Template: Solopreneur AI Money App Comparison Matrix Template

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Based on Article: "YNAB vs Monarch Money vs Copilot Money: Which AI Money App Is Best for Solopreneurs Who Need Provable Books?"
Website: https://allfullness.com/

A practical matrix template to compare budgeting apps focused on solopreneurs needing provable bookkeeping and reliable financial evidence.

Checklist Items:

- [ ] **1. Define Candidate Apps**
  List the budgeting or money management apps you want to compare. Include popular options such as YNAB, Monarch Money, Copilot Money, and any other relevant personal, budgeting, or expense-tracking apps.
  Reference Section: At-a-Glance Comparison: YNAB, Monarch Money, Copilot Money, and the Full Candidate Set

- [ ] **2. Evaluate Financial Visibility**
  Assess each app's ability to provide a clear view of cash flow, spending, budgeting envelopes, and account aggregation including personal and business funds. Determine if the app supports flexible tracking or zero-based budgeting methods.
  Reference Section: What Are You Actually Choosing: A Budgeting App or a Provable Books System?

- [ ] **3. Assess Evidence and Approval Capabilities**
  Check if the app can attach supporting evidence to transactions, record approvals or controls, and separate personal and business activity to withstand scrutiny from lenders, accountants, or tax authorities.
  Reference Section: What Are You Actually Choosing: A Budgeting App or a Provable Books System?

- [ ] **4. Check for Provable Bookkeeping Features**
  Determine whether the app supports double-entry bookkeeping, reconciliation, and produces defensible reports such as profit & loss statements and tax exports. Identify handoff limits where budgeting stops and full bookkeeping begins.
  Reference Section: At-a-Glance Comparison: YNAB, Monarch Money, Copilot Money, and the Full Candidate Set



- [ ] **5. Consider Solopreneur Fit and Platform Compatibility**
  Evaluate the suitability of each app for solopreneurs and one-person service businesses, including platform restrictions (e.g., Apple-only), pricing, onboarding effort, daily workflow, support ecosystem, and lock-in risks.
  Reference Section: Criterion 4: Fit for Solopreneurs and One-Person Service Businesses

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