

Personal Finance Software Options

What's out there besides Quicken?

Intuit Mint and Personal Capital

- Two most popular online personal finance tools
- See all your finance accounts in one place
- Accessible via web browser or mobile app
- Note: Data is stored on their server (Quicken stores data on your PC)
- **Free** (well almost free)

Mint (+15 Million users)

- Owned by Intuit
- Tracks transactions
- **Set goals**
- **Build budgets**
- **Stay on top of your bills**
- **Free credit score**
- Free (with pervasive advertising)
- Weak investment reporting
- Available via browser (PC) or mobile app

Personal Capital (+1.5 Million users)

- Net worth and transaction reports (with categories)
- Cash flow report
- **Portfolio balance**
- **Your market index comparison**
- **Investable cash**
- **Retirement calculator**
- **Cost analyzer**
- Free (Recruits clients via email & phone calls)
- Strong investment reporting
- Available via browser (PC) or mobile app



Intuit Mint

Mint “Investment” Features

- Investment Portfolio
 - Balances
 - Performance
 - Asset Allocation
 - Best/Worse Performers

Note: Requires Adobe Flash Player to view graphs on PC

Mint "Overview"

+ ADD ACCOUNTS SETTINGS PROFILE TOUR LOG OUT 

OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

ACCOUNTS

Cash \$ xxxxxxxx

Earn more with high-interest savings »

MKT STRATEGY INV...	\$ xxxxxxxx
Ameriprise Financial Brok...	3 hours ago
CHECKING	\$ xxxxxxxx
Bank of America	3 hours ago
SAVINGS	\$ xxxxxxxx
Bank of America	3 hours ago

Credit Cards -\$ xxxxxxxx

Get rewards with every purchase »

World Elite Card	-\$ xxxxxxxx
Ameriprise Financial Brok...	3 hours ago

UPCOMING BILLS

JAN 7

Costco Anywhere Visa Card by C... (...7871)

\$ xxxxxxxx

PAY

▼

View Bill Details

JAN 13

Bank of America Travel Rewards... (...0408)

\$ xxxxxxxx

PAY

▼


View Bill Details

Showing 2 of 2 bills due. [See my bills](#)



XXXXXXXXXX

SUGGESTED OFFERS

Earn a \$150 Bonus with Chase Freedom Unlimited®



Mint "Trends"

+ ADD ACCOUNTS SETTINGS PROFILE TOUR LOG OUT 

OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS **TRENDS** INVESTMENTS WAYS TO SAVE

GRAPHS

- Spending
 - Over Time
 - By Category**
 - By Merchant
 - By Tag
- Income
- Net Income
- Assets
 - Over Time
 - By Type
 - By Account
- Debts
 - Over Time
 - By Type
 - By Account
- Net Worth

Graphs to try

[How is my net worth changing over time?](#)

[Next »](#)

PREFERENCES

Spending by Category

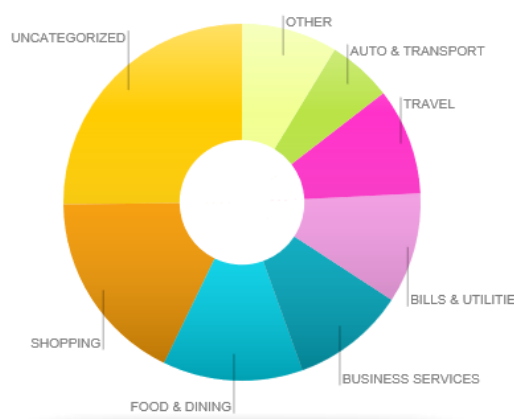
From February 2017 to January 2018

Show transactions that match any

From:

During: [Hide Custom Filters](#)

Select a comparison




Category	Percentage (Estimated)
UNCATEGORIZED	25%
OTHER	10%
AUTO & TRANSPORT	5%
TRAVEL	10%
BILLS & UTILITIES	10%
BUSINESS SERVICES	5%
FOOD & DINING	15%
SHOPPING	20%

Mint "Transactions"

Type

- Cash & Credit
- Investment
- Cash Only
- Loan


Accounts 

- All Accounts
13 accounts
- Bank of America
BofA Core Checking
- Bank of America
Line of Credit
- Bank of America
Nursing World Mastercard Card
- Chase Bank

All Cash & Credit Accounts

You have added 10 accounts.
[Add another?](#)

