

Money And Life Changes — Special Report — Mobile Apps For Lifes Milestones

<http://www.cnbc.com/id/42767453>

February 16, 2012

There's nothing like changing [technology](#) for help in negotiating the financial hurdles that come with major life changes.



Expectant mothers can choose from hundreds of apps, including **BabyBump Pregnancy Pro**, which provides information on the entire process, from common pregnancy symptoms to a contraction tracker.

You'll even find a handful of apps to help you prepare for a Bar or Bat Mitzvah. Davka Corp. offers **iBless Torah**, a \$2 iPhone/iPod Touch app that provides instructions on the Torah and Haftarah blessings.

AP

Mobility is a key driver behind such tools, whether you're buying a home or saving for college.

"The nature of a mobile device is that it's always with you, and people want information anytime and anywhere," says Jennifer Wong, cofounder and chief executive officer of Alt12 Apps, the maker of BabyBump Pregnancy Pro.

While mobile apps in particular are popular tools, there are Web sites and other technology services that can help guide consumers through the financial hurdles that come with some of life's major milestones.

Here's a snapshot of three big subjects.

Marriage

With the average cost of a wedding sitting at \$27,800, according to TheKnot.com, consumers are always looking for ways to keep their budgets under control. A pair of iPhone apps are designed to help.

iWedding Deluxe features manual and automatic budget controls. The app tracks the cost of every item you enter and includes a budget assistant that places each item in the relevant category.

Bridal Binder includes a tool that compares your estimated budget to your actual spending. You can allocate budgets for individual categories, such as stationery or flowers, and the app will alert you when you go over budget in any category.

Of course, wedding costs also depend on the number of people attending. Streaming video technology allows live remote viewing. Couples can book a small venue and still have a large audience. Guests don't have to travel great distances to attend, making it a good option for couples planning destination weddings.

Marry Me Live offers streaming video services through its network of videographers in 12 metropolitan markets, including New York, Los Angeles, and Austin, TX. The service includes on-demand video for 30 days after the ceremony, unlimited viewers, and a virtual guest book.

"This is a value that people didn't necessarily know about," says Stacy Yamaoka, cofounder of Marry Me Live. "The technology is evolving in a way that makes it more accessible."

Divorce

Getting divorced is often more expensive and complicated than people imagine. That's why Dallas-based divorce attorney Michelle May O'Neil and divorce accountant Bryan Rice created **DivorceApps.com**, which offers two related iPhone apps.

The first, **Cost & Prep**, provides guidance on the cost of a divorce and the documents you'll need to prepare for your case.

"It has a calculator that can help somebody figure out what the hidden costs of getting divorced are, like having two houses and transportation to haul the kids around—all the things somebody might not consider in the total cost of getting a divorce," O'Neil says. "Knowing what documents you need to get together for your lawyer, that can be helpful in saving you a buck or two here and there."

The other app is **Estate Divider**, which assists with calculating the costs associated with dividing assets.



"They can put in their assets, their debts, and then play with what a decision might look like if you gave the husband this car, the wife that credit card," O'Neil explains. "It generates a spreadsheet that shows what this proposed division might look like. I've recommended Estate Divider to a few people who would have wanted to hire me but couldn't afford my services, and they've

indicated that it helped them accomplish the goal and save some money at the same time."

Both apps cost \$9.99. O'Neil says she and Rice have a third app in development. "It's going to be a possession calendar to help people who are divorced with children to have an app for possession schedule—changing weekends, and those types of things that everyone has to deal with."

Funerals

The funeral industry isn't known for its technologically-forward thinking. But that's starting to change. **In The Light Urns**, an online retailer of caskets and cremation urns, offers the Funeral Advice mobile app for iPhone and Android users.

Along with providing advice, such as appropriate words of sympathy and the steps to take to plan a funeral, the app includes a casket and cremation urn shop.

"The cost of products from our online shop is less than a brick and mortar funeral home," says Tyler Fraser, general manager of In The Light Urns. "Just being able to look at products and get an idea of what kind of prices are out there for urns and caskets compared to what their local funeral home is providing is helpful."

Fraser says Funeral Advice will soon be updated with a video tutorial on how to finance a funeral.