

REAL SIMPLE Announces Winners of the 2024 Smart Money Awards

23 Innovative Apps, Tools, and Products Recognized for Simplifying Money Management

NEW YORK, Aug. 19, 2024 /PRNewswire/ -- [REAL SIMPLE](#) today revealed the winners of its sixth annual Smart Money Awards, spotlighting 23 outstanding financial innovations designed to help you earn, save, and grow your money. The 2024 winners span five categories including banking, budgeting, credit cards, investing, and home and life resources. This year, in a new collaboration, the editorial teams at REAL SIMPLE and Investopedia joined forces to evaluate hundreds of products, analyzing key data points to determine the top picks for 2024. The 2024 Smart Money Awards are featured in the September 2024 issue, on sale August 23, and the full list of winners is available now on RealSimple.com/SmartMoneyAwards.

"Each year, the REAL SIMPLE Smart Money Awards celebrate the best new products that address the everyday financial concerns of our readers. From saving on household expenses to optimizing credit card rewards, our 2024 winners offer a wide array of tools and services that help you take control of your finances. We're particularly thrilled to have teamed up with Investopedia this year, applying a critical lens to evaluate this year's offerings," said REAL SIMPLE Editor in Chief Lauren Iannotti.

New for this year, REAL SIMPLE collaborated with [Investopedia](#), the most trusted source for educational financial news, terms, and analysis, to evaluate hundreds of financial products and services available today. Editors focused on identifying products that offer "nice-to-have" features that resonate with REAL SIMPLE readers, including low fees, excellent customer service, and user-friendly digital interfaces. To compile the final list, the teams rigorously assessed each product, reviewed competitive offerings, and gathered data based on a comprehensive set of criteria.

The full list of winners in the 2024 Smart Money Awards is below and now available at RealSimple.com/SmartMoneyAwards.

REAL SIMPLE's 2024 Smart Money Awards Winners

Best High-Yield Savings Account: **Popular Direct**

Best Short-Term CD: **CIBC Agility**

Best Long-Term CD: **Prime Alliance Bank**

Best Online Bank: **Ally**

Best Free Checking Account: **SoFi**

Best App for Sending Money: **Wise**

Best Budgeting App: **YNAB**

Best Coupon App: **Capital One Shopping**

Best Overall Credit Card: **Wells Fargo Active Cash Card**

Best Card for Premium Travel Perks: **Chase Sapphire Reserve**

Best Card for Budget-Conscious Travelers: **Capital One Venture Rewards Credit Card**

Best Card for Dining Out: **Capital One SavorOne Cash Rewards Credit Card**

Best Card for Household Expenses: **Blue Cash Preferred Card from American Express**

Best Life Insurance Provider: **Nationwide**

Best Health Insurance Provider: **Blue Cross Blue Shield**

Best Health Savings Account: **Fidelity**

Best Online Broker: **Fidelity**

Best Investing & Trading App: **E*Trade**

Largest ETF Issuer: **iShares**

Best Robo-Adviser: **Wealthfront**

Best Personal or Home Improvement Loan: **SoFi**

Best Home-Buying App: **Zillow**


Best Tax Software: **H&R Block**

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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