

Top 5 Tools For Your Finances

(including one you won't expect)

We're all busy with day-to-day tasks. Job, kids, school...you name it, we're busy. Unfortunately we forget about our finances and that's where the wheels start to come off for us financially. But it doesn't have to be that way. You can take control of your finances. You just need the right tools for the job.

Here's five tools that will help you get your finances in order and put you on track to financial independence.

#1 Mint

Mint is a free tool from Intuit, the makers of TurboTax and Quicken, that let's you track your credit cards and bank accounts in one place. Monitor all your spending in one account and also set up financial goals. Oh, I mentioned it's free, right? Here's our [Mint review](#) so you can take a look for yourself.

#2 Online Savings Account

There's so much to like about an online savings account. You have higher than normal interest rates (what they pay you to keep your money there). You have options to set up different accounts to save for various goals. And probably my favorite -- automatic savings. ! My favorite online savings account, and the one I use, is Capital One 360 Savings but there are other good ones out there as well.

#3 Personal Capital

Mint is great for tracking your banking and credit cards but it's not as powerful for tracking your investments. That's where Personal Capital comes in. Personal Capital offers up a free account where you can see all of your investment accounts on one screen. Take a look at our [Personal Capital review](#) for more info.

#4 Pen & Paper

Without a doubt there are some great apps out there to help track our money. But sometimes you need to keep it simple and out pen to paper. Don't be afraid to grab an old notebook, some post-it notes, or a napkin even and get digging into your finances!

#5 Determination

Here it is, the most powerful tool you have in creating financial independence - DETERMINATION.

Take any case where someone got out of debt and took control of their finances and you'll find this powerful tool – Determination – at the heart. It's only when you are serious and determined will you get things in order.

And you'll do it too. I know you can.

FREE *from* **BROKE**
PERSONAL FINANCE MADE
EASY