TOTAL CASH: **\$16,994.73** TOTAL DEBT: **\$4.96**

<input type="checkbox"/>	Date	Description	Category	Amount
Pending (2)				
<input checked="" type="checkbox"/>	AUG 9	Quicken	Electronics & ...	-\$9.95
<input type="checkbox"/>	AUG 9	Discover	Credit Card Pay...	-\$1,047.49
<input type="checkbox"/>	AUG 9	Cardmember Serv	Credit Card Pay...	-\$1,500.00
<input type="checkbox"/>	AUG 8	Bb T Mtg	Mortgage & Rent	-\$4,241.79
<input type="checkbox"/>	AUG 8	Digit Bonus Ppd	Bonus	\$0.05
<input type="checkbox"/>	AUG 8	Jpmorgan Chase Ext	Transfer	\$10,000.00
<input type="checkbox"/>	AUG 8	Internet Thank You	Credit Card Pay...	\$1,047.49
<input type="checkbox"/>	AUG 7	Chase Withdrwl Old	Entertainment	-\$203.00

Mint "Budgets"

August 2017

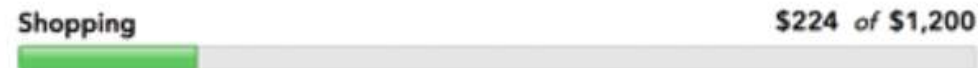
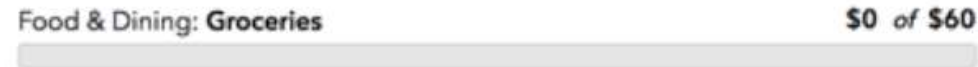
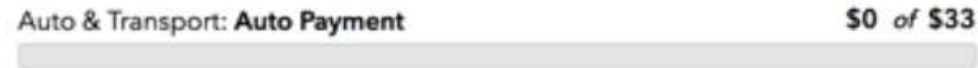
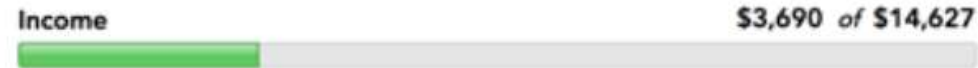
This Year Last Year All Time



+ CREATE A BUDGET

Hiding: None [\(EDIT\)](#)

Sorting by



► **Everything Else** **\$7,523**

Mint

Pros:

- Primarily a budgeting platform
- Weekly Summaries via E-mail
- Alerts via E-mail or SMS
- Budgeting and Goal Setting
- Credit Score Tracking
- Bill Pay

Cons:

- Lack of Investing Features
- Some syncing issues
- No Reconciliation of Bank Statements
- No Pay by Check
- No QXF Import Option
- Pervasive advertising
- Windows needs "Adobe Flash" (Invest. Charts)

Personal Capital

Personal Capital “Net Worth & Banking” Features

- Account balances & transactions
- Spending by Account, Category
- Net Worth (Cash, Investment, Credit, Mortgage, **Home**, car, jewelry, art, etc.)
- Cash Flow
- Income reports
- Expense reports
- Bills (no Bill Pay but provides jump link to bank web site)

