

Compound vs Mint, YNAB & Monarch

Why Compound is worth a subscription when other apps are free or cheaper. Print and bring to discovery calls when a client asks "can't I just use a free app?"

	Compound	Mint	YNAB	Monarch
Live bank sync (Plaid)	Yes	Discontinued	Yes	Yes
Read-only coach view	Yes	No	No	No
Encrypted session notes	Yes	No	No	No
AI auto-categorization	Yes	Yes	No	Yes
12-week cash-flow forecast	Yes	No	Limited	Limited
Goal + debt-payoff tracking	Yes	Basic	Yes	Yes
Recurring sub audit + anomaly alerts	Yes	No	No	No
Shared household + teen view	Yes	Limited	Limited	Limited
Price (consumer)	\$12/mo	—	\$109/yr	\$99/yr
Built for coaching	Yes	No	No	No

Why it's worth the subscription

- Compound is the only one of these your coach can see — without scheduling a screen-share, without you forwarding screenshots, without anything getting lost between sessions.
- Every session starts with the actual numbers, not what you remember. That alone gives you back ten minutes of conversation time per session.
- Coach plans include the consumer app — if your coach pays for the platform, your subscription may be covered. Ask them.

Try Compound free for 14 days at makeitcompound.com/signup. No credit card required.