

Office for Financial Success – Financial Tip of the Week

A service of the Personal Financial Planning Department
College of Human Environmental Sciences
University of Missouri-Columbia

FREE BUDGETING TOOLS

Prior to setting up the Financial Tip of the Week as a blog about 6 months ago, I'd never read a blog. I now find myself reading various personal finance blogs on a fairly regular basis. I have found some to be very useful sources of information. [I came across this blog](#) recently that provides links to several free budgeting tools. The vast array of options to me underlies the importance of evaluating different methods of budgeting before 'giving up' altogether simply because one didn't work for you. Given that all are free, perhaps you can give them a whirl before dropping some money on the most talked about budgeting tools (i.e., Quicken and MS Money). You may find something that works for you; you may find something that will spark some creative juices within you to modify something you're currently doing ... [I'd begun typing explanations of the different programs, but it was getting too long. I'll let you explore them on your own. All of the links have been verified]. If you find something of interest, I'd be interested in your feedback. Also, if you are aware of other online resources that are free that aren't listed, let me know – I'll add them. Take a few minutes to peruse these – lets face it, most people are YNAB (You Need A Budget).

Budgeting Download Resources.

- AceMoney Lite (http://www.mechcad.net/products/acemoney/index_lite.shtml)
- Buddi (<http://buddi.sourceforge.net/en/>)
- Budget Ace (<http://www.walltechsoftware.com/>)
- BudgetOnWeb (<http://www.budgetonweb.com/b.exe/>)
- GnuCash (<http://www.gnucash.org/>)
- Grisbi (<http://www.grisbi.org/>)
- KMyMoney (<http://kmymoney2.sourceforge.net/index-home.html>)
- PearBudget (<http://www.pearbudget.com/>)
- Moneytrackin' (<http://mo.neytrack.in/>)
- MS Office Accounting Express (<http://ideawins.com/>)
- MySpendingPlan (<http://www.myspendingplan.com/>)
- SimpleD Budget (<http://dsbudget.sourceforge.net/>)
- StackBacks (<http://stackbacks.com/blog/stackbacks-automated-budget-system/>)
- Yodlee MoneyCenter (http://corporate.yodlee.com/moneycenter/index_postlaunch.html)
- Zero Based Budget (<http://www.ratestate.com/news/index.php/free-budgeting-tool/>)

Budgeting Spreadsheets:

- <http://www.foxway.com/tracker.html>
- http://www.mymoneyblog.com/images/0611/budget_neil.xls
- http://www.mymoneyblog.com/images/0611/budget_robinson.xls
- http://www.mymoneyblog.com/images/0611/budget_unknown.xls
- http://www.mymoneyblog.com/images/0611/budget_tony.xls