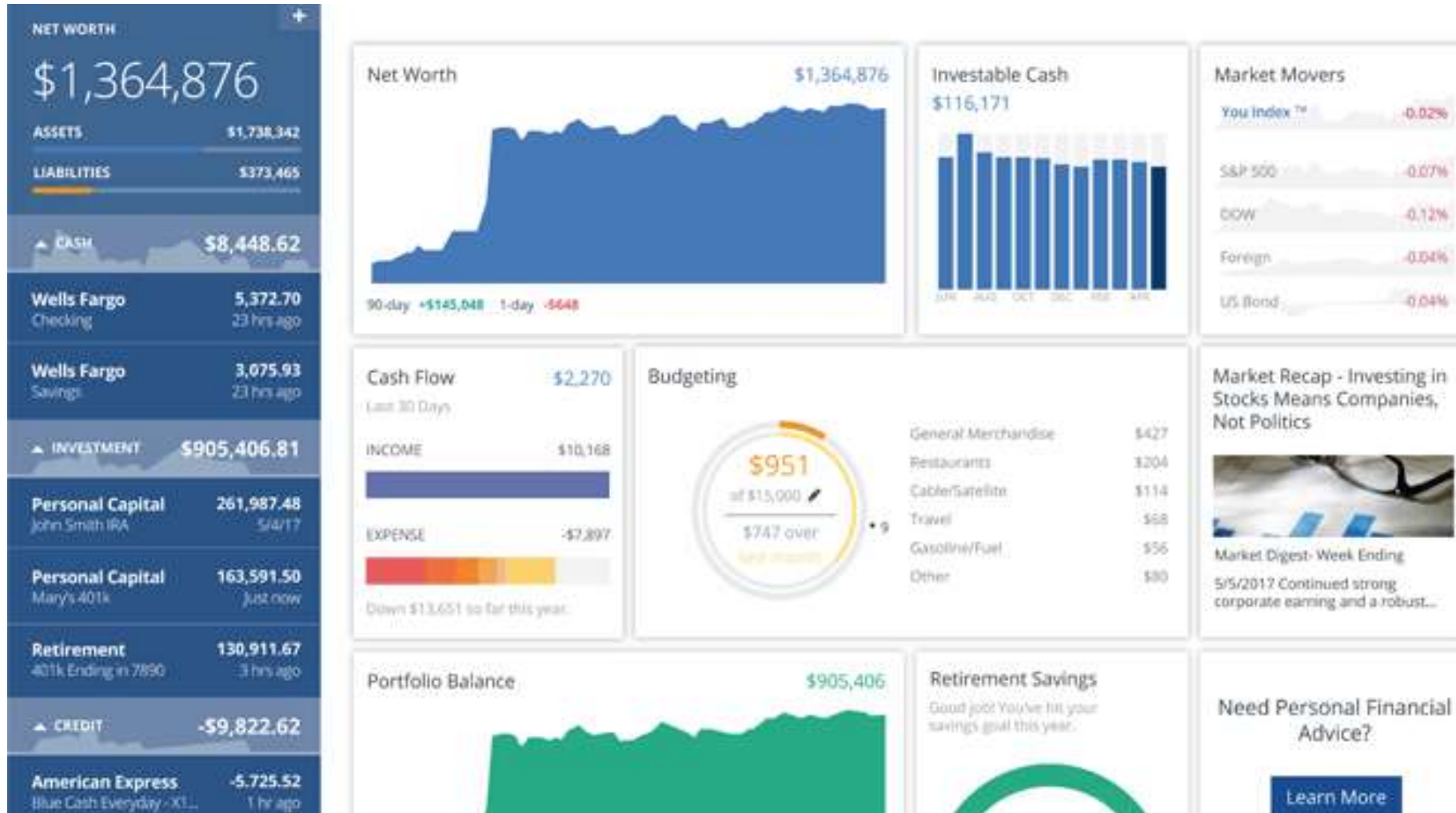
Personal Capital “Investment” Features

- Portfolio
 - Balances
 - Performance
 - Asset Allocation
 - By US Sectors
- “Your Index” compared to Dow, S&P, etc

Personal Capital “Planning” Features

- Retirement Planner
 - Projected Portfolio Value
 - Monthly Spending Ability
- Investment Checkup
 - Target Allocation
 - Historical Performance
 - Future Projections
 - Risk & Return
 - Allocation Comparison
- Fee Analyzer

Personal Capital "Dashboard"



Personal Capital "Cash Flow - Expense"

Cash Flow

Cash Flow

Income

Expense

All Expenses

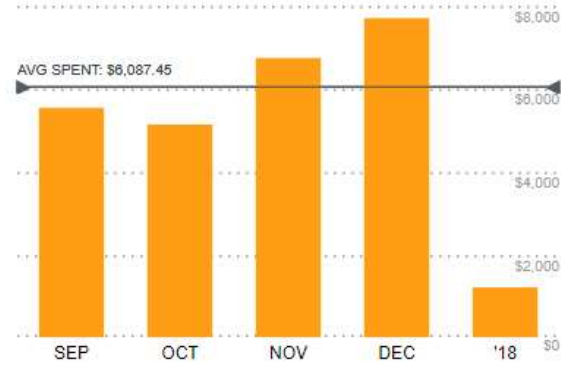
5 Accounts

Custom

09/01/17 to 01/10/18



Travel	-\$7,050
Checks	-\$3,448
General Mercha...	-\$2,425
ATM/Cash	-\$2,014
Electronics	-\$1,485
Restaurants	-\$1,427
Other Bills	-\$1,180
Groceries	-\$1,041
Insurance	-\$1,032



\$6,087.45 spent per month on average.

