Owner's Operations Guide

The Getting Ahead Guidebook · v1.4

👑 OWNER-ONLY DOCUMENT
DO NOT DISTRIBUTE OR INCLUDE IN PUBLIC USER MANUAL

July 2026

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Tab-placement guide — page numbers below reflect the printed page each section starts on.

The Getting Ahead Guidebook — Admin/Owner Reference

This guide is **for the app owner only**. It documents the Admin Panel, server-side controls, and operational procedures that are NOT visible to regular users.

> 🔒 **Access**: All features here require `is_admin=true` on your user record. Promotion happens automatically when your email is listed in the backend `ADMIN_EMAILS` env var.

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1. Accessing the Admin Panel

- **Web app**: Sign in with your admin email → drawer menu → **Admin Panel** (green shield icon)
- The link is **invisible to non-admin users** — they cannot see it in the menu, and if they navigate to `/admin` directly they are redirected
- **API endpoints**: All `/api/admin/*` routes require a valid JWT with `is_admin=true` and return `403 Forbidden` otherwise

Promoting a New Admin

1. SSH into the backend (or open the Emergent backend env editor)
2. Edit `ADMIN_EMAILS` in `backend/.env` — comma-separated list
3. Example: `ADMIN_EMAILS=randywinsall@gmail.com,trusted@example.com`
4. Click **Redeploy** in Emergent
5. Have the new admin log out and log back in → `is_admin` flag auto-flips on next login

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2. User Management

The Admin Panel's user table shows every account. For each user you can:

Action	What it does	When to use
Set Password	Force-resets a user's password to whatever you type	User locked out and can't receive reset emails
Delete User	Removes the user account AND all their data	GDPR / cleanup test accounts
View Stats	Shows transactions, reserves, last-login	Investigating a support ticket
Resend Verification Email	Triggers a fresh verification link	User says they never received it
Toggle Active	Suspend/unsuspend without deleting	Spam, abuse, payment chargebacks

Set Password — step by step

1. Admin Panel → find user in the list
2. Tap **Set Password**
3. Type a temporary password (min 8 characters)
4. Click **Confirm**
5. Tell the user verbally/securely — they should change it after logging in

3. Demo Account Seeding

For Apple App Store reviewers (and your own demos), there's a one-click button that creates/refreshes a fully-populated demo account.

What "Seed Demo User" creates

- **Email**: `demo@thegettingaheadguidebook.com`
- **Password**: `DemoPass2026!`
- **Includes**: 3 accounts (checking, savings, credit card), 12 reserves at various funding levels, 6 spending categories, ~80 historical transactions spanning 3 months, sample recurring charges, 2 income sources

How to seed

1. Admin Panel → scroll to **"Seed Demo User"** button
2. Click it
3. Wait ~2 seconds → success toast confirms data is loaded
4. **Idempotent**: clicking it again wipes the demo user's data and reseeds fresh — won't create duplicates

> 📝 The same credentials must be entered in App Store Connect → App Review Information → Sign-In Information so Apple's reviewer can sign in.

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4. Email Testing & Diagnostics

Test Reset Email button

- Sends a real password-reset email to **YOUR admin email** so you can verify Resend is working end-to-end
- Use after changing the `RESEND_API_KEY` or testing email templates
- Shows the Resend message ID in the backend logs for tracking

Email templates location

- File: `/app/backend/emails.py`
- All template-rendered emails route through `send_email()` with structured logging
- Templates: verification, password reset, monthly close-out, daily health check, bill-due reminders, 🏆 celebration

If emails are not arriving

1. Check Resend dashboard at https://resend.com/emails — confirm the email shows up there
2. If it's there → recipient's spam/junk folder is the most likely cause
3. If it's NOT in Resend → check `RESEND_API_KEY` env var, then check backend logs for `[emails]` lines

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5. Subscription Overrides

For comp accounts (family, friends, alpha testers) you can grant subscription access without going through Stripe.

