

App Store complaint report

Rocket Money - Bills & Budgets · Rocket Money · current version 16.6.0

Generated 2026-10-23 from the 300 most recent public App Store reviews across 1 storefronts (2026-09-12 to 2026-10-22).

Metric	Value
Reviews analysed	300 (300 classified by AI)
Average stars (these reviews)	2.42
Reviews with a complaint	194 (65%)
Storefronts	US 300
All-time App Store rating (US)	4.47 from 401,664 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Pricing / subscription	139	2.2	16.4.0 (48), 16.5.0 (23), 16.3.0 (20)
Bugs	99	2.3	16.4.0 (35), 16.5.0 (19), 16.2.1 (14)
Feature requests	65	2.2	16.4.0 (25), 16.5.0 (9), 16.2.1 (9)
UX / design	32	2.2	16.4.0 (11), 16.3.0 (6), 16.5.0 (5)
Ads	18	2.0	16.4.0 (10), 16.2.1 (3), 16.6.0 (2)
Performance	4	2.5	16.4.0 (2), 16.2.1 (2)
Crashes / freezes	1	2.8	16.4.0 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
16.6.0	19	1.7	74%
16.5.0	44	2.4	70%
16.4.0	107	2.4	66%
16.3.0	48	2.6	58%
16.2.1	49	2.7	59%
16.2.0	14	2.0	64%
16.1.0	19	2.3	63%

Representative quotes

Pricing / subscription

“Shifting to pure greed—Canceled. - I am officially canceling my subscription. I created this account solely for the Bill Negotiations feature. Moving it behind an exclusive Premium+ paywall and fluffing up the tier with AI tools is pure corporate greed. The bi” (1★, v16.6.0, US, 2026-10-20)

“Do not recommend - Rocket Money is useless. It advertises itself as an app that helps you cancel subscriptions, but all it does is cancel the ones that are already easy to cancel. The second a subscription requires any actual effort, it suddenly can’t help you” (1★, v16.4.0, US, 2026-10-10)

Bugs

“Was good but now full of issues - It was very helpful at first but now the past two months the app is deleting transactions and doubling others so I can no longer trust it to manage my budget. Updates have made it worse. When it works it’s great!” (2★, v16.2.1, US, 2026-09-17)

"Great program, terrible customer support – The program itself is very useful and works well. I had issues accessing my old account and cancel my premium subscription associated with it. I lost access to the relevant email. I tried contacting the online custome" (2★, v16.6.0, US, 2026-10-21)

Feature requests

"Automation Flaw – This app really had the potential to be a great money management/budgeting app up until I found out that it doesn't have an automated bill splitting feature. For someone that splits almost all of their recurring bills with someone else, it ma" (1★, v16.4.0, US, 2026-10-03)

"Garbage – This app is horrible one of your biggest features that you advertised the most was being able to cancel subscriptions for you and it doesn't do that every subscription I tried to cancel there was either no option to cancel or it said it couldn't canc" (1★, v16.2.1, US, 2026-09-16)

UX / design

"UI – User interface is not helpful" (5★, v16.2.1, US, 2026-09-19)

"Trash – Accounts don't sync correctly. UI doesn't update properly and overall user experience is not good." (1★, v16.4.0, US, 2026-10-10)

Ads

"Annoying ads – I will never use this app because of their ads alone. They're so annoying and fake and long." (1★, v16.4.0, US, 2026-10-08)

"Scam – I was trying to get my finances in check and rocket money kept calling my Verizon and impersonated me. Telling the Verizon agent that they need information because my husband wont tell me. I DONT HAVE A HUSBAND so Im a little hurt. Deleted my account so" (1★, v16.2.1, US, 2026-09-21)

Performance

"Slow – This app is disappointing from the standpoint of the help desks respond to inquiries. SLOW!" (5★, v16.2.1, US, 2026-09-18)

"App crashes repeatedly on spending tab – The iPhone app crashes Every time I open the spending tab, making the app all but useless. I have 5 bank accounts and 4 credit cards linked. Doesn't seem like an excessive amount of data to process. App is up to date as" (2★, v16.4.0, US, 2026-10-01)

Crashes / freezes

The 10 most important fixes

1. Make trials and renewals transparent [Pricing / subscription · 91 reviews · avg severity 2.2/3 · versions 16.4.0, 16.3.0]

Show the renewal date and price before the trial ends; link to cancellation. Surprise charges drive 1-star reviews and refunds.

