

Top 13 Personal Finance Software For Canadians in 2024

The road toward financial success is challenging and demands discipline, the ability to make informed decisions and strategic planning for the future.

But with the use of personal finance software and apps like Neo Financial, Borrowell, YNAB, and Wealthsimple, you can better navigate this tricky road.

Below are 13 of the best personal finance software (free and paid versions) for Canadians who wish to achieve their financial goals this year.

Key Takeaways

- The best free personal finance software for Canadians include Neo Financial, Borrowell, PocketGuard and Wally.
- For paid personal finance software, YNAB, Wealthsimple, Pocketsmith, Justwealth, Spendee, GoodBudget and Quicken are among the best options in Canada.
- As for personal accounting and tax software, TurboTax and QuickBooks are two of the most reliable alternatives for Canadians.

Best Free Personal Finance Software In Canada

Neo Financial

[Neo Financial](#) is a financial technology company that provides savings and spending accounts and a rewards program. It offers a money management tool called Neo Money that lets you spend, save and earn cashback.

It comes with the Neo app that tracks your finances, gets real-time notifications, automates bill payments, and sends and requests money through Interac e-Transfer.

Accounts are available via two plans: Base (free) and Premium (\$4.99/mo). Depending on the plan, the features include credit score monitoring, cashback on purchases, legal assistance, group life insurance, and personalized insights.

You can [open a Neo Money account here](#).

Borrowell

[Borrowell](#) is a Canadian financial technology company that provides free weekly credit score and report monitoring through its partnership with Equifax.

The company, which provides one of the best free personal finance software, also offers personalized financial product recommendations from 75+ partners and free credit education through its AI-powered Credit Coach.

Borrowell offers its core service for free. To access your free credit score and report, [sign up for an account](#).

PocketGuard

