The Getting Ahead Guidebook

Complete User Manual

Personal Solutions Northwest, LLC

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Table of Contents

⚡ 5-Minute Quick Start

The shortest possible path from "I just signed up" to "my first month is tracking itself." Skim the seven steps below — you'll be done in under five minutes.

Eight Steps to Your First Tracked Month

This app is built on one idea: work with what you actually have. The flowchart on the Pre-Entry Worksheets page mirrors the order below — work through each step, then open The Big Picture to fine-tune everything together. You will be done in under five minutes.

Every step links to a full section later in the manual if you want the long version. Use the **top navigation bar** to jump between pages — the brand-blue bar at the top now organises everything into clean groups: Home · Big Picture · Plan · Money · Categories · Reports · Setup. On phones the menu collapses behind the ☰ button.

1. **1 · Print the Pre-Entry Worksheets** — Plan → Pre-Entry Worksheets. The first thing to do is print one copy of each worksheet (Income, Accounts, Recurring Charges, Reserves, Spending) so you have a single sheet to fill out by hand BEFORE you start clicking in the app. Working from paper means you only enter numbers once instead of pinball-ing between tabs trying to remember balances.
2. **2 · Enter your Income** — Plan → Income. Add every paycheck or deposit you expect this month. If it repeats every payday, tap the repeat icon and future months auto-populate. You cannot plan anything else until the app knows what is coming in — this is the foundation.
3. **3 · Add your Accounts** — Money → Accounts. Add each of your real-world accounts — checking, savings, and one row for each credit card. Each account holds its OWN expenses + recurring charges + categories, so this step is what lets the app keep your spending separated the way it actually flows in the real world.
4. **4 · Add your Recurring Charges** — Money → Recurring. Enter every bill that repeats each month — mortgage, Netflix, utilities, insurance auto-pays, gym, streaming, Costco annual. Whether it drafts from a bank account or hits a credit card, they all live here. These are already committed — money is gone before you see it, so they come out of income before anything else gets allocated.
5. **5 · Add your Reserve Categories** — Categories → Reserve Categories. Reserves are for lumpy future bills — car insurance renewal, property tax, Christmas, vacation. Set the annual total (what the bill costs) and the cycle (Monthly / Quarterly / Every 6 mo / Annual). The app computes the per-month savings target. These get reserved BEFORE you decide what is left to spend.
6. **6 · Add your Spending Categories** — Categories → Spending Categories. Whatever is left after income − recurring charges − reserves becomes your discretionary monthly budget. Create a bucket for each thing you swipe a card on: Groceries, Fuel, Dine Out, Pharmacy, etc. Give each a monthly dollar target. These reset every month.
7. **7 · Open The Big Picture (fine-tune here)** — Click **Big Picture** in the top nav. This is the page that ties everything together — and it is where you fine-tune. The Big Picture looks at EACH income source separately so you can decide which paycheck funds which reserve. Real-world example: a single paycheck rarely covers every reserve category in one shot, so you allot what it CAN cover, then move the balance into a Savings reserve (or a partial amount into another reserve) so no dollar is left without a job. When the totals balance, tap Apply to Envelopes to lock in the month.
8. **8 · (Optional) Income Taxes** — Plan → Income Taxes. If you are self-employed or have side income, enter withholding estimates so the app sets aside a monthly tax reserve. It then flows into Big Picture automatically.

Tips

- You do not have to be perfect — start sloppy and tune as you go. The app auto-saves everything.
- If you used Quicken before, the QIF Import step (under "Power User Tools" below) can pull your old payees in one click.
- Stuck? Every screen has a small "?" button in the top-right that jumps straight to that page's help section.
- Watch the 🏆 emails — when a Reserve fully funds its goal, you will get a one-time celebration note.

Getting Started

The basics — what this app is, how it's laid out, and what to do first.

Welcome

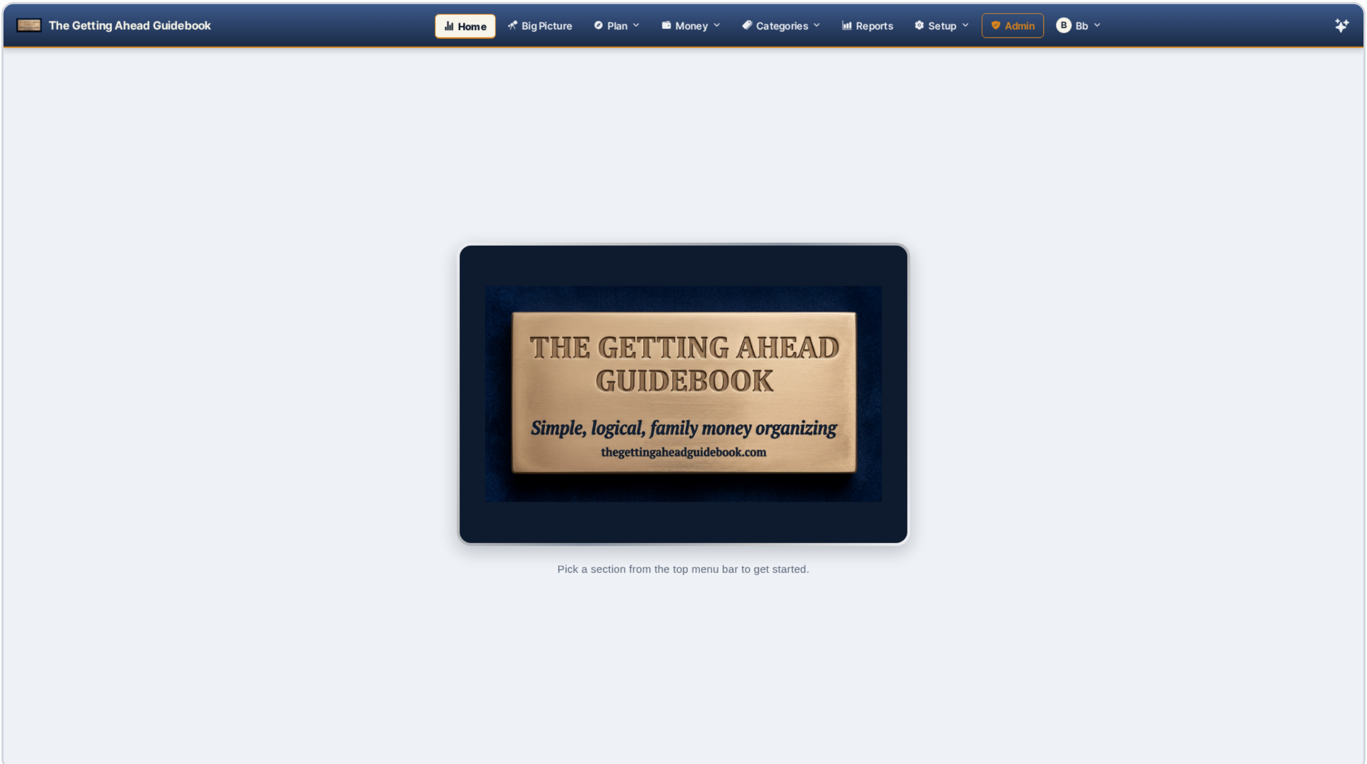
SINGLE-USER SUBSCRIPTION — Each subscription covers ONE person. Your account, data, and reports are private to you. If a spouse, partner, child, or other family member wants to track their OWN finances independently, they need their own separate subscription. (You are of course free to SHOW your dashboard to anyone; this rule is about separate accounts.)

The Getting Ahead Guidebook is a month-to-month money organizer that blends your credit-card budgets, your bank auto-debits, your reserve savings, and your income taxes into one clear picture.

Unlike most budget apps, this one is built around the idea that every dollar of income gets assigned to a job — some goes to Credit Card Categories (your daily spending buckets), some to Reserves (savings for future bills), and some stays in checking to pay Recurring Charges.

You can use it on your PC in any browser, on your phone through a web page, or download the native iOS app from the App Store / Android app from Google Play for a true installed-app experience.

The Home Screen



The Home screen is the app's lobby — it shows the logo plus a clear path to your most-used pages. Use the **top navigation bar** to jump anywhere: Home · Big Picture · Plan · Money · Categories · Reports · Setup.

On a PC the entire menu is always visible across the top. On a phone the menu collapses behind the ☰ button (top-right) — tap it to slide the drawer in.

Tip: the **Flowchart** (Plan → Flowchart) is the visual hub — it shows the order all pages plug into. New to the app? Start there.

Navigating the App

Everything lives behind a clean **horizontal top bar** with seven groups. Click any group label to expand its dropdown of pages — or click a top-level item (Home, Big Picture, Reports) to jump straight there.

1. 🏠 **Home** — The app's lobby — landing page with quick links.
2. 🎯 **Big Picture** — The page that ties everything together. Allocate each income line to reserves and spending categories. Lock it in with "Apply to Envelopes."
3. 🗺️ **Plan** — Forward-looking pages: **Flowchart** (the visual workflow hub), **Pre-Entry Worksheets** (printable), **Cashflow Forecast**, **Income**, **Income Taxes**.
4. 💵 **Money** — Day-to-day tracking: **Register** (transactions), **Receipts** (AI receipt scanner), **Recurring** (every monthly bill), **Accounts**. (Direct Debits still shows for historical reference but is read-only.)
5. 🏷️ **Categories** — **Reserve Categories** (sinking funds for future bills) and **Spending Categories** (monthly buckets like Groceries, Fuel, Dine Out).
6. 📊 **Reports** — Direct link to the **Print Center** — month-end statements, category breakdowns, year-over-year comparisons, the "Email Last Month Summary" button, and printable PDFs. This was previously buried under Setup → it now has its own top-nav slot because users print a lot.
7. ⚙️ **Setup** — **Setup** (master configuration) and **Help** (this manual).
8. 👤 **Account menu (top-right)** — Manage Subscription · Download Backup · Restore from Backup · Settings · Sign Out. Tap your name/avatar in the top-right corner to open it.
9. 🔄 **Account Switcher (top of every page)** — Use the dropdown labeled **VIEWING** at the top of any page to filter your view to one specific account (e.g., just your checking, or just a credit card), or pick **All Accounts** for the aggregated view. The Register, Big Picture, Expenses, Recurring Charges, and Reports all respect this selection.

