ToolGPA

NOVEMBER 2026

GnuCash

The Insider's Guide

Free double-entry accounting for home and small business use



Every plan, grade, refund rule and rival among accounting and invoicing tools, read from GnuCash's own pages.

Made by The GnuCash Project · checked Nov 12, 2026 · toolgpa.com

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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from GnuCash's own pages, its app-store listings and our grades. Every fact in it is on GnuCash's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

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GPA, above 109 of the 127 other accounting and invoicing tools we grade

GnuCash is free desktop accounting software for personal finances and small businesses, developed by volunteers and licensed under the GNU GPL. It uses double-entry bookkeeping with a checkbook-style register, and adds customer and vendor tracking, invoicing and bill payment for business use. Data is kept in XML files by default, with optional database storage.

To get you started, here are **8 things to know about GnuCash**, taken from its own pages and our grades.

> **Double-entry takes learning, and help comes from mailing lists, a wiki and bug reports.**
>
> From our grade for ease of use

1 **Best for free double-entry books on your own computer**

GnuCash is a free double-entry accounting program for Windows, Mac and Linux, run from your own computer.

2 **It is free**

GnuCash has no paid plan at all.

3 **It runs on 3 platforms**

Windows, macOS and Linux.

4 **Double-entry accounting**

Every transaction debits one account and credits others by an equal amount, so the books always balance.

5 **Checkbook-style register**

Enter transactions in a familiar register with split transactions, reconciliation marks and autofill.

6 **Small-business tools**

Customer and vendor tracking, jobs, invoicing, bill payment and tax and billing terms, plus a budgeting tool.

7 **A 2.8 GPA, above 109 of 127**

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

8 **Keep it**

GnuCash is free, so making your own would save you nothing.

GnuCash at a glance

PRICING Free	FREE PLAN It is free
FREE TRIAL None stated	RUNS ON macOS, Windows, Linux
MADE BY The GnuCash Project	CATEGORY Accounting & Invoicing
OUR GRADE 2.8 GPA, good	

The report card

Best for free double-entry books on your own computer

GnuCash is a free double-entry accounting program for Windows, Mac and Linux, run from your own computer. Support comes from volunteers, there's

no browser or phone version, storing data in SQLite, MySQL or PostgreSQL is marked experimental with reports of data loss, and payroll isn't a module.

TOOLGPA REPORT CARD	GnuCash	Graded Nov 12, 2026
SUBJECT	GRADE	COMMENT
Value for money	A	Free under the GNU GPL, with voluntary donations. A program anyone can download and run counts as free and substantial.
Free plan and trial	A	Free outright with no plan limits, so there's nothing to buy.
Features	C	Double-entry books, a checkbook-style register, small-business tools, reports and reconciliation. No payroll module, and the database backends are experimental.
Ease of use	C	No store rating on record. Double-entry takes learning, and help comes from mailing lists, a wiki and bug reports.
Platforms and integrations	C	Windows, Mac and Linux only, with no web or phone version and no integrations listed.
Grade point average		Good, out of 4.0 **2.8**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who GnuCash is for

- ✓ Fits if you want your books kept on your own computer and not in someone's cloud
- ✓ Works for people who already know double-entry and want it free

Who it is not for

- ✗ Not for you if you want a phone or browser version, as it's desktop only
- ✗ Too light for payroll: the features page says it's handled through payables and receivables
- ✗ Watch out: SQL storage is described as experimental, with reports of data loss
- ✗ Skip it if you need paid support, as help is volunteers, mailing lists and a wiki

Good to know

Good for

- ✓ People who want to keep personal and household accounts on their own computer
- ✓ Small businesses that need basic invoicing and double-entry books at no cost
- ✓ Users who want to move data in from Quicken QIF files

Worth knowing

- ⓘ It is desktop software for Windows, macOS and Linux; there is no browser version or hosted option.
- ⓘ Storing data in SQLite, MySQL or PostgreSQL is described as experimental, with reports of data loss in some cases.
- ⓘ The features page says payroll is handled through accounts payable and receivable, not a payroll module.
- ⓘ Support comes from volunteers through mailing lists, a wiki and bug reports.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

Free

No paid plan at all

GnuCash is free to use.

> **Free under the GNU GPL, with voluntary donations.**
>
> From our grade for value for money

FREE

$0

The full program under the GNU GPL; the project accepts voluntary donations.

Read from gnucash.org on Nov 12, 2026.

What it does

Its main features, where it runs, what it works with and who makes it

3

Places it runs: macOS, Windows and Linux

Free double-entry accounting for home and small business use. Here is what it does, as its own site describes it, and what it covers: open source, invoicing, reports, bookkeeping.

> **Double-entry books, a checkbook-style register, small-business tools, reports and reconciliation.**
>
> From our grade for features

Double-entry accounting

Every transaction debits one account and credits others by an equal amount, so the books always balance.

Checkbook-style register

Enter transactions in a familiar register with split transactions, reconciliation marks and autofill.

