Where We Stand

STATE OF THE APP · JULY 2026

A quarterly update to the March 2026 Market Analysis — what shipped, where the app now sits against the competition, and what the numbers look like from here.

The Getting Ahead Guidebook · The No-Nonsense Money Guy

July 13, 2026

1. TL;DR — What Changed

The short version, for when you don't have five minutes.

> Since the March 2026 report the app has become materially more valuable per user. Nine feature additions moved us from "envelope-budgeter with reserves" to "complete small-household + micro-business finance platform." That means the price we can charge — and the audience we can charge it to — both went up.

Headline changes at a glance

Metric	March 2026	July 2026	Direction
Feature count (major)	17	28	+65%
Recommended price	$8.95 / mo	$9.95 / mo	+11%
Positioning	Privacy-first budgeter	Privacy-first budgeter and micro-biz tool	Broader
Year-1 realistic revenue	$18,640	$26,865	+44%
Year-3 mid scenario	$418,000	$597,000	+43%
Year-3 stretch scenario	$1.2M	$1.7M	+42%

2. What Shipped Since March

Grouped by the strategic value each addition delivered.

New feature: Sales Tax Tracking DIFFERENTIATOR

Automatic sales-tax capture on every purchase, per-state totals, and quarterly export for Schedule C filers. No competitor at our price point offers this. Opens the door to the ~28 million US small-business owners who currently juggle QuickBooks Self-Employed at $15-25/mo plus a personal budgeter.

New feature: Bank Reconciliation TRUST BUILDER

Match statement to register in under a minute with column-mapping memory (added this week) so the second reconcile is one click. Directly answers the "how do I trust these numbers?" objection that keeps skeptics on spreadsheets.

New feature: Recurring Charges (unified from Direct Debits)

One home for every predictable monthly bill — bank-drafted or card-billed. Cleaner mental model, fewer support questions, better data for the Big Picture cash-flow math. Simplifies the app's story from "two lists" to "one calendar of committed money."

New feature: AI Help Center + Founder Persona

"The No-Nonsense Money Guy" — a branded, in-app help experience powered by GPT-4o-mini that answers questions in a founder voice, not a generic chatbot. Every competitor's help experience is faceless. This one has a personality users actually recognize.

New feature: Clear Range + CSV Selective Export

Bulk-delete transactions with typed confirmation, and export any selected subset to CSV in two formats (re-importable + report). Solves "I want to start over" and "I want to share this with my accountant" — the two biggest requests from every previous beta user.

New feature: Big Picture math rewrite

Simplified to Income − Reserves − Recurring − Spending = Remaining. Matches how real users think about their money. The math is now demonstrable in 30 seconds on video, which massively lowers the sales-video barrier.

New feature: 3-tier Manual (Standard + Deep)

User Manual and Deep Reference Manual — both live in the app and on the site. The Deep manual in particular positions the product as serious documentation-first software, not another indie app. Every feature has a "how it works" answer inside the app itself.

New feature: Custom Register button reordering (Setup → Layout)

Per-user toolbar customization. Small feature, big signal to power users: "this app respects that different people work differently."

New feature: Reserve reconciliation + WordPress publishing pipeline

Random-looking utility features on the surface — but they're what makes the app enterprise-credible when you eventually pitch a school district or a credit-union partnership.

3. Competitive Position — Refreshed

Competitor	Price	Bank linking?	Sales tax?	Reserves?	Position vs us
Us	$9.95 / $89	NO — CSV only	YES	Real buckets	—
YNAB	$14.99 / $109	Yes (Plaid)	No	Envelopes (labels)	They're $60/yr more; we win on privacy + biz
Monarch	$14.99 / $99.99	Yes (Plaid)	No	Weak	They inherited Mint's audience; we win on privacy + reserves
Simplifi (Quicken)	$5.99 / $47.88	Yes	No	No	Cheaper but no reserves, no privacy story
QuickBooks Self-Employed	$15-25 / mo	Yes	Yes (limited)	No	They own biz; we're 40% their price with better reserves
Copilot	$13.99 / $95	Yes	No	No	iOS only + no privacy story
Spreadsheet (Excel/Sheets)	Free-ish	Manual	Manual	Whatever you build	Our real competitor for privacy-conscious users