Search Transactions

1-50 of 278

Date	Account	Description	Category	Tags	Amount
01/09/18	Checking - Ending in 4146	Charge/fee	Service Charges/Fees		-\$3.00
01/08/18	Costco Anywhere Visa Car...	Costco Wholesale	General Merchandise		-\$541.24
01/07/18	Bank Of America Travel Re...	Dappz.com Xxx-xxx3084 FI	Online Services		-\$121.89
01/06/18	Bank Of America Travel Re...	Whole Foods	Groceries		-\$13.65

Personal Capital "Portfolio Holdings"

Portfolio

HOLDINGS

BALANCES

PERFORMANCE

ALLOCATION

US SECTORS

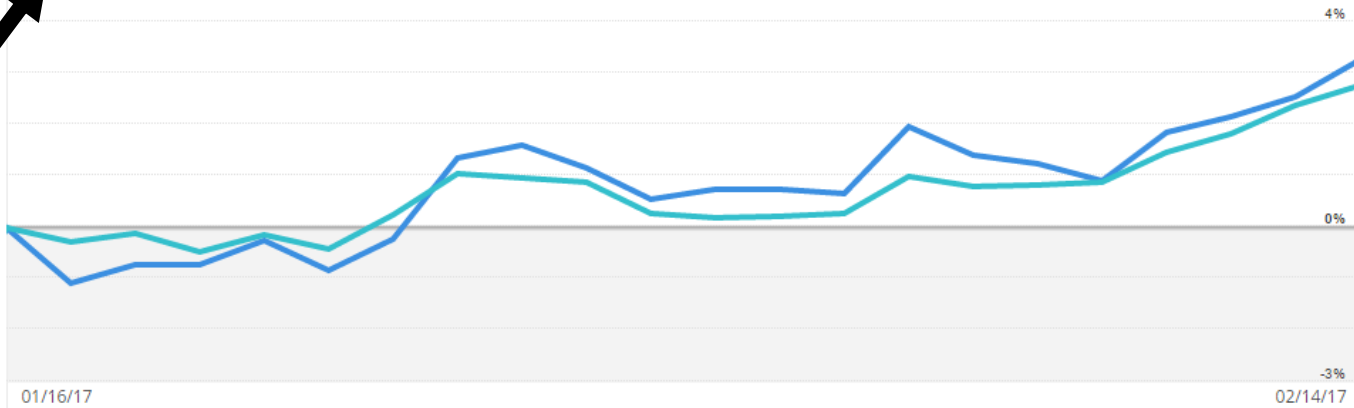
ALL ACCOUNTS

30 DAYS

01/16/17 - to - 02/14/17

You Index™		S&P 500	2,337.46	DOW	20,503.59	Foreign		US Bond	
30-DAY	1-DAY	30-DAY	1-DAY	30-DAY	1-DAY	30-DAY	1-DAY	30-DAY	1-DAY
3.26%	0.7%	2.76%	0.40%	3.11%	0.45%	2.03%	-0.11%	-0.13%	-0.22%

"Your Index"



GROUP BY NONE

Why these indices?

Search Holdings

Holding	Shares	Price	Change	1 Day %	1 Day \$	Value
WFC Wells Fargo & Co	700	\$57.98	\$0.90	1.58%	\$630.00	\$40,586.00
VOO Vanguard 500 Index Fund ETF Class	178	\$214.53	\$0.83	0.39%	\$147.56	\$38,186.16
Cash	9354.37	\$1.00	\$0.00	0.00%	\$0.00	\$9,354.37

Personal Capital "Portfolio Allocation"

Portfolio

HOLDINGS

BALANCES

PERFORMANCE

ALLOCATION

ALL ASSET CLASSES

ALL ACCOUNTS



Class	% Total	1-Day %	Value
Cash	7.9%	0.11%	\$104,541.20
Intl Bonds	2.05%	0.41%	\$27,128.40
U.S. Bonds	4.42%	0.11%	\$58,489.96
Intl Stocks	18.38%	0.56%	\$243,380.27
U.S. Stocks	41.5%	0.17%	\$549,445.62
Alternatives	25.75%	0.17%	\$340,884.97
Grand Total			\$1,323,870.42