Comp a user

- **Admin email override**: Edit `backend/.env` → `COMP_EMAILS=user@example.com,other@example.com`
- Admin users themselves bypass subscription checks automatically (look for `OWNER_EMAILS` in `subscriptions.py`)
- After change → click **Redeploy**

Check a user's subscription state

- Admin Panel → user row shows current `subscription_status`: `trial`, `active`, `cancelled`, `past_due`, `none`
- For deep dive → open Stripe Dashboard, search by email

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6. Backups & Restore

Server-side auto-backups

- Run automatically every 24 hours via `jobs.py`
- Stored in `/app/backups/auto_backup_YYYYMMDD_HHMMSS.json`
- Keeps the most recent 30 files; older ones auto-pruned

Restore from a backup

1. Identify the backup file you want
2. SSH into backend container
3. Run: `python3 /app/backend/restore_backup.py /app/backups/auto_backup_YYYYMMDD_HHMMSS.json`
4. Confirm the prompt
5. Restores ALL users' data — be very careful

User-level backup

- Users can manually download their own data via web app → Account menu → Backup
- Encourages user self-service; reduces support load

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7. Daily Health-Check Emails

Every morning at 9:00 AM server time, the system emails the admin (you) a **Daily Health Check** summary covering:

- ✅ All services up
- 📊 New signups in last 24h
- 💰 New paying subscribers
- ⚠️ Failed Stripe webhooks (if any)
- 🐛 Sentry-reported unhandled exceptions (if any)

If you see this email NOT arrive → something is wrong with the backend cron loop OR the Resend API. Investigate immediately.

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8. Deployment Workflow

Backend changes

- Edit code in `/app/backend/`
- Click **Redeploy** button in Emergent (top-right)
- Backend restarts in ~30 seconds
- Verify: hit `/api/health` and confirm 200 OK

Frontend changes (web only)

- Edit code in `/app/frontend/`
- Click **Save to GitHub** button in Emergent
- Vercel auto-deploys in 1-2 min (check https://vercel.com/dashboard for status)

Frontend changes (mobile)

- Same code as web — but need a new mobile build to ship to users
- Click **Publish** → **Mobile** → pick iOS or Android
- Wait 10-15 min for build to finish
- Build auto-uploads to App Store Connect / Google Play Console
- iOS: distribute via TestFlight or submit for review
- Android: upload `.aab` to Google Play Console → Internal Testing or Production

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9. Mobile Build & TestFlight

iOS — distributing to testers via TestFlight

1. After Emergent's build succeeds → build appears in **App Store Connect** → **TestFlight** → **iOS Builds**
2. Wait for status to become **"Ready to Submit"** (Apple processes the build ~10-30 min)
3. Click **Internal Testing** → **+** → create a group ("My Team")
4. Add testers by email (must match the Apple ID on their iPhone)
5. Attach the build to the group
6. Testers get an email invite → tap → opens TestFlight app on iPhone → install

Android — distributing to testers via Google Play

1. Emergent builds → produces `.aab` file
2. Upload to **Google Play Console** → **Internal Testing** → **Create new release**
3. Add tester emails / Google Groups
4. Save & roll out → testers get a Play Store link

Submitting for public review

- **iOS**: App Store Connect → version page → **Add for Review** button (requires build attached, all metadata filled, App Privacy saved)
- **Android**: Google Play Console → Production → Create release

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10. Common Operations

"A user can't log in"

1. Check if they're locked due to too many failed attempts → backend has a brute-force guard (5 fails / 15 min). Wait or run unlock query.
2. Check `is_active` flag on user row in Admin Panel
3. Last resort: **Set Password** to a known value and tell them verbally

"A user says their data disappeared"

1. Pull the latest auto-backup that includes their data
2. Restore (see Section 6)
3. Verify with the user

"Stripe webhook 400 errors in logs"

- These are spurious — usually from old Stripe events being replayed during testing
- Confirm subscriptions are flowing correctly by checking the Stripe Dashboard
- If real subscriptions are failing → check `STRIPE_WEBHOOK_SECRET` matches the one in Stripe Dashboard → Developers → Webhooks