> **Tips**
>
> - The **Flowchart** (Plan → Flowchart) is the visual hub — it shows every page laid out in the order data flows through the app. Brand-new users should start there to get oriented.
> - On phones (≤ 900px) the top nav collapses behind a ☰ hamburger button in the top-right corner. Tap it to slide the menu drawer in from the right.
> - The currently-active page is highlighted with a cream pill and a gold underline so you always know where you are.
> - Every screen has a "?" button in its top-right corner — clicking it jumps straight to that page's help section.

First-Time Setup

IMPORTANT — the Income Taxes step below uses rough, self-directed planning math only. It helps you set aside a monthly tax reserve; it is NOT a tax return and MUST NOT be used to pay your actual taxes. Real taxes will differ. Consult a tax professional for official amounts. No liability is accepted for discrepancies.

This app is built on one idea: work with what you actually have. The order below is deliberate — you cannot plan any later step until you know what is coming in. Do them top-to-bottom.

1. **Open Income — always first** — Enter your expected pay dates and amounts for the current month. If a line repeats every payday, toggle the repeat flag so future months auto-populate. Everything else downstream depends on this.
2. **Open Recurring** — Money → Recurring. Add each recurring monthly bill: mortgage, Netflix, utilities, insurance auto-pays, gym, streaming, Costco annual. Whether it drafts from a bank account or hits a credit card, pick the right funding source per row. These are already committed — money is gone before you see it.
3. **Open Setup → Reserves** — Add each sinking fund you are saving toward (Car Insurance, Property Tax, Christmas, Vacation) and set its annual total + cycle (Monthly / Quarterly / Every 6 mo / Annual). The app computes the per-month target. These get reserved before you allocate any "fun money".
4. **Open Setup → Spending Categories** — Whatever is left after income − recurring charges − reserves is your discretionary budget. Create a bucket for each thing you swipe a card on (Groceries, Fuel, Dine Out) with a dollar amount you want to spend each month. These reset at month end.
5. **Open The Big Picture** — Allocate each income line to your reserves and categories. The "Use" buttons auto-fill the monthly target, or enter your own amount. Tap Apply to Envelopes when the totals balance — that officially funds the month.
6. **Open Income Taxes (optional)** — Self-employed or side-income earners: enter your income and withholding estimates. The monthly tax reserve amount flows into Big Picture automatically.
7. **Start entering Expenses** — As you spend on your credit card, add each transaction (or import a CSV from your card's statement). The Dashboard tracks your burn-rate and the Reserves tab shows how close each sinking fund is to its goal.

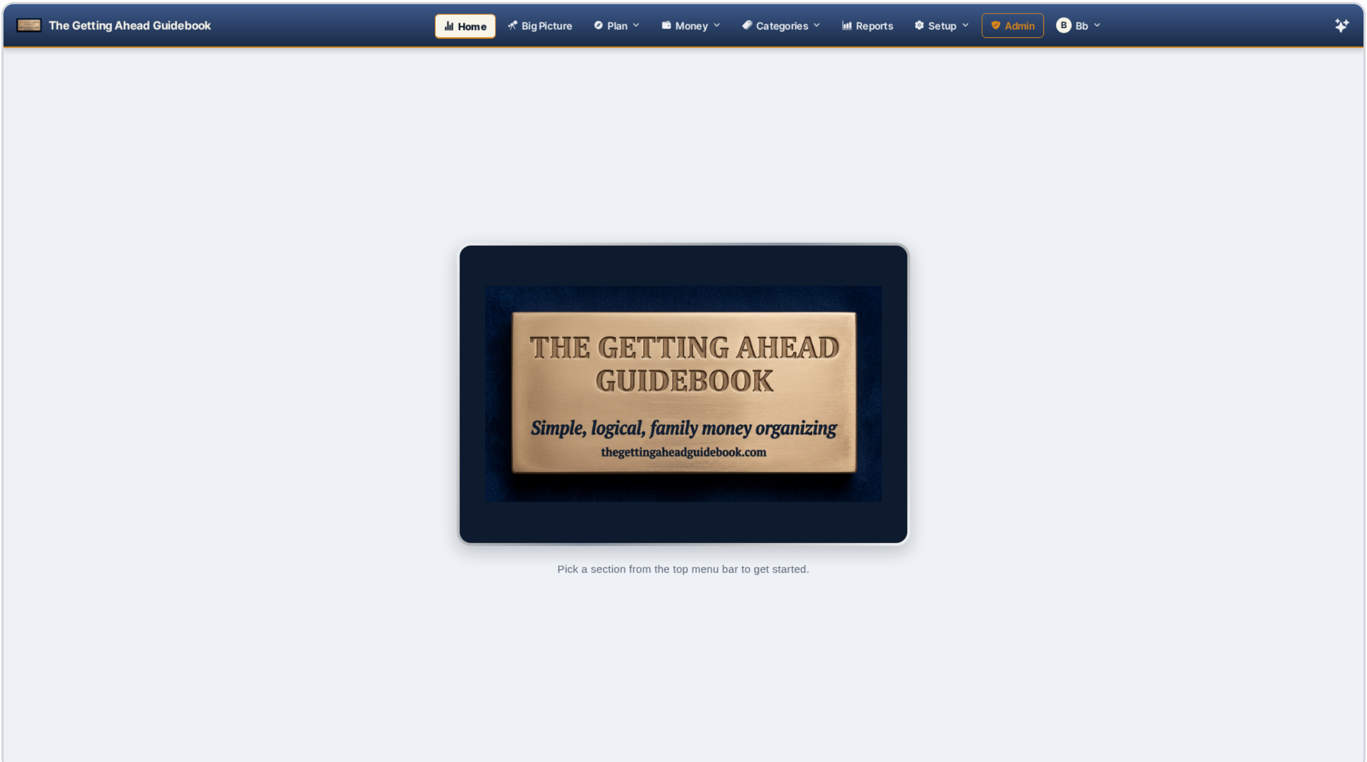
Tips

- Your work is saved instantly to the database. There is no Save button on Setup — everything auto-saves.
- If you want to try the app without disturbing your data, use the Backup button (Account menu, top-right) first, then experiment freely. You can always restore.
- The order matters only the FIRST time. After that, you can bounce between any page freely — the app recalculates totals live.

The Core Pages

One section per main page in the top nav. Use the "?" button on any page to jump straight to its help.

Dashboard



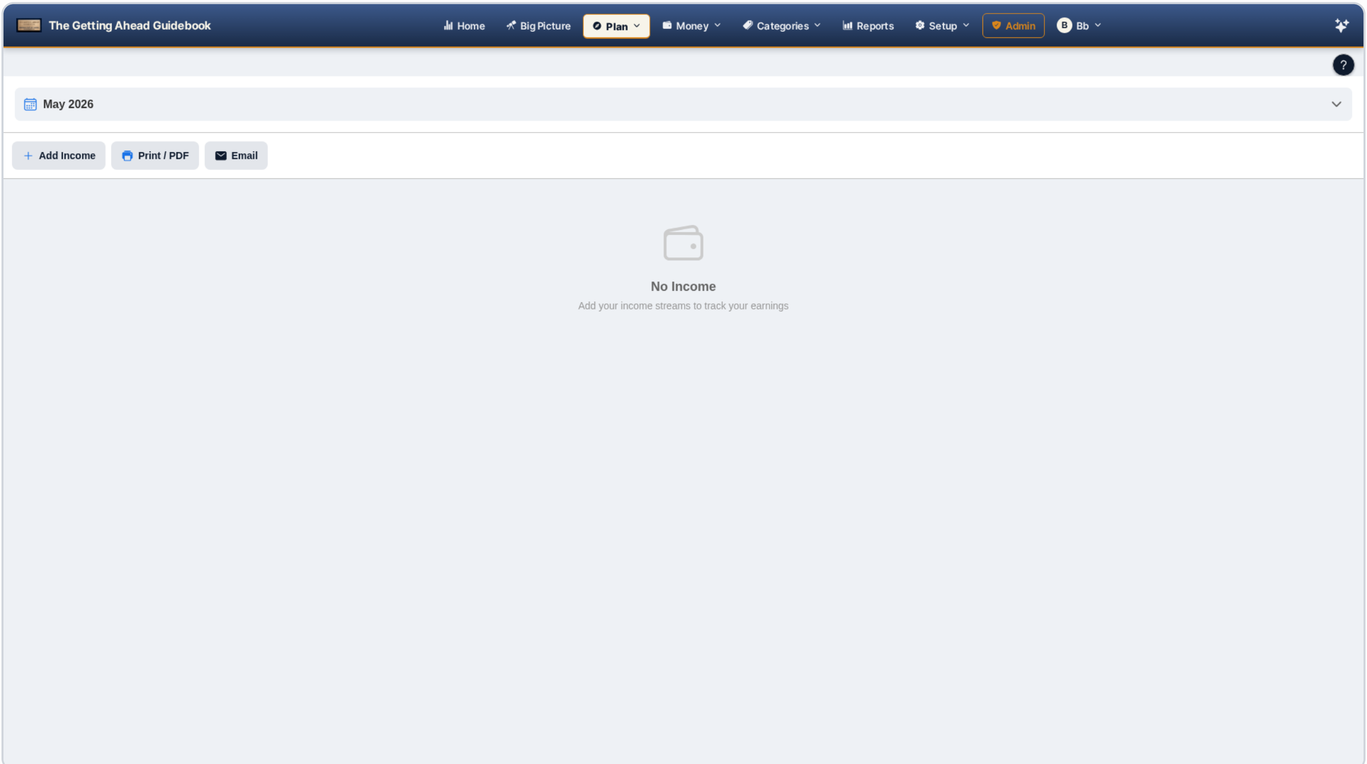
The Dashboard is your at-a-glance view of how the current month is going. For each Credit Card Category it shows a progress bar comparing how much you've spent vs. how much you've budgeted.

