

# REAL SIMPLE Announces Winners of the 2023 Smart Money Awards

*Editors and Panel of Judges Selected 38 Innovative Apps, Tools, and Services that Simplify the Money Management Process and Boost Your Bottom Line*

NEW YORK, Aug. 14, 2023 /PRNewswire/ -- [REAL SIMPLE](#) today unveiled the winners of its fifth annual Smart Money Awards, which spotlight 38 of the best new financial innovations that help you earn, save, and grow your money. Selected by an independent panel of personal finance pros and REAL SIMPLE editors, the 2023 Smart Money Awards are featured in the September 2023 issue, on sale August 18, and the full list of winners is available now on [RealSimple.com/SmartMoneyAwards](https://RealSimple.com/SmartMoneyAwards).

"Every year, the REAL SIMPLE Smart Money Awards celebrates the ingenuity and innovation of new financial products meant to simplify our lives and empower us to make smarter choices with our money. The 2023 winners reflect a diverse range of tools and services that help build a nest egg, buy a home, maximize credit card points, and more. From financial literacy and banking to real estate and retirement, our Smart Money Awards span all ages and stages of personal finance so you can get your financial house in order no matter what that looks like to you," said REAL SIMPLE Editor in Chief Lauren Iannotti.

The 2023 Smart Money Awards reveal the best financial products that make life easier and boost readers' bottom line. To create the Smart Money Awards, REAL SIMPLE editors worked with a diverse panel of financial professionals to assess a list of products across eight categories that debuted or were updated between January 2022 and May 2023. After sifting through hundreds of new offerings and rigorously testing and reviewing the selections, they awarded the standout financial products based on innovation and relevance to REAL SIMPLE readers.

## **REAL SIMPLE's 2023 Smart Money Awards Winners**

### **Banking**

The Account Bundle for Serious Savers: **SoFi Checking and Savings**

An Account That Helps You Budget: **Ally Spending Account**

A Way to Share Finances—Without *Really* Sharing Finances: **Qapital**

The Account That Automates Your Cash Back: **Apple Card's High-Yield Savings Account**

### **Financial Literacy**

Help Finding a Planner Who *Gets* You: **Facet**

The Tool That Lets You Imagine the Future: **J.P. Morgan Wealth Plan**

An Online Community of Smart People: **Penny Finance**

Not-at-All Boring Educational Videos: **BlackRock Market Myth Busting**

### **Credit & Credit Cards**

The Easiest Way to Boost Your Credit: **Credit Karma Credit Builder**

The Card That Gives You Cash Back on Necessities: **American Express Blue Cash Everyday Card**

The Card That Helps Current & Future Homeowners: **Rocket Visa Signature Card**

Personalized (but Free!) Credit Advice: **Chase Credit Journey**

The Card for Those Who Like to Travel in Style: **Capital One Venture X**

An Automatic Bill Payer That Boosts Credit Scores: **StellarFi**

The Easiest Way to Maximize Your Cash Back: **CardPointers Pro**

### **Investing & Retirement**

An Open Invitation to Exclusive Investments: **Arta Finance**

The Trick to Investing Based on Your Beliefs: **Fennel**

A Better Way to Give Back: **Daffy**

Your Personal, Supersmart Online Investor: **Vanguard Digital Advisor**

### **Career & Taxes**

Frictionless Tax Help for Freelancers: **FlyFin**  
Savvy Bookkeeping for Startup Owners: **Lili Smart**  
The Free Way to (Easily) Pay Your Business Bills: **Melio**  
The Service That Helps Ballpark Your Tax Bill: **April**  
The Credit Card That Turns Business Expenses into Cold, Hard Cash: **Chase Ink Business Premier**  
The Card That Makes You a Smarter Business Owner: **Hello Alice's Small Business Mastercard**

### **Insurance**

The Smoothest Way to Shop for Life Insurance: **NerdWallet's Life Insurance Comparison Viewer**  
Home Insurance for Folks who Live in Danger Zones: **Kin**

### **Home & Real Estate**

The App That Makes Home Buying a Group Activity: **Pairadime**  
The Lender That Buys the House for You: **Divvy Homes**  
The App That Lets You Buy a Fraction of a Home: **Nestment**  
A Handy Service That Outsources Annoying Landlord Duties: **Stessa Pro**  
A Safe & Reliable Way to Home Swap: **Kindred**

### **Kids & Family**

Estate Planning Made Easy: **Trust & Will**  
A Low-Risk Tool to Teach Kids About Investing: **Greenlight**  
The App That Makes Lending Less Awkward: **Zirtue**  
Help for Anyone Who's Caring for a Loved One: **Carefull**  
A Hack to Score the Best Phone Deal: **Navi**  
A Quick-to-Set-Up Nest Egg for Kids: **UNest**

The panel of judges included **Ashley Feinstein Gerstley**, Founder and CEO of Fiscal Femme and author of *The 30-Day Money Cleanse*; **Elizabeth Pennington**, Certified Financial Planner; **Erin Skye Kelly**, author of *Get The Hell Out Of Debt* and host of the podcast by the same name; **Farnoosh Torabi**, financial journalist and host of the *So Money* podcast; **Hilarey Gould**, Editorial Director of Financial Products and Services at Investopedia; **Linda Rogers**, Certified Financial Planner and founder of Planning Within Reach; and **Tatiana Tsoir**, Certified Public Accountant and Author of *Dream Bold, Start Smart*.

The September 2023 issue of REAL SIMPLE is on newsstands on August 18, and the full list of this year's Smart Money Awards is now available at [Realsimple.com/SmartMoneyAwards](https://Realsimple.com/SmartMoneyAwards).

### **ABOUT REAL SIMPLE**

[REAL SIMPLE](#) provides practical and useful solutions for simplifying every aspect of a modern woman's busy life. By tightly curating the best advice, products and services to make decisions simple, REAL SIMPLE delivers a judgment-free guide for life, leaving her lighter, more accomplished, and in control. As the number one women's lifestyle magazine at newsstand and on Apple News+, REAL SIMPLE connects with its passionate audience across platforms, from its print magazine, digital channels and podcasts to licensed products, brand experiences and more. REAL SIMPLE is part of the Dotdash Meredith publishing family.

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