

REAL SIMPLE Reveals Winners of the 2022 Smart Money Awards

Editors and Panel of Judges Selected 32 Innovative Apps, Tools, and Services that Simplify the Money Management Process and Boost Your Bottom Line

NEW YORK, Aug. 9, 2022 [PRNewswire](#)/ -- Dotdash Meredith's **REAL SIMPLE** revealed the winners of its fourth annual Smart Money Awards, spotlighting 32 of the best products and services to help readers maximize their money, investments, and time. Selected by editors and a panel of judges, the winners span eight categories, such as travel, kids and family finances, home and real estate, and more. The 2022 Smart Money Awards are featured in the September issue, on sale August 12 and the full list of winners is available now on [RealSimple.com/moneyawards](https://www.realsimple.com/moneyawards).

"Whether you're looking to cut big purchases into bite-size payments or get accounting support for your small business, this year's Smart Money Awards deliver more innovative solutions to your personal finance concerns than ever before. We're here to help you get your money house in order with this smartly-curated review of the best new tools and services. I especially love the ones that extend banking access to underserved communities, and reward you for earth-friendly purchases," said REAL SIMPLE Editor in Chief Lauren Iannotti.

The Smart Money Awards is REAL SIMPLE'S annual spotlight on the best financial innovations that make life easier. To curate the 2022 Smart Money Awards, REAL SIMPLE editors compiled a list of products across eight categories that debuted, or were updated between January 2021 and June 2022. A panel of financial professionals rated them and selected 32 winners based on innovation and relevance to REAL SIMPLE readers.

REAL SIMPLE's 2022 Smart Money Awards Winners

Banking

Save Up for Big Purchases: **Accrue Savings**

Score Impressive Debit Card Rewards: **American Express Rewards Checking**

Build "Set It and Forget It" Savings: **Digit**

Access Traditional Banking if You've Been Shut Out: **Majority**

Share Expenses Simply: **WellPaid**

Credit Cards

Take the Guesswork out of Points and Rewards: **Card Curator (Premium)**

Cut Big Purchases into Bite-Size Payment Chunks: **Chase My Chase Plan**

Earn Cash for What You Need: **Citi Custom Cash Card**

Get Rewarded for Earth-Friendly Purchases: **FutureCard Visa Card**

Investment & Retirement

Reflect Your Values with Your Stock Choices: **Alinea**

Try a Nontraditional Retirement Plan: **Alto Solutions Inc's IRA Account**

Learn How to Invest: **Schwab Starter Kit**

Embrace Risk and Excitement: **SoFi IPO Investing**

Kids & Family Finances

Help Your Teen Grow Their Allowance: **Fidelity Youth Account**

Drill Down on Saving for College: **Personal Capital Education Planner**

Teach Kids How to Spend and Save Wisely: **Till App/Debit Card Combo**

Travel

Get Big Payoffs for Globe-Trotting: **Capital One Venture X Card**

Vacation on a Budget: **Elude**

Turn a Random Mix of Points into an Actual Trip: **NerdWallet Airline Point Transfers and Partner Award Bookings Tool**

Keep All Your Points in One Place—and Maximize Them: **The Points Guy App**

Career & Taxes

Have the Benefits of an Employer While Working for Yourself: **Catch**

Get Accounting Help for Your Business: **Collective**

Organize Invoices for Freelance Work: **Lili Pro**

Home & Real Estate

Rent with Perks: **Bilt Mastercard**

Be Your Neighbor's Self-Storage: **Neighbor**

Speed Up the Home-Buying Business: **Opendoor Complete**

Own a Vacation Home Without the Responsibility: **Pacaso**

Get Rewarded for Paying Rent on Time: **Piñata**

Insurance

Protect Yourself from Catastrophe: **Avibra**

Get Essential Disability Coverage: **Breeze**

Buy Life Insurance Without Feeling Judged and Depressed: **Haven Life**

Free Yourself from the Weight of Medical Debt: **PayZen**

The panel of judges included **Marsha Barnes**, Certified Financial Social Worker, Educator, and Founder of The Finance Bar, which provides personal finance tools and educational support; **Cathy Curtis**, Certified Financial Planner and Founder of Curtis Financial Planning in Oakland, California, who focuses on advising women; **Dawn Dahlby**, Certified Financial Planner and Behavioral Financial Adviser who offers online financial coaching courses for clients around the country; **Stephanie McCullough**, Financial Planner and CEO of Sofia Financial in Berwyn, Pennsylvania; **Grant Sabatier**, Author of *Financial Freedom* and Creator of The Financial Freedom Course, which helps participants build wealth and retire early; **Julien and Kiersten Saunders**, Authors of *Cashing Out*, about paying off \$200,000 in debt, who share advice for building wealth and financial freedom, especially for Black men and women; **Erin Skye Kelly**, Licensed Mortgage Broker who paid off \$2 million in debt and author of *Get The Hell Out Of Debt*, about her three-step process to eliminating debt and building wealth; **Tatiana Tsoir**, Certified Public Accountant and Author of *Dream Bold, Start Smart, A Guide To Entrepreneurship*; and **Vee Weir**, Personal Finance Educator in Boulder, Colorado, who paid off more than \$70,000 in debt and shares tips on Instagram At @VeeFrugalFox.

The September issue of REAL SIMPLE is on newsstands on August 12, and the full list of this year's Smart Money Awards is now available at [REALSIMPLE.com/moneyawards](https://realsimple.com/moneyawards).

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 reaches an audience of 22 million every month through print, digital, podcasts, licensed products, brand experiences, and more. REAL SIMPLE is part of the Dotdash Meredith publishing family.

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