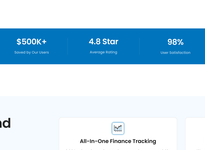
Smart Money Chat – Take Control of Your Finances Today!

Your all-in-one app for smarter spending, saving, and learning. Get a clear view of your financial picture, set meaningful goals, and gain insights to stay ahead.

Start Your Free Journey | Get it from Microsoft



92%	$500K+	4.8 Star	98%	1000+
Users Financial Improvement	Saved by Our Users	Average Rating	User Satisfaction	Active Users Worldwide

Key Benefits And Features

Manage all finances, set personalized goals, access expert insights, get real-time trends, and navigate with intuitive dashboards—all in one powerful tool.

All-In-One Finance Tracking

Adds track, and organize your income and expenses quickly. Get a full view of your finances with our clean, intuitive dashboard—no more guessing where your money goes.

Learn more →

Personalized Goals & Wishlist

Want to save for that dream vacation or new gadget? Create a wishlist and watch your progress. Set realistic goals and get reminders to keep you on track.

Learn more →

Insights You Can Trust

Adds track, and organize your income and expenses quickly. Get a full view of your finances with our clean, intuitive dashboard—no more guessing where your money goes.

Learn more →

Real-Time Financial Trends & Tips

Smart Money's content hub is updated with tips on budgeting, saving, and investing. Stay informed about the latest in the financial world with news and expert advice.

Learn more →

Simple Yet Powerful Dashboards

From monthly expenses to income trends, get a visual representation of your financial health that makes planning ahead easier and more rewarding.

Learn more →

Data Protection And Privacy

Ensuring your data is secure and your privacy is respected with robust protection measures and compliance with industry standards.

Learn More About Privacy →

Azure | Protect Data | Bitdefender | Trustpilot

How It Works – Your Path to Financial Wellness

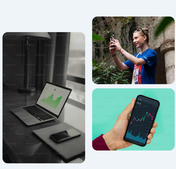
3 Simple Steps to Begin Your Financial Journey with Smart Money

01 Create Your Account
Starting is easy, and signing up takes less than a minute. Dive into a welcoming, guided setup to personalize your experience from the start.
Learn more →

02 Log Your Finance Goals, Income & Expenses
Add all your sources of income and regular expenses, and let Smart Money organize it for you. We use your data to show you exactly where your money is going.

03 Set Goals, Learn & Track Progress
Set goals? We'll help you educate yourself about finance and reach your goals. Define goals—whether saving for a big purchase or building up a rainy-day fund—and watch your progress. Smart Money Chat nudges you with reminders and tips so you stay motivated.

Get Started



Stay Informed, Stay Empowered

From practical tips to big-picture insights, our content hub is a learning space for everyone. Whether you're curious about saving, investing, or managing debt, we've got resources to help you grow.

- **Articles & Tutorials:** Practical tips for budgeting, building an emergency fund, and more.
- **Financial News:** Updates on market trends and economic events that matter.
- **How-To Guides:** Simple, easy-to-follow guides on complex topics like investing and retirement.
- **Personalized Recommendations:** Based on your favourite interests, we deliver content that matters most to you.

Explore the Smart Money

Real Stories from Real People

Smart Money is helping thousands take control of their finances, one step at a time. Here's what a few of them have to say

"Smart Money has simplified managing my finance in ways I didn't think were possible. Its so intuitive and helps me stay on top of my goals. The tips for budgeting tools and spending insights have been a game changer. I feel more organized, more informed, and finally i..."

"Smart Money has completely changed the way I manage my finances. Before, I never fully understood where my money went each month. Now, with Smart Money, I have a clear, real-time picture of my spending habits. It's like having a financial coach in my pocket—guiding me to make better choices, stay on track, and reach my goals faster. The insights are incredibly empowering, and I finally feel in control of my financial future.

Lora Smith
SMC Software

"I used to feel overwhelmed by financial planning, but Smart Money has made it effortless. Its real-time updates and personalized insights have helped me stay on top of my goals. It's like having a financial expert on call 24/7, helping me save more and spend smarter."

Pricing Plans – Choose the Perfect Plan for You

At Smart Money, we offer flexible pricing to fit your financial management needs. Whether you're just starting or want advanced features, we've got you covered. Explore our plans below and find the perfect option for your financial journey. Try Free For 1 Month

Monthly billing | Annual billing

$1.99/Month
Individual

For individuals or students looking for education in financial services and AI insights.

Features

- AI Powered Financial Insights.
- Access to the Smart Chatbot for the latest information on Financial Education.
- Voice to Text. Talk directly to your AI assistant.
- Track your goals, income and expenses.

Try 1 Month for Free | Contact Sales

$24.99/Month
Premium

For academics and financial advisors needing in-depth insights

Features

- All in 'Individual' Plus
- AI Powered Content Creation.
- AI Powered Daily Financial Insights.
- Achieve your Financial Goals.
- Personalized assistance.

Try 1 Month for Free | Contact Sales

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Monthly billing | Annual billing

$23/Annum
Individual

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Try 1 Month for Free | Contact Sales

$299/Annum
Premium

For academics and financial advisors needing in-depth insights

Features

- All in 'Individual' Plus
- AI Powered Content Creation.
- AI Powered Daily Financial Insights.
- Achieve your Financial Goals.
- Personalized assistance.

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Frequently asked questions

Everything you need to know about the product and billing. Can't find the answer you're looking for? Please chat to our friendly team.

How does Smart Money help me manage my finances?
Smart Money empowers you to track your income, expenses, and goals through an easy-to-use dashboard. You can set personalized financial goals, create a wishlist for future purchases, and receive real-time insights into your spending habits. It also provides budgeting tools and expert advice to help you stay on top of your finances and make informed decisions.
Was this answer helpful? 👍 👎

Is my financial data safe with Smart Money Chat?
Yes, your financial data is completely safe with Smart Money Chat. We use industry-standard encryption and secure protocols to ensure your sensitive information is protected at all times. Additionally, we follow strict privacy policies to safeguard your data.
Was this answer helpful? 👍 👎

What is your cancellation policy?
You can cancel your subscription at any time through your account settings. If you cancel, your access will remain active until the end of your current billing cycle, and you won't be charged further. We do not offer refunds for partial months.
Was this answer helpful? 👍 👎

Can other info be added to an invoice?
Yes, you can customize your invoices by adding additional information such as tax IDs, business addresses, or specific notes. Simply access the invoice settings in your account to include the details you need.
Was this answer helpful? 👍 👎

How does billing work?
Billing is based on your chosen subscription plan. You will be charged automatically at the start of each billing cycle. You can review your billing history, download receipts, and update payment information directly in your account dashboard.
Was this answer helpful? 👍 👎

How do I change my account email?
To update your account email, log into your Smart Money Chat account and navigate to the settings section. Under the "Account Information" tab, you can update your email address. A confirmation email will be sent to verify the change.
Was this answer helpful? 👍 👎

Still have questions?
Can't find the answer you're looking for? Please chat to our friendly team.

Ask Any Question

Ready to Make a Change? Your Financial Freedom Starts Here

It's never too late to start. Join thousands who are transforming their finances with Smart Money.

Start Saving Today

SMART MONEY CHAT

Microsoft Solutions Partner