26. [Nutmeg](#) – an online investment management service making investing more straightforward
27. [Finimise](#) – an app that brings you investment news
28. [Crowdfund](#) – a peer to peer lending platform
29. [Pensionbee](#) – allows you to pull together all those pensions you have so you can invest into your pension in one place
30. [Propio](#)\* - an app that allows you to invest into an Innovative Finance ISA

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#### Making Money

31. [Receipt hog](#) – allows you to make money from logging your receipts
32. [Shoppix](#) – allows helps you make money by logging your receipts, filling out small surveys and scratching off bonus scratchcards
33. [Shpock](#) – local selling app
34. [Survey mini U.K](#) – earn money for taking a survey on a place you've just visited like a restaurant or a shop
35. [Surveyme](#) – money for doing surveys!
36. [Checkout smart](#) – cashback on your everyday food shopping
37. [Qmee surveys](#) – earn money for doing surveys
38. [Streetbees](#) – earn money for doing tasks!
39. [HuYu](#) – another receipt and survey app
40. [Airtime Rewards](#) – you can earn money to reduce your phone bill by purchasing from particular shops

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#### Saving Money

41. [Onedox](#) – keeps a beady eye on your household bills and tells you when you're paying too much
42. [Libby](#) – lets you borrow digital books from your local library for free!
43. [TooGoodToGo](#) – allows you to “rescue” food from local restaurants at a discounted price to stop food waste
44. [The coupons app](#) – a place to look for coupons for your favourite shops
45. [Zeek](#) – a place to buy and sell shopping vouchers
46. [VoucherCodes](#) – the “go-to” app for the UK's best voucher codes, discounts and deals
47. [Idealo](#) – allows you to compare the prices of electronics across different stores online to get the cheapest price
48. [Petrolprices.com](#) - helps you save money when buying petrol
49. [Pricena](#) – uses a barcode scanner to help you compare prices of products you buy
50. [Fatllama\\*](#) - allows you to lend our your stuff to others (for a fee) in order to reduce waste and unnecessary over-consumerism. You can also borrow from other people as well.
51. [Shopmium](#) – an app that helps you save money when you go shopping at the supermarket
52. [GreenJinn](#) – another app to help save money when you buy your grocery shopping
53. [TopCashback](#) – get money back on purchases you make every day!
54. [Quidco](#) – another place to get money back on everyday purchases

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#### Daily Life

55. [Shiftworker](#) – if you work different types of shifts (nights/long days etc) this app helps you track them in a nice pictorial way to make it easy at a glance
56. [Stocard](#) – this app puts all your loyalty cards into one place and means you don't have to carry them all around
57. [Countdown](#) – put events that you want to count down to into this and it shows you how long you have until you get to it!
58. [Audible](#) – allows you to listen to books online
59. [Kindle](#) – allows you to read books online
60. [Vivino](#) – teaches you more about the wine right in front of you by taking a picture of the label!
61. [Bridebook](#) – a really handy wedding planning app to keep you on track
62. [Moovit](#) – a travel planning guide for public transport
63. [Huggg](#) – allows you to send food, drinks and cinema tickets as gifts for your loved one to redeem at their leisure!
64. [Skyview Lite](#) – ever wondered what star constellation was above you? Well this app shows you! It's utterly addictive....
65. [Easy Fundraising](#)
66. [Platter](#) – helps you plan meals based on what you already have in your kitchen
67. [Costa](#) – join the coffee club!
68. [Cafe Nero](#) – allows you to track your points
69. [Planta](#) – helps you keep your plants alive!

#### Travel

70. [Polarsteps](#) – a really cool travel tracking and documenting app to show people where you are in the world (and it makes for a lovely memory too)
71. [Mark O'travel](#) – a cool app that allows you to track where you've visited in the world
72. [Skyscanner](#) – price comparison for flights
73. [Hostelworld](#) – helps you find hostels for your trip
74. [Travelzoo](#) – helps you find travel deals
75. [Lambus Group Travel](#) - Lambus is everything you need for your next trip combined in one platform. It helps you manage expenses, travel documents, photos and more!

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#### Health and Wellbeing

76. [Headspace](#) – a really handy meditation app that covers all sorts of guided meditations like anxiety, anger management and sleep

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77. [Calm](#) – a app for meditation
78. [BetterMe](#) – this app gives you a course of exercises to follow for different areas of your body
79. [MyFitnessPal](#) – helps you to track the calories in what you're eating, the amount of steps you take, the water you drink and the weight you lose (or gain!)
80. [NHS app](#) - The NHS App lets you book GP appointments, order repeat prescriptions and access a range of other healthcare services.
81. [Well NHS prescriptions](#) – allows you to have your prescriptions delivered
82. [Save a life](#) – South Central Ambulance Service's app to track the locations of defibrillators in the counties they cover
83. [Save a Life](#) – Yorkshire Ambulance Service's app to track the locations of defibrillators in the county
84. [Reflectly](#) – this apps helps you to reflect on your thoughts and problems in a structured way
85. [Couch to 5K](#) – gets you running to a 5K standard from a standing start
86. [Mighty: self defence fitness](#) – self-defence training for women
87. [Jour Guided Journaling](#) - The app offers both a private, portable journal as well as guided Journeys, which each offer a step-by-step approach to specific areas for growth, such as: feeling calmer, sleeping better, combatting anxiety, and improving mental health.
88. [Grow App: Self Care Assistant](#) – This app has an interactive “library” with well-being and personal growth programs (guidelines) instead of books. It offers you small actionable steps easy to take and fun to follow.
89. [Oak: Meditation and Breathing](#) – this is a nice app for meditation and breathing exercises which helps with keeping things calm in your life
90. [Relax Melodies: Sleep Sounds](#) – this app helps you (and your children) to get to sleep
91. [Flow Period and Ovulation Tracker](#) – helps you to track your periods so you know when to expect them (handy for holidays!). N.B. don't use for contraception purposes!! Talk to your doctor instead if this is what you need.

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#### Business

92. [Tailwind](#) – helps you grow your Pinterest platform
93. [PicMonkey](#) – a photo editor and graphic photo maker
94. [Planoly](#) – helps you to plan out and organise your Instagram account
95. [Canva](#) – allows you to create professional looking images and memes (and so much more)
96. [Layout](#) – helps you to make picture collages for instagram
97. [Evernote](#) – a really cool app to help you organise your online paperwork
98. [Asana](#) – this app helps you to plan out your project
99. [Boomerang](#) – lets you make those short videos that loop backwards and forwards

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100. [MileCatcher](#) – keep track of your mileage for your accounts
101. [Toggl](#) – keeps track of the time you spend on each project you're working on
102. [Wunderlist](#) – the ultimate to-do list helper that you can share with your team
103. [Cleaner](#) – lets you clean up the followers you have on instagram
104. [Hour blocks: day planner](#) – blocks out time in your day to help you plan hour by hour

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