

MOBILE MONEY MANAGEMENT

Keep an eye on your finances with help from your handheld

Since their original inception as business-oriented devices, PDAs have had a finance management element to them. From basic utilities such as expense trackers that could export their data in an Excel-compatible format, money has always been one of the core concerns of the handheld. Yet in recent times, mobile money applications have undergone something of a revolution. The latest generation of finance tools are incredibly powerful, rivalling the best you see on your computer. But that is only the beginning. Mobile money management is no longer a passive exercise. Mobile banking is on its way, and settling your bills through your handheld is now (almost) a reality.

Personal finance

There's a huge and very varied range of finance applications for all handheld platforms, ranging from simple one-task expense trackers and tip calculators to fully fledged desktop quality software that can be used to manage the affairs of a small business. The best will offer the ability to sync with the more popular consumer applications on a PC, such as Quicken and Microsoft Money, but this is by no means a necessity of use. With support for high-end features such as reporting through charts and graphs, they can equally be used as a standalone app. Indeed, it's only the difficulty in printing from a PDA that makes them fall short of being a true desktop replacement.

Unsurprisingly, the widest range of the most advanced tools comes on the Windows Mobile for Pocket PCs platform. This includes versions of Microsoft Money (although not in the 2007 version) and Pocket Quicken. However, it's often the case that third-party programs offer a more complete experience, frequently due to the fact that while they can be synced with desktop finance programs, they don't rely on that.

Among the best for Pocket PCs is Spb Finance (www.spbsoftwarehouse.com). It features a mature interface that makes it easier to use than almost all its rivals, including a finger-friendly Finance Entry screen. A comprehensive feature set allows you to track income and expenditure and

manage budgets either directly on the handheld or for exporting into Quicken (via a superb ActiveSync conduit). Better still are the wide range of reporting options that enable you to view at a glance exactly what your money is doing and where it is going. A full range of charts and graphs are also supported.

Covering similar ground is the recently revamped Cash Organiser 2007 Premium

“Spb Finance is easier to use than almost all its rivals”

(www.inesoft.com). With an almost Vista-esque look, it's an equally effective piece of software with a few additional features of note, including a Today screen plug-in that gives you a brief overview of your finances or alerts you to any impending bills you need to pay. With a single tap on the screen you can take care of the situation. It's compatible with a very wide number of third-party programs, either directly, in the case of Money and

Quicken, or indirectly through support for multiple common file formats such as CSV for spreadsheet apps. Cheekily, it also allows you to import your data from Spb Finance.

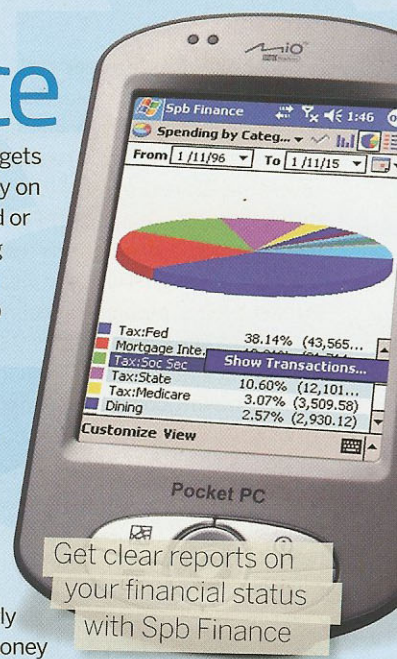
Get clear reports on your financial status with Spb Finance



Tax:Fed	38.14%	(43,565...)
Mortgage Inte...		
Tax:Medicare	10.60%	(12,101...)
Tax:State	3.07%	(3,509.58)
Dining	2.57%	(2,930.12)

Register			Checking	
Date	Num	Payee	Amt	Bal
3/21	117	Adventure Works	24.95	2,748.94
3/30		Mortgage Co	-1,928.11	820.83
3/30		Woodgrove Bank Credit Card	-200.00	620.83
3/30	110	City Power & Light	-52.34	568.49
4/1		To: Woodgrove Bank Savings	-100.00	468.49
4/1	110	The Gas Company	-40.00	428.49
4/2		AUTOMATIC DEPOSIT -- PAYROLL	1,175.31	1,603.80
4/4		The Phone Company	-28.99	1,574.81
4/5		The Gym	-24.00	1,550.81
4/7		The Water Company	-60.00	1,490.81
4/13	120	Electric Company	-130.00	1,360.81
4/16		To: Woodgrove Bank Savings	-100.00	1,260.81
Ending Balance			1,262.81	

Ultrasoft Money is the best of the Palm-powered money apps, and supports full MS Money syncing



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