Each progress bar has a small black pace marker. If your spending bar has passed the pace marker, you're ahead of schedule (bad); if it's behind, you're on track.

1. **Pick the month in the top selector** — Tap the calendar pill to jump to any other month.
2. **Green bar** — Under budget and under pace. You're on track.
3. **Amber bar** — Getting close to your pace marker. Watch your spending.
4. **Red bar** — Over pace or over budget. Time to slow down on this category.
5. **Print / Email buttons** — Generate a full-color report with bars intact. The email version is formatted for Gmail/Outlook to render the bars inline.

> **Tips**
>
> • The big "Total" card at the bottom combines every category — a quick one-number gut check.
>
> • Bars render identically when printed and when emailed — no missing colors.

Income



Record every paycheck, freelance payment, dividend, or side gig that hits your account this month.

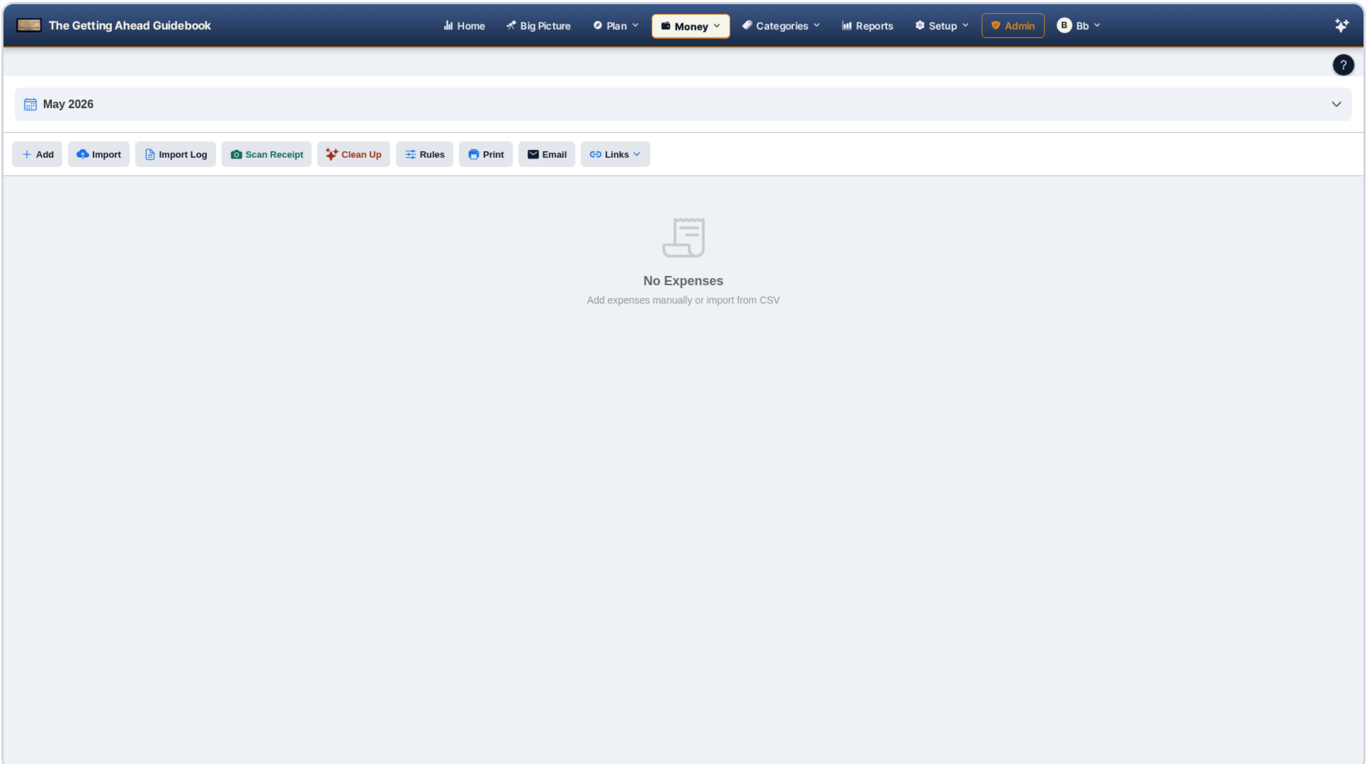
Each income row is later used on The Big Picture page to allocate dollars to reserves.

1. **Click + Add Income** — A small form appears.
2. **Source** — Name the income stream (e.g. "Primary Salary", "Freelance", "Dividends").
3. **Amount (per month)** — Always enter a **monthly** dollar figure. If you are paid weekly or bi-weekly, multiply (or use payroll math: weekly × 52 ÷ 12, bi-weekly × 26 ÷ 12). For irregular income — commissions, tips, freelance — use a 6 to 12 month average so reserve allocations come out steady instead of swinging wildly each month.
4. **Pay Date** — The date the money lands — used for reports ordering.
5. **Save** — The row appears in the list; totals update at the top.

Tips

- Split the same employer into two rows if you get paid twice a month — it makes Big Picture allocations easier.
- Irregular income (commissions, tips, freelance, seasonal work)? Average the last 6–12 months and enter that as your monthly Amount. You can revise it any time the average shifts.

Expenses



Your credit-card spending log. Every purchase you made on a CC should live here. Use either manual entry or the CSV import from your card's statement.

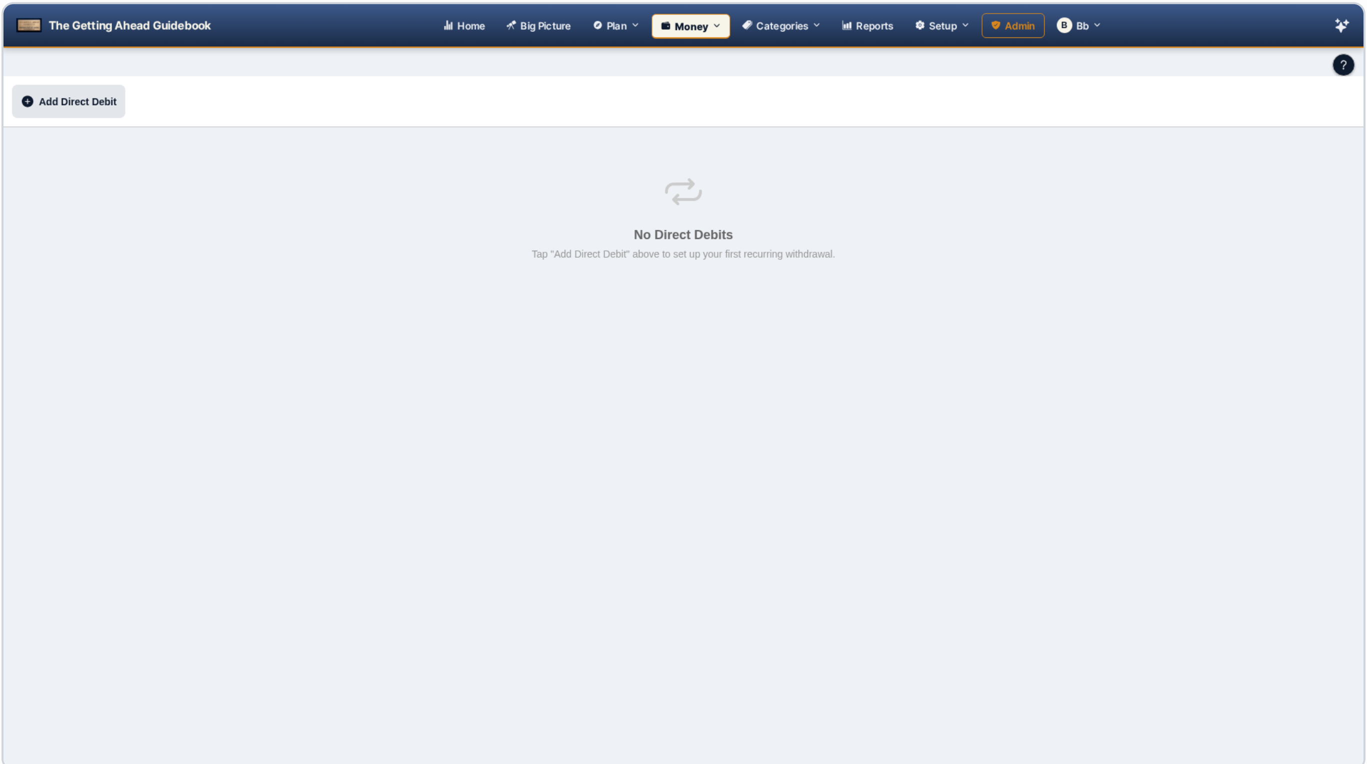
1. **Manual entry: click + Add Expense** — Date, vendor, category, amount. A Vendor autocomplete suggests past vendors for speed.
2. **CSV import: click Import** — Upload the CSV file your credit-card website gives you. The app auto-detects columns and auto-assigns categories using your Vendor Rules. Use the **Links** button on the top bar to jump straight to your bank or credit-card company's website and generate a fresh CSV.
3. **Smart category memory** — Every time you pick a category from the dropdown for a vendor during import, the app remembers it. Next time you import and the same vendor appears, it will pre-fill that category automatically. The more imports you do, the less manual work you have to do.
4. **Column picker** — If a file's columns aren't detected correctly, you can manually pick which column is Date, Vendor, Amount, and whether credits should be negative or positive.
5. **Delete a row** — Swipe or tap the delete icon. A confirmation appears.

