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# Apps to Save You Money

Between food, entertainment, and school supplies, it often feels impossible to save money while studying at UCLA. However, saving money can be as simple as using apps on your smartphone. Here is a breakdown of apps that can all help in this endeavor.

# Investing:

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**Acorns** – Created by a recent graduate, Acorns is an investment app designed to tie investing to your everyday life. Users simply make an account and link it to their credit or debit card. Every transaction using that card then adds the remainder of the purchase to an investment fund, essentially investing your “change.” The app offers various options for investment strategies based on risk level, and it also shows you what your balance could be years down the road. Lastly, users can set a monthly contribution amount so that they are always investing.



**Stocktwits** – If you have an investment portfolio and constantly look for news on your holdings, Stocktwits is a necessity. The app acts as a Twitter for the investing world, with users constantly posting news and speculation about stocks.

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**Robinhood** – If you have ever traded stocks, you know how pesky commission fees can be. Robinhood offers a game-changing free platform for trading. Although the app currently has limited access due to the use of invites, it is scheduled to open to everyone soon.



# Personal Finance:

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**Mint** – A personal finance master, Mint allows you to gain high-level insight into your finances with the convenience of an app. After linking your accounts, cards, and bills, Mint will create an intuitive picture of your finances. The app syncs in real-time and even offers custom tips based on your financial trends. Download this app to take control of your budget.



**Venmo** – Because payments at a university are often chaotic and tend to involve multiple parties, paying for dinner can easily become an awkward and inconvenient experience. Also useful when paying for apartment bills and other shared costs, Venmo allows you to sync your payment information to quickly send and receive money. Also including an entertaining feed of recent payments among your friends and the public, Venmo eliminates the difficulty of paying someone back. Habitually delinquent friends can be kept in check using the app's "remind" feature.

**RetailMeNot** – Online shopping can quickly bite into your wallet. RetailMeNot offers coupons to thousands of websites, with users posting coupon codes to save on individual items, services, or shipping. Before you ever hit buy on a website, check this website to see if you can at least save on shipping.



**SlickDeals** – This website brings deals across the Internet to a centralized, forum-like feed. The use of forums allows you to get easy-to-follow instructions on how to use coupons, availability of a discount in certain locations, and other useful information.

**Target Cartwheel** – All UCLA students know how quickly a Target run can escalate. The retailer offers its own remedy in the form of the Cartwheel app. Simply look at the available offers, add it to your app or print it out, and the coupons will be scanned at checkout.

