

The Ultimate Guide to Automating Your Finances

58 of our favorite podcasts and
articles for finances that are always
on time



Welcome!

We are fellow automation nerds. So much so, that we created an app to empower client-based businesses to run at their highest capacity by automating their scheduling and payment processing. Despite our bias, we know this to be revolutionary for business owners' finances.

After all, we should *all* be doing more of what we do best!

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In this guide you'll find all of our favorite resources on automating finances - everything from tips on how to get started with financial automation and how to take it to the next level with your investments. There are even a few really good lectures by thought leaders tucked in!

Automation is something a lot of folks talk about. In this guide you'll find the opinion of at least 62 other folks who have great things to say about automating your finances.

Here's what we learned through all the research represented in this guide...

Yes tools are helpful, but ultimately 1) knowing your priorities and 2) picking a system that will work with those priorities will be the 2 most helpful skills in your pursuit of automation!

Happy automating to you ALL!

Love & Awesomeness,

The Team at Fons.com



58 Resources for Automating Your Finances

[Easy Ways You Can Automate Your Finances While Staying Focused On Your Goals](#)

By Peter Anderson

"Putting your finances on automatic can help you to go from a place where your savings are underwhelming, and your investment accounts are not fully funded, to a place where you can begin to ensure your family's financial future."

[Automatic Wealth – How To Master Your Habits with James Clear](#)

By James Clear

"It's really quite simple. Habits compound your daily actions into automatic wealth just like regular savings compounds daily deposits into wealth. It is the identical principle applied to two different resources in your life – money and time."

[4 Steps to Automate Your Personal Finances](#)

By Linda P. Jones

1. Automate bills at your own bank for free. Batch your bills on the 5th and the 20th.
2. Set up a separate bill pay checking account that is attached to autopay bills. Add up all your regular bill amounts. Live a month ahead and put a month's expenses in there as a buffer. Automate your savings too.
3. Audit your purchases and see if you can cut any subscriptions or impulse buys for your emergency savings account.
4. Turn on automation and make sure all our bills get paid. Monitor your system.

[Top Five Financial Lessons PT Learned in the Past Decade](#)

By Paula Pant

"View frugality as a discipline. It's not a means to an end; it's a lifestyle and a core value."



[How to Automate Your Finances](#)

By Ryan Guina

"The sooner you get started, the sooner you can enjoy the benefits of automating your finances!"

[JW's Financial Coaching Podcast Lesson #78-Should we put our finances on autopilot?](#)

By Jon White

[The Inside Scoop on Automated Investing \(#435\)](#)

By Andrew Horowitz

"Guest, Jon Stein, CEO and founder of Betterment explains the workings and benefits of automated investing – aka Robo-advice. We look at the target customer, details of how the process works and other areas of this fast growing business segment."

[Franchise Systems with Paul Maskill of Automate Your Franchise Podcast](#)

By John Ackley

"Start with the end in mind, have patience, and be persistent!"

[Harnessing Behavioral Psychology for a Rich Life](#)

By Brett McKay

"We see a lot of people doing this in the online world or starting a business. They tell me, "Ramit, I need to get a sophisticated marketing automation platform." I'm like, "What are you talking about? How many people do you have on your list?" "3,000, but we're growing rapidly. 10% month over month." I'm like, "Stop talking. You don't need to be getting a marketing automation platform. You need a simple email provider where you can send emails. that's it."



[How to Keep Order in your Finances](#)

By Angela Megasko

"If you are a procrastinator or are unorganized, and you know this about yourself, set up automatic bill paying with your bank so you'll never be late again."

[Set for Success: Reaching For Your Financial Goals](#)

By Jenny Stemmerman

"Automate your savings. Saving money can be hard but if you can automate it so you don't even miss the money, you would be amazed in the traction you can make toward your goals. Check with your bank about the systems they offer to do this. You can even adjust your direct deposit through your employer to have a set amount of your paycheck transferred to your savings account. "

[Putting your finances on auto-pilot](#)

By Pete Matthew

"We all procrastinate on important decisions, and when those decisions have to be made regularly, such as how much to put aside each month for our future, they end up getting left altogether. The answer is to automate as much as possible to remove that decision making."