Tips

- Credit / refund amounts show in red parentheses like –$42.50. Those reduce your "Spent" total.
- Add new Vendor Rules in Setup → Vendor Rules so your next CSV import auto-categorizes more transactions.

- The **Links** button on the Expenses top bar is your shortcut to your bank / credit-card company portals — one click and you're on the page where you download a new CSV.
- Want to stay up-to-the-minute? Pending charges that haven't posted to your statement yet can be added **manually** — don't wait for the CSV. When your next CSV import arrives, the app checks for duplicates automatically, so those same transactions won't be loaded twice.
- Pending-expense trick: when entering pending charges manually, type the **vendor name in lower-case** (e.g. *amazon* instead of *Amazon*). When your bank's next CSV import lands and the same charge clears, the imported version will be in proper case — making it instantly easy to spot and delete the lower-case duplicate.
- Also during manual entry: don't pick a vendor name from the auto-suggest dropdown — even if it looks correct. Type the full name yourself. This keeps the casing consistent with your "lower-case = pending" trick above.

Direct Debits (Legacy — read-only)



Direct Debits has been merged into Recurring Charges (July 2026). All new commitments — mortgage auto-pays, subscriptions, gym, streaming — now go in Money → Recurring. This screen stays read-only so your historical data is never lost.

Your existing Direct Debits still feed the Big Picture math and still show up on the Cash-flow Forecast alongside the newer Recurring Charges. Nothing was deleted.

To add a new bill: use **Money → Recurring** instead. To edit an old Direct Debit, delete it here (still allowed) and re-create it as a Recurring Charge.

1. **View existing Direct Debits** — Money → Direct Debits (legacy). List is read-only for adds/edits.
2. **Add new bills in Recurring** — Money → Recurring. One home for every predictable monthly bill, bank auto-pay or credit-card subscription.

> **Tips**
>
> • Big Picture aggregates both old Direct Debits and new Recurring Charges automatically — you don't need to migrate anything by hand.

Recurring Charges

Recurring Charges are your one-stop list for every predictable monthly bill — whether it's drafted from a bank account (mortgage, utility ACH, gym auto-pay) or billed to a credit card (Spotify, AAA, Costco, streaming, kids' activities). Define each one once and the app auto-creates the expense row on the right day every month.

This screen replaced the old "Direct Debits" feature in July 2026. One list, one place, no more guessing which feature a bill belongs to.

Each entry counts against the Big Picture math: income minus your recurring-charge total minus reserves = the pool you can actually spend from each month.

The form is a single clean list of fields, top to bottom: Vendor → Amount → Day of withdrawal → Category → Pay from → Notes → Active toggle. Both Category and Pay-from are single-tap dropdowns so the screen stays uncrowded even if you have lots of categories or accounts.

Category dropdown shows your spending categories only — your reserve accounts (Property Taxes, Auto Reserve, Misc Savings, etc.) are intentionally excluded because reserves are funded separately from your monthly Income → Reserves flow, not from a recurring template.

Pay-from dropdown lists every bank account you have set up plus any credit-card label you have used before. Tap "Add a credit card…" to type a new label like "Visa ending 1234"; once saved on a recurring entry, that label is remembered and shows up as a one-tap option for the next entry. The card row on the list shows "From [account]" or "Charged to [card]" so you can tell at a glance which payment method each charge uses.

1. **Open Recurring from the Money menu** — A summary card shows your active templates and the monthly total.
2. **Tap "Add Recurring Charge"** — Fill in Vendor, Amount, Day of withdrawal, Category (dropdown), Pay from (dropdown), and optional Notes.
3. **For credit cards** — In the Pay-from dropdown, tap "Add a credit card…" the first time, type a friendly label, then save. Future entries just pick that same label from the list.
4. **Save** — The next time you open the dashboard, the expense materializes automatically for the current month.
5. **Edit or pause** — Tap a card to change details or toggle Active off.

Tips

- Days are capped at 28 so February materializes cleanly without surprise.
- Deleting a template does NOT delete already-created expenses — your history stays intact.
- When the CSV import later catches the same charge from your bank, the app dedupes via Bank Transaction ID so you don't end up with twins.
- Big Picture treats every recurring charge — bank-draft or credit-card — as committed money before the spending pool is calculated.

- The "Pay from" choice is just a label — it does not actually move the money or change which account the expense affects in your ledger. It is there so you can tell which card or account each charge hits when you reconcile your statements.

Cash-flow Forecast

The Forecast page is a 14 / 30 / 60 / 90-day running balance projection — a preview of your financial future based on what you've already told the app.

It combines: your current balance (account starting balance + all income − all expenses − posted debits), your scheduled Recurring Charges (which drop on their day-of-month automatically), and a projected paycheck on the day you typically get paid (averaged from the last 3 months).

The chart shows the curve, a red dashed line at $0 if your projection dips into the negative, and a marker on the lowest point in the window.

1. **Pick a time horizon** — Tap 14d, 30d, 60d, or 90d at the top.
2. **Include or exclude estimated discretionary spend** — The toggle adds a daily "expected spend" based on your 3-month average.
3. **Read the warnings** — Red banner = projected negative balance. Yellow = projected dip below $100.
4. **Scroll the event list** — Every scheduled income and recurring charge in the window is listed with date and amount.

Tips

- Forecast is a projection, not a guarantee. Actual spending varies — the more consistent your income and debits, the more accurate it gets.
- If the chart looks flat/empty, you probably have no recurring charges OR income history yet. Add some Recurring Charges and wait one pay-cycle.

Multiple Accounts (Ledgers)

You can track multiple accounts — Checking, Savings, Credit Cards — separately. Each expense, income record, and recurring charge belongs to a specific account.

The Account Switcher (top of the screen) lets you choose one account, or "All Accounts" to see an aggregated view.

1. **Add an account** — Setup → Accounts → tap "+". Pick a name, type (Checking / Savings / Credit Card), and starting balance.
2. **Switch accounts** — Use the dropdown at the top of any page. The Dashboard, Expenses, Recurring Charges, and Forecast all filter to the selected account.
3. **"All Accounts" aggregate view** — Shows combined totals across every account. New items you create in this mode fall back to your default account.

> **Tips**
>
> • Set one account as Default (in Setup). New records created in "All Accounts" mode go here automatically.
>
> • Categories and Vendor Rules are global — they apply across all accounts.

Split Transactions

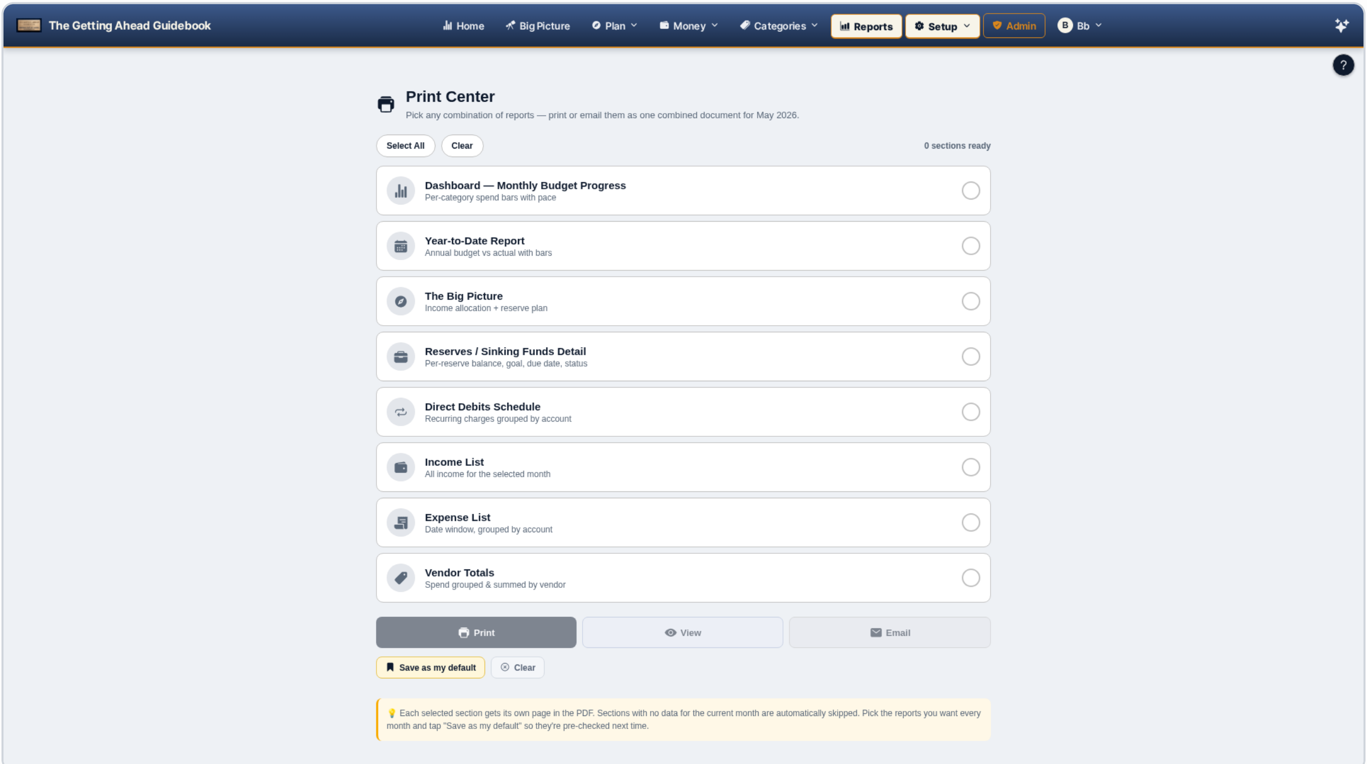
Split a single expense into multiple categories. Perfect for warehouse-store runs ($100 Walmart → $60 Groceries + $40 Household) or any receipt that straddles budget lines.