"Still taking payment – I canceled my subscription before the next due date payment and it charged my card I need a refund or compensation" (3★, US)

2. Justify or adjust the price [Pricing / subscription · 46 reviews · avg severity 2.3/3 · versions 16.4.0, 16.5.0]

Test a cheaper tier, annual discount or one-time purchase; show what paid users get.

"Initially it seemed like a useful way to track spending. – At first I really liked the app because it helped me track my spending, subscriptions and other billing expenses all in one place. However I eventually didn't feel like it was worth" (1★, US)

3. Improve content quality [Feature requests · 36 reviews · avg severity 2.2/3 · versions 16.4.0, 16.2.1]

Review the content areas users name; add a "report a problem" button on content.

"Not helpful – Only thing positive I can say is that it's inexpensive. But It categorizes every purchase wrong, I try to correct it but it's exhausting having to correct every single transaction. It counts rent as "spending money" and then t" (1★, US)

4. Answer support requests [Bugs · 24 reviews · avg severity 2.3/3 · versions 16.4.0, 16.5.0]

Add an in-app contact option and reply to these App Store reviews; Apple lets developers respond publicly.

"Scam App – This app has done nothing but cost me money and at this moment I am still trying to get them to stop taking money out of my account. Apparently deleting your account doesn't stop the auto draft and when you go to customer support" (1★, US)

5. Fix login / account access [Bugs · 19 reviews · avg severity 2.4/3 · versions 16.4.0, 16.5.0]

Audit the sign-in flow (SSO, password reset, verification emails) on the latest version; add clear error messages.

“Not truthful or active – So I’ve had this app a couple of months and I haven’t been able to use it once. I logged in and when I went to tap my bank and sign in it said they were “having trouble connecting” which is just stupid. I tried again” (1★, US)

6. Simplify navigation [UX / design · 20 reviews · avg severity 2.2/3 · versions 16.3.0, 16.4.0]

Run a quick usability test on the screens users mention; remove extra taps and pop-ups.

“App – Very hard to navigate and doesn’t do what I ask or need done. Very frustrating” (5★, US)

7. Reduce ad frequency and length [Ads · 14 reviews · avg severity 2.1/3 · versions 16.4.0, 16.2.1]

Cap ads per session, avoid unskippable video, and never show ads in the middle of a core task.

“Worst app ever – So this software sucks the ads are terrible and they don’t work as advertised, they will clam they help you stop subscribing to things but almost all of them don’t work plus their ads make it seems like it’s a money hack wh” (1★, US)

8. Ease payroll pressure [Pricing / subscription · 12 reviews · avg severity 2.4/3 · versions 16.4.0, 16.5.0]

Keep core features usable for free users or explain clearly what is paid; show the payroll less often.

“it tricks you into getting premium – I like this app but today I opened the app and it was spouting unskippable promo for their premium subscription. I was just trying to get to my finances but I almost paid paid for 3 dollars a month from ” (2★, US)

9. Stop data / progress loss [Bugs · 9 reviews · avg severity 2.2/3 · versions 16.4.0, 16.5.0]

Reproduce sync and restore paths; add server-side backup and a visible "restore" option.

“Unlinked Accounts – Once an account unlinks, the transactions stop. Re-syncing doesn’t update them to reflect actual data. Kinda hard to keep an accurate budget when you lose 2 weeks worth of data and no way to update the missing info dur” (2★, US)

10. Fix notifications [Bugs · 9 reviews · avg severity 2.0/3 · versions 16.1.0, 16.2.1]

Check notification delivery and let users control frequency in settings.

“Charging for nothing – Why are you charging me and not alerting for my upcoming bills ?” (1★, US)

Method: the most recent public App Store reviews across up to 6 storefronts, collected via a third-party Apify scraper, plus the iTunes Lookup API. Reviewer names are not included. Each review was classified by TypeSafe Jev AI (7 complaint categories, 18 specific issues, severity 0-3); fixes are the specific issues ranked by number of complaining reviews × average severity. Advice lines are generic starting points; the quotes are the evidence. AI can misclassify: check the quotes. Not affiliated with Apple. Reply within 7 days for one free clarification.