Small-business tools

Customer and vendor tracking, jobs, invoicing, bill payment and tax and billing terms, plus a budgeting tool.

Reports and graphs

Includes balance sheet and profit and loss reports, bar charts, pie charts and scatter plots, all customizable.

Bank statement reconciliation

Compare entered transactions against a bank statement; QIF and OFX files can be imported with duplicate matching.

Multiple currencies

Accounts can be held in different currencies, with currency movements balanced under double-entry.

Where it runs

macOS · Windows · Linux

What it works with

Its own pages name no integrations.

GnuCash is made by The GnuCash Project.

Where it stands

Its grades against its category, and whether to keep it or make your own

109/127

Other accounting and invoicing tools it is graded above

GnuCash's GPA of 2.8 is higher than 109 of the 127 other accounting and invoicing tools we grade, and level with 8.

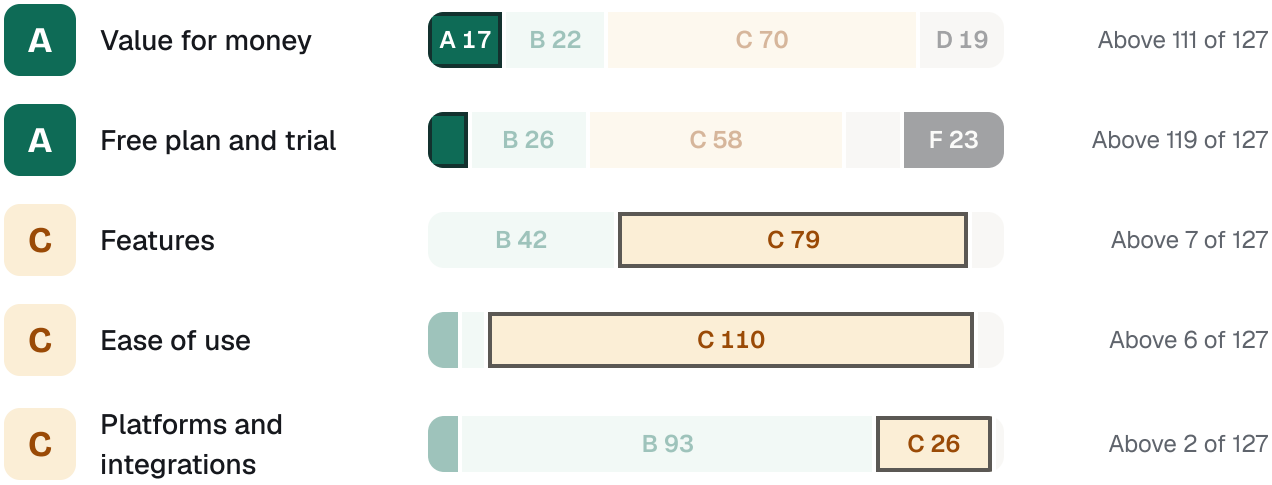
It stands best on free plan and trial (A, above 119 of 127) and worst on platforms and integrations (C, above 2).

GnuCash has no paid plan.

On features, ease of use and platforms it scores 2.0 out of 4. Nothing scores higher for less, though at least one tool matches that score at a lower price.

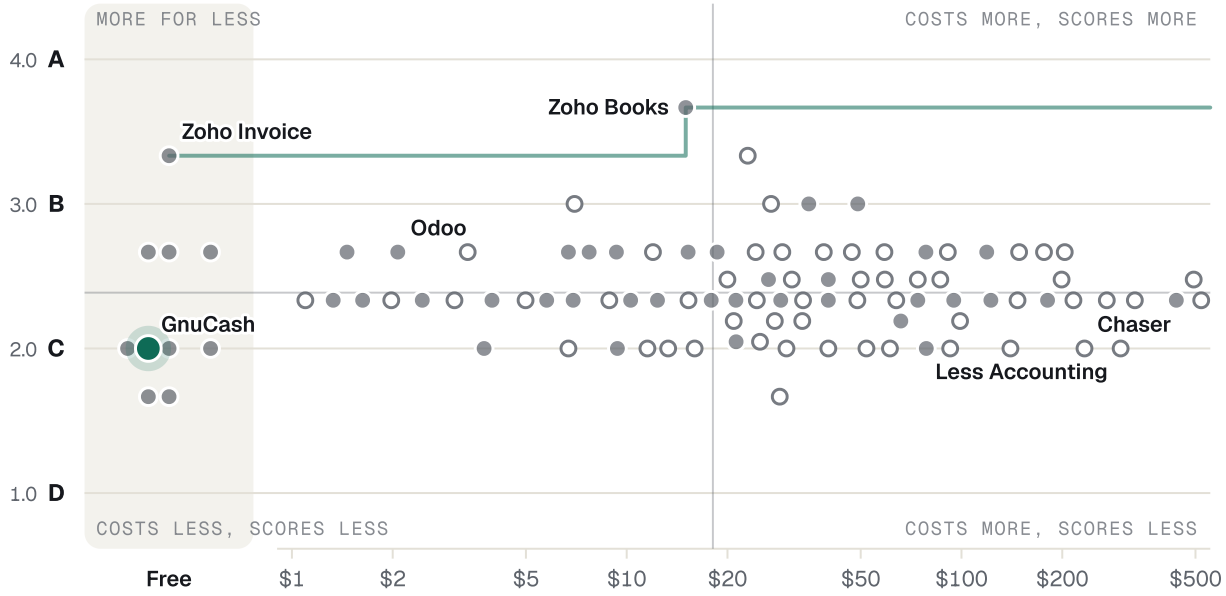
Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. GnuCash's own letter is outlined.