Split expenses are still grouped together by a shared split group — each part shows a 🔀 icon next to the vendor name.

1. **Open Expenses, find the row to split** — Any non-split expense.
2. **Tap the 🔀 (git-branch) icon on the right** — Opens the split dialog.
3. **Assign categories and amounts** — Add up to 10 parts. The total must equal the original amount.
4. **Tap "Balance last row" if needed** — Auto-fills the last row with the difference.
5. **Confirm** — The original expense is replaced with N children — one per category — all sharing the same vendor and date.

> **Tips**
>
> • To undo a split, delete the individual parts (or use the /api/expenses/unsplit/:group endpoint). They remain identifiable by the 🔀 prefix.
>
> • Splits appear in every report (Monthly, YTD, Big Picture) as if they were separate expenses from the start.

Reports



Printable, emailable summaries. Two tabs:

1. **Monthly — a snapshot of the current month** — Budgets vs. spending per category plus totals.
2. **Year-to-Date — how the year is trending** — Per-category budget YTD, spent YTD, difference, and an Under/Over status badge.
3. **Print / Email** — Each tab has its own Print and Email buttons.

🧾 Sales Tax Center (NEW)

A dedicated dashboard for the actual sales tax you paid this year. **Opt-in in one tap** — pick your state from a preset chip (WA · TX · FL · NV · TN · SD · WY · AK) or type any rate, and a **Sales Tax** field appears on the Add Expense form.

Why it matters: if you live in one of the eight U.S. states with **no state income tax**, the IRS lets you deduct actual sales tax on Schedule A in place of state income tax. Most people take the standard-table estimate. This lets you claim the real number.

No sales tax in your state at all? (Oregon, Delaware, Montana, New Hampshire.) Just leave the toggle off — the feature stays completely out of your way.

1. **Enable it** — Open Sales Tax Center from the sidebar, tap your state preset chip (or type a custom rate), then hit **Enable Sales Tax Tracking**.
2. **When adding/editing an expense** — Fill in the "Sales Tax" amount from your receipt, or tap **Estimate** to auto-fill using your default rate.
3. **Already have imported CSV history?** — Use the **Back-Fill {Year}** button on the status card — dry-run preview first, then commit. Retroactively estimates sales tax on every existing expense row.
4. **View / Print the summary** — YTD total, month-by-month bar chart, vendor leaderboard, and a one-click Schedule A-ready worksheet.

> **Tips**
>
> - For big-ticket receipts (cars, appliances, kitchen remodel), always log the actual tax figure — that's usually where the biggest chunk of the deduction lives.
> - Also useful in income-tax states when you make big one-time purchases (RV, boat) — sales tax deduction can occasionally beat state income tax deduction.
> - You can change your default rate any time (move states, local rate changes) — just update the Rate field on the status card.
> - Turning the feature OFF preserves your existing data — it just hides the field on the expense form.
> - Consult a tax pro to confirm which deduction saves you more in a given year.

🏷️ Vendor Manager (NEW)

One screen listing every distinct vendor in your ledger — with count and total spent. Perfect for cleaning up messy CSV imports.

1. **Open Tools → Vendors** — Sorted by total spent, descending. Yellow flags on vendors whose name contains suspicious characters (asterisks, pound signs, long numeric tails).
2. **Rename** — Type a clean name like "Starbucks" — every past expense with that messy string updates instantly. Optionally check "Create Vendor Rule" so future imports map the same string cleanly.
3. **Merge** — Pick a target vendor from the dropdown; every expense re-tags to it. The old vendor disappears from the list.
4. **Delete** — Removes all expenses under that vendor (destructive — prompts twice).

> **Tips**
>
> - Say YES to "Create Vendor Rule" on your first rename — it means the same messy string in next month's CSV imports cleanly without your input.
> - Do this before running the Vendor Report or Category Report — the reports read like a book afterward instead of a puzzle.

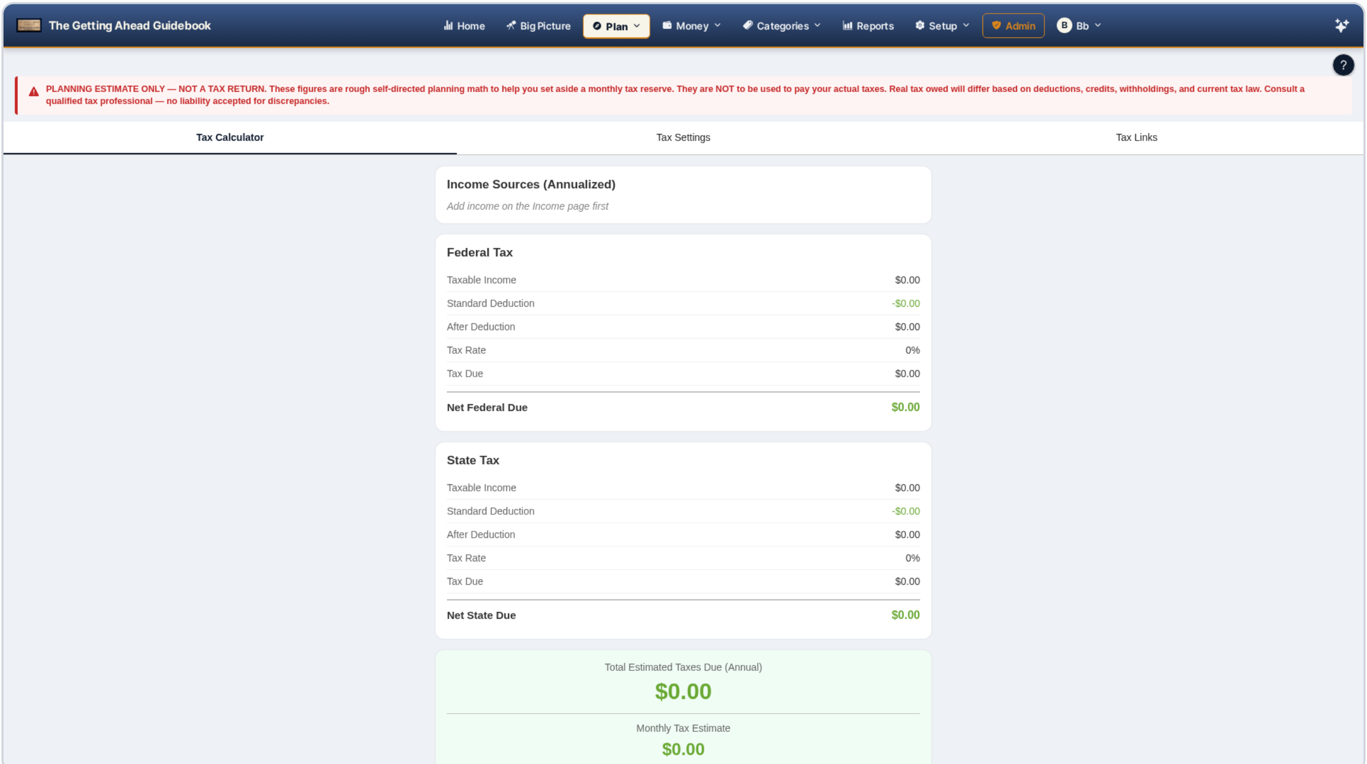
📊 Category Report by Account (NEW)

A flexible slice-and-dice report: pick one or many categories (multi-select), pick which accounts to include, pick any date range — get a clean printable breakdown of exactly what hit each bucket.

1. **Reports → Category Report** — Multi-select the categories you care about, then pick accounts, then a date range.
2. **Generate** — Table shows category subtotals per selected account plus a grand total. Every cell is drillable.
3. **Print / Email** — Same as any other report — printable PDF or emailable HTML.

> **Tips**
>
> - Combine categories with OR logic — pick "Groceries" + "Dining Out" to see total food spending.
> - The URL updates with your active filters — bookmark it to reopen the same slice next month in one click.
> - Pair with Vendor Manager first: clean up "Starbucks" and the Dining Out drilldown shows one line instead of six variants.