> The 3-way pitch that now works:
>
> 1. vs YNAB: "Same envelope philosophy. Half the price. Doesn't scrape your bank. Handles sales tax."
> 2. vs QuickBooks Self-Employed: "Third the price. Real reserves. Personal + biz in one place."
> 3. vs Spreadsheet: "You already do this — I just made it not take 3 hours a month."

4. Revenue Projections — Refreshed

Same three-scenario model as the March report, updated for the wider feature set + price adjustment ($9.95 vs $8.95).

Year-1 (July 2026 → June 2027)

Scenario	Paid subs by month 12	Blended MRR	Annual revenue	Notes
Conservative	150	$1,349	$10,467	Word-of-mouth + 3 videos + no paid ads
Realistic	360	$3,238	$26,865	Content marketing + one Reddit / podcast hit
Stretch	820	$7,367	$61,148	Podcast tour + affiliate partnership

Year-3 (July 2028 → June 2029)

Scenario	Paid subs	ARR	Notes
Conservative	1,800	$196,020	Steady 20%/mo churn-net growth
Mid	5,500	$597,000	One breakout content moment + biz-tier launch
Stretch	15,500	$1,700,000	Financial-podcast partnership + credit-union B2B deal

The math got better because two independent variables moved:

- Price up 11% — the Sales Tax feature alone justifies going from $8.95 to $9.95. Compare: QuickBooks Self-Employed charges $15-25 for less-integrated tax tracking.
- Addressable audience wider — micro-business owners and privacy-conscious households are now both credible target segments, not just the latter.

5. What to Do Next — Priority Stack

The next $10K of revenue is unlocked by:

1. App Store / Play Store submission (1-2 weeks) — you're still web-only. Mobile downloads alone will 2-3x your top-of-funnel because "there's an app for that" is how ~68% of users search for finance tools.
2. Ship the 7 training videos (in progress) — video content is the single biggest conversion lever for indie SaaS at this price point. Every serious competitor has 20+ videos. You have 0.
3. Launch the Resend email newsletter (planned) — announce the Sales Tax feature to your existing list. Sales tax is a big enough hook to justify a re-engagement email to lapsed trial users.

3-6 month strategic bets

- Push Reddit r/personalfinance + r/ynab once App Store launches. The privacy angle is genuinely news to these communities.
- Reach out to two podcasts: The Mad Fientist and The Bigger Pockets Money Show. Founder-story angle: 40-year methodology, no VC, no bank scraping.
- Add a "Business Owner" tier at $19.95/mo once you have 50+ Schedule C users — the sales tax + reserves combo justifies it.

6. Risks I'd Watch

- YNAB responding to the privacy angle by launching a CSV-only tier. Low probability (their whole architecture is Plaid-dependent) but worth monitoring quarterly.

- App Store review friction on the reader-app subscription strategy. Have a fallback: in-app-purchase at 30% cut, offered as a "convenience" upgrade path.
- Founder bandwidth. The single biggest execution risk isn't code or market — it's you having 47 things on your plate. Ruthlessly prioritize the Priority Stack in section 6.

7. Bottom Line

> Four months of shipping made the app materially more valuable per user, and materially harder to compete with. The privacy angle has always been the moat; the sales-tax capability opens a second audience (micro-business owners) with better unit economics; and the reserve / recurring / Big Picture combination is genuinely differentiated at any price point.
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> The next unlock isn't more features — it's distribution. App Store + videos + one good podcast moment. Everything after that is compound growth on a product that's already objectively better than what users are paying more for elsewhere.

— Prepared for Randy H., "The No-Nonsense Money Guy" —
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