

ning totals and aggregate running totals (step 260). Some or all of this information is transmitted to each user according to their electronic identifier. Depending on the electronic identifiers, the electronic message reminders may be transmitted to, for example, mobile devices, and to computers, such messages to computers including email, blogs, micro-blogs, web pages, RSS feeds, instant messaging applications, web applications, and the like.

**[0036]** FIG. 5 shows a method for periodically electronically transferring money according to the users' savings goal and savings progress. This method may be used alone or in combination with the method of FIG. 4. At step 420, at least one bank account is linked to the electronic account created in step 220. For example, if the savings goal is common for a family, the family's checking account and savings account may be linked. In another example, the savings goal is for a group of friends and each friend has a different savings goal, and a separate and individual savings account.

**[0037]** One way of linking accounts is to store bank account numbers and bank routing numbers associated with each user. In this way, the computer can execute electronic money transfers, such as automated clearing house (ACH) transfers from each user's checking account to the corresponding savings account.

**[0038]** No matter the type of transfer executed and the details of the accounts that are stored, at step 430 money is periodically electronically transferred from at least one bank account to at least one other bank account. As disclosed with reference to FIG. 4, the period and amounts may vary according to each user. The periodic electronic transfers continue until the savings goal is reached (step 440).

**[0039]** As shown in FIG. 6, and as already mentioned above, the computer also generates reports. The reports, including graphs and figures, show progress made towards the savings goal and may also show progress made towards individual savings goals. The reports may be transmitted or published to the mobile devices, to other computers to be displayed as a web page, to a "cheering section", that is a group of individuals who are not savings partners but want to encourage the savings partners, to blogs, web applications, social networks, instant messaging applications, email, and the like. The reports may be periodic, such as weekly, as long as the savings goal has not been reached (step 280), and they may also be a final report such as once the savings goal has been reached (step 280). The reports may show progress of each user in relation to their individual savings goal, and they may show progress of the savings partners as a whole. Those skilled in the art will recognize that many different types of reports may be generated, all within the scope of the present invention.

**[0040]** FIG. 7 shows a method for friends to encourage the plurality of users to save. At least one electronic identifier for at least one friend of the plurality of users is received at step 460. At step 470 the friend's electronic identifier is stored in the electronic account. In storing this electronic identifier, it may be associated with one or more users of the plurality of users. Users may have the same or different friends. At step 480 a message is transmitted to the friend's electronic identifier indicating progress made towards the savings goal. The message may include, for example, any of the elements described above with reference to messages and reports. At step 490, a message is received from a computer or mobile device of the friend (90 of FIG. 1), the message commenting, for example, on the progress made towards the savings goal.

The message received at step 490 may further be transmitted to one or more than one of the mobile devices (40 of FIG. 1). The message may also be displayed with other reports and other messages to further encourage the plurality of users to save.

**[0041]** Referring back to the figures, many other variations are possible. For example, users (40 of FIG. 1) may have more than one savings goal, and they may belong to more than one group (50 of FIG. 1). Also, users (40 of FIG. 1) may save without a specific goal in mind. In such an embodiment, the duration and amount of the savings goal (step 300 of FIG. 2) may be defined, either alone or in combination, as a number so large such that it is never possible to reach in one's lifetime (for example,  $10^{10}$ ). In this case, the savings goal is never reached (step 280 of FIG. 2) and the method of FIG. 2 only ends when ended manually. Also, it is possible that there is only one user. In this case, no second electronic message is transmitted (step 270 of FIG. 2 is skipped). Instead, the third electronic message disclosed above is transmitted to the first mobile device. The third electronic message may be an automated response selected from a list of responses. For example, after the description and the amount is received (step 240 of FIG. 1), the third electronic message may be "Way to go!" or "Congratulations!" or the like. Or the third electronic message may comprise the running total (step 260 of FIG. 2), for example.

**[0042]** Finally, it is appreciated that the mobile devices 40 may comprise many different types of mobile devices such as cell phones, smart phones, PDAs, portable computers, and any other type of mobile device operable to transmit and receive electronic messages. The computer network(s) 20 may include the internet and wireless networks such as a mobile phone network 30. Computer 10 may be one or more computers and may comprise any type of computer capable of storing computer executable code and executing the computer executable code on a microprocessor, and communicating with the communication network(s) 20. For example computer 10 may be a web server. The electronic identifiers include email addresses, mobile phone numbers, user IDs for instant messaging services, user IDs for social networking application, user IDs and URLs for blogs and micro-blogs, URIs, and the like. It is appreciated that other elements and configurations of FIG. 1 are possible while remaining within the scope of the present invention.

**[0043]** The foregoing detailed description has discussed only a few of the many forms that this invention can take. It is intended that the foregoing detailed description be understood as an illustration of selected forms that the invention can take and not as a definition of the invention. It is only the following claims, including all equivalents, that are intended to define the scope of this invention.

What is claimed is:

1. A method for saving money with mobile devices comprising the steps of:
  - providing a plurality of mobile devices, each of the plurality of mobile devices belonging to a user of a plurality of users, the plurality of users having a savings goal;
  - creating an electronic account;
  - computing a periodic sum of money to be saved by the plurality of users according to the savings goal;
  - receiving a first electronic message from a first mobile device of the plurality of mobile devices, the first elec-