Income Taxes



IMPORTANT — PLANNING ESTIMATE ONLY. The numbers on this screen are rough, self-directed planning figures intended only to help you set aside a reasonable monthly tax reserve. They are NOT a tax return, NOT a tax filing, and NOT to be used to pay your actual taxes. Actual tax owed will differ based on deductions, credits, withholdings, life events, and current tax law. The author of this app accepts NO LIABILITY for amounts that differ from your true tax obligation. Always consult a qualified tax professional or the IRS/State for official amounts.

A simple income-tax estimator + a bookmark list for your most-used tax links. Two tabs:

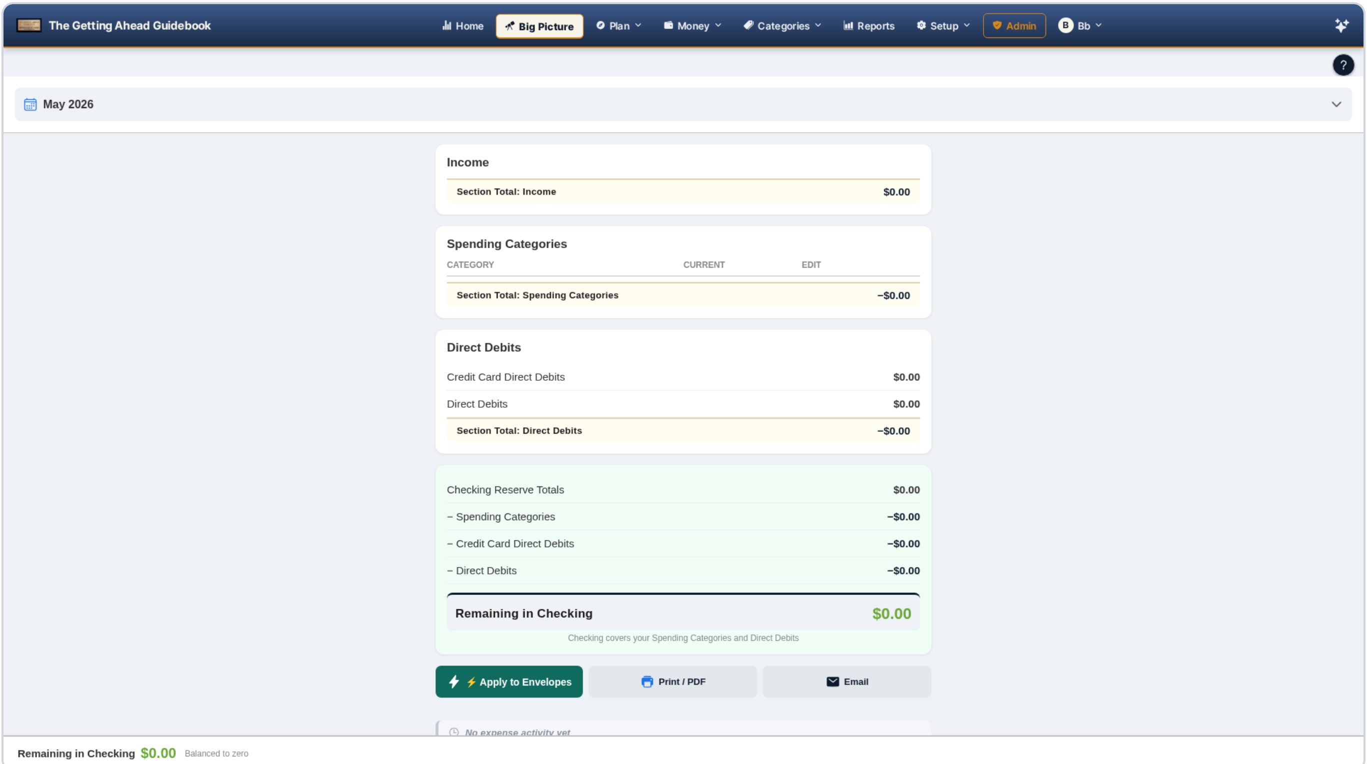
The **Tax Calculator** tab lets you enter your filing status, gross income, withholding, and deductions — it computes an approximate federal + state total and a monthly "reserve" amount (annual ÷ 12).

The **Tax Links** tab stores IRS and state tax URLs you want one-click access to (refund tracker, estimated tax payments, etc.).

Tips

- Your monthly tax amount ($annual ÷ 12) automatically fills in as the target for the "Income Tax Reserve" row on The Big Picture.

The Big Picture



This is the heart of the app — where income flows into reserves, and reserves pay out Spending Categories and Recurring Charges.

The math works top-to-bottom:

1) Each Income row shows its dollar amount.

2) Under each income, you allocate dollars to Reserves (Emergency Fund, Vacation, Checking Reserve, etc.). Each reserve row has a ⚡ "Use" button to auto-fill the monthly target.

3) All the "Checking Reserve" allocations across every income source add up into a pool called **Checking Reserve Totals**.

4) From that pool, **Credit Card Categories** get subtracted.

5) Then **Recurring Charges** (both credit-card subscriptions and bank auto-pays) get subtracted.

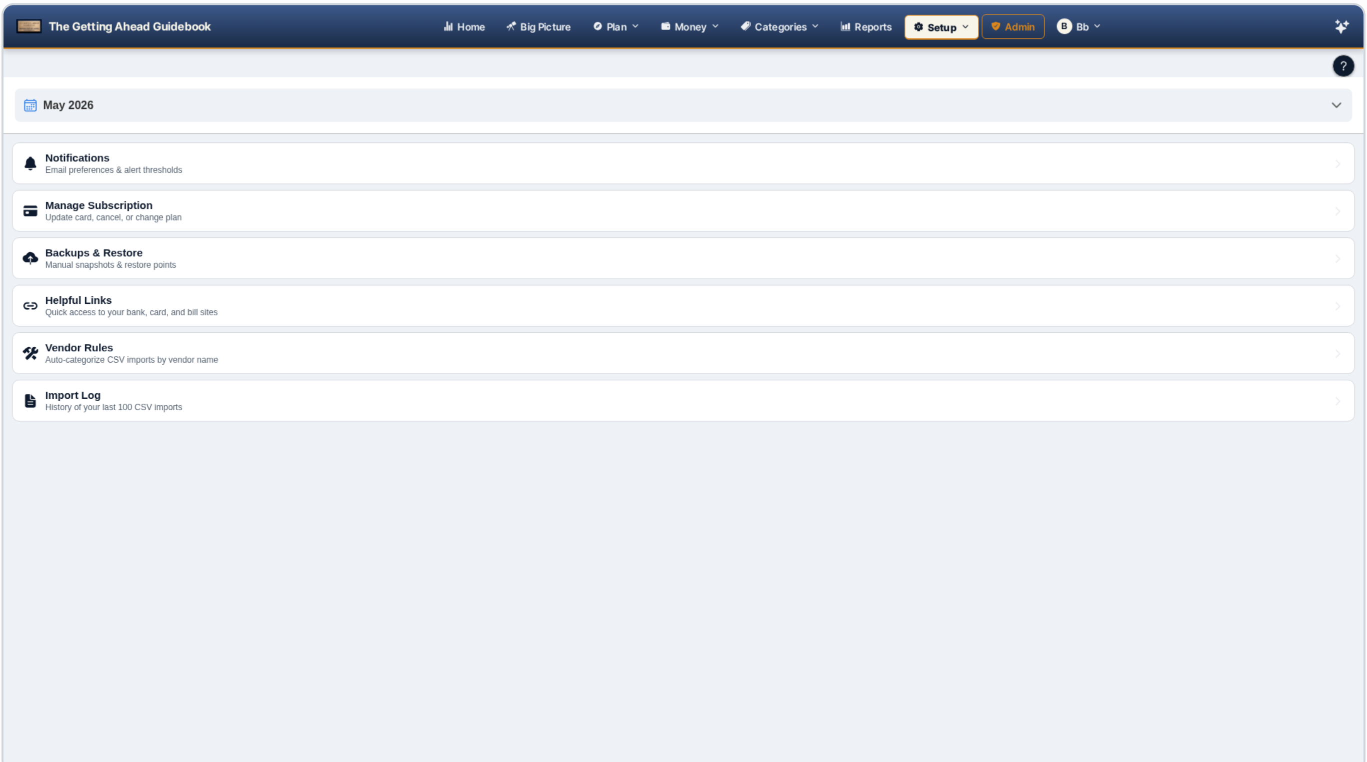
6) Whatever is left is **Remaining in Checking** — shown prominently at the bottom.

1. **For each income, fill in reserve allocations** — The ⚡ button fills the monthly target. The Misc row auto-catches any leftover to keep the income row balanced to $0.
2. **Watch Remaining in Checking** — Green = surplus. Red = shortfall. Adjust your Credit Card Category budgets (right on this page) until Remaining is a comfortable number.
3. **Save** — Click Save (top-right) to persist your changes.

Tips

- The magic move is tweaking Spending Categories right here. Dine Out too high? Drop it $50 and watch Remaining go up $50.

Setup



The configuration hub — 5 tabs:

1. **Spending Categories** — Your monthly credit-card spending buckets with budgeted amounts.
2. **Vendor Rules** — Map vendor names to categories for auto-categorization on CSV import. "SAFEWAY → Groceries", etc.
3. **Links** — List the websites of the banks and credit-card companies you use here. These appear as clickable shortcuts on the Expenses page so you can jump straight to a bank portal to download a fresh CSV statement.
4. **Reserves** — The savings categories shown on Big Picture. Annual target divides by 12 to get the monthly target.
5. **Backups** — Schedule automatic backups to a folder on your PC and view recent backup files.