"Apple/Google rejected a build"

- Read the rejection message carefully
- Most common: missing screenshots, missing demo account, Stripe visible on iOS (we've already fixed this)
- Apply the fix → bump `buildNumber` (iOS) or `versionCode` (Android) in `app.json` → rebuild → resubmit

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11. Troubleshooting & Recovery

"Backend won't start"

- Check `/var/log/supervisor/backend.err.log`
- Common: bad env var, MongoDB unreachable, port conflict
- Quick fix: `sudo supervisorctl restart backend`

"Frontend won't bundle"

- Check `/var/log/supervisor/expo.err.log`
- Common: syntax error in recent commit, missing dependency
- Quick fix: `sudo supervisorctl restart expo`

"Need to roll back a change"

- In Emergent: use the **Rollback** button (top-right) to restore the last good deployment
- For code changes already pushed to GitHub: revert the commit, push, redeploy

"Database compaction / maintenance"

- MongoDB runs in the same container; data lives in `/data/db`
- Auto-backups in `/app/backups/` are JSON dumps — independent of MongoDB binary format
- For deep maintenance: contact Emergent Support

12. Video Production Standards

> 🎬 Recording style, mic setup, universal outro, and post-production checklist. Read once, refer back when needed.
>
> **Order corrected 2026-07-11. Updated 2026-07-14.** All videos now follow the in-app Flow Chart: **Income → Accounts → Recurring Charges → Reserves → Categories → Spending.** Reference: `/api/worksheets/setup-flow.html` (rendered at `/flowchart` in the app). Note (2026-07-14): "Direct Debits" has been merged into **Recurring Charges** — one unified feature that covers bank auto-pays *and* credit-card subscriptions.

Recording style for all videos: voice-over + screen recording ONLY. No face on camera. Randy's face never appears — his voice narrates while the viewer watches the app in action. Your natural warmth + humor + honesty IS the No-Nonsense Money Guy voice. Don't tone it down.

Recording setup checklist (one-time): - Screen recorder: Loom, OBS (free), or macOS QuickTime → File → New Screen Recording - Microphone: any decent USB mic (Blue Yeti / Samson Q2U) or AirPods work — record in a quiet room - Test 30 seconds of voice-over → play back → adjust mic gain if it sounds boomy or thin - Speak 20% slower than you think you need to. Silence is fine. - Do 3 takes, keep the best one — do NOT try to nail it in one shot

Universal outro (last 8 seconds of every video):

> "That's it. Head back to the app and give it a try — if you get stuck, the Help Center has the full manual and I read every support email personally. Talk to you in the next one. — Randy H., the No-Nonsense Money Guy."

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13. Video 1: Welcome + The Flow Chart

Duration target: 2:00 **Topic:** Getting Started **Purpose:** Set the philosophy, then show the flowchart that's about to guide the next four videos.

Shot list

#	Screen shown	Narration
1	App logo / splash (5s)	"Welcome to the Getting Ahead Guidebook. I'm Randy — the No-Nonsense Money Guy. Most finance apps show you charts of the money you already spent. This one shows you what to do with the money you're about to make. That's the difference."
2	Home dashboard (10s)	"The app is built around one idea: every dollar you earn gets a job before it hits your account. You plan first, spend second. Boring? Maybe. But it works."
3	Drawer → tap "Flowchart" (5s)	"Before you touch a single dollar, open the drawer and tap 'Flowchart'."
4	Flowchart page loads (15s, pan across boxes)	"This is the setup order. Five steps. Income, then Accounts, then Recurring Charges, then Reserves, then Categories and Spending. Do them in that order and the app makes sense. Skip a step or do them out of order and you'll fight the app the whole way. Don't fight the app."
5	Highlight the printable-worksheets link (10s)	"Each box on the chart links to a printable worksheet. If typing directly into an app feels overwhelming, print them and fill them out with a pen first. Then come back and enter the numbers."
6	Cut to first worksheet (5s)	"Next video, we start at box one: Income."
7	Outro	(universal outro)

14. Video 2: Step 1: Income

Duration target: 3:00 **Topic:** Getting Started **Purpose:** The first real setup step — enter every dollar coming in.