Asset Allocation Recommendation

Asset Class	Current Allocation	Target Allocation
Cash	7.4%	1.0%
International Bonds	1.8%	2.4%
US Bonds	16.8%	10.6%
International Stocks	21.8%	22.8%
US Stocks	41.7%	52.8%
Alternatives	7.2%	10.5%
Unclassified	3.3%	0.0%

Retirement Planner

Retirement Planner

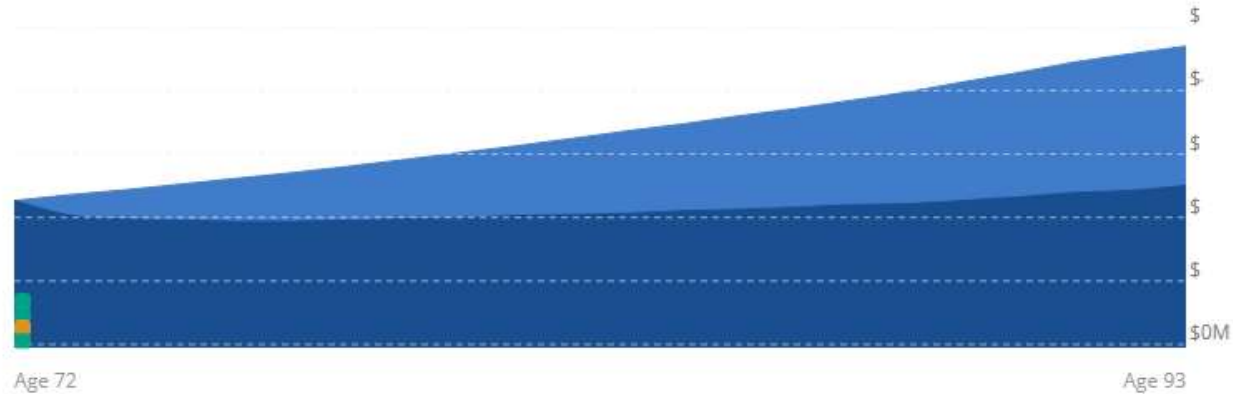


You're in **excellent shape**. Your average income in retirement is expected to exceed spending goals, so you probably won't need to draw meaningfully on your portfolio.

Projected Portfolio Value



■ Median ■ 10th Percentile ■ Spending Goals ■ Income Events



Age 72

Age 93

Inflation adjusted to show in today's dollars. Assumes 8.1% annual return and 11.8% annual standard deviation of return (volatility/risk), based on the historical return of your portfolio's current high level asset allocation.

Monthly Retirement Spending Ability



Projected

Desired

Personal Capital

Pros:

- Primarily an investment platform
- Powerful Investment Checkup
- The "Your Index"
- Great Reporting
- Easy to Use
- Elegant presentation

Cons:

- Cannot Reconcile Bank Statements
- No Bill Pay
- No Pay by Check
- No QXF Import Option
- Service E-Mails/Phone Calls

Quicken vs. Personal Capital Comparison

Activity	Quicken	Personal Capital
Budgeting	Yes	Yes
Bill Payment	Yes	No
Bill Management	Yes	No
Reconcile Transactions	Yes	No
Investment Tracking	Yes	Yes
Retirement Planning	Yes	Yes
Tax Reporting	Yes	No
Credit Score Monitoring	Yes	No
Zillow Tracking	Yes	Yes
Custom Categories	Yes	Yes
Manual Entries	Yes	Yes
Cost	\$50±/Yr.	Free

Some Thoughts: Q vs. Mint vs. PCap

- If needed, your old “Q” transaction data is not lost
- PCap doesn’t have Bill Pay but most banks have it
- Quicken costs \$50±/yr.; Mint & PCap are free
- Quicken seems “dated” (upload issues, web layout, etc.)
- Mint’s web layout is good; PCap’s layout is better
- Mint has pervasive advertising; PCap sends e-mails & phone calls
- PCap has excellent Investment features

What Are The Options?

Option A (Quicken Only)

- Use **Quicken** for both Bill Pay and Investment Monitoring

Option B (Quicken & Personal Capital)

- Use **Quicken** for Bill Pay
- Use **Personal Capital** for Investment Monitoring

Option C (Personal Capital Only)

- Use your bank's app for Bill Pay
 - Use **Personal Capital** for Investment Monitoring
 - Keep old **Quicken** app to retrieve historical transaction data (if needed)
-
- What do you plan to do?

The End...