Reports, Sharing & Backups

Printing

Every report page (Dashboard, Income, Expenses, Reports, Income Taxes, Big Picture, Recurring Charges) has a Print/PDF button in the top-right.

Clicking Print opens a clean Letter-size preview in a new browser tab and triggers your browser's print dialog. From there, you can print to paper or save as PDF.

Tips

- The print layout is narrower than the email layout on purpose — easier to read and paper-friendly.

Print Center

The Print Center is a unified launcher for printing or emailing multiple reports in a single compiled PDF. Instead of printing Dashboard, then Expenses, then Income separately, you pick everything you want and it assembles one document.

1. **Open the Reports menu in the top nav** — Select the month/year.
2. **Check the reports to include** — Dashboard, Expenses, Income, Recurring Charges, Big Picture, YTD — any combination.
3. **Print or Email** — Emails use the same recipient memory as other report pages.

Tips

- Perfect for end-of-month review meetings — one PDF, all the numbers.

Monthly Close-out Emails

On the 1st of every month, the app automatically emails you a summary of the month that just ended — total income, total spent (including recurring charges), surplus or shortfall, top 5 categories, and any budgets you went over on.

You can also trigger the email on-demand: top nav → **Reports** → "Email Last Month Summary" button.

1. **Automatic — nothing to do** — Fires on the 1st of each month; delivered via Resend to the email you signed up with.
2. **On-demand — Reports page** — Tap "Email Last Month Summary" to send yourself the previous month's close-out anytime.

> **Tips**
>
> - If you had zero activity in the previous month (no income, expenses, or debits), the email is skipped — nothing to summarize.
> - Monthly close-outs are gentle nudges toward month-to-month consistency. Use them as a "did we do OK?" check before planning the next month.

AI Categorization (CSV Import)

When you import a CSV of transactions, the app can use AI to suggest a category for each uncategorized row based on the vendor name. It learns from your existing categories and Vendor Rules, so suggestions get smarter over time.

1. **Import a CSV from Expenses** — Expenses → Import CSV → pick columns.
2. **Tap "AI Categorize"** — On the preview screen, the AI button fills in missing categories for you.
3. **Review and edit** — You can always override any AI suggestion before confirming the import.

> **Tips**
>
> - AI suggestions are just suggestions — nothing is saved until you confirm the import.
> - Uses GPT-4o-mini (a fast, accurate model) via the Emergent integrations layer.

QIF Import (from your old budget app)

Switching from another budget app? Most of them export a QIF file. Drop it in and we will preview before anything saves.

We'll parse the records (dates, amounts, payees, categories) and show a preview. You choose which rows to import, whether each one is income or expense, and which category it lands in — before anything is saved.

1. **In your old app: File → Export → QIF** — Pick the date range and accounts you want.
2. **In the Guidebook: Expenses → Import → "Or import a QIF file"** — Choose your `.qif` file.
3. **Review the preview** — Uncheck rows you don't want, toggle Income/Expense, or change categories.
4. **Tap Import** — Expenses and income are added in one shot.

> **Tips**
>
> - QIF dates can be funky — we try every common QIF format (MM/DD/YYYY, YYYY-MM-DD, and older apostrophe variants). Rows with unparseable dates are skipped with a count in the summary.
> - QIF categories that don't match one of yours default to "Uncategorized" so nothing gets miscategorized. You can reassign them in bulk from the Expenses page.

Envelope Rollover

Enable rollover on any category and leftover budget at the end of the month carries forward to the next month.

Example: You budgeted $300 for Groceries in March but only spent $250. With rollover on, April gets $300 + $50 leftover = $350 available. Go negative and it does NOT carry forward — we never double-punish you.

1. **Open Setup → Categories** — Edit the category.
2. **Check the "Roll over unused budget" box** — That's it — works automatically from next month onward.

> **Tips**
>
> - Dashboard shows a ↪ pill next to any category that received carried-over budget, with the amount.
> - For rollover to work, the SAME category name must exist in the previous month with the box checked too.
> - Great for irregular categories: Car Maintenance, Clothing, Gifts, Medical.

Spending Ceiling Alerts

Each category has two thresholds: a Warning % (default 80%) and a Critical % (default 100%). When your month's spend crosses either one, we email you — once per level per month.

1. **Adjust per category** — Setup → Categories → edit → set Warn/Over percentages.
2. **Turn emails on/off globally** — Open the **Notifications** page (Settings → Notifications) → Spending ceiling alerts.

> **Tips**
>
> - Setting warn=60% crit=80% makes the app nag you earlier — useful for tightly-controlled categories.
> - Budget of $0 disables the ceiling (no alerts). Set a non-zero number to enable alerting.
> - Alerts reset every month, so over-budget in March won't silence April's alerts.

Bill-Due Reminders

The app scans your Recurring Charges daily and emails you a heads-up before bills draft. Never get caught short again.

1. **Configure lead time** — Open the **Notifications** page → Lead time (default 3 days before draft).
2. **Toggle on/off** — Turn off in Notifications if you don't want them.

> **Tips**
>
> - Reminder is a single email listing ALL bills due in the window — not one per bill. Less noise.
> - Bills with day_of_month set to 0 are skipped. Enter a day-of-month on each recurring charge.

Scan Receipts (AI OCR)

Snap a photo of any receipt and GPT-4o Vision will extract the vendor, date, total, and suggest a category. You review and save — no typing required.

1. **Open Expenses → "Scan Receipt"** — Camera button on web, or direct photo capture on mobile.
2. **Take or pick a photo** — Anything clear and legible works — phone camera, screenshot, scanned image.
3. **Review the extracted fields** — Vendor, date, amount, category are all editable. Confidence % shows how sure the AI was.
4. **Save** — Expense is added to your ledger. We don't keep the image.

Tips

- Higher-quality photos = higher confidence. Aim the camera straight-down, not at an angle.
- The AI uses your existing category list to pick the best match. Add new categories first and receipts get smarter.
- Line items are also detected but stored on the expense only if you later split the transaction.

Monthly Import Ritual

On the 1st–5th of each month, if you haven't imported any transactions yet, the app gently prompts you with "A fresh month — ready to close out [last month]?".

Tips

- "Remind me later" lets you defer until next app open; "Skip this month" silences the reminder until next month.
- Auto-disables once you import anything that month.

First-Time Onboarding

New signups see a 4-step onboarding wizard that walks through Income, Categories, Recurring Charges, and Your First Expense.

You can skip any step and come back later — nothing is forced. The wizard sets your onboarding_complete flag so you don't see it twice.

> **Tips**
>
> - Want to re-run onboarding? Clear the flag in your user profile (admin) or start fresh with a test account.

Emailing Reports

Click the Email button next to Print on any report page. A small dialog asks for a recipient.

The app remembers your last 5 recipients — a small chevron to the right of the input lets you pick one with a single click.

Bars and colors render in Gmail, Outlook, and Apple Mail (they're built with a nested-table technique that email clients respect).

Backups

Two layers of safety. **Manual Backup** (top-right Account menu → Backup) downloads a single JSON file of your entire app state. **Auto Backup** (Setup → Backups) writes a timestamped JSON to a folder you picked, silently on your schedule.

Auto Backup keeps the 10 newest files and deletes older ones. Schedule options: Off / Every app open / Daily / Weekly / Monthly.

1. **Manual backup — top-right Account menu → Backup** — Downloads `budget_backup_YYYY-MM-DD.json` to your Downloads folder.
2. **Restore — top-right Account menu → Restore** — Pick the JSON file. Only items that don't already exist are added (so you can restore over an existing database without duplicates).
3. **Scheduled backups — Setup → Backups** — On Chrome/Edge, click "Choose Backup Folder" once. The app then writes backups silently on your schedule.

> **Tips**
>
> - A backup JSON captures *everything*: Spending Categories, Vendor Rules, Reserves, Income, Expenses, Recurring Charges, legacy Direct Debits + Debit Sources, Big Picture allocations, Tax Settings, and Tax Links. It's a complete snapshot.
> - Cloud safety net — even if you never touch the Manual Backup button, the server runs an **automatic nightly backup** of your account every 24 hours and keeps the last 30 days. Contact support if you ever need to recover from one.

Reserves & Sinking Funds

Reserves are how this app handles "lumpy" bills — the ones that don't come every month but still arrive on schedule. Property tax, car insurance, Christmas, vacation — set the annual total, the app does the math.

How Reserves Work

A **Reserve** is a named pocket of money you set aside each month so the bill is already paid for when it shows up. Think of it as a digital envelope that fills up automatically.

You tell the app two things: how much the bill costs **per year** and how often it hits (Monthly / Quarterly / Every 6 months / Annual). The app divides the annual total by 12 to get your **monthly target** — that's the number that flows into Big Picture and gets allocated from each paycheck.

Example: Property tax of $2,400 due once a year. Set Reserve = $2,400, Cycle = Annual. The app saves $200/month so the bill is fully funded by December.

1. **Open Categories → Reserve Categories** — Tap the **+ Add Reserve** button.
2. **Name the reserve** — Use the real-world bill name: "Car Insurance", "Property Tax", "Christmas", "Vacation Fund".
3. **Enter the annual total** — How much the bill costs in a full year. If you're saving for something one-time (like a vacation), enter the goal amount.
4. **Pick the cycle** — Monthly / Quarterly / Every 6 mo / Annual / One-time. This tells the app how to compute the monthly contribution.
5. **(Optional) Set a starting balance** — If you've already saved some of this money in real life, enter it here so the progress bar starts where you actually are.

