



FAQs

Who is able to download and use the Upwise app?

Upwise is available to anyone. You will be prompted to enter your employer's name as part of the account creation process. If your employer doesn't promote Upwise, you are self-employed or you are not employed, you can still use the app. Just enter your employer name or indicate that you are self-employed or not employed.

Where can I find the app?

You can download Upwise from the [Apple App Store](#) and [Google Play](#).

Is Upwise free?

Yes! Upwise is free to use—we're kind of excited about that.

Do I need an account to get started?

Yes, you do. After you download the app, you'll receive prompts to set up an account—it's quick and easy.

How is Upwise different than other financial wellness apps?

No matter how good we are at managing money, there are times where it can be stressful and complex. Based on behavioral science, Upwise is designed to help you create good money habits and make financial progress that feels good.

We start by understanding your emotions about money—we call it your money mood—and then work with you to make managing your financial life more enjoyable and rewarding—one step at a time. We help you take actions that are tailored to you and keep the momentum going, so you feel more confident and get the most out of your money.

How will I form new money habits?

[Research shows](#) that several factors are involved in helping you form new habits, such as repeating the desired behavior over time and associating that behavior with positive feelings and rewards. We designed our challenges with this psychology in mind to help you develop healthy behaviors that turn into habits that feel good.

What is a “challenge” and how it is going to help me?

Think of challenges as a programmed series of actions you take to work toward a specific goal. We tell you exactly what to expect before you get started, so there aren't any surprises, and we're there to support you every step of the way.

Participating in challenges can help you create better financial habits around topics that matter to you, like budgeting, debt, investing, creating an estate plan, and more. You can also learn about important financial topics and put your knowledge into practice.

So, the real question is: How can challenges *not* help you?

Why should I link my accounts?

Linking your accounts can give you a holistic view of your finances, helping you better understand your financial situation in its totality and set realistic goals.

- You may also see patterns and trends you wouldn't have otherwise noticed, giving you even more insight into behaviors you might want to address.
- You'll also be able to monitor your linked accounts all in one place and spot potentially fraudulent transactions.

Is my account information safe?

The safety of your information is our top priority. Upwise uses a 256-bit encryption and LDAP security system. While we can't make guarantees, we can assure you that Upwise uses the same level of encryption as most of your online banking systems to protect the financial and account data you share with us.

Will any of my personal information be shared with my employer?

No, we'll never share any of your data, such as personal information, survey responses, feedback you provide, or anything that could be used to identify you. We may share aggregated usage data such as, unidentifiable information about how people use Upwise, as well how many people are using the app.

How can I get help if something goes wrong or I can't figure something out?

For account issues, feel free to email us at support@upwise.com.

What are the different types of challenges?

We divide challenges into three categories: Do it for me, do it with me, and teach me. We'll explain each one:

- **Do it for me** challenges enable us to take actions at your request, like canceling a subscription for you or renegotiating the cost.
- **Do it with me** challenges suggest actions you can take to move closer to your goal, such as setting a monthly spending limit that feels reasonable for you.
- **Teach me** challenges give you a series of articles to read to help boost your knowledge with tips to practice what you've learned. They usually end with a short questionnaire to test your skills.

Each individual's legal, tax, and financial situation is unique; therefore, each individual is advised to consult with their own attorney, accountant, and financial advisor regarding their specific circumstances.

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