Shot list

#	Screen shown	Narration
1	Flowchart, highlight Income box (5s)	"Step one on the flowchart: Income. Everything in this app flows from here — because if you don't know what's coming in, you can't assign it to anything."
2	Drawer → Money → Income (5s)	"Open the drawer, tap Money, tap Income."
3	Income list (empty) → Add Income (5s)	"Tap 'Add Income'."
4	Add Income form — Name field (10s)	"Give it a name — 'Main paycheck', 'Side gig', 'Rental', 'Social Security'. Whatever you actually call it in your head."
5	Enter amount + frequency (15s)	"Enter the net amount — what actually lands in your bank, not the gross. And the frequency: weekly, biweekly, semi-monthly, monthly. Get this right — the whole cash flow forecast is built on this number."
6	Enter next expected date (5s)	"Enter the next date you expect it. The app uses this to project forward."
7	Save → income appears in list (5s)	"Save. Repeat for every income stream you have. Even the small ones. If your kid pays you $50/mo rent, put it in."
8	Cut to home dashboard showing income (10s)	"Now the home screen knows what's coming. This is the foundation for everything else. If you're a two-income household, you'll add both here — the app supports as many as you need."
9	Outro	(universal outro)

Notes for Randy

- Emphasize **net not gross** — this is the #1 mistake new users make.
- Skip the "employer sends me paystubs" tangent unless recording a longer version.

15. Video 3: Step 2: Accounts

Duration target: 2:30 **Topic:** Getting Started **Purpose:** Add real-world accounts and link them to income streams.

Shot list

#	Screen shown	Narration
1	Flowchart, highlight Accounts box (5s)	"Step two: Accounts. Now that the app knows your income, it needs to know where that income lands and where you spend from."
2	Drawer → Money → Accounts (5s)	"Money → Accounts → Add Account."
3	Add Account form — Name field (10s)	"Name it what you call it in real life. 'Main Checking', 'Wells Fargo Visa', 'Emergency Savings' — whatever you recognize."
4	Account type dropdown (10s)	"Pick the type. Checking, savings, credit card, cash. This tells the app whether balances go up or down when you spend."
5	Starting balance (10s)	"Type in your **cleared** balance from your real bank — not the pending balance. This is the app's zero point."
6	Show linked-income dropdown / assign paycheck to account (15s)	"Notice you can link an income stream here — 'Main paycheck lands in this checking account'. That's how the flow chart connects income to accounts. Do it now while it's fresh."
7	Save + show account list (5s)	"Save. Add the rest of your accounts — checking, savings, credit cards, even cash if you carry any."
8	Cut to home dashboard with real balances (10s)	"Home screen updates with your true starting position. From here, every dollar has a source and a destination."
9	Outro	(universal outro)

16. Video 4: Steps 3 & 4: Recurring Charges + Reserves

Duration target: 4:00 **Topic:** Getting Started **Purpose:** The two most powerful features new users don't understand. Combine them into one video because they're the same idea (money committed before you see it).

Shot list

#	Screen shown	Narration
1	Flowchart, highlight Recurring Charges + Reserves boxes (10s)	"Steps three and four go together: Recurring Charges and Reserves. Both are the same idea — money that gets a job **before** it hits your spending account. The difference is timing: Recurring Charges happen *this month*. Reserves happen *this year*."
2	Recurring Charges — Setup → Recurring section (15s)	"Open Setup and scroll to Recurring Charges. Add every subscription and auto-pay you have: Netflix, gym, mortgage, insurance, cell phone. Enter the amount and the day of the month it hits, and whether it draws from a bank account or a credit card."
3	Show the "next occurrence" projection (10s)	"The app now knows exactly when each one fires. Your cash flow forecast lights up."
4	Reserves — Setup → Reserves section (20s)	"Now Reserves. These are the annual and irregular expenses — Christmas gifts, property tax, car registration, insurance premiums that come in bulk, birthdays. Anything that hits once or twice a year."
5	Add a Christmas Reserve — $1200/yr = $100/mo (15s)	"Add a Christmas reserve. Total for the year — say $1,200. Divide by 12 — the app does it for you. Now $100/mo is quietly set aside from every paycheck, and December stops being a disaster."
6	Show reserves reconciliation card (10s)	"You can rebalance reserves later if your plans change — pull $50 from one to top up another."
7	Cut to Big Picture view (10s)	"Now open Big Picture. See how income minus recurring charges minus reserves leaves you a spending pool. That number — not your bank balance — is what you actually have to spend this month."
8	Outro	(universal outro)