[Demystifying Automation For Your Retail Business – Jillian Rosich Kendrick](#)

By Jillian Rosich Kendrick

"How she started to work with marketing automation campaigns?"

[How to automate your business.](#)

By Sheila Walthoe

"Are you struggling to automate your website and business? Allan Manuel and Roxanne Azoory of 'Wishbones' sat down with John Hagerty and Joven Demonteverde of the Be Business 'Ask the Strategist' team to discuss how to do so."

[Outsource and Automate, in Work and in Life: Nick Sonnenberg](#)

By Stephan Spencer



[Automating Vs. Engaging with Customers Led to 7 Figure Earnings](#)

By Nathalie Lussier

"Automation still has a place and there's a lot of cool things you can do....but you definitely don't want to take your personality out of your business. If you've been holding back in any way when it comes to sharing stories of your personal life with your community, now's the time to share your humanity with your tribe!"

[Your Finance Problems Divided](#)

by Kevin Appleby

"Are you in control of your business finances? Do you understand the changes that are taking place with cloud accounting? Solutions like Xero are game changers that can bring automation to your book keeping. Many of us don't understand what's possible, or how to go about making the change. Kevin Appleby is launching a new service to help with this: Divided by five."

[How to set up your money to build wealth as you sleep](#)

By Kathleen Elkins

[5 Ways Automation Can Help You Save Money](#)

By Meredith Simonds

"You already work hard enough making your money. So give yourself a break when it comes time to pay your debts, recurring monthly bills, savings, and retirement accounts. Who wants to keep track of all that? Automate your finances so you can set it and forget it."

[How to automate your finances and feel good about money](#)

By Matty Sallin

[Save Time and Money by Automating Your Finances](#)

By David Carlson



[5 Ways to Automate Your Finances](#)

By Mikey Rox

"No matter how hectic your schedule, it's important to keep your personal finances on track. Let them fall by the wayside, and you could face late fees or a damaged credit score. Automating your personal finances, however, is one easy way to simplify and maintain control of your money."

[Where to Automate Your Money](#)

By Elle Martinez

"After we sat down and established clearly what we truly wanted to do, automating much of financial system has been a wonderful blessing for us. We've paid off over \$30,000 of debt, bought our cars with cash, investing for later, and giving more."

[8 Ways to Automate Your Finances](#)

By Katie

"Setting up the automation of your different accounts can take a lot of time, but it will save you a lot of time and energy in the future. Plus, you don't have to worry as much about your accounts being compromised, or forgetting to pay a bill."

[How To Automate Your Finances](#)

By Ross Menke

"A systematic approach to managing your monthly money needs is key to achieving your goals."

[When Does It Make Sense to Automate My Finances and How Do I Get Started?](#)

By KEVIN MULLIGAN

"While having your bills paid on time does help you save time and avoid late fees, completely automating your finances is foolish and nearly impossible to do."



[5 Foolproof Ways to Save for People Who Don't Like to Save](#)

By CAMERON HUDDLESTON

"According to new findings from Northwestern Mutual, 67% of the people surveyed by the financial services company consider themselves savers rather than spenders. Yet, more than half of those surveyed said they've racked up as much or more debt than the amount they've saved."

[Simplify Your Life – Automate Your Finances](#)

By JAY

"Automating your finances is a simple and pain-free process. I've created this simple infographic to show how I've set up the flow of my finances, from the time I get my paycheck until the money gets spent or bills get paid. Feel free to copy my system, or improve upon it to meet your specific needs!"

[4 Reasons to Automate Your Savings](#)

By Judith Ward

"Setting up a contribution schedule removes the work involved in actively transferring money. More importantly, it reduces the chances of making impulsive changes that can negatively impact your long-term savings, such as trying to time the market or leaving it altogether."

[How to Automate Your Personal Finances and Stop Worrying about Money](#)

By Arman Assadi

"What if there was a way to know exactly how much money you had available in each category of your life? What if you could have your finances completely automated? Ah, well there is a way, friendo. Use the strategies and tools in this post to do just that. Get rid of most (if not all) of your worries about money, and know exactly where you stand financially."

