

Money In Minutes

5 Free Apps That Save \$5,000/Year — Setup Guide

Download all 5 in 15 minutes. Start saving today. No credit card required.

The average American wastes \$5,000-\$7,000/year on things they could get cheaper or free. These 5 apps automate the savings so you don't have to think about it.

1 Rocket Money (formerly Trim)

SAVES \$240-\$720/YR

What it does: Scans your bank statements, finds every subscription you're paying for, and helps you cancel the ones you forgot about. Also negotiates lower rates on bills like cable, internet, phone, and insurance.

The numbers:

- Average user has 12 active subscriptions — most don't realize it
- Average savings from canceling forgotten subscriptions: **\$240/year**
- Bill negotiation saves an additional **\$120-\$480/year** on utilities, phone, internet
- Rocket Money takes 30-60% of the savings from bill negotiation (but you keep the rest — and it's money you were already losing)

Setup (3 minutes):

1. Download Rocket Money (iOS/Android) or go to rocketmoney.com
2. Link your bank accounts (uses Plaid — same security as Venmo, PayPal)
3. Review the subscription list — cancel anything you don't use weekly
4. Tap "Negotiate" on your cable, internet, and phone bills

2 Capital One Shopping (formerly Honey)

SAVES \$600-\$1,500/YR

What it does: Automatically finds and applies coupon codes at checkout on 30,000+ online stores. Also alerts you if a product you're buying is cheaper somewhere else and gives you rewards credits.

The numbers:

- Tests an average of 15-20 coupon codes per purchase in seconds

- Average discount when a code works: **15-20% off**
- Works on Amazon, Target, Walmart, Best Buy, Nike, and 30,000+ other stores
- If you spend \$500/month online, expect to save \$75-\$125/month (15-25%)

Setup (2 minutes):

1. Go to capitaloneshopping.com
2. Install the browser extension (Chrome, Firefox, Safari, Edge)
3. That's it — it runs automatically at every checkout page
4. No Capital One card required. Works for everyone, completely free.

3 GasBuddy

SAVES \$300-\$500/YR

What it does: Shows you the cheapest gas stations nearby in real-time, updated by millions of users. Gas prices can vary by \$0.30-\$0.60/gallon within a 5-mile radius — this finds the lowest every time.

The numbers:

- Average price difference between nearby stations: **\$0.30-\$0.60/gallon**
- Average driver buys ~1,000 gallons/year
- Saving \$0.30/gallon x 1,000 gallons = **\$300/year minimum**
- GasBuddy Pay card saves an additional \$0.05-\$0.25/gallon on top

Setup (2 minutes):

1. Download GasBuddy (iOS/Android)
2. Enable location services so it finds stations near you
3. Check it before every fill-up — sort by price, pick the cheapest
4. Optional: sign up for GasBuddy Pay for an extra \$0.05-\$0.25/gallon off

4 Too Good To Go

SAVES \$1,200-\$2,400/YR

What it does: Restaurants, bakeries, grocery stores, and cafes sell their unsold food at the end of the day for 60-80% off. You get "Surprise Bags" — \$30+ worth of food for \$3-\$6. Available in 17+ countries and most major US cities.

The numbers:

- Average Surprise Bag: **\$4.99** for \$15-\$30 worth of food
- Use it 3x/week: save \$30-\$75/week on meals = **\$1,560-\$3,900/year**

- Partners include Whole Foods, Panera, local bakeries, grocery stores
- You're also preventing food waste — 40% of food in the US is thrown away

Setup (3 minutes):

1. Download Too Good To Go (iOS/Android)
2. Enter your location to see participating stores nearby
3. Set alerts for your favorite stores so you don't miss deals
4. Reserve a bag, pay in-app, and pick up during the designated window

5 Your Bank's App (Already Have It)

SAVES \$600-\$1,800/YR

What it does: Most bank apps have free built-in tools you're not using — spending alerts, round-up savings, auto-transfers, and category tracking. These features work silently in the background to save you money you'd otherwise lose to overspending.

Features to turn on:

- **Spending alerts:** Get notified when you spend over \$50/\$100/\$200 — makes you conscious of every purchase
- **Round-ups:** Every purchase rounds up to the next dollar and saves the difference. Buy a \$3.40 coffee → \$0.60 auto-saved. Averages **\$30-\$50/month = \$360-\$600/year**
- **Auto-transfers:** Set a recurring \$25-\$50/week transfer to savings on payday. \$50/week = **\$2,600/year saved automatically**
- **Low balance alerts:** Prevents overdraft fees (\$35 each — Americans pay \$8B/year in overdraft fees)

Setup (5 minutes):

1. Open your bank's app and go to Settings or Notifications
2. Turn on spending alerts for purchases over \$50
3. Enable round-ups (look for "Save the Change" or "Round-Up" feature)
4. Set up an auto-transfer of \$25-\$50/week to your savings account
5. Enable low-balance alerts at \$200 to avoid overdraft fees

Total Potential Savings Breakdown

| App | Cost | Low Estimate | High Estimate | Setup Time |
|--------------|-------------------------|--------------|---------------|------------|
| Rocket Money | Free (premium optional) | \$240/yr | \$720/yr | 3 min |

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|----------------------|------------|-------------------|-------------------|---------------|
| Capital One Shopping | Free | \$600/yr | \$1,500/yr | 2 min |
| GasBuddy | Free | \$300/yr | \$500/yr | 2 min |
| Too Good To Go | Free | \$1,200/yr | \$2,400/yr | 3 min |
| Bank App Features | Free | \$600/yr | \$1,800/yr | 5 min |
| TOTAL | \$0 | \$2,940/yr | \$6,920/yr | 15 min |

15 minutes of setup. \$0 cost. \$3,000-\$7,000 saved per year. That's the equivalent of a \$1.50-\$3.30/hour raise — for doing nothing after the initial setup.

15-Minute Setup Checklist (Do All 5 Today)

- Download Rocket Money — link bank, review subscriptions, cancel unused ones
- Install Capital One Shopping browser extension — works on next checkout automatically
- Download GasBuddy — check prices before your next fill-up
- Download Too Good To Go — set alerts for stores near you
- Open bank app — enable spending alerts, round-ups, and auto-transfer
- Set a 30-day reminder to check how much you've saved
- Tell one friend about these apps (seriously — they'll thank you)

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