APPY PLANNING...

apps that make life a little simpler...

The team have put their heads together and come up with their favourites, which they use to organise their banking, keep an eye on the finance world, plan their holidays and make sure their fitness goals are on track.

FINANCE

Your Banks Apps

Available on: iPhone, Android & PC

Cost: Free

This might seem like an obvious one but there is a lot of functionality within many of these apps that people are yet to discover. Some banks offer features such as the ability to bank cheques within the app (by taking a photo and uploading it), suspend your debit/credit card if you've mislaid it (and more importantly unsuspend it when you discover it under the seat of your car!) and many offer the opportunity to add cashback or bonus features to your card(s) on a weekly/monthly basis. One of the handiest features in terms of financial planning and budgeting is that you can see any bank accounts/loans/mortgages/savings accounts you hold with other banks from within the app (although some banks limit the number of other banks they "talk to"), enabling you to keep track of many aspects of your finances within one app.

Receiptbank

Available on: iphone & Android

Cost: starting from £10 per month

For those people who work for themselves or own a business, Receiptbank can be a life saver (or at least a huge time saver!). You can easily take photos of receipts as you get them and upload them straight into the app. You can then allocate them to expense codes as appropriate and import them individually or in a batch into many different accounting software packages such as Xero, Quickbooks or Sage. It also means you don't have to store the receipts as HMRC will accept electronic copies of them as your record keeping and in the case of any investigations. No more accordion files full of receipts to carry to your accountant in a carrier bag!

www.receipt-bank.com

Finimize

Available on: iphone

Cost: free with in-app purchases

Finimize is an app that attempts to 'make finance a breeze' by producing bitesize articles to sum up the financial press in an easy to understand, jargon free manner. They outline how long it should take to read each article which is usually between 1-2 minutes. You can set up phone notifications so you get alerted to hot news stories. It's straight forward and simple to understand. They also offer packs and guides to help you understand financial concepts and products.

www.finimize.com

Revolut

Available on: iphone, Android, bank card & Apple Pay

Cost: Free & paid premium account options

Revolut was known initially as a travel money card with excellent exchange rates, it's now grown up and offers a digital banking solution as an alternative to traditional banks. It allows you to manage your money by setting budgets, track your monthly progress, send money overseas at the click of a button, arrange travel insurance on a pay-per-day basis, save using their vaults and round up options and much much more. It can take a lot of stress out of arranging Forex for holidays, knowing you can top up your card with as much or as little as you would like, while knowing you're getting the best rate. You can also use your morning coffee "round up" to save for holiday spending money!

www.revolut.com

TOP TIP

keep an eye out for Revolut Perks…the new perk-o-meter awards you with a cashback perk each time you hit your 10th purchase through the app.

TRAVEL

Jack's Flight Club

Available on:
iphone, Android & PC

Cost: Free & paid premium service

Jack's Flight Club have a team of people scouring the net for cheap flights which are largely not obvious to the general travelling public. They then send out a notification to their subscribers highlighting the latest deals. The app is particularly suitable for environmentally minded people who fly, especially those who fly frequently, as their new initiative looks to offset the carbon footprint created by flying by linking up with Trees for the Future. Jack's flight club have pledged to plant 10 trees for each person who upgrades to their premium membership.

www.jacksflightclub.com

Lucky Trip

Available on:
iPhone, Android & PC

Cost: free

Lucky Trip is a holiday booking app/website where you can set filters such as price range, number of people, type of holiday (adventure, beach, romance, foodie, hot, winter etc), type of accommodation (hostel/hotel/apartment), airport and preferred dates. You then click go and it brings up lots of options! You don't have to use the filters, or you can choose to just use some. It includes your flights, accommodation, info about the area and activities you can do whilst there. You can then book it all through the app. This app is suitable for anyone... well as long as you like going on holiday... The app will also send you notifications if a good deal comes up – and we all like a good deal on a holiday!

www.luckytrip.co.uk

FITNESS

Strava

Available on:
iPhone, Android & PC

Cost: Free & paid premium account

Strava started life as an app for cyclists and runners, however, recently there has been a surge in members who walk/ski/stand up paddleboard/kayak/anything goes! The app allows you to record your activity using GPS mapping which shows your distance, speed, heart rate and elevation and you can share these with other users. It enables you to compare your performance against your previous sessions and other people in your groups. It can provide motivation to be active through monthly challenges and the giving and receiving of "kudos". It also helps you to plan routes for activities such as running or cycling, plan training sessions, track your improvement and provides a place to meet likeminded people online.

BEWARE that you don't get too caught up in the data. It's useful to track your progress but remember that everyone is using the app for different things – for specific training, to win challenges and sometimes to compete against other people. There can be a tendency to compare yourself to others in a way that perhaps isn't healthy – so use it for your own enjoyment and don't focus too much on what other people are doing.

www.strava.com

Just a note to say that as much as our team enjoy using these apps we of course are not in a position to "officially" endorse them – so if you end up trekking on a moose in Outer Mongolia rather than drinking a Mojito on a beach in Montenegro through using one of these apps we cannot take responsibility…

But we'd like to see photos!