> **Tips**
>
> - A 🏆 celebration email fires automatically the first time a Reserve hits 100% of its annual goal — pure dopamine.
> - Reserves show on the Dashboard as **green progress bars** so you can see at a glance which ones are on track and which are behind.
> - You can also transfer money between reserves (e.g., shift $50 from "Vacation" to "Car Repairs" when a tire blows). Tap any reserve → **Transfer**.

Reserve Reconciliation — The 3-Way Bank Check

This is the safety check that gives you peace of mind. **Reserve Reconciliation** answers one question: "Does the money I think I have actually exist in the bank?"

It compares three sources of truth side-by-side:

• **App balance** — the sum of all your Reserve balances inside this app

• **Bank balance** — what your real bank account says right now

• **Expected balance** — what the app calculates SHOULD be there based on income, debits, and reserve targets

If all three match → ✅ you're reconciled and can plan with confidence. If they don't match → the page shows you the difference and where to look (e.g., a missed recurring charge, an unrecorded transfer, an old expense entered twice).

1. **Open Setup from the drawer menu** — On the Setup hub you'll see a card at the top called **"Reserve Reconciliation"** with the icon 🔄.
2. **Tap the Reconciliation card** — Or, from the Reserves tab, scroll down to the "Reserve Reconciliation" card — it's in both places.
3. **Enter your actual bank balance** — Open your bank's website or app, copy the current savings/reserves account balance, and paste it into the **Bank Balance** field.
4. **Tap Reconcile** — The app shows you the three numbers and highlights any difference in red. Green checkmark = all three agree.
5. **If numbers don't match — investigate** — The detail rows underneath show every reserve, its app balance, and any pending transfers. Scroll through to spot the odd one out.

> **Tips**
>
> • Run this once a month — pair it with your monthly close-out review and you'll never be surprised by your bank.
>
> • Small mismatches ($1-$3) are usually rounding on cents — safe to ignore. Anything over $10 is worth investigating.
>
> • The most common cause of a mismatch is a recurring charge that hit the bank but wasn't logged in the app yet. Add the missing transaction and reconcile again.

Your Account & Subscription

Everything about signing in, recovering your password, the free trial, and managing your billing.

Signing In, Email Verification & Password Reset

Your account is protected by a username + password and (optionally) a verified email address. Verifying your email unlocks password reset and ensures you receive monthly close-out reports, bill-due reminders, and the celebration emails.

1. **Sign up** — Go to the Sign Up page, enter your email + password (min 8 characters). Account is created instantly and your 7-day free trial begins.
2. **Verify your email** — Within 1-2 minutes you'll receive a verification email from "noreply@thegettingaheadguidebook.com". Click the **Verify Email** button in the message. Verified status shows as ✅ next to your name in the drawer.
3. **Sign in** — Use the same email + password. The "Remember me" toggle keeps you signed in for 30 days. Logging out clears the session immediately.
4. **Forgot password?** — On the login screen tap **Forgot Password**. Enter your email → you'll get a reset link valid for 60 minutes. Click it → set a new password → log in.

> **Tips**
>
> - Didn't get the verification or reset email? Check your **spam folder** first — Resend emails sometimes land there on the first send. After that they'll go to the inbox.
> - You can request a fresh verification email anytime: drawer menu → your email at the top → "Resend Verification Email".
> - Worried about a stolen device? Sign in on a desktop, go to your profile, and tap **Sign Out Everywhere** to invalidate all active sessions.

Free Trial, Pricing & Managing Your Subscription

****iPhone users:** Per Apple App Store rules, subscriptions cannot be purchased or managed inside the iOS app. To start a subscription or update your billing, sign in to the web app at **thegettingaheadguidebook.com** from any browser. Your account stays the same — only the billing flow lives on the web.**

Every new account gets a **7-day free trial** with full access to every feature. No credit card required to start. After 7 days, pick a plan or downgrade to read-only mode.

Two plans available — both auto-renew until you cancel, and you can switch between them anytime:

• **Monthly** — billed every month, cancel anytime

• **Annual** — billed once a year at a discount (the equivalent of getting 2 months free)

1. **Start your trial** — Just sign up — the trial activates automatically. No card on file until you subscribe.
2. **See days remaining** — The drawer menu shows your trial countdown ("5 days left in trial"). You'll also get reminder emails on day 5, day 6, and day 7.
3. **Pick a plan** — On the web app, drawer menu → **Pricing**. Pick Monthly or Annual → secure Stripe checkout → you're subscribed instantly.
4. **Manage your subscription** — On the web app, drawer menu → **Manage Subscription**. From there you can update your card, switch plans (Monthly ↔ Annual), or cancel anytime. Cancelled subscriptions keep access through the end of the paid period.
5. **View invoices & download receipts** — Manage Subscription → "View Billing Portal" opens Stripe's self-service portal where every invoice is downloadable as a PDF.

Tips

- Trial ended but you weren't ready? You can subscribe at any time — your data is preserved and you pick up exactly where you left off.
- Switching from Monthly to Annual partway through a billing period? Stripe pro-rates the difference automatically. You only pay for what's new.

Tips & Troubleshooting

Tips & Tricks

A few workflows that make the app much faster once you get used to them:

1. **Use the Vendor Rules** — Every rule you add ("STARBUCKS → Dine Out") means the next CSV import needs fewer manual fixes.
2. **Auto-fill Big Picture** — Every ⚡ "Use" button instantly fills the monthly target from Setup → Reserves (or, for the Income Tax Reserve, from Income Taxes).
3. **Browser tab** — Pin the preview URL as a browser bookmark or pinned tab. One click to open your budget.
4. **Dark screens at night** — Use your operating system's built-in "Night Shift" or "Dark Mode" screen filter — the app stays bright but your screen tints.

Troubleshooting

The most common issues and quick fixes:

1. **A category shows $0 spent but I've entered expenses** — Check that the expense's Category matches an existing Spending Category spelling exactly. Edit the expense and reselect the category from the dropdown.
2. **CSV import found 0 rows** — Click "Pick Columns Manually" on the import preview and tell the app which column is Date, Vendor, and Amount.
3. **Dashboard shows an "Uncategorized" row** — Open Expenses and find transactions without a category. Pick one and they'll flow into the right bar.
4. **Big Picture shows negative "Remaining in Checking"** — Either reduce a Spending Category budget, reduce a Recurring Charge amount, or increase the "Checking Reserve" allocation on one of your Incomes.
5. **Email button says "Failed to send"** — Verify the recipient email has a valid @ sign. Also confirm your Resend API key is active in the backend .env file.

Creating Your Account

Signing up takes about a minute. You'll get a 7-day free trial with full access to every feature — no credit card needed up front.

1. **Enter your email + password** — Password must be at least 8 characters. Use a strong, unique password — your financial data lives behind this account.
2. **(Optional) Add your name** — Just used to personalize emails — "Hi Randy" reads better than "Hi user@example.com".
3. **Tap Sign Up** — Your account is created instantly and the 7-day trial begins. You're taken straight to the onboarding wizard.
4. **Verify your email** — Within 1-2 min you'll get a verification email. Tap the button in that email to mark your address as verified — this unlocks password reset later.

> **Tips**
>
> - Already have an account? Tap "Sign In" at the bottom of the signup screen.
> - Forgot your password after signup? On the login page, tap "Forgot Password" and we'll email you a reset link.

Using This Help System

Every screen has a small "?" button in the top-right corner. Tapping it opens contextual help for that specific screen — no need to dig through this big manual to find one thing.

This full Help page lists every section in one place — useful when you want to read straight through or search for a topic by keyword.

1. **Per-screen help** — Look for the small "?" circle at the top right. Tapping it opens just the relevant section for the page you're on.
2. **Full manual** — You're on it now! Scroll through chapters in order, or use Cmd+F / Ctrl+F to search by keyword.
3. **Downloadable PDF** — The full manual is available as a printable PDF at thegettingaheadguidebook.com/USER_MANUAL.pdf — useful for offline reference.

> **Tips**
>
> - Found a topic that's unclear? Email randywinsall@gmail.com — we improve the manual based on real user questions.

About

The Getting Ahead Guidebook v1.3

Built with React Native (Expo), FastAPI, and MongoDB.

Email reports use Resend. AI features (categorization + receipt OCR) use GPT-4o / GPT-4o-mini via Emergent integrations. Payments by Stripe. Error monitoring via Sentry. Native builds via Expo EAS.

New in v1.3: Reserve Reconciliation (3-way bank check) — surfaced from the Setup hub. 7-day free trial, Stripe Monthly/Annual plans with self-service billing portal. Email verification + password reset. Native iOS & Android apps via Apple App Store and Google Play. Daily server-side health-check emails. Multi-tenant data isolation. Admin dashboard for owner operations.

v1.2 additions: Envelope Rollover, Spending Ceiling Alerts, Bill-Due Reminders, Monthly Import Ritual, Scan Receipts with AI OCR, Notifications settings.

v1.1 additions: Multi-Account Ledgers, Split Transactions, Cash-flow Forecast, Monthly Close-out Emails, Print Center, AI CSV Categorization, PWA, Onboarding Wizard, QIF Import.

— June 2026

A Note From Randy 👋

This app is my labor of love, and it's still finding its feet.

If something isn't working right or a number looks off, **please email me first at support@thegettingaheadguidebook.com** — I promise I read every message and usually fix things within a day or two.

A public bad review can hurt a small independent app for months, but a quick email lets us actually solve it together. Thank you for being early. 🙏

> **Tips**
>
> - The fastest path to a fix: describe what you were doing, what you expected, and what actually happened. Screenshots welcome.
> - You can also reach the same inbox from Account → Send Randy Feedback anytime.