Price against what you get

Each dot is one of 101 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. GnuCash is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

GnuCash is free, so making your own would save you nothing.

And it is not the kind of software a weekend replaces. It is one of the better ones too: its GPA of 2.8 is higher than 109 of the 127 other accounting and invoicing tools we grade.

What you could make

- Invoicing and reports: an app builder makes these well.

What you could not

- Live feeds from your bank, which take an agreement with each bank or a service that has them.

- Apps for macOS, Windows and Linux that stay in step with each other.

What this rests on. GnuCash's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Manager.io, Akaunting, Wave, Invoice Ninja and Zoho Books

The 5 tools GnuCash is most often weighed against, with where each one differs from it.

Manager.io

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Free plan · from $59/mo

Free offline accounting for Windows, Mac and Linux, with a paid cloud.

- Only Manager.io lists a web app.
- GnuCash is open source, according to its own site.
- Manager.io is self-hostable, according to its own site.

GnuCash and Manager.io compared in full

Akaunting

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Free plan · from $72/yr

Open-source accounting you can host yourself or use in the cloud.

- Only GnuCash lists Windows, macOS and Linux apps.
- Only Akaunting lists a web app.
- Akaunting is self-hostable, according to its own site.

GnuCash and Akaunting compared in full



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Wave

Free plan · from $19/mo

Free invoicing and bookkeeping for US and Canadian small businesses.

- Only GnuCash lists Windows, macOS and Linux apps.
- Only Wave lists a web app.
- Only Wave lists iOS and Android apps.

GnuCash and Wave compared in full



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Invoice Ninja

Free plan · from $14/mo

Invoicing, expenses and time tracking with a free plan.

- Only Invoice Ninja lists a web app.
- Only Invoice Ninja lists iOS and Android apps.
- GnuCash is open source, according to its own site.

GnuCash and Invoice Ninja compared in full



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Zoho Books

Free plan · from $15/mo

Online accounting from Zoho, with a free plan and six paid tiers.

- Only GnuCash lists macOS and Linux apps.
- Only Zoho Books lists a web app.
- Only Zoho Books lists iOS and Android apps.

GnuCash and Zoho Books compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

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Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is GnuCash free?

Yes. GnuCash is free to use.

How much does GnuCash cost?

GnuCash lists one plan. Free: $0.

What platforms does GnuCash work on?

GnuCash is available on Windows, macOS and Linux.

Does GnuCash have an Android app?

No Android app was listed when its pages were read on Nov 12, 2026. GnuCash is listed for Windows, macOS and Linux.

Does GnuCash have an iPhone app?

No iPhone app was listed when its pages were read on Nov 12, 2026. GnuCash is listed for Windows, macOS and Linux.

Is GnuCash open source?

Yes. GnuCash is open source, according to its own site.

Who makes GnuCash?

GnuCash is made by The GnuCash Project.

What are the alternatives to GnuCash?

The closest alternatives to GnuCash in our directory are Manager.io, Akaunting, Wave, Invoice Ninja and Zoho Books.

How does GnuCash compare with other accounting and invoicing tools?

GnuCash's GPA of 2.8 is higher than 109 of the 127 other accounting and invoicing tools we grade, and level with 8.

Is GnuCash good value for money?

ToolGPA grades GnuCash A for value for money. GnuCash has no paid plan.

Could I make my own version of GnuCash?

GnuCash is free, so making your own would save you nothing. And it is not the kind of software a weekend replaces.

Where this guide comes from

The prices, plans, platforms and features were read from GnuCash's own pages on Nov 12, 2026, and the grades were given on Nov 12, 2026. Graded from this listing, whose facts were read from GnuCash's own pages on 12 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by The GnuCash Project. Prices change, so check gnucash.org before you buy.

gnucash.org/

gnucash.org/features.phtml

gnucash.org/donate.phtml

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

GnuCash, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/gnucash

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "GnuCash: The Insider's Guide",
checked Nov 12, 2026.
https://toolgpa.com/tools/gnucash
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Know someone choosing between accounting and invoicing tools?

Send them this guide:
toolgpa.com/tools/gnucash/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after GnuCash, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 129 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

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Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Cash App Taxes Insider's Guide

Free federal and state tax filing inside Cash App

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what GnuCash's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. GnuCash is a trademark of its owner, and this guide is not made, paid for or approved by The GnuCash Project. Prices and plans change: check gnucash.org before you buy.