Notes for Randy

- This is the *emotional* video — the "aha" moment. Slow down at the Big Picture reveal.
- Consider a follow-up "how I picked my Christmas number" video later.

17. Video 5: Step 5: Categories, Spending & the Register

Duration target: 4:00 **Topic:** Getting Started **Purpose:** The final setup step + the daily action. Categories exist to receive spending, so combine them.

Shot list

#	Screen shown	Narration
1	Flowchart, highlight Categories + Spending boxes (5s)	"Step five: Categories and Spending. Now that recurring charges and reserves are handled, whatever's left is yours to spend. Categories are where you tell the app how you want to spend it."
2	Drawer → Money → Categories (5s)	"Open Money → Categories."
3	Add a Groceries category with monthly budget (15s)	"Add a category — 'Groceries'. Give it a monthly budget — say $600. The app will track what you spend against that number in real time."
4	Repeat for Fuel, Eating Out, Household (10s)	"Add a few more: Fuel, Eating Out, Household. Don't over-engineer — start with 6 to 10 categories, add more only when you find yourself lumping different things together."
5	Now log an expense — bottom nav → + Add (5s)	"Now the daily action. Tap the + button."
6	Fill in vendor, amount, category, account (20s)	"Vendor is who you paid. Amount is what you spent. Pick the category and confirm the account. Save. That's it — five seconds after checkout."
7	Show the register updating instantly (10s)	"The register updates. Your account balance drops. The category shows what's left in the budget for this month."
8	Show the running balance column (10s)	"That right-most column is your true balance — the number your bank should be showing you but doesn't, because it doesn't know about pending charges the way you do."
9	Show split transaction feature (15s)	"One Costco run might be $60 groceries, $20 household, $10 gift. Use Split Transaction to tag each dollar to the right category."
10	Outro	(universal outro)

Notes for Randy

- If you can find a real-life $87 Costco receipt to demo the split, use it.
- Skip auto-categorization here — save it for a "power user" video later.

18. Video 6: New Feature: Bank Statement Reconciliation

Duration target: 4:00 **Topic:** Advanced **Purpose:** Showcase the Reconcile tool. This is the retention feature — sell it.

Shot list

#	Screen shown	Narration
1	Register view (5s)	"This is the video I've wanted to make since day one. Reconciliation."
2	Bank statement PDF on-screen briefly (5s)	"Every month your bank sends you a statement — every transaction that hit your account. And every month, budgeters like us find that our numbers don't quite match. A latte was double-charged. A transfer landed a day late. A subscription renewed without warning."
3	Register toolbar → tap Reconcile (5s)	"Instead of hunting for those differences manually, tap Reconcile from the register toolbar."
4	Reconcile screen — account confirmation banner (10s)	"First — this big yellow banner. Confirm the account you're reconciling. Get this wrong and you'll try to match your Visa against your checking. The banner is here to stop you."
5	Upload / paste CSV from bank (15s)	"Download your statement CSV from your bank's website — most banks have this under 'Export Transactions'. Paste or upload it here."
6	Preview screen showing matched/ unmatched (15s)	"The app runs a three-pass match: transaction ID, then exact amount within three days, then fuzzy vendor within a week. Green means matched. Yellow means close — you approve. Red means the bank has it but you don't, or vice versa."
7	Click an unmatched row to add it (10s)	"For unmatched bank transactions, tap the row to add them straight into your register. One tap."
8	Show the Balance Check panel (15s)	"And if your app balance still doesn't equal your bank balance — because you started mid-month, say — use Balance Check to adjust your opening balance. One number gets you back in sync."
9	Cut back to register — all rows matched (5s)	"Now every row matches, your app balance equals your bank balance to the penny, and you can move on with your life."