[5 Ways To Automate Your Finances](#)

By Rob Berger

"Financial automation, moreover, has never been easier. With the internet transforming everything from online banking to investing, a fully automated financial life is a snap. Although some might still use traditional methods, there are ways to let our high-tech world do it all for us. We can automate virtually everything from our bills to our investments. By automating our finances we can spend less time managing our money and more time doing things we really want to do."



[Is Automating My Finances a Good Idea?](#)

By Kristin Wong

"Money experts are really into automating their finances. But is this always a smart? For example, I'd like to start investing, but I'm a little overwhelmed and don't know much about it. The "set it and forget it" method is often suggested for beginners like me. This sounds great, and it would give me time to focus on other things. But is it the best way to get a return on my money?"

[4 Ways to Automate Your Finances](#)

By Andrew Fiebert

"Managing money can be time consuming and boring. Don't want to do it anymore? Automate your finances so you can spend more time doing things that matter!"

[An Attempt at Personal Finance Automation](#)

By Will Thomsen

"An automated financial plan has two major product challenges: optimization and execution. For the former, we think the ongoing proliferation of machine learning will be a massive catalyst. "

[How to Automate Your Personal Finances and Stop Worrying about Money](#)

By Arman Assadi

"Make sure you are using the Automated Savings Plan feature and put as much as possible into that account at the beginning of each month. Have a goal to hit a certain number by a certain time, e.g. \$50,000 within X months."

[4 Ways To Automate Your Investing](#)

By Jake Ryan

"You can set up an automatic plan to add money from your checking account into your investment account. And each robo-advisor automatically invests the dividends earned back into your investments. This increases the impact of compounded return over time because you start to get dividends being paid off your re-invested dividends—a beneficial cycle, indeed."



[Automate Your Finances](#)

By Peter Shi

"Through automating your finances, you are enabling your financial systems to work for you, rather than against you. After spending all of the effort up front to implement the systems, only minimal time is required to maintain existing systems of automation."

[4 Ways to Automate Your Finances](#)

By Jonathan Dyer

"The truth is that sometimes the most painful part of spending money is seeing it leave your account. That's why taking advantage of automation can help you to save money, pay essential bills, and even invest painlessly."

[Why do you need to automate your finances?](#)

By Paulie Scott

"Money takes too much time to manage. The usual way to handle your finances is to sort through your salary, separate your bills, pay them when each one is due, and juggle your budget and continuously check in to see if you are on budget and to see if you have enough at the end of the month. That's before you even get to savings, tax and investing. This is why you need to automate your finances."

[How to Automate your Finance Department](#)

By Charlene

"Is your finance team tired of dealing with manual and time-consuming work tasks? In most cases, financial directors, accountants and other members of a company's financial team often get swamped with tedious manual work. If your daily activities include updating excel spreadsheets and compiling manual weekly or end-of-month reports, you need to consider automation."

[8 great tech tools for growing businesses](#)

By Gregory Serandos

"Some great technology tools have been coming into the market that automate processes related to sales, marketing, finance, and project management, and communications. The sheer number of products that are available on the market can be quite overwhelming."



[Top Reasons to Automate Your Finances](#)

By Gregory Pritchett

"Automation will help remove the-slip-off-the-mind factor once and for all. Saving money, paying bills on time all can be done in a more organized way by automating your finances."

[How to Automate your Business Across Outlets](#)

By Sanjay Subudhi

"While most of the expense automation solutions come with customizable subscription plans, it's better to be safe than sorry, and have a budget in hand. This will help you further narrow down solutions that are best suited to your organization."

[How I Automated My Finances and Moved On](#)

By Keita Kibe

"Create a system to automate your personal finance today so you'll start saving for the future—in the future. Zero decision-making. Zero willpower used. Set it and forget it."

[5 Immediate Steps to Automate, Streamline and Grow Your Business](#)

By Pratik Dholakiya

"Every entrepreneur wants to create a profitable business. But instead of working on their businesses, most of them end up working in their businesses with a go-all-out, hands-on approach. When it comes to growth and scale, this hands-on approach won't work. What entrepreneurs need is a way to leverage, and a way to scale. They are always looking for a sustainable way to go smart."

