

## New Year New You • Financial & Legal Resolutions

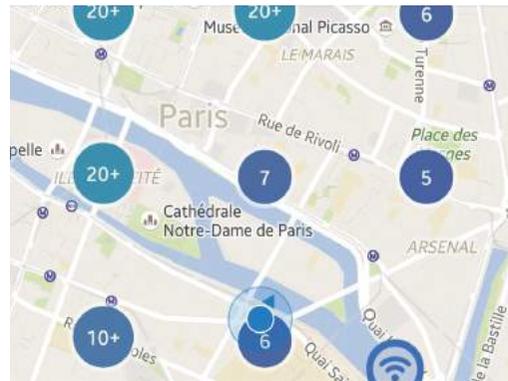
# Make your money go further

Managing money can take all the fun out of an adventure — let these nifty travel budgeting apps do all the work — and help you save for that once-in-a-lifetime trip. Words: Bronwyn Griffiths

### Free wi-fi:

#### Wiffinity

Don't get stung by unexpected data roaming charges while abroad — condemned to hover outside every Starbucks you come to. This app makes it easy to get online for free. Wiffinity allows you to easily discover and connect to local wi-fi hotspots around the globe. An interactive map shows key points in the immediate area and can provide passwords for secure hotspots that have been shared by other users. *Free, iOS and Android.*



### Currency convertor:

#### Swift

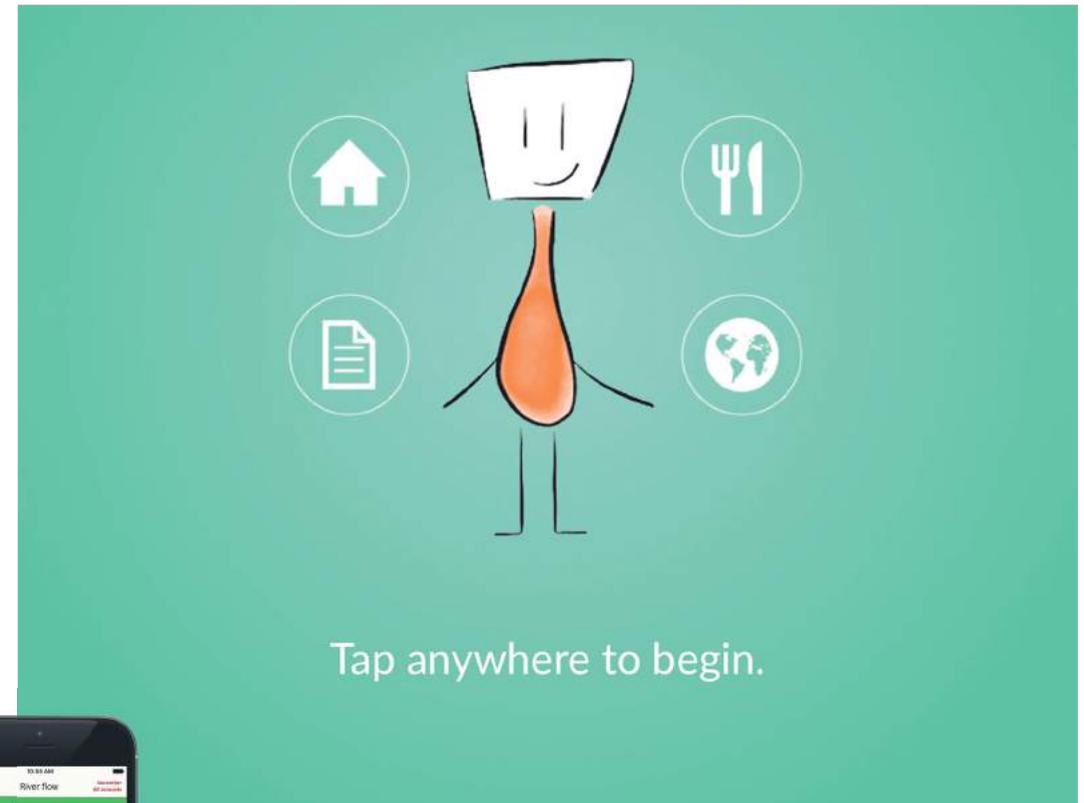
There's been much hype about this Android app lately, with tech websites praising its speed and functionality. Swift has live rates available for all currencies — accessible in seconds, even when converting multiple currencies. One of the best features for travellers is that it can be used offline: the app stores a database of all recent rates, which can be checked on the go, without paying roaming charges. *Free, Android.*



### Budgeting while travelling:

#### Trabee Pocket

Keeping track of expenditure in a different currency can be difficult, but Trabee Pocket makes it simple. No more wondering how much money is left in the hotel safe or was used for a card purchase — simply check the app for an up-to-date figure. Set up a category for each trip, include a budget and add expenses along the way, including photos of receipts (or every Instagrammed meal). The app can also convert the currency on any purchase, which saves on the guesswork. *Free, iOS and Android.*



### Saving for the trip:

#### Toshl

The start of a new year is a great time to weed out bad spending habits — that addiction to Uber, perhaps — and start saving for your dream trip. Toshl is the ideal app to assist with this by identifying where potential travel money is being wasted. Promising to help users 'worry less and save more', Toshl illustrates key areas of expenditure, sets bill reminders and forecasts when money will be needed in the future — all with the help of some very cute animated monsters. *Free, iOS and Android.*



### Travelling with friends:

#### Splitwise

Take the awkwardness out of managing travel money with friends by using this clever IOU app. Splitwise's easy interface allows multiple travellers to add expenses throughout a trip, while the app keeps a running balance that can be conveniently checked at any time. The offline mode is also one of its best features — just keep adding information and Splitwise will update the group once the phone is online again. Best of all, no need to hassle travel buddies for money at the end of the trip, as Splitwise will alert each user with a friendly reminder. *Free, iOS and Android.*