#	Screen shown	Narration
10	Outro	(universal outro)

19. Video 7: New Feature: Sales Tax Tracking

Duration target: 3:00 **Topic:** Sales Tax **Purpose:** Niche but powerful for no-income-tax states.

Shot list

#	Screen shown	Narration
1	Intro card (5s)	"If you live in Washington, Texas, Florida, Nevada, Wyoming, South Dakota, Alaska, or Tennessee — this one's for you. Every one of those states has no state income tax, and the IRS lets you deduct sales tax on your federal return instead. Most people don't bother. This app makes it easy."
2	Setup → Sales Tax Tracking card (10s)	"Turn it on in Setup, under Sales Tax Tracking. Enter your state rate plus local."
3	Log an expense — sales tax pre-fills (10s)	"Now every expense auto-estimates the sales tax portion. $100 Costco run? The app knows about $8 was sales tax."
4	Navigate to Sales Tax Center (5s)	"Open Sales Tax Center from the drawer."
5	Year-to-date totals card (10s)	"Year-to-date total. Tax paid, purchases, average effective rate."
6	Top vendors by tax paid (10s)	"The big-ticket stuff stands out — appliances, car repairs, home improvement. Those are the ones the IRS wants to hear about."
7	Schedule A Ready card (10s)	"When tax season hits, 'Schedule A Ready' is the number you hand your accountant. No spreadsheet, no digging."
8	Print worksheet (5s)	"Print the worksheet as backup for your records."
9	Outro	(universal outro)

20. Video Post-Production & Brand Pieces

> 🎬 Post-production checklist plus two bonus brand pieces you can film without appearing on camera.

Post-production checklist (for every video)

- [ ] Trim silence longer than 1.5 seconds
- [ ] Boost narration by 3–6 dB if too quiet
- [ ] Add captions (YouTube auto-captions are fine — correct obvious errors)
- [ ] End card: "Try the app free at thegettingaheadguidebook.com"
- [ ] Thumbnail: dark navy background, big cream-colored title (matches app branding)
- [ ] Publish to YouTube UNLISTED first — test on phone before public
- [ ] Paste URL into `/app/frontend/src/help/videos.ts` (placeholders already in place)

Bonus brand pieces (film later, no on-camera needed)

Brand piece A — "Why We Don't Say Budget"

3-minute whiteboard-narration video explaining the reserve philosophy. Draw arrows and numbers on a notebook or whiteboard. Voice-over. No face. Great for Reddit r/personalfinance and Facebook groups.

Brand piece B — "Why I Built This"

2-minute audio-only piece over stills of your desk, notebook, an old spreadsheet, a family photo. Deeply personal, zero on-camera. Your trust-the-founder piece.

🔐 Security Reminders

- ✅ Admin Panel link only renders for `is_admin=true` users
- ✅ All `/api/admin/*` endpoints check `is_admin` server-side (defense in depth)
- ✅ Multi-tenant data isolation: every query is scoped by `user_id` — users CANNOT see each other's data
- ✅ Passwords hashed with bcrypt (industry standard, slow on purpose)
- ✅ JWTs expire after 30 days; sign-out everywhere invalidates all sessions
- ✅ Stripe webhook signatures verified — prevents spoofed billing events

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📞 Quick Reference

Resource	URL / Location
Admin Panel	App drawer → Admin Panel
App Store Connect	https://appstoreconnect.apple.com
Google Play Console	https://play.google.com/console
Stripe Dashboard	https://dashboard.stripe.com
Resend Dashboard	https://resend.com/emails
Sentry (errors)	https://sentry.io
Vercel (frontend host)	https://vercel.com/dashboard
Emergent (backend host)	https://app.emergent.sh

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