

REAL SIMPLE Reveals Winners of the 2021 Smart Money Awards

Third Annual Smart Money Awards Highlight 26 Expert-Vetted, Game-Changing Apps, Accounts, and Services to Help Women Achieve Financial Success

NEW YORK, Aug. 19, 2021 /PRNewswire/ -- [Meredith Corporation's](#) (NYSE: MDP) [REAL SIMPLE](#) unveiled its third annual Smart Money Awards to help women make the most out of their money, investments, and time. Featured in the September issue and online now at [REALSIMPLE.com/moneyawards](#), the REAL SIMPLE 2021 Smart Money Awards spotlight the 26 best new innovative apps, accounts, and services for budgeting, retirement, real estate, shopping, and more.

To address the pandemic's effect on women and families, this year's Smart Money Awards are applicable to more financial situations than ever before, including top tools for small-business owners, caregivers handling loved ones' expenses, first-time homeowners, and more. To create the awards, REAL SIMPLE editors compiled a list of financial companies whose products debuted or were updated between January 2020 and June 2021. A panel of 14 judges sifted through hundreds of products, rating them on innovativeness and relevance to REAL SIMPLE readers.

"From budgeting for the everyday to investing for the future, our Smart Money Awards honor the best of the best to help women navigate complicated money moments and plan for the future. As a leading authority on personal finance for women of all ages, we're committed to providing actionable solutions, new ideas, inspirational experiences, and more to our audience," said REAL SIMPLE Editor in Chief Liz Vaccariello.

REAL SIMPLE's 2021 Smart Money Awards Winners

Budgeting

- Best for Answering "Where Does All My Money Go?": **Qube Money**
- Best for Visualizing Your Debt-Free Life: **Charlie**
- Best for Knowing Exactly What to Ask Your Financial Planner: **Personal Capital Financial Roadmap**

Credit Cards

- Best for Building Credit: **Perch**
- Best for Maximizing Points: **The NerdWallet App's Optimize Feature**
- Best for Improving Your Credit Score Without Risk: **Chime Credit Builder Visa Credit Card**

Retirement

- Best for Handling Your 401(k) Rollover: **Capitalize**
- Best for Low-Cost Financial Planning: **Vanguard Digital Advisor**
- Best for Answering "Will My Retirement Savings Last?": **Silvur**

Banking

- Best for Motivating You to Save More: **Yotta**
- Best for Banking in Good Conscience: **Ando**

Investing

- Best for Socially Responsible Investing: **Betterment's SRI Portfolios**
- Best for Helping Young Adults Reach Their Goals: **Fidelity Spire**

- Best for Choosing Individual Stocks with Confidence: **Front**

Insurance

- Best for Taking the Confusion out of Health Care: **Sidecar Health**
- Best for Getting Life Insurance in an Instant: **Bestow**

Real Estate

- Best for Easing the Stress of Buying a Home: **Lower**
- Best for Reducing Down Payments and Closing Costs: **Bank of America Real Estate Center**
- Best for Generating Rental Income Without All the Stress: **Doorvest**

Life Events

- Best for Caregivers Handling Loved Ones' Expenses: **Carefull**
- Best for Finally Getting Your Estate in Order: **Gentreo**
- Best for Small-Business Owners: **QuickBooks Cash**
- Best for Managing Business and Personal Finances in One Place: **Oxygen**
- Best for Getting Your Kid to See the Value of College: **Discover My College Plan**

Shopping

- Best for Debt-Free Purchases: **Reel**
- Best for Building Wealth as You Buy: **Bumped**

The panel of judges was as follows: **Tania Brown**, CFP, Coach at Saverlife; **Cindy Couyoumjian**, CFP, Financial Planner at Cinergy Financial; **Maggie Germano**, Certified Financial Education instructor and host of the podcast *Money Circle*; **Barbara Ginty**, CFP, host of the podcast *Future Rich*; **Erin Lowry**, Author of the three-part book series *Broke Millennial*; **Talaat and Tai McNeely**, money and marriage experts and cohosts of the podcast *The His and Her Money Show*; **Taylor Price**, founder of Tap Intuit, a financial education platform; **Bola Sokunbi**, Certified Financial Education instructor and author of *Clever Girl Finance*; **Winnie Sun**, financial adviser, speaker, and founding partner of Sun Group Wealth Partners; **Jully-Alma Taveras**, founder of the Financial education platform Investing Latina; **Manisha Thakor**, CFA, CFP, founder of the financial education platform Moneyzen; **Jannese Torres-Rodriguez**, money expert and host of the podcast *Yo Quiero Dinero*; **Lauryn Williams**, CFP, founder of Worth Winning, a financial planning firm.

In addition, REAL SIMPLE will debut "The Best Money I Ever Spent" content in collaboration with InStyle and sponsored by Capital One Shopping across print, digital, and video. This new initiative will showcase real-life stories that provide relatable insights and ideas for where to save and where to splurge. The brand will also host a second installment of its free virtual event series sponsored by Fidelity Investments, titled "[Retire on Your Own Terms](#)" to help women feel better about their retirement goals. REAL SIMPLE Features Editor Brandi Broxson and top money experts will guide viewers through a step-by-step retirement checkup and answer audience questions about how to grow your nest egg on September 23. Register at REALSIMPLE.com/RetirementGoals.

Named one of Spotify's "Best New Shows of 2021 (So Far)," REAL SIMPLE's personal finance podcast *Money Confidential* will continue to debut new episodes through early 2022. Hosted by millennial money expert Stefanie O'Connell Rodriguez, each episode delves into the confidential money problems of anonymous guests and delivers smart, practical, and do-able solutions that will help the guests achieve their financial goals. Listen [here](#).


The September Money + Value issue of REAL SIMPLE is on newsstands on August 20, and the list of this year's Smart Money Awards can now be read at REALSIMPLE.com/moneyawards.

ABOUT REAL SIMPLE

REAL SIMPLE makes life easier and more meaningful for today's busy woman, providing inspiring ideas and practical solutions to help her simplify her life. REAL SIMPLE understands the modern woman, creating a positive, supportive community in which women can connect and share their ideas. Through print and digital, REAL SIMPLE reaches an audience of nearly 14 million every month. Follow [REAL SIMPLE](#) on [Facebook](#), [Twitter](#), [Pinterest](#), and [Instagram](#).

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For further information: Kari Stephenson, Kari.Stephenson@meredith.com; Katie Holzman, Katie.Holzman@meredith.com

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