[Which careers are most likely to be automated?](#)

By Peter Orr

"New and improved technologies will make jobs redundant, even as they open up new opportunities. This has always been the case, but with recent advances in Machine Learning and Mobile Robotics, changes in the labor market could be particularly extreme in the years to come. In fact, a recent paper suggests that up to 47% of American jobs could be vulnerable to automation within the next couple of decades."



[3 Practical Ways to Automate Your Finances Today](#)

By David Carlson

"The easiest way to make sure you are on the right path with your finances is to automate them. The more automated good decisions are, the more likely you are to stick with them long-term."

[How automating your finances can save you money](#)

By Anna Sergunina

"One of the best ways to painlessly meet your long-term financial goals is to set up an automatic system that distributes your paycheck where it needs to go, toward bills, savings accounts, and emergency funds."

[A System for Automating Your Personal Finances](#)

By Chris Reining

"In the past, and we're talking the 1990's, most of us were wasting hours of our lives handling our personal finances, because there wasn't a better option. But now that the internet has revolutionized our lives, we have the opportunity to unleash it on our finances, saving us time, saving us money and perhaps best of all, simplifying our lives."

[Why You Should Automate Your Finances](#)

By Catie Hogan

"In its efforts to make our lives "easier," technology often overwhelms and makes me feel discombobulated. It's not that I hate change and evolution, it's that I'm a technical dunce and the world's worst Millennial. So it may surprise you to know I'm a firm believer in automating your finances. Over the last few years, I've learned to love using apps and technology to manage all of my money, pay my bills, and to track my spending. This is coming from someone who still owns an iPod."



[Benefits and Drawbacks Of Automating Your Finances](#)

By Trisha Wagner

"Putting your finances on autopilot can be a great way to streamline the management of your financial affairs. When you automate your finances, you eliminate the middleman (you), essentially moving money from one account to another electronically on a date you determine. This may include direct deposit of your paycheck into deposit accounts or automatic drafts from your checking account to pay financial obligations. As a general rule, automation is considered a smart move, however it is important to understand potential drawbacks as well."

[Automatic Savings and Bill Payment brings Personal Finance Success](#)

By Philip Taylor

[3 TIPS FOR AUTOMATING YOUR PERSONAL FINANCES](#)

By Moneying Staff

"If you want to automate your personal finances, carefully consider the situation before moving forward. While automation can be a great thing, it doesn't always work in your favor. If you aren't careful, you could end up overdrawing your account."

[Automate Your Savings \(10/365\)](#)

By Trent Hamm

"Automation is the key to all of this. It saves time, it keeps you psychologically from sinking into a spending routine, and it helps you achieve your savings goals. Automating your finances as much as possible is an essential tool for personal finance success."

[How To Automate Your Finances To Help You Save Money](#)

By Mike

"Removing the human element means that we never miss paying a bill. We never forget to put cash aside for clothing. We never forget to invest, it's all automatic."



[VOILÀ – HOW TO AUTOMATE YOUR FINANCES TO SAVE MONEY](#)

By Stock Street

“What I learned is that the best way to stick to a budget was to not have a budget at all! If you automate your finances and begin to pay yourself first you will automatically secure your financial future while paying your day to day living expenses.”

[AUTOMATING YOUR FINANCES](#)

By Joanna

“Some people have found ways to simplify by unplugging — getting rid of cable, turning off their phones, deleting their Facebook accounts, etc. But in our day-to-day, Johnny and I use technology more than ever because we’ve found ways for it to simplify our lives — and especially, our finances.”

[3 Easy and Free Ways to Automate Your Personal Finances](#)

By Alex Moskov

“Put on your black-and-white retro-vision glasses and imagine a world where the average person has to hoard shoeboxes of receipts, manually put together a revenues and expenses sheet, and open up a filing cabinet to find any pertinent personal financial information. While this may seem like a dystopian alternate reality, this was what personal finance accounting looked like a little over two decades ago.”

