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## [Cha-Ching, Money Manager Worth Its Weight in Gold](#)

*Best piggy-bank ever...*

Nearly all of the personal finance applications that I have seen looked like the brain child of an accountant and a phonebook, crowded with so many charts and tables and options that they made the menus overflow into several layers of submenus. More often than not, I came to the conclusion that it would be more efficient to write down the transactions I made on little pieces of paper than try to figure out how to use one of those programs. Because of this, when I was recommended Cha-Ching for reviewing, I shuddered when I saw the words 'money manager' in the program's description; however, much to my surprise, not only was writing this review not the dreadful experience I expected it to be, but I will actually be keeping this program and using it regularly. **What it does** Cha-Ching is a personal money managing application. The main thing about this program is that, unlike other similar applications, it is very simple to use, with a great looking interface. It does not make use of tables or charts or complex filing systems; instead, it works with just the most essential information in a very friendly way. Last but not least, it is as good looking as it is easy and straightforward to use. **Working with it** Everything you do in Cha-Ching takes place in the main window, which is incidentally the only window. On the left side is the Vault that holds drawers, which are groups in which you can store your transactions. In the middle of the window, you can see all of the transactions that are within the selected drawer, and lastly, on the right side of the window you can see the details for the currently selected transaction. Transactions are very easy to work with. There are two main types: regular ones, which have already taken place; and pending ones which have yet to be completed. Then there are incoming transactions, meaning money that is transferred from somebody else to you, and outgoing transactions, meaning money that is transferred from you to somebody else. This is the thick of the functionality of the program, and using this simple method of organizing transactions, you can pretty much stay on top of all your money without any hassle whatsoever. Beside the aforementioned information that is used to handle your transactions, there is additional information that can be used in order to have a better idea of where your money is going. Each transaction, regardless of type, can have certain keywords assigned to it, which are defined by you, quick notes that can contain anything you deem useful. Each transaction can also have a photo assigned, which can be either from a file or captured directly from your iSight camera. **Made to be used** Everything about this program is very well thought of and designed both from a visual and pragmatic approach. The application looks good, everything looks good and the simple intuitive interface draws you in. Once you start poking around in it and you see how easy it is to keep track of the money that is coming in and going out of your account, it hits you that you can use it for pretty much everything. **Truly Personal** Cha-Ching is not intended as a one-stop solution, and it is unlikely that this program would be useful for a company or organization, being intended for personal use. This is the strong point of this program, as it is so simple that you can use it even if you have never thought about using a program such as this one. When you do start using it, however, it is designed to be able to do whatever you want with it. You can create your own Drawers in the vault, and these can be simple or smart ones. Smart drawers use rules to determine their contents, and by using the keywords, you can easily create a drawer that keeps all your computer related purchases, another one for your clothes and another one for miscellaneous transactions that do not fit into any other drawer. In the case of pending transactions, the program can integrate with iCal and remind you in you schedule that you have a payment to make or receive, all with one click of a button. Similarly, by making use of the reoccurring option, you can easily set

up your monthly payments so you will always know how you stand at the end of the month.

**The Good**Great interface, very intuitive, a joy to use, but above all - very practical. **The Bad** Sometimes it becomes a little slow and unresponsive; however, this does not happen very often and when it does happen, it does not last long. Probably the 1.0 version will see better optimization. **The Truth** If you have considered a personal money managing application, but have found others too hard to use, be sure to give this one a try. Even if you have never considered using such a program, this one might make you change your mind. Here are some screenshots, click to enlarge: