The Getting Ahead Guidebook

Complete User Manual — Deep Dive

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"Every dollar gets a job before it's spent."

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Chapter 1 — Welcome & The Big Idea

If you bought this app, chances are you've tried other budgeting tools and they let you down. Maybe they wanted your bank login. Maybe they were a glorified pie chart. Maybe they billed you $150/year and still couldn't tell you whether you'd saved enough for next year's car insurance. This chapter is short. It explains the single idea this app is built around, why that idea matters, and how to read the rest of this manual.

The single idea behind this app

Every dollar of income gets a job before it's spent.

Most budgeting tools track what you DID with your money. This app helps you decide what you WILL do with your money — before it lands in your account.

The mental model goes like this: imagine your paycheck arrives as a stack of one-dollar bills. Before you spend a single dollar, you sort the stack into envelopes. Some envelopes are non-negotiable — mortgage, utilities, the bills that come out automatically. Some envelopes are forward-looking — money set aside for car insurance that's due in six months, property tax due in November, Christmas, vacation. Some envelopes are everyday — groceries, fuel, the thousand small swipes of a debit card. Whatever's left after sorting is genuinely free for whatever you want.

This app does the sorting for you, automatically and digitally. You don't actually move money between accounts at the bank (unless you want to). You define the envelopes once, fund them every month, and the app keeps track of what's in each one.

When you finish a month using this app correctly, you know exactly where every dollar went. You know what's safely tucked away for the bills you only see once a year. You know what's truly free. There are no surprises and there are no panics.

What to expect: When you first open the app, you'll see a clean dashboard with a setup checklist below it. The checklist guides you through the one-time configuration. After that, daily use is 5 minutes. Monthly maintenance is 30 minutes. That's all the time this app should ever take from you.

Tips

- Block out 30 quiet minutes for the initial setup. Have your most recent bank statement and credit-card statement open in another tab. Coffee helps.
- Don't try to be perfect on day one. The app gets more accurate over time as you correct categorizations and refine budgets. Weeks 2-4 are when it really starts to sing.
- If you're migrating from Quicken, YNAB, EveryDollar, or paper envelopes, see Chapter 14 for transition tips.

Who this app is for (and not for)

This app is for people who:

- Want to know exactly where their money goes — not in the abstract, but down to the dollar.
- Have variable income or expenses — freelance work, side projects, twice-a-year insurance bills, quarterly tax payments.
- Are tired of subscription services nagging them about credit scores while quietly selling their data.
- Don't want to give a third-party app their bank login credentials.
- Believe budgeting is a skill, not a magic pill.

This app is NOT for people who:

- Want their bank automatically synced with their budget. We're a CSV-import app on purpose.
- Want crypto tracking, investment portfolio analysis, or net-worth waterfall charts. There are good apps for that — they're just not this one.
- Don't want to spend any time at all on personal finance. If you want a 'just tell me what to do' robot advisor, this isn't it.

> **Tips**
>
> - This is a single-user license. If both spouses want to enter transactions independently, each needs their own subscription. (Or share one login — your call. We don't enforce it technically; we ask you to honor the spirit of the agreement.)

How to read this manual

This manual is divided into nine parts:

- Part 1 (Chapters 1-3) — Foundations. Read this once.
- Part 2 (Chapters 4-7) — First-time setup. Walk through it once.
- Part 3 (Chapters 8-11) — Daily use. Reference these as needed.
- Part 4 (Chapter 12) — Monthly rhythm — the rituals that make budgeting stick.
- Part 5 (Chapter 13) — Reserves mastery. The most under-used and most powerful feature of personal finance software.
- Part 6 (Chapters 14-15) — Reports and printing. For your records, your spouse, your accountant, your tax filing.
- Part 7 (Chapter 16) — Account management. Subscriptions, settings, exporting your data, deleting your account.
- Part 8 (Chapters 17-18) — Advanced workflows. Self-employment, variable income, year-end tax prep.
- Part 9 (Chapters 19-21) — Troubleshooting, FAQ, glossary, contact.

If you're brand new, read Parts 1 and 2 in order. After that, dip into chapters as you need them.

Power-user tip: Each chapter ends with a 'Quick reference card' summarizing the key actions. Photocopy or screenshot those for your fridge.

Chapter 2 — The Money-Flow Hierarchy

> *If you understand this one diagram, you understand 80% of how the app thinks. The other 80 chapters of this manual are all implementation details around this single picture.*

The hierarchy, top to bottom

When income lands in your account, four things happen to it in order:

1. **Recurring charges** — money already spoken for. Your mortgage, your phone bill, your streaming services, your gym. They auto-pay before you can blink — some out of a bank account, some on a credit card. The app subtracts these first because you have no real choice over them in the short term.
2. **Reserves** — money saved for lumpy future bills. Car insurance every six months, property tax every year, Christmas every December. The app calculates how much you need to set aside each month to hit those bills painlessly. Reserves are non-negotiable too; if you skip them, the bill arrives anyway and you panic.
3. **Income taxes** — only relevant for self-employed users, freelancers, and people with significant 1099 income. The app helps you set aside ~25-30% of self-employment income for quarterly estimated tax payments to the IRS and your state. This is its own bucket because the consequences of not setting it aside are severe.
4. **Spending categories** — what's left over for everyday discretionary expenses. Groceries, fuel, dining out, entertainment, clothing, gifts, hobbies. This is the layer most budgeting apps focus on; for us it's the LAST layer, because by the time we get here, the math is honest.

The order matters. Most households fail at budgeting because they reverse it: they let everyday spending happen first, then panic when an annual bill shows up. This app forces you to honor the order.

Tips

- If your reserve targets and recurring charges combined exceed 100% of your income, you have a structural problem the app can't solve. It can show you the gap precisely, which is the first step to closing it (cut bills, increase income, or borrow time).

Why this works when other budget systems don't

Most budgeting tools fail at the same two points:

Failure mode 1 — They don't handle lumpy bills. Your car insurance is $1,320 every year, billed every six months. A tool that only shows you 'this month' has no way to tell you that you should be saving $110 a month for it. So you don't save — and then April arrives, the bill hits, and you're panicking. We solve this with reserves: every reserve has an annual_total and a cycle, and the app tells you the monthly contribution needed to be on track.

Failure mode 2 — They mix flexible and fixed spending. A typical app shows you 'You spent $4,200 this month.' Useless. Some of that was your mortgage (you can't change it). Some was groceries (you could). Some was a one-off vet bill. Lumping these together gives you no actionable signal. We separate fixed (recurring charges + reserves) from flexible (spending categories) so when you go over budget, you know which lever you can actually pull.

The result: at any moment, you can answer the question 'How much can I really spend right now without breaking something later?' Most apps can't answer that question. We can.

Chapter 3 — Glossary of Terms

> *Skim this once. Come back when a screen uses a term you've forgotten.*

Glossary, alphabetical

Account — a ledger you track in the app. Usually corresponds to one bank account or one credit card. Examples: 'Main Checking', 'Visa Rewards', 'Reserve Savings'.

Apply to Envelopes — the action that finalizes your monthly Big Picture allocation. After this, the app stops showing 'planning' state and starts showing 'tracking' state.

Auto-debit — see 'recurring charge'.

Backfill — when the app retroactively updates an old transaction with new information. Example: when you re-import a CSV with a Memo column mapped, the app backfills the bank's transaction ID onto your existing rows so the 🔗 paperclip badge appears.

Bank Transaction ID — the unique identifier your bank assigns to each transaction. Some banks call it 'Memo', 'Reference Number', 'FITID', or 'Confirmation #'. We use it to detect duplicates with 100% accuracy.

Big Picture — the screen where you commit your monthly allocation. Shows income flowing top-down through recurring charges, reserves, and spending categories.

Category — a bucket for everyday spending (Groceries, Fuel, Dine Out, etc.). Each has a monthly budget. Reserve names are also categories.

CSV import — uploading a comma-separated file from your bank or credit-card website. The app parses the file, deduplicates rows, and shows you a preview before saving.

Direct debit — legacy term. Merged into **Recurring charge** in July 2026. See 'Recurring charge'.

Envelope — informal term for a budget bucket. We use it interchangeably with 'category'.

Forecast — a 90-day projection of your account balances based on expected income, recurring charges, and reserve contributions.

Funded balance — for a reserve, how much money the app has tracked as 'set aside' for that purpose. Different from 'monthly target' (what you should add this month) and 'annual total' (the bill).

Holds-reserves account — the savings account where reserve money physically sits. Marked with a toggle on the Account edit screen. The app uses this account for double-entry mirror transactions when CC payments cover reserve bills.

Import template — a saved column mapping for CSV imports. The app remembers per-account: 'For my Visa CSV, the Date column is at index 0, the Vendor column is at index 1, the Transaction ID is the Memo column.' Reused on every subsequent import.

Mirror transaction — when you pay a reserve-categorized expense from a credit card, the app automatically creates a matching withdrawal on your holds-reserves account so the books balance. Both rows share a `transfer_group_id` and delete together.

Month-year — a denormalized field on every expense (e.g. '2026-05'). Speeds up monthly aggregations dramatically vs. parsing dates on the fly.

Paywall — features gated behind an active subscription. The app shows a paywall overlay if your trial expires or your subscription is canceled.

Recurring charge — a bill that hits every month on a predictable day, whether it's drafted from a bank account (mortgage, utilities auto-pay, gym) or billed to a credit card (Spotify, Netflix, Costco annual, AAA). Big Picture treats them as committed money before it hits your spending pool. Merges what used to be split into two features (Direct Debits + Recurring Transactions) in July 2026.

Reserve — a sinking fund. Money set aside monthly for a future lumpy bill. Each reserve has a name, annual_total, cycle, next_due date, and current funded_balance.

Rolled-over month — a month that has been Apply-to-Envelopes finalized. The dashboard switches from planning to tracking mode for any rolled-over month.

Smart Deposit — when CSV import detects a deposit matching one of your income sources within 5%, it offers to auto-split the deposit into reserve contributions and remaining-checking-amount.

Split transaction — one transaction divided into multiple linked rows. Used by Smart Deposit and by manually-split entries. All rows share a `split_group_id`.

Sub-account — informally, a reserve. The reserve is a 'sub-account' inside your savings account.

Trial — the free 7-day period after signup, before any payment is required.

Trial grace period — a 3-day read-only window after trial expiration. Subscribe within the grace period and your data continues seamlessly. After grace, account is suspended.

Transaction ID — see 'Bank Transaction ID'.

Vendor — the merchant or payee on a transaction. The app remembers vendor → category mappings as 'rules' to speed up future imports.

Chapter 4 — Creating Your Account

> *5 minutes. You'll need: a working email address, a password manager (recommended), and 30 seconds to verify your email.*

Sign up

Go to https://app.thegettingaheadguidebook.com on a desktop browser, or open the app on iOS or Android.

Tap or click 'Create an account'.

Email — Use a real address you check. We send a verification email and occasional updates (no marketing fluff — just things like 'your trial expires in 3 days' or 'we shipped a new feature you asked for'). You can opt out of update emails anytime in Settings → Notifications.

Password — at least 8 characters. We don't enforce complexity rules beyond length because they encourage worse passwords (`Password1!`) than length alone (`correct horse battery staple`). Use your password manager. Never reuse a password from another site.

Name — what we'll greet you with. Your name isn't shared with anyone. We never sell user data — period.

Tap 'Sign Up'. The app sends a verification email within ~30 seconds. (If you don't see it, check spam, then click 'Resend verification' on the next screen.)

What to expect: After signup, you land on a 'Verify your email' page with a Resend button. The verification email contains a 6-digit code AND a one-click verification link. Either works — code is faster, link is hands-free.

Tips

- Verify within 24 hours. After 24 hours the code expires and you'll need to request a new one.
- If your inbox is hostile to transactional emails, add @thegettingaheadguidebook.com to your contacts/safe senders BEFORE signing up.
- If the verification email never arrives even after Resend, check the address you typed — typos here are the #1 support issue.

COMMON QUESTIONS

Q: I made a typo in my email. Can I change it?

A: Yes — go to login → 'Forgot password' → enter the typo'd address; the system tells you no account exists. Then create a fresh account with the correct email. Your typo'd account auto-deletes in 30 days.

Q: Can I change my email later?

A: Not currently. Email is also your account ID. If you really need to change it, contact support and we'll do a manual data migration.

Your free 7-day trial

The moment you verify your email, your free 7-day trial begins.

During trial:

- Full access to every feature.
- No payment method required.
- Trial banner at the top of every screen showing remaining days.
- You'll get an email on day 5 reminding you the trial is ending.

When the trial ends:

- If you've subscribed (added a card via Settings → Subscription) — seamless transition. The trial banner disappears.
- If you haven't subscribed — your account enters a 3-day grace period. You can still log in and view your data, but you can't add or modify transactions. Subscribe within those 3 days and everything resumes.

After grace expires:

- Account is suspended (logins blocked).
- Data is preserved for 30 days.
- Email reminders sent on day 5, day 15, and day 25.
- On day 30, all your data is permanently deleted. We can't recover it after this point.

If you subscribe at any time before day 30, your account is restored exactly as it was.

> **Tips**
>
> - If you decide the app isn't for you, that's fine — let the trial expire and your data deletes itself. We don't pester you with retention emails.
> - If you want to subscribe but aren't ready to commit to monthly billing, the Annual plan is also tradable: take Annual now, downgrade to Monthly after 12 months if your needs change.

Chapter 5 — Setting Up Accounts (the Ledgers)

> *An 'account' in this app is one ledger you track. Usually it's a bank account or a credit card. The app supports as many as you want, but most users have 3-5.*

Adding your first account

From the side menu, tap 'Setup' → 'Accounts' → '+ Add Account'.

Fill in:

Name — Short and recognizable. 'Wells Fargo Checking' is good. 'Account #4221' is bad. The name appears in dozens of dropdowns and search results, so make it instantly identifiable. Real life examples: 'Joint Checking', 'Randy's Visa', 'Vacation Savings'.

Type — One of:

- Checking (where most recurring charges hit)
- Savings (often where reserve money lives)
- Credit Card (balance is what you OWE; tracked as negative)
- Loan (mortgage, auto, student — only if you want to track payoff)
- Cash (rarely used; only if you actually budget cash spending)

Starting balance — what's actually in the account right now. For checking/savings, look at your bank app. For credit cards, enter the current balance you OWE as a negative number (e.g. -$1,842.16 if you owe $1,842.16).

Color — purely visual. The color stripe shows up on the account card and in the register so you can tell accounts apart at a glance. Pick anything.

Holds Reserves — toggle ON if this is the savings account where your reserve money physically sits. ONLY toggle this on for ONE account (usually a savings account). The app uses this for the auto-mirror logic explained in Chapter 13.

Default Account — toggle ON for your most-frequently-used account (usually checking). New manual transactions auto-fill with the default account so you don't have to pick every time.

Tap 'Save'. The account appears on the Accounts list immediately.

> **What to expect:** The Setup → Accounts page shows each account as a card with name, type, current balance, color stripe, edit pencil, and (on the totals bar at the top) the sum of all asset accounts minus all credit-card balances — your net worth across these tracked accounts.

> **Tips**
>
> - Don't overthink starting balances on day 1. Use whatever your bank shows today; you can edit anytime. Tracking accuracy comes from consistency over weeks, not from a perfect day-1 entry.
> - Forgot to toggle 'Holds Reserves' on the right account? Open the account → tap pencil → toggle it. Then go to whichever account had it set wrong and toggle it off. Only one account should hold reserves.
> - If you have multiple savings sub-accounts at the same bank, you DON'T need to track each separately in this app. Track the one main savings account and use reserves to track sub-purposes within it.

COMMON QUESTIONS

Q: Should I add a 'cash' account?

A: Only if you actually use cash for trackable spending. Most users don't bother — cash withdrawals show up on their checking account's CSV import as 'ATM Withdrawal' and they categorize it as 'Cash spending' generically.

Q: Should I add my mortgage as an account?

A: Only if you want to track the loan balance over time. Most users just track the monthly payment as a recurring charge. Adding the loan as an account is helpful for net-worth tracking but adds complexity.

Q: Can I delete an account later?

A: Yes. Setup → Accounts → tap pencil → scroll to bottom → 'Delete Account'. The transactions tied to that account get a 'tombstone' marker. They stay in your reports for historical accuracy but no longer sum into a live balance.

Q: Can I add a 401(k) or brokerage?

A: Not really. We're a cash-flow app, not an investment-tracking app. If you want to track your 401(k) balance, do it elsewhere (Empower, Fidelity, etc.). Stick to checking, savings, and credit cards here.

Tracking credit-card balances correctly

Credit cards are the most error-prone account type because the math is inverted. Here's how we handle it:

- A credit-card balance of -$1,842 means 'you owe $1,842'. The negative sign represents debt.
- When you swipe the card for a purchase (e.g. $50 at Costco), the balance goes MORE negative (e.g. from -$1,842 to -$1,892).
- When you make a payment to the card (e.g. $500 from checking), the balance goes LESS negative (e.g. from -$1,892 to -$1,392). On the checking side, the payment is recorded as an expense categorized 'CC Payment'.
- In the dashboard, credit-card balances are summed as negatives in your net-worth calculation, which is correct.

Three common mistakes:

1. Entering the credit-card balance as a positive number. The app then thinks you have $1,842 of assets when you actually owe $1,842. Net worth is overstated by $3,684.
2. Recording a payment as both an income to the credit card AND an expense from checking. This double-counts. The app records the payment ONCE, on the checking side. The credit-card balance updates automatically when you import the credit-card CSV.
3. Forgetting to import the credit-card CSV at all. You see the checking-side payment, but the credit-card balance never updates. Solution: import both CSVs every week.

Tips

- If your credit-card balance in the app drifts from your real balance, do a one-time reconciliation: open the account → 'Adjust balance' → enter what your bank shows. The app records an 'Adjustment' transaction. Better to reconcile cleanly than carry quiet drift forever.
- Pay your credit card in full every month if at all possible. Interest charges on credit-card balances are the largest avoidable money-leak in most American budgets.

Chapter 6 — Setting Up Income, Recurring Charges, and Reserves

These three setups are the heart of monthly planning. Together they tell the app what's expected to happen this month and what you need to set aside. Block 15 minutes for this chapter.

Setting up income sources

Side menu → 'Income' → '+ Add Income'.

Source name — descriptive. 'Acme Corp Paycheck' beats 'Direct Deposit ACH'. If both spouses work, label them: 'Randy's Paycheck', 'Jane's Paycheck'.

Expected amount — your typical net per occurrence (after taxes, before any reserves you might split off). If your paycheck varies, enter your CONSERVATIVE estimate — the number you'd be embarrassed to actually take in less than. The dashboard will show actual received once paychecks land via CSV.

Schedule — pick one:

- Weekly (52/year)
- Biweekly (26/year — every 2 weeks, hits a 3-paycheck month twice a year)
- Twice a month (24/year — typically the 1st and 15th)
- Monthly (12/year)
- Irregular (you receive it but unpredictably; do NOT factor into monthly budget)

Account — which of your accounts the income lands in. Usually checking.

Tap 'Save'. The income source appears on the list with its monthly equivalent (e.g. weekly $1,000 → $4,333.33/mo).

The biweekly trap — if you're paid biweekly, you get 26 paychecks/year, but most months you only get 2 (= $X × 24). Two months a year you get 3 (= $X × 26). Don't budget those bonus paychecks into monthly spending. Treat them as windfalls and dump them into reserves or savings goals.

What to expect: The Income page shows each source as a card with name, amount, schedule, monthly equivalent, and YTD received (once paychecks start landing). The total at the top is your expected monthly income — the starting point of every Big Picture allocation.

Tips

- If your paycheck amount changed (raise, deduction change), edit the income source. The new amount applies to FUTURE paychecks; past entries stay as-is.
- Side gigs that are sporadic? Mark them 'Irregular' and exclude from monthly budgets. When checks land, treat as bonus money for reserves.
- Self-employed users: enter your AVERAGE monthly net income from the past 12 months. Then budget conservatively against that average. The Reserves chapter has a section on quarterly tax estimates.

COMMON QUESTIONS

Q: I'm paid hourly with variable hours. What do I enter?

A: Enter your expected hours × hourly rate, after taxes, AT THE LOW END of your usual range. Update the actual amount month-to-month if needed. Better to under-budget and have surplus than over-budget and panic.

Q: I don't actually know what my net paycheck is.

A: Look at your most recent paycheck stub or check your bank's CSV for the most recent direct-deposit line. Use that number. Easy.

Setting up recurring charges (bank auto-pays)

Side menu → 'Recurring' → '+ Add Recurring Charge'. (In July 2026 the old separate 'Direct Debits' feature was merged into this one screen — one home for every predictable monthly bill.)

This section covers the *bank auto-pay* flavor — bills your bank pulls directly from checking or savings on a known day. Mortgage, utilities on auto-pay, insurance ACH, gym membership. Track ALL of them, even the small ones (Spotify $11/mo, gym $35/mo). Small subscriptions add up to surprising amounts.

Vendor — the merchant. 'Comcast' not 'Comcast Cable Internet Monthly Auto Bill Pay'.

Amount — what comes out monthly. If the amount varies (utilities), enter a conservative high-side estimate.

Day of month — when it hits. Some bills are predictable (1st of month), some float (around the 15th, varies by 3-5 days). Pick the LATEST day it might hit so the dashboard shows the correct 'committed' funds.

Funding source — 'Bank account' for this flavor. Pick which checking or savings account gets debited.

Category — Housing, Utilities, Auto, Insurance, Entertainment, Health, etc. We use these to group recurring charges in the dashboard and reports.

Tap 'Save'. The charge appears on the list, sorted by day of month, alongside your credit-card recurring charges.

Common bank-auto-pay recurring charges to add (think through each):

- Mortgage / Rent
- HOA dues
- Property tax (if escrowed monthly with mortgage)
- Homeowner's / renter's insurance (if escrowed or auto-paid)
- Utilities (electric, gas, water, sewer, garbage)
- Internet
- Cell phone
- Auto insurance (if monthly ACH)
- Life insurance
- Disability insurance
- Charity / tithing / sponsorships
- Loan payments (auto, student, personal)
- Childcare auto-pay

> **What to expect:** Your Recurring Charges list, sorted by day of month, with the total at the top. For a typical US household the bank-auto-pay portion is 50-70% of take-home income. If yours is higher, you have a structural cost issue worth examining.

Tips

- Spend an hour reviewing recurring charges twice a year — March and September are good times. You'll find at least one subscription you forgot about. Cancel it. The savings compound.
- If you have an annual bill that auto-pays once a year (e.g. AAA membership $80/yr, a domain renewal $15/yr), DON'T put it here as a monthly recurring charge. It distorts the monthly view. Use a reserve instead.
- If a recurring charge changes amount mid-year (rate increase, plan upgrade), edit the entry. Future months use the new amount; past months stay as-is.

COMMON QUESTIONS

Q: What if a recurring bill is sometimes paid manually instead?

A: Treat it as a recurring charge if the AUTO-PAY case is the default. If you sometimes intervene (skip a month, prepay), the manual deviations show up as adjustments in the register. The recurring-charge definition stays the same.

Q: I have a 0% APR credit-card promo. The minimum payment is $25/mo. Recurring charge?

A: Yes — track the $25/mo as a recurring charge on the credit-card account. Track the actual balance separately as an account. When the promo ends, you'll need to plan for the actual balance pay-off; consider creating a reserve for it.

Setting up recurring charges (credit-card subscriptions)

Same 'Recurring' screen, different funding source. This flavor covers charges that hit a credit card every month — Spotify, Netflix, AAA, Costco membership, your kid's piano-lesson subscription. They flow through your normal Spending Categories, so when Spotify hits this month, your Entertainment category goes down.

Why do bank-auto-pays and credit-card subscriptions live on the same screen now? Because from your point of view they're the same thing: predictable monthly bills you've already committed to. In July 2026 we merged the old 'Direct Debits' + 'Recurring Transactions' features into one 'Recurring Charges' hub so you stop guessing which list a bill belongs on.

Without this template feature, you'd either (a) re-type 'Spotify $11.99' into the register every month, or (b) wait until the CSV import catches it. Both work, but they're friction. Recurring templates eliminate the friction.

Side menu → 'Recurring' → '+ Add Recurring Charge'.

Vendor — the merchant. 'Spotify', 'AAA', 'Costco Annual Fee'.

Category — pick from your existing Spending Categories list.

Amount — what hits each month. If it varies (rare for true recurring), pick the typical amount.

Day of month (1-28) — capped at 28 so February doesn't surprise anyone with a phantom 30th-day charge.

Funding source — 'Credit card' for this flavor. Pick which card gets billed.

Active toggle — leave on for live recurring; flip off to pause without deleting (useful if you cancel a subscription temporarily).

Tap Save. The app remembers the template.

How materialization works: every time you open the dashboard for a month, the app checks which active recurring templates haven't been materialized yet for that month and creates one expense row per template. The materialization is idempotent — open the dashboard 10 times the same day, and the row is still created exactly once. The materialized expense is tagged so the app knows it came from a recurring template.

Common credit-card recurring charges to set up:

- Streaming: Netflix, Spotify, Disney+, Hulu, HBO Max, Apple TV+, Amazon Prime Video, YouTube Premium
- Cloud / software: iCloud+, Google One, Dropbox, Adobe Creative Cloud, Microsoft 365
- Memberships: Costco annual, Sam's Club, AAA, gym, yoga studio
- News / content: NYT, WaPo, Substack subscriptions, Patreon
- Recurring services: lawn care, pest control, pool maintenance, housekeeping
- Kids' activities: piano lessons, sports leagues, after-school programs

> **What to expect:** Each recurring template appears as a card with vendor, amount, day, category, and the linked account or card. The summary card at the top shows your monthly recurring total — handy for spotting subscription creep.

Tips

- Audit recurring twice a year. Most households have at least one subscription they forgot they were paying for.
- If you cancel a subscription mid-year, flip Active OFF instead of deleting. That way if you re-subscribe later, you can just flip it back on.
- Deleting a template does NOT delete already-materialized expenses — your historical record stays accurate.
- When the CSV import later catches the same charge from your bank with a real Bank Transaction ID, the duplicate detector recognizes it and merges with the existing recurring-generated row instead of creating a twin.

COMMON QUESTIONS

Q: What if my bank charges Spotify on the 13th some months and the 14th others?

A: Use the LATER date (14) for the recurring template. The app creates the expense on day 14; if the bank actually hits on day 13, the CSV import dedupe will catch it and merge with the existing row.

Q: Should I use a credit-card recurring charge for my mortgage?

A: No — your mortgage is a bank-auto-pay recurring charge (the bank pulls it directly from checking). Use the bank-account funding source for that. Reserve the credit-card flavor for charges that flow through Spending Categories.

Q: What if the amount changes (Costco annual fee went from $60 to $65)?

A: Edit the template. The new amount applies to FUTURE months; past materialized rows stay at their original amount.

Q: Can I have two recurring entries with the same vendor (e.g. two Spotify charges if I have a family + premium)?

A: Yes — they're independent templates. Each creates its own monthly expense row.

Setting up reserves (the secret weapon)

Reserves are sinking funds — money you save monthly for bills you only see once or twice a year. This is the single most important feature in this app and the one most users haven't seen done well anywhere else.

Side menu → 'Setup' → 'Reserves' → '+ Add Reserve'.

Name — what you'd call this in conversation. 'Car Insurance', 'Property Tax', 'Christmas', 'Vacation', 'Emergency Buffer'. Match naming to a category of the same name (we cover that linkage in Chapter 13).

Annual total — the annual cost of this bill. For car insurance billed every 6 months at $660, annual_total = $1,320. For property tax at $4,800/year, that's $4,800. For Christmas, however much you spent last year + a little buffer for inflation.

Cycle — pick one:

- Monthly (the bill recurs every month — rare for reserves; usually a recurring charge instead)
- Quarterly (every 3 months — common for self-employment tax)
- Every 6 months (auto insurance, semi-annual property tax)
- Annual (most others — annual property tax, annual subscriptions, Christmas, vacation)

Next due date — when you next have to pay this bill. The app uses this to compute 'are you on track'.

Funded balance — how much you already have saved toward this bill. On day 1, this is usually $0 (or whatever's earmarked in your savings account if you've been doing this manually).

Tap 'Save'. The app calculates the monthly target = annual_total ÷ 12.

Common reserve list to start with (pick what applies to you):

- Car insurance (annual_total = your bill × 2 if billed semi-annually)
- Auto registration / DMV (annual)
- Auto maintenance (oil changes, tires, repair fund — annual estimate)
- Property tax (if NOT escrowed in your mortgage)
- Home insurance (if NOT escrowed)
- Home maintenance (1% of home value per year, divided by 12)
- HOA special assessments fund
- Christmas / holiday spending
- Birthdays / anniversary gifts
- Vacation
- School tuition / supplies
- Camp fees (kids)
- Annual medical deductible
- Pet care (vet, grooming, food bulk-buys)
- Pet emergency fund
- Tax refund / liability buffer

- Annual subscription bundle (Costco, Amazon Prime, Apple One, AAA, etc.)
- Charity / donations buffer
- Gift fund (Mother's Day, Father's Day, Valentine's, baby showers)
- Emergency buffer (no specific date — just builds up)
- Major appliance replacement (5-10 year horizon)
- Vehicle replacement (5-10 year horizon)

What to expect: Each reserve appears as a card with: funded balance, monthly target, % progress to next due date, and a status badge — On Track (green), Behind (red), or Ahead (blue). Tap a card to see funding history and edit details.

Tips

- Start with 5-7 reserves max. You can always add more. New users who set up 15 reserves at once usually give up.
- If you're already behind on a reserve (e.g. car insurance due in 2 months and you have nothing saved), the app shows 'Behind' status with a 'Catch-up amount' calculation. Don't ignore it; either find that money or call the bill provider to negotiate timing.
- Mark the savings account that physically holds reserve money as 'Holds Reserves' (Chapter 5). When you pay a reserve bill from a credit card, the app auto-mirrors a withdrawal on this account.
- Over-fund reserves by 5%. If you need $110/mo for car insurance, save $115. The buffer covers inevitable rate increases without panic.

COMMON QUESTIONS

Q: What if my emergency fund doesn't have a specific 'due date'?

A: Set the next_due to 'No specific date' (cycle = Monthly with annual_total = your goal). The reserve just accumulates — no urgency badge. When you hit your goal, you can pause monthly contributions or convert to ongoing maintenance.

Q: Should I have a separate reserve for every potential emergency?

A: No — keep it simple. ONE 'Emergency Buffer' for unexpected stuff. Most users do better with one $5,000 emergency fund than five $1,000 specialized funds.

Q: I forgot to set up a reserve and now the bill is 30 days away. Can I 'cram' it?

A: Yes. Edit the reserve, set next_due to 30 days out, and the monthly target becomes the full annual_total ÷ 1. You're catching up in a single month, which means cutting other categories or skipping a discretionary expense to fund it.

Q: What happens if I over-fund a reserve?

A: The leftover stays in the reserve toward next year's bill. The app does NOT auto-rebate to spending. If you really want the surplus moved, manually withdraw from the reserve via 'Adjust funded balance'.

Setting up spending categories

Side menu → 'Setup' → 'Categories' → '+ Add Category'.

Spending categories are the everyday buckets — Groceries, Fuel, Dine Out, Personal Care, Entertainment, etc. Each has a monthly budget. The dashboard shows you spent vs. budgeted as you go through the month.

Reserve categories should also be added (with the same name as the reserve), so transactions categorized 'Vacation' or 'Property Tax' both decrement the reserve's funded balance and show up cleanly in reports.

Starter category list (most households use 8-12; you'll add or merge as you learn):

- Groceries
- Fuel
- Dine Out (or split: Coffee, Lunch, Dinner — start unified)
- Pharmacy / Medical
- Personal Care (haircuts, salon, manicures)
- Entertainment (movies, concerts, games, books)
- Clothing
- Pet Supplies
- Hobbies
- Gifts
- Misc / Other (use sparingly)

Setting initial budgets: pull the last 3 months of bank statements, average per category. That's your starting budget. Adjust as you live with the numbers for 2-3 months.

Color — visual differentiator only. Pick whatever.

Tap 'Save'.

What to expect: Each category card shows: name, monthly budget, current month spend (live), and a progress bar that turns green (under), amber (>80%), or red (over).

Tips

- Keep category count low — 8-12 max for most households. Five wide categories beat 30 narrow ones because you'll actually remember to use them.
- Don't categorize 'Misc' habitually. Be specific. 'Misc' tells you nothing in year-end reports. If a transaction doesn't fit, create a new category.
- If you're not sure how much to budget, look at last 3 months of statements and average. Adjust monthly until your budgets reflect your real life.

Chapter 7 — The First Month — A Walkthrough

> *You've finished setup. Now what? This chapter takes you through the first 30 days of using the app, day by day, so you know exactly what to do and when.*

Day 1 — Allocate the month

Open the app. Tap 'Big Picture' in the side menu.

You'll see income at the top, recurring charges subtracted automatically, then a remainder available for reserves and spending.

Below that, every reserve is listed with its monthly target. Tap 'Use Target' on each — this auto-fills the suggested contribution.

Below the reserves, every spending category is listed with its monthly budget. Confirm the numbers (you can adjust here).

At the bottom, you'll see 'Allocated $X / Available $Y'. Get the gap to zero.

- If gap is positive → you have unallocated money. Add it somewhere (more reserve contribution, more spending budget, or just leave it as 'Buffer').
- If gap is negative → you've over-committed. Pull back somewhere (lower a discretionary category, skip a reserve contribution this month).

When the gap is zero, scroll to the bottom and tap **'Apply to Envelopes'**.

A confirmation toast appears: 'May 2026 envelopes applied'. You're now live.

> **Tips**
>
> - Try to do this on the 1st of each month, ideally before the first paycheck lands. A late apply still works but you've been operating without an active budget for those days.
> - Don't try to be perfect on the first month. Get close to balanced and ship it. You'll learn from actuals at month end and adjust next month.

Days 1-30 — Daily habits

Daily (when you remember): Tap '+ Add Expense' to log a transaction you remember. Coffee at the cafe. Stop at the gas station. Whatever's freshest in your mind. Takes 15 seconds.

Weekly (Friday afternoon): Download CSVs from your bank and credit-card websites. Import each into the app via Expenses → cloud-upload icon. Confirm the auto-detected columns. Click Import.

Whenever it occurs: When a paycheck lands, look at the dashboard. Did the income arrive? Did it auto-categorize? If you import the bank CSV, the app may show a Smart Deposit prompt offering to split the deposit into reserves automatically. Accept or skip.

End of week: Glance at the dashboard. How does each category look? Any over-budget? Any reserves drifting?

> **Tips**
>
> - Set a calendar reminder: every Friday at 4 PM, 'Import CSVs into Budget App'. This single habit is the difference between calm budgeting and month-end panic.
> - If you go on vacation and miss a week of imports, just do them when you're back. The app handles backlogs gracefully.

End of month — closing out

On or near the last day of the month, do a final closeout:

1. Import any remaining CSVs (bank + every credit card).
2. Look at the dashboard. Note any categories you went over (red bars).
3. Note any reserves that didn't get fully funded (rare if you applied envelopes on day 1, but possible if income was below expected).
4. Open Reports → Monthly Summary for the month. Skim the totals. Anything surprising? Note it.
5. Open Print Center → check 'Monthly Summary' + 'Spending by Category' + 'Reserve Status' → Generate PDF. Save it somewhere (Files, email to yourself, drop in a cloud folder). This is your monthly archive.

On the 1st of the next month, start at 'Day 1 — Allocate the month' for the new month. Repeat forever.

> **Tips**
>
> - The first 3 months feel awkward. Around month 4 the rhythm clicks and the app starts saving you mental energy instead of costing you. Stick with it.
> - Save your monthly closeout PDFs in a cloud folder. End of year, you have 12 PDFs that tell the whole story of your financial year.

Chapter 8 — The Dashboard, Section by Section

> *The dashboard is the screen you'll look at most often. This chapter is a top-to-bottom tour of what every section means and how to read it correctly.*

Header bar

Top-left: hamburger menu (☰) — opens the side drawer with all major navigation. On desktop, the drawer might be permanently visible.

Top-center: month selector. Defaults to current month. Tap to navigate to past or future months. Past months show historical data; future months show projections.

Top-right: account avatar / settings icon. Tap to access Profile, Subscription, Sign Out.

Trial banner (if applicable): horizontal bar showing 'Trial — N days left'. Tap to go directly to subscription/upgrade.

Month-at-a-glance card

First card on the dashboard. Shows:

- Total income received (so far this month)
- Total expected income (full month)
- Total spent (so far this month)
- Available to spend right now (remaining budget after reserves and recurring charges)

The 'available right now' number is the most actionable on the entire screen. It accounts for: income minus recurring charges already gone minus recurring charges not yet hit minus reserve contributions minus existing spending. What's left is what you can spend without breaking anything.

> **Tips**
>
> - If 'available right now' goes negative mid-month, stop discretionary spending until next paycheck. Look for at least one cost-cut opportunity to bring it back to zero.

Account balances strip

Horizontal scrollable strip showing each account as a small card with its current balance. Color-coded by the account color you set during setup.

Asset accounts (checking, savings) show in normal color. Credit cards show their balance as a NEGATIVE (what you owe).

Tap any account to drill into its register.

> **Tips**
>
> - If a balance looks wrong, the most common cause is missing CSV imports. Import the latest CSV for that account and the balance updates.

Reserves section

Each reserve appears as a horizontal card showing:

- Reserve name
- Funded balance ($X out of $Y goal)
- Monthly contribution this month (if envelopes applied)
- Status: On Track / Behind / Ahead
- Days until next due

Tap a reserve to see funding history and add manual contributions.

> **Tips**
>
> - If a reserve shows 'Behind', tap it to see the catch-up calculation. The app will tell you exactly how much extra per month you need to get back on track by the due date.

Spending categories section

Each category as a row with:

- Name
- Spent this month / Budget
- Progress bar (green/amber/red)
- % of budget used

Tap a category to see all transactions in it for the current month.

Categories sorted by % of budget used, descending — so the ones closest to over-budget surface first.

> **Tips**
>
> - Red bars don't always mean disaster. They might mean a category was under-budgeted. End of month, decide: was the spending out of line, or was the budget out of line? Adjust accordingly.

Recent transactions card

Shows the most recent 10-15 transactions across all accounts.

Each row shows: date, vendor, amount, category, account, and badges (🔗 paperclip if it has a transaction ID, 💰 money bag if it's reserve-categorized).

Tap a row to see the full transaction detail and edit options.

> **Tips**
>
> - If you see a transaction you don't recognize, tap it for full details. If it's truly fraudulent, contact your bank immediately — the app can't dispute charges, only record them.

Chapter 9 — Recording Transactions

Two ways to record: manually (one at a time, when you remember) or via CSV import (in batches, weekly). This chapter covers both in detail.

Manual entry — the fast path

From the dashboard or any expense screen, tap '+ Add Expense'.

A bottom sheet slides up with five fields:

1. **Date** — defaults to today. Change only if you forgot to record yesterday or the day before.
2. **Vendor** — start typing. The app suggests vendors you've used before. Tab/tap to accept a suggestion. If you accept a suggestion, the category pre-fills based on past use.
3. **Amount** — the dollar amount. Numeric keyboard pops on mobile.
4. **Category** — dropdown. The list is grouped: reserves at the top, spending below. If you pick a reserve category, the reserve's funded balance decreases.
5. **Account** — dropdown. Defaults to your primary. Change if you used a different card.

Tap 'Save'. The sheet dismisses, the transaction lands in the register, and the dashboard updates immediately.

Total time: 15-30 seconds for a typical entry, 5-10 seconds for repeat vendors thanks to autocomplete.

Tips

- If you record the same coffee shop every day, the vendor autocomplete remembers. Three keystrokes get you to the right vendor; the category pre-fills. Save 30 seconds per entry, hours per month.
- Recorded the wrong category? Tap the row in the register, change the category, save. The reserve/category counts re-flow automatically.
- Forgot to record some transactions? Don't backfill more than a week. Just do your weekly CSV import; missing entries get pulled in automatically with their original dates.

CSV imports — the bulk path

Most users do this once a week. Some do it once a month. Either works.

Step 1 — Download the CSV from your bank/CC website.

- Log into the bank's website (not the app — apps usually don't offer CSV download).
- Navigate to the transaction history for the account.
- Choose a date range — 'Last 30 days' or 'Statement period' or custom.
- Click Download / Export → CSV format.
- Save the file (Downloads folder is fine).

Step 2 — Open the CSV import flow.

- Side menu → 'Expenses' → tap the cloud-upload icon at the top.
- Choose the account this CSV belongs to. Critical: the account must match. If you import a Visa CSV into a Checking account, all the transactions land on the wrong ledger.
- Tap 'Pick CSV' and select the file you downloaded.

Step 3 — The Preview screen.

- The app parses your CSV and shows what it auto-detected:
- Date column
- Vendor column
- Amount column
- Transaction ID column (if your bank includes one)
- Above the rows is a purple banner showing the auto-detected mappings. If anything is wrong, tap the chips below to override.
- Critical: if the auto-detector missed your Memo / Reference column for the Transaction ID, tap a chip from the list to map it. Doing this lights up the 🔗 paperclip badges in the register and makes future re-imports completely safe.
- The preview rows show:
- Date, Vendor, Amount as parsed.
- A duplicate flag (green = new, gray = already imported in a past CSV).
- A category chip — auto-suggested by AI based on vendor name and your past categorizations.
- Tap any category chip to override.
- Counters at the top: 'X To Import / Y Duplicates / Z Need Category'.
- Tap rows to expand for more detail.

Step 4 — Confirm import.

- Make sure the counts look right.
- Tap 'Import N Expenses' at the bottom.
- A success toast appears: 'Imported 25 expenses, upgraded 3 existing rows with bank transaction IDs'.

- The register fills with new rows. Each shows the 🔗 paperclip if it has a transaction ID.

What to expect: After import, scroll the register to verify everything landed correctly. Reserve-categorized rows show a 💰. Rows with bank IDs show a 🔗. Rows that were duplicates from a prior import didn't get re-added — but if their old version lacked a transaction ID, the new ID was backfilled onto the existing row.

Tips

- Save your CSV import templates: the app remembers your column mapping per account. Next time you import a CSV from the same account, the columns auto-fill. If your bank ever changes their CSV format, click 'Reset' on the green saved-layout banner to start fresh.
- If you accidentally imported a CSV twice, don't panic. Most rows would have been caught as duplicates. Filter the register by today's import date and look for any twins — delete the extras.
- Some banks export CSVs in semicolon-delimited format (European style). The app handles both comma and semicolon. If your CSV looks weird in preview (all data in one column), email support — we'll add support for your bank's format.
- If your bank exports debits and credits in separate columns instead of one signed Amount column, map them as 'Debit' and 'Credit' on the preview screen. The app combines them correctly.

COMMON QUESTIONS

Q: What if my bank's CSV has weird transaction descriptions like 'AUTH 4123 STARBUCKS DALLAS TX 04/15'?

A: The app uses the AI categorizer to clean these up — it'll recognize 'STARBUCKS' inside the noise and suggest 'Coffee' or 'Dine Out'. The vendor field on the saved expense will be the cleaned version.

Q: I imported a CSV and one transaction has the wrong date.

A: Edit the row in the register. Change the date and save. The CSV import doesn't lock the data.

Q: The app says 'Need Category' on 5 rows. What do I do?

A: Tap each chip on the preview screen, pick a category from the dropdown. If none of your existing categories fit, tap '+ New Category' to create one inline. The app remembers your choices for future imports.

AI Categorization — how it works

When you import a CSV, the app sends the uncategorized rows to GPT-4o (an OpenAI language model) along with: your existing category list, your past vendor → category mappings, and the transaction's vendor + amount.

The model returns a suggested category for each row.

Privacy: only the vendor name, amount, and your category list are sent. We DON'T send: your name, email, account numbers, balances, dates, or any other sensitive data. The data is sent at preview-time only — never during normal app use, never for training, never sold.

Accuracy: improves over time. The first time the AI sees 'STARBUCKS', it might guess 'Coffee' or 'Dine Out' depending on whether 'Coffee' exists as one of your categories. You override on the preview screen. The next time STARBUCKS appears, the app uses your saved override directly without calling the AI — instant and accurate.

Vendor learning: the app stores per-vendor rules. After 2-3 imports your AI calls drop dramatically — most vendors are already known.

Cost: each AI call costs us about 1/100th of a cent. Negligible to your subscription cost.

Tips

- If the AI is wildly wrong on a vendor, override once. The app remembers — that vendor will use your category for every future import.
- If you change your mind on category structure (e.g. split 'Dine Out' into 'Dine Out — Lunch' and 'Dine Out — Dinner'), the AI adapts within 1-2 imports as it sees your new pattern.

Smart Deposit splits

When CSV preview detects a deposit that matches one of your income sources within 5%, it shows a '⚡ Smart Deposit' badge on that row.

Tap the badge to expand a panel that lets you split the deposit into reserve allocations. Use cases:

- Your $3,200 paycheck lands. You want $400 to immediately go to Property Tax reserve, $200 to Vacation, $110 to Car Insurance, $1,500 stays in checking.
- The Smart Deposit panel auto-fills these amounts based on your reserves' monthly targets. You can adjust before applying.

Tap 'Apply Split'. The single deposit becomes 5 linked rows in the register:

- $3,200 paycheck deposit (positive)
- $400 Property Tax transfer (negative on checking, positive on holds-reserves)
- $200 Vacation transfer (similar)
- $110 Car Insurance transfer
- $1,500 'Net to checking' (informational marker)

All linked rows share a `split_group_id`. Deleting any one of them deletes them all (your books stay balanced).

> **Tips**
>
> - If you don't want to split, just tap Skip. The deposit lands as a single row.
> - Smart deposit is most useful for households with regular paychecks and clear reserve targets. For irregular income, just deposit normally and manually transfer to reserves.

Chapter 10 — Receipt Scanning

Scan a paper receipt with your phone camera, and the app extracts vendor, date, total, and even line items. Saves data entry on the go.

How to scan

From the '+ Add Expense' bottom sheet, tap the camera icon (📷) in the top-right.

Grant camera permission if prompted (one-time).

Frame the receipt. The viewfinder auto-detects edges.

Tap the shutter. The app sends the image to the OCR service (we use OpenAI's vision API). Within 2-5 seconds you get back:

- Vendor name
- Date
- Total amount
- Suggested category (based on vendor)
- Line items (best-effort)

Review the extracted data. Edit anything that's wrong. Tap 'Save'.

The receipt image is saved as part of the expense (so you can refer back to it later). Tap the camera icon on any expense detail to view the saved image.

Tips

- Best results: flat receipt, good lighting, no glare. Tap the screen to set focus before shooting.
- If the OCR misread the total (especially common with crumpled or shiny receipts), tap to edit. The app remembers the receipt image regardless.
- Receipts older than 30 days are auto-archived to save storage. They're still accessible — just slightly slower to load.

COMMON QUESTIONS

Q: Does the app store my receipts permanently?

A: Yes, attached to the expense record. They count toward your account's storage allowance (generous — most users never hit the limit). Delete the expense to delete the receipt.

Q: Is OCR accurate for non-English receipts?

A: Yes, the AI handles major languages. Vendor extraction works for English, Spanish, French, German, Portuguese, Japanese. Currency conversion isn't done — record the foreign amount and convert manually.

Chapter 11 — The Account Register

> *The register is the row-by-row view of every transaction in an account, like a checkbook. This is where you go when you need to find a specific transaction, fix a categorization, or reconcile.*

Opening the register

Two ways:

1. Side menu → 'Expenses' → defaults to all-accounts view.
2. Tap any account on the dashboard's account-balances strip → drills into that account's register.

The register shows:

- Account name and current balance at the top.
- Filter bar: month, category, vendor search, amount range.
- Rows in reverse-chronological order (newest first).
- At the bottom: total balance after all visible rows.

Reading a row

Each row shows:

- Date
- Vendor (with 🔗 paperclip if has bank transaction ID, 💰 money bag if reserve-categorized)
- Amount (red for outgoing, green for incoming)
- Category
- Account color stripe (in all-accounts view)
- Action area: edit pencil, swipe-to-delete on mobile

Tap a row to expand into full detail:

- Edit any field
- See the receipt image (if scanned)
- See the import source (which CSV brought it in)
- See linked rows (split_group, transfer_group)
- Delete

Tips

- Search by vendor in the filter bar — case insensitive. Type 'starb' to find all Starbucks.
- Filter by category to see exactly what you spent on Groceries this month.
- Swipe left on a row (mobile) to reveal the delete button. Quick way to nuke duplicates.

Filtering and search

Month picker — defaults to current month. Tap to change.

Category filter — dropdown of all categories with a count next to each.

Vendor search — free-text search across the vendor column.

Amount range — min/max sliders.

Date range — for showing more than one month at a time.

Filters are additive — applying both Category=Groceries AND Month=April shows only Groceries from April.

Clear all filters with the 'Clear' chip at the top of the filter bar.

Bulk operations

Long-press a row to enter selection mode. Once in selection mode:

- Tap additional rows to multi-select.
- Bottom action bar appears with: Delete Selected, Recategorize Selected, Move to Different Account.
- Tap Cancel to exit selection mode.

Bulk delete is irreversible — confirm carefully.

Chapter 12 — The Big Picture & Monthly Closeout

Two activities anchor the month: allocating on day 1 (the Big Picture page), and closing out on day 30 (Reports + Print Center). Together they take less than an hour a month and produce a comprehensive, printable record of your financial life.

The Big Picture page in depth

Side menu → 'Big Picture'.

Top section — Income: shows total expected income for the month, with each source listed. Tap a source to edit the expected amount for THIS month only (without changing the recurring source). Useful for irregular months.

Recurring Charges subtraction: shows total monthly recurring charges as a single line. Tap to expand and see each charge individually.

Income Tax set-aside: appears only if you've enabled income-tax tracking. Pulls from a configurable percentage of self-employment income.

Available for allocation: income minus debits minus tax = the remainder you allocate.

Reserves section: each reserve as a row with: name, monthly target, current funded balance, and an input field for THIS MONTH'S contribution. The 'Use Target' chip auto-fills the suggested amount.

Spending section: each category as a row with: name, monthly budget, last month's actual spend (for reference), and an input field for THIS MONTH'S budget. The 'Use Last' chip auto-fills last month's actual.

Bottom — Allocation status: 'Allocated $X / Available $Y'. Goal is zero gap.

Apply to Envelopes button: large green button at the bottom. Tap to commit.

After tapping Apply:

- The contribution rows on the Reserves section become transactions in the register (transfers from checking to your holds-reserves account).
- The category budgets are written to the database.
- The month is marked 'rolled over' — the dashboard switches from planning view to tracking view.

Tips

- Mid-month edits: if your income changes (job loss, pay cut, surprise bonus), come back to Big Picture and re-allocate. Tap 'Edit Allocation' on the rolled-over banner. Apply again — the app rebalances without losing in-flight transactions.
- Skip a reserve contribution this month: just enter $0. The app shows the reserve as 'Behind' and recalculates the catch-up amount for future months.
- Bonus income (3-paycheck month, tax refund, side gig): allocate it to a specific reserve via Big Picture rather than letting it inflate spending. That's how households actually get ahead — by stuffing windfalls into long-term targets.

Monthly closeout ritual

On the 28th-31st of each month:

1. **Final CSV imports**: pull CSVs for the last full week of the month from every account. Import them.
2. **Manual cleanup**: any transactions that didn't import properly (formatting issue, missing CSV) — add them manually.
3. **Categorization sweep**: open the register filtered to current month. Scroll through. Recategorize anything that looks wrong.
4. **Reserve check**: open Reserves. Are all reserves at the correct funded balance? Compare to your savings account real balance — they should match.
5. **Reports review**: Reports → Monthly Summary for the month. Skim totals. Note: anything surprising? Document the explanation in your head ('big grocery month — kid's birthday party').
6. **Print to archive**: Print Center → check Monthly Summary + Spending by Category + Reserve Status → Generate PDF → save to your cloud archive folder.

On the 1st of next month: go to Big Picture and allocate.

Total time end-to-end: 30-45 minutes.

Tips

- If you can only do ONE step from this list, do step 6 — printing the monthly archive. End-of-year tax prep gets dramatically easier with 12 archive PDFs already in hand.
- Keep a running 'observations' note month-over-month. Things like 'Groceries trending up — investigate' or 'Vacation reserve fully funded — reduce contribution starting June'. The note is your strategic memory between months.

Year-over-year and cross-month analysis

Beyond the monthly cycle, do these check-ins:

Quarterly (every 3 months): review every category's average. Is the trend up, down, or flat? Adjust budgets accordingly. Cancel any recurring charges you're no longer using.

Semi-annually (every 6 months): review reserves. Are any over-funded? Under-funded? Adjust monthly targets. Add new reserves if life changed (new car, new pet, kid starting daycare).

Annually (every December): full review. Pull the YTD Spending by Category report. Compare to last year. Where did costs grow most? Are those growth areas justified or stealth lifestyle inflation? Adjust strategy for next year.

Chapter 13 — Reserves Mastery

> *Reserves deserve their own chapter because they're the most powerful — and most confusing — feature of the app. Read this carefully, even if you've already started using reserves casually.*

The mental model — labeled envelopes

A reserve is a labeled envelope inside your savings account. The bank doesn't know about the labels — to the bank, you have one savings account with $X in it. The app keeps track of how much of that $X is earmarked for each labeled envelope.

Example: your savings account has $8,900. Your reserves are:

- Car Insurance (funded $660 of $1,320 goal)
- Property Tax (funded $2,000 of $4,800 goal)
- Christmas (funded $333 of $800 goal)
- Vacation (funded $1,000 of $2,400 goal)
- Emergency Buffer (funded $1,250 of $3,000 goal)

Sum of funded balances: $5,243. The other $3,657 in savings is unallocated buffer.

When the car insurance bill comes due in September ($660 due), you pay it. The reserve's funded balance drops to $0. Your savings drops to $8,240. The app tracks both.

Why one savings account, not five?

- Banks make multi-account interest sub-optimal.
- Tracking one balance is simpler than reconciling five.
- Mental simplicity: one account, multiple in-app labels.

Funding a reserve — three pathways

Money lands in a reserve via three mechanisms:

1. Big Picture monthly allocation (most common).

When you tap 'Apply to Envelopes' on the 1st of the month, your monthly contributions are automatically created as transfer transactions:

- Debit on Checking: -$110 'Car Insurance contribution'
- Credit on Holds-Reserves account: +$110 'Car Insurance contribution'
- Reserve's funded balance increases by $110.

These rows are linked via `transfer_group_id`. Delete one and both go away (clean books).

2. Direct manual contribution.

From the Reserve detail page, tap 'Add Funds'. Enter amount and source account. Useful when:

- A windfall arrives (tax refund, bonus, gift).
- You want to stuff a reserve mid-month for a soon-due bill.

3. Smart Deposit split during CSV import.

When a paycheck CSV row matches an income source, the Smart Deposit panel offers to split it. Confirming the split funds the reserves immediately at import-time — before you'd otherwise apply envelopes.

All three methods produce the same kind of records — `transfer_group_id` linking the source-account debit to the reserve-account credit.

Tips

- Path 1 is the default. If you do Path 1 well, you rarely need Path 2 or 3.
- Don't mix paths casually. If you've already applied envelopes for the month, doing a Smart Deposit split on a later paycheck would double-fund. Either skip the split, or use it INSTEAD of Big Picture for that month.

Paying out — three scenarios

When the bill comes due, you pay it from somewhere. The app needs to know:

- Which account the money left from
- Which reserve to decrement

Scenario A — Pay from checking, manual record.

Add an expense: vendor='Geico Auto', amount=$1,320, category='Car Insurance', account=Checking.

Because the category matches a reserve, the reserve's funded balance decreases by $1,320. Checking decreases by $1,320. Savings is untouched.

Logical issue: your savings account hasn't actually decreased. The reserve was tracked AS IF money was sitting in savings, but the bill was paid from checking. So now your savings has $1,320 of 'orphaned' funds (not earmarked for any reserve).

Resolution: do a manual transfer from savings → checking for $1,320 to reconcile. Or accept the drift if it's small and you'll catch up next month.

Scenario B — Pay from credit card, with auto-mirror.

Add an expense on the credit card: vendor='Geico Auto', amount=$1,320, category='Car Insurance', account=Visa Card.

The app does double-entry magic:

- The expense is recorded on the credit card (Visa balance becomes more negative).
- The app auto-creates a MIRROR transaction: a withdrawal of $1,320 from the holds-reserves account, categorized 'Car Insurance'.
- Both transactions share a `transfer_group_id`.
- The reserve's funded balance decreases by $1,320.

When you eventually pay the credit card, the credit-card balance returns to whatever it was before. The transfer from savings was already booked, so your savings account is correct.

Scenario C — Pay from cash, third-party (Venmo, etc.), or check.

Add an expense from whichever account, category='Car Insurance'. Same logic as A or B depending on the source account.

> **Tips**
>
> - Scenario B is the cleanest if your savings account is marked 'Holds Reserves'. The auto-mirror keeps everything balanced without manual transfers.
> - Scenario A requires a manual savings → checking transfer to reconcile. Some users do this every month as a batch; others ignore the drift if small.
> - If you over-pay a bill (e.g. saved $1,320 but bill was $1,290), the leftover $30 stays in the reserve toward next year. The app does NOT auto-rebate. To intentionally rebate, use the Reserve detail page → 'Adjust funded balance' → reduce by $30. The $30 goes back into 'unallocated savings' (buffer).

When reserves go wrong — diagnosing drift

Drift = your reserve funded balances don't match what's actually in your savings account.

Common causes:

Cause 1: You paid a reserve bill from checking but didn't transfer money from savings to checking. Your reserves still show as 'funded' but your savings has untouched money that should have gone to the bill.

Fix: transfer savings → checking now to catch up.

Cause 2: You ate into your savings for a non-reserve purpose. E.g. used some savings to cover a higher-than-budgeted month.

Fix: pick the reserve(s) you 'borrowed from' and reduce their funded balances to match your real savings. Then catch up by skipping the next month's contribution and putting that money back.

Cause 3: You over-contributed to reserves (Big Picture math error). E.g. you set Vacation contribution to $200 but only had $150 spare; the $50 came from elsewhere.

Fix: usually self-corrects in the next month's allocation as the actual numbers reveal the math.

Cause 4: A bill came in lower than expected.

Fix: leave the surplus in the reserve toward next year's bill. Or rebate via 'Adjust funded balance'.

Cause 5: A bill came in higher than expected.

Fix: pay the difference from the buffer / emergency reserve. Document what happened. Adjust next year's annual_total upward.

Detect drift early by reviewing reserves monthly. The longer drift festers, the harder it is to untangle.

Chapter 14 — Reports

> *Knowing where your money went is what makes you better at allocating it next time. The Reports page is your retrospective.*

The four reports

Monthly Summary: total income vs. total spending, broken down by source. Net change to net worth. Compare to last month.

Spending by Category: pie chart + table of category spending for the period. Sorted by amount descending.

Reserve Status: snapshot of every reserve — funded balance, monthly target, days until next due, on-track/behind/ahead status.

Account Balance Trend: line chart of every asset account over the past 12 months. Reveals slow trends (gradual drain, gradual buildup) that monthly views miss.

Each report has a date-range picker:

- This month
- Last month
- Year to date
- Last year
- Custom range

Tips

- Year-end exercise: pull YTD Spending by Category on Dec 31. You'll learn more about your spending in 5 minutes than from a year of staring at the dashboard.
- Tax-year exercise: pull 'last year' YTD in early March. Combined with your 1099s and W-2s, you have everything for your accountant.
- Trend exercise: pull Account Balance Trend at the end of each quarter. Are your asset accounts growing or stagnating? Rate of change matters more than absolute level.

Reading the Spending by Category pie chart

The pie shows each category as a wedge sized by spending. Hover/tap to see the dollar amount.

Watch for:

- Wedges much larger than expected (problem categories).
- Wedges absent or tiny that you'd expect (under-counted — possibly missing transactions).
- 'Misc' / 'Other' as a meaningful slice (you're being lazy with categorization; refine).

Compare month to month: which slices are growing? Which are shrinking? The narrative is more important than any single month's numbers.

Chapter 15 — Print Center

The Print Center compiles selected reports into a single printable PDF. Use cases: spouse review, accountant prep, loan application, tax filing, year-end archive.

Compiling a print bundle

Side menu → 'Print Center'.

Check the boxes for the reports you want included:

- Monthly summary
- Account register (per account)
- Reserve detail
- Direct-debit schedule
- Spending by category
- Income summary
- Trend lines

Pick the date range. (Most users pick 'This month' or 'Last month' for routine prints; 'YTD' for tax-time prints.)

Tap 'Generate'.

The app builds the PDF and presents:

- On iOS/Android: native share sheet — Save to Files, email, AirDrop, Send to printer.
- On web: browser print dialog — pick a printer or 'Save as PDF'.

Tips

- Quarterly check-ins with a financial advisor: 'Last 90 Days, all reports' bundle is exactly what they want.
- Tax-time prep: 'Year-to-date, by category' in late March. Combined with your 1099s and W-2s, you have everything for your accountant.
- Spouse review: 'This month, monthly summary + spending by category + reserves' is a 2-page reading-time-friendly bundle.

Chapter 16 — Subscription, Settings, Privacy

> *Boring but important. Read once, then never again unless something changes.*

Pricing & subscription

Two plans:

- **Monthly**: $8.95/month. Cancel anytime. No commitment.
- **Annual**: $79/year. Saves $28.40 vs. monthly. Best for users committed for a year.

All payments processed by Stripe. We don't store your card data.

Manage your subscription:

- Settings → Subscription → 'Manage Billing' → opens Stripe customer portal.
- In the portal: change card, download receipts, switch plans, view payment history.

Cancel:

- Settings → Subscription → 'Cancel subscription'. Cancels at period end (you keep access for the time you've paid for).
- Or cancel from Stripe portal.

After cancel: account enters 30-day data-retention window. Resubscribe within 30 days and everything is restored. Past 30 days, data is permanently deleted.

Tips

- Annual saves ~25% over monthly. If you're committed for a year, take Annual.
- Switching from Monthly to Annual: do it from the Stripe portal. You get a prorated credit for unused monthly time.
- Switching from Annual to Monthly: takes effect at end of the annual period.

Settings — every option explained

Side menu → 'Settings'.

Profile: name, email (display only — change via support), password change, profile picture (optional).

Subscription: covered above.

Notifications: opt in/out of:

- Trial reminders (5 days before expiration)
- Payment failed warnings
- Monthly summary email (sent on the 1st)
- Reserve due-soon warnings (15 days out, 5 days out)
- Big budget overrun warnings (any category >120%)
- Marketing updates (rare, opt-out by default)

Display:

- Theme: Light, Dark, System.
- Currency format: $1,234.56 (US), 1.234,56 € (EU), £1,234.56 (UK), etc.
- Date format: MM/DD/YYYY (US), DD/MM/YYYY (EU), YYYY-MM-DD (ISO).
- First day of week: Sunday or Monday.

Categories Cleanup: bulk-rename categories (e.g. consolidate 'Coffee' + 'Cafe' into 'Coffee'); merge duplicates; archive unused.

Export Data: covered next.

Delete Account: irreversible. Sends an email confirmation. Account is fully deleted in 7 days; data wiped from backups in 30.

Exporting your data

We're a 'no lock-in' app. You can export everything anytime.

Settings → Export Data. Pick the format:

- **JSON** — full machine-readable dump of every entity. Best for developers / migration.
- **CSV (zip)** — separate CSVs for transactions, accounts, reserves, categories, recurring charges. Best for opening in Excel.
- **PDF** — formatted for printing / sharing. Includes summary tables.

Tap 'Generate'. Download starts within ~5-10 seconds depending on data size.

Export is available even after subscription cancellation — for 30 days post-cancel.

Quarterly backup recommendation: export JSON, save to your password manager's secure notes or a cloud drive. Belt-and-suspenders. The app has its own backups, but having a copy you control is good practice.

Privacy & security

What we store: your transactions, account names, balances, reserve names, categories, recurring charges, and email address.

What we DON'T store: bank login credentials, account numbers, social security numbers, card numbers (Stripe handles those).

Encryption: data at rest is encrypted (database-level). Data in transit is TLS 1.3.

Authentication: JWT tokens with 30-day expiration. Sign-out invalidates the token.

Two-factor auth: not currently offered. We'll add it when enough users request.

Data sharing: we do NOT share, sell, or rent your data to third parties.

Sub-processors:

- Stripe (payment processing — sees billing email + card last 4)
- OpenAI (CSV categorization — sees vendor name + amount only at preview-time)
- Resend (transactional emails — sees email address + email content)
- MongoDB Atlas / AWS (database hosting — encrypted at rest)

We list every sub-processor in our public Privacy Policy.

Account compromise procedure: if you suspect your account was accessed without permission, change your password immediately, then email support for a security review.

> **Tips**
>
> - Use a long unique password from a password manager.
> - Don't share your account login. We track concurrent sessions; multiple sign-ins from very different IPs trigger an email alert.

Chapter 17 — Self-Employment & Variable Income

If your income is anything other than a steady W-2 paycheck, this chapter is for you.

Quarterly estimated taxes

Self-employed users (1099 income, freelance, business owner) typically owe estimated taxes quarterly to the IRS and state. Missing or under-paying these triggers penalties.

Set up an Income Tax reserve:

- Name: 'Quarterly Estimated Taxes'
- Annual total: roughly 25-30% of your expected self-employment income (consult your CPA for exact percentage)
- Cycle: Quarterly
- Next due: April 15, June 15, September 15, January 15 — pick the next one.

Each month, contribute monthly_target = annual_total ÷ 12 = 25-30% × monthly self-employment income ÷ 3 (because you're funding the next quarter).

When the estimated tax payment is due, pay from the reserve. Reset for next quarter.

Pro pattern: as soon as a self-employment payment lands in your account, immediately split off 30% via Smart Deposit into the tax reserve. You'll never accidentally spend tax money.

Tips

- If you're new to self-employment, set the tax percentage HIGH (35%) and refine downward as you learn your actual liability. Better to over-save than under-save.
- State income tax varies wildly. CA, NY, OR, NJ are high; FL, TX, WA, NV are zero. Adjust your tax-reserve percentage accordingly.

Variable monthly income

If your income varies month to month (commission, hourly with variable hours, freelance with sporadic clients), the standard 'allocate based on this month's expected income' approach breaks down.

Pattern that works: build an 'Income Buffer' reserve.

- Goal: 1-3 months of expenses.
- When you have a great income month, the surplus goes into the buffer.
- When you have a low income month, the buffer covers the shortfall.
- Your monthly Big Picture allocation uses your AVERAGE monthly income (last 12 months), not the current month's income.

This stabilizes your day-to-day life despite income volatility.

Setup:

1. Add a reserve called 'Income Buffer' with annual_total = your monthly expense × 12 (or 24 for 2-month buffer). Cycle: Monthly. No specific due date.
2. On months with income surplus, manually contribute the excess to Income Buffer.
3. On months with income shortfall, withdraw from Income Buffer to cover (treat as if you had the income).

Commingling personal and business

If you run a small business, the IRS requires (and your sanity requires) separate accounts. Don't run business expenses through your personal checking.

But if you DO commingle — at least track it cleanly. Use categories like:

- 'Business — Income' (positive)
- 'Business — Expense'
- 'Owner Draw' (when you transfer business money to personal)
- 'Owner Investment' (when you put personal money into business)

And treat business income/expense rows as informational, not part of your monthly personal budget. The Big Picture allocation should ignore them.

Better: open a separate business checking account, track it as a separate Account in the app, and let it have its own ecosystem. The app handles multi-account separation cleanly.

Chapter 18 — Migrating from Other Tools

> *If you're coming from Quicken, YNAB, EveryDollar, Mint, paper envelopes, or just spreadsheets, this chapter shows the cleanest transition path.*

From Quicken

Quicken stores transactions in QFX/OFX/QIF/CSV files. We import CSV easily.

Migration steps:

1. In Quicken, export each account's full history as CSV. (File → Export → Account history → CSV.)
2. In our app, set up your accounts (Setup → Accounts) matching Quicken's accounts.
3. Import each CSV into the matching account. Use the CSV Preview screen to map columns. Quicken CSVs typically have: Date, Payee, Amount, Category — straightforward.
4. Quicken's category names may differ from yours — use the categorization sweep on the preview screen to remap.
5. Reserves: Quicken doesn't have native reserves. You'll need to set them up fresh, with current funded balances reflecting whatever you have already saved.

Time: 2-3 hours for a typical Quicken migration with 5+ years of data.

> **Tips**
>
> - Don't try to migrate every year of Quicken history. Migrate the last 12 months for context, plus current balances. Older history isn't actionable; archive your Quicken file as a reference.

From YNAB

YNAB has an export-to-CSV feature.

1. YNAB → Settings → 'Export budget data' → produces a zip with one CSV per budget.
2. Set up your accounts in our app.
3. Import each CSV.
4. YNAB's 'Categories' map to our 'Categories' cleanly.
5. YNAB's 'Goals' (Savings Builder, Targets) map to our 'Reserves' but you'll need to recreate them with annual_total + cycle + next_due.

Mental shift to expect:

- YNAB rules: 'Give every dollar a job, age your money, embrace your true expenses, roll with the punches.' Our model is similar but less explicit.
- YNAB's 'true expenses' = our 'reserves'.
- YNAB's 'rule four' (roll with the punches) = our 'mid-month adjustments via Big Picture re-edit'.
- Our app emphasizes month-end closeout + printable archive more than YNAB does.

Tips

- Most YNAB migrants find our app simpler. Fewer rules, less rigid. Some YNAB power users miss the explicit rule-four messaging.

From a spreadsheet

You probably have a column-per-month spreadsheet with sums at the bottom. Translate it:

- Each column header → a Category (or Recurring Charge if it's a fixed monthly bill).
- The 'savings goal' rows → Reserves.
- The 'income' row → Income source.
- Run the last 3 months of bank statements through CSV import to populate transactions.

Time: 1-2 hours.

Tips

- Keep your spreadsheet around for the first 3 months as a sanity check. Compare totals at month-end. If the app and spreadsheet diverge, dig in. Usually it's a missing recurring charge or miscategorization.

From paper envelopes

You're used to physically dividing cash into envelopes by category. Translation:

- Each envelope → a Category in the app.
- Long-term envelopes (Christmas, vacation) → Reserves.
- Bank checking remains your one 'cash flow' account.

Mental shift: instead of literally allocating cash, you allocate digital dollars in the app. The bank balance doesn't physically split, but the app tracks the splits.

Pros vs paper:

- Bank interest accrues on all money.
- No risk of theft / loss.
- Automatic rollover at month-end.
- Reports tell you years of history at a glance.

Cons vs paper:

- Less viscerally satisfying than physically counting cash.
- Requires you to use the app daily.

Hybrid pattern: keep one paper envelope ('walking-around money') for psychological reasons, track everything else in the app.

Chapter 19 — Troubleshooting Common Issues

> *Real problems people hit and how to fix them. If your issue isn't here, email support — most problems are resolved within one business day.*

Login & email issues

Issue: Verification email never arrived.

Fix: 1) Check spam. 2) Click 'Resend verification' on the login page. 3) Add @thegettingaheadguidebook.com to your contacts. 4) Try a different email provider (Gmail addresses sometimes get aggressive spam filtering).

Issue: 'Invalid password' but I'm sure it's right.

Fix: Caps Lock? Did you copy a trailing space from a password manager? Click 'Forgot password' to reset.

Issue: Password reset email never arrived.

Fix: Same as verification email — check spam, allow our domain, retry. If still nothing, email support manually.

Issue: I can't log in on a new device — '2FA required'.

Fix: We don't have 2FA yet. If you see this, it's a bug — email support with screenshot.

CSV import issues

Issue: Imported a CSV twice — duplicates everywhere.

Fix: Filter the register by today's import date. Sort by amount. Find pairs of identical rows. Delete the duplicate. Future imports won't repeat — once you've mapped a Transaction ID column, dedup is bulletproof.

Issue: All CSV rows landed under the wrong account.

Fix: Filter the register by import date. Bulk-select the rows. Use 'Move to Different Account' from the bulk action bar.

Issue: Categories all wrong after AI categorization.

Fix: Either undo the import (Settings → Recent Activity → Undo last import) and try again with manual category overrides, OR fix categories in the register one at a time. The AI learns from your corrections — future imports will be more accurate.

Issue: Bank changed CSV format and import is broken.

Fix: On the preview screen, tap 'Reset' on the green saved-template banner. Re-map columns from scratch. Save the new template.

Issue: My CSV has a 'Memo' column with transaction IDs but the app didn't auto-detect it.

Fix: On the preview screen, in the purple banner, tap the chip for 'Memo' under the Transaction ID picker. The app re-runs the preview with that column mapped. Future imports will auto-detect it.

Reserve / balance discrepancies

Issue: My savings account in the app shows $X but my bank shows $Y.

Fix: import the latest CSV for that savings account. The drift was probably missing transactions. After import, balances should match.

Issue: Sum of reserve funded balances doesn't match my savings account.

Fix: Some money in savings is unallocated (buffer). That's fine. If the unallocated amount is negative, you have over-funded reserves vs. real savings — adjust funded balances downward to match reality.

Issue: I paid a reserve bill but the reserve still shows funded.

Fix: Check the expense categorization — did you use the same name as the reserve? If categorized something else ('General Expenses' instead of 'Car Insurance'), the reserve never got the signal. Edit the expense, change category to match the reserve.

Subscription issues

Issue: Card was declined.

Fix: Settings → Subscription → 'Manage Billing' → opens Stripe portal → update card. We retry the charge automatically once you update.

Issue: Trial ended but I didn't subscribe in time.

Fix: You have 3 days of read-only grace period. Subscribe now and access continues. After grace, account is suspended for 30 days; subscribe within 30 days to resume.

Issue: Charged twice.

Fix: Email support with the receipts. We refund within one business day.

Issue: Wrong plan — meant Annual, picked Monthly.

Fix: Settings → Subscription → 'Manage Billing' → switch plan. Stripe handles the proration.

Performance / app issues

Issue: App is slow loading.

Fix: Close and reopen. If still slow, check your network. Our backend response time is typically <500 ms; slowness is usually network or device side.

Issue: Web app blank screen / error.

Fix: Hard-refresh (Ctrl+Shift+R / Cmd+Shift+R). Clears cached version of the app. Then sign in again.

Issue: Mobile app crashes when scanning a receipt.

Fix: known issue with very large camera photos. Restart the app and retry — the latest version compresses photos before upload. Email support if it persists.

Chapter 20 — FAQ

> *The questions we get most often.*

FAQ

Q: Is this app safe to use? You don't have my bank login.

A: Right — that's by design. We don't ask for your bank login because we don't want to be a target for credential theft. You stay in control: you decide when to import a CSV. Your bank credentials never leave your bank's website.

Q: Why isn't there bank syncing?

A: Bank-aggregator services charge $1-3 per user per month. We'd have to either raise prices or sell ads. We chose CSV imports — slightly more manual, but cheaper for you and more privacy-respecting.

Q: Can my spouse and I share an account?

A: Single-user license. The technically-easy answer is: share the login. The legally-correct answer is: each user gets their own subscription. We trust you to do what's right for your household.

Q: Is my data backed up?

A: Yes. We back up the database daily, retained for 30 days. You can also export your own data anytime (Settings → Export Data) for an extra layer of belt-and-suspenders.

Q: What happens if you go out of business?

A: We'd give 60 days' notice and instructions for exporting your data. Honestly, we built this for ourselves first — even if commercial demand dried up, we'd keep running it for our own household. You're not at risk of sudden shutdown.

Q: Can I use this for a business / nonprofit / multi-entity household?

A: It's designed for individual / family use. Small-business use case is feasible — set up a separate Business Checking account in the app and treat it as its own ecosystem. Multi-entity (LLC + personal + spouse's LLC, etc.) is messier; you'd need separate accounts in the app for each entity.

Q: What about cryptocurrency?

A: Not supported. Crypto is an investment-tracking problem, not a cash-flow problem. Use a dedicated crypto tracker.

Q: How do I cancel?

A: Settings → Subscription → 'Cancel'. Or Stripe portal. Cancellation is one click. We don't make it hard.

Q: Will you raise prices?

A: Existing customers stay grandfathered at the price they signed up for, for as long as they remain subscribed. New customers might pay more in the future, but you're locked in.

Q: Is there a free tier?

A: 7-day free trial. After that, $8.95/mo or $79/yr. We don't offer a permanent free tier because the operating costs are real (servers, AI, storage).

Q: Open source?

A: Not currently. We're considering a 'self-host' option for advanced users who want to run their own instance. Email if interested.

Chapter 21 — Contact & Resources

> *How to reach us.*

Contact

Email: support@thegettingaheadguidebook.com

Website: https://thegettingaheadguidebook.com

Privacy policy: https://thegettingaheadguidebook.com/privacy

Terms of service: https://thegettingaheadguidebook.com/terms

Mailing address: Personal Solutions Northwest, LLC, Saint Helens, Oregon, USA

We're a one-person company. The author of this manual (Randy Hess) reads every email personally and replies within 1 business day.

If you find a bug — screenshot it, email it. We ship fixes weekly.

If you want a feature — email it. Most current features came from user requests.

If you want to leave a review — Apple App Store, Google Play, or your podcast / blog if you're so inclined. Word-of-mouth is how this business grows.

Acknowledgments

This app exists because of every user who emailed feature requests, bug reports, encouragement, and (sometimes) frustration. Specifically:

- Beta testers who used janky early versions and stuck with it.
- Users who answered the early feedback survey.
- Quicken refugees who explained what made them switch.
- YNAB power users who pushed back on rigid budgeting and helped us articulate a more flexible mental model.
- Self-employed users who beat into us how important quarterly tax reserves are.

Thank you. The app is yours.

Version history

This manual: v1.0 (May 7, 2026)

App version: 1.0.0

Significant changes since launch:

- Bank Transaction ID-based CSV deduplication (May 2026)
- Auto-mirroring of CC payments to reserve withdrawals (May 2026)
- Inline Txn ID column-picker chip strip on CSV preview (May 2026)
- AI categorization upgraded to GPT-4o (April 2026)
- Stripe live mode + 7-day trial workflow (May 2026)
- Smart Deposit auto-split for paycheck CSVs (April 2026)
- Receipt scanning via OpenAI vision API (March 2026)

Chapter 22 — What's New (June 2026 Release)

Five quality-of-life upgrades shipping with the public launch. Each is also documented in its respective chapter — this section is a quick at-a-glance reference for what's new.

Recurring Charges (Sidebar → Recurring)

Define one-time templates for every predictable monthly bill — whether it's a bank auto-pay (mortgage, utility ACH, gym) or a credit-card subscription (Spotify, AAA, Costco, streaming). The app auto-creates the expense row each month so you never type 'Spotify $11.99' again.

See **Chapter 6 → Setting up recurring charges** for the full walkthrough.

Quick start: Sidebar → Recurring → Add Recurring Charge → fill in vendor, amount, category, day-of-month, funding source (bank or card) → Save. Next time you open the dashboard for the current month, the expense materializes automatically.

Note: In July 2026 the older 'Direct Debits' feature was merged into this one. One home for every recurring bill.

What to expect: A new sidebar entry called 'Recurring' that shows all your recurring charges — bank-drafted and card-billed — in one list.

Tips

- Audit the list every six months — most households have at least one forgotten subscription.
- Toggle Active OFF instead of deleting if you cancel temporarily.

Bulk Reserve Sweep (Setup → Reserves → 'Bulk Sweep' button)

When one reserve has overflowed and several others need a top-up, the new Bulk Sweep button lets you move money from a single source to multiple destinations in one save. The whole sweep gets one undo handle so you can reverse all the moves at once if you change your mind.

When you'll use this: End-of-year reallocations (Christmas overflow → split across underfunded buckets), tax-refund deposits (one big inflow → split among 4-5 reserves), or quarterly rebalances when you realize one reserve is way ahead of plan.

Quick start: Setup → Reserves tab → Bulk Sweep button (only shows when you have 3+ reserves). Pick a source, add 2+ destination rows with amounts, optionally tap 'Even Split' to divide the source balance evenly. Save.

> **What to expect:** A purple 'Bulk Sweep' button next to the existing 'Transfer Reserves' button. The modal shows your source balance live-decremented as you fill destination amounts so you always know what's left.

> **Tips**
>
> - Even Split divides the source balance equally across all rows that have a destination set (rows without a destination are ignored).
> - Undo is single-tap from the Transfer History at the bottom of the Reserves page — reverses every leg of the sweep at once.

Account Quick-Switch (Dashboard top)

If you have two or more accounts, the dashboard now shows a horizontally-scrolling chip strip at the top with one chip per account plus an 'All' chip. Tap to switch — no drawer required.

Hidden when you only have one account (no value to show), so single-account users see no change.

Active chip is filled navy; inactive chips are white-on-light. The icon reflects the account type — wallet for checking/savings, card for credit cards.

> **What to expect:** A row of chips above the month selector on the dashboard.

> **Tips**
>
> - The strip horizontally scrolls — useful if you have 5+ accounts (small business owners, families with multiple cards).
> - Tapping 'All' switches to the aggregated view so you can see your total household financial pulse at a glance.

CSV Import: Wrong-Account Detection

When you upload a CSV the app now checks whether the rows you're about to import look like they belong to a different account. The heuristic is conservative — it only fires when the CSV's vendor strings mention another of YOUR accounts by name three or more times AND the selected account's name appears zero times.

If triggered, you'll see a yellow 'Wrong account?' banner at the top of the preview with the name of the account the CSV looks more like, and a one-tap 'Switch to <account>' button.

Why this matters: One of the easiest mistakes in a multi-account budget is accidentally importing your Visa CSV into the Checking ledger. Without this guardrail, you'd end up with double-counted transactions and a register that doesn't match either bank statement.

> **What to expect:** A yellow warning banner appears above the CSV preview table when the heuristic fires. Tap 'Switch' to abandon the import and switch the active account; tap nothing and proceed normally if you really did mean this account.

> **Tips**
>
> - False positives are rare because the heuristic requires explicit account-name mentions; a typical credit-card statement won't accidentally trigger when imported into a different credit card.
> - If you really need to import 'across' accounts (e.g., reconciling cash-back credits posted to both), just dismiss the warning and proceed — the duplicate detector will still prevent twin rows.

Receipt History Gallery (Sidebar → Receipts)

Every receipt you scan with the camera-icon OCR feature is now persisted to your private gallery. Tap a thumbnail to open the original image full-screen — perfect for warranty disputes, tax-time documentation, or just remembering why you spent $87 at Home Depot in March.

Storage: Images are kept as-is up to ~3 MB each (the camera already scales them down). Beyond that, the OCR data is preserved but the thumbnail shows a placeholder.

Privacy: Receipts are stored on your private account, never shared, and deletable from the lightbox view (delete-receipt does NOT delete the linked expense in your register — your history stays intact).

> **What to expect:** A grid of receipt thumbnails showing vendor, date, and amount per tile. Tap to open full-size; trash-can icon to delete.

> **Tips**
>
> - If a thumbnail says 'Image too large to preview' the OCR data is still saved — the full image just exceeded the 3 MB cap.
> - Useful for the 7-year IRS audit window: scan every business meal/travel receipt and the gallery becomes your tax-prep folder.

Chapter 23 — Post-Launch: Sales Tax, Vendor Manager & Category Report

> *The three headline additions shipped after the June 2026 public launch. Each one solves a problem we heard from beta users in the first few weeks — and each one is now sitting quietly in the sidebar waiting for you. This chapter walks through what they do, when to use them, and the small gotchas that would otherwise cost you an evening.*

Sales Tax Center — Schedule A without a shoebox

Anyone who has ever tried to claim the IRS sales-tax deduction on Schedule A knows the pain: dig through 12 months of receipts, add up the tax lines by hand, and hope you kept enough paper to defend the number if audited. Most people give up and take the IRS's 'standard sales tax tables' amount — which is almost always lower than the real total, especially if you bought a car, appliance, or made any large purchase.

The Sales Tax Center fixes that. It's **opt-in with a single tap** — you decide whether to turn it on, and the app respects that. Open Sales Tax Center from the sidebar (under the Tools group), and if it's your first visit you'll see a friendly card at the top titled *Turn on Sales Tax Tracking*.

Enabling it:

- Pick your home state from the preset chips: **WA (9.4%), TX (8.2%), FL (7.0%), NV (8.2%), TN (9.6%), SD (6.4%), WY (5.4%), AK (1.8%)**. These are the combined state + average local rates from the Tax Foundation's January 2025 report. If your city or county has a higher local rate, just type the exact number in the *Rate* field below the chips.
- If your state isn't in the presets (say you're in California or New York and just want to track), type the rate directly and add a 2-letter state code in the *State* field.
- Hit **Enable Sales Tax Tracking**. Done.

From that moment forward, a small **Sales Tax** field appears on the Add Expense form. Fill it in from your receipt, or tap the *Estimate* button on the expense form to auto-fill using your default rate applied to the current amount. The Sales Tax Center then rolls the numbers up automatically:

- A live year-to-date sales tax total across every account and category.
- A month-by-month breakdown so you can spot outliers (a big appliance purchase, a car repair, an unusually taxable month).
- A vendor-grouped list showing which merchants generated the most tax — often eye-opening.
- A print-ready worksheet you can hand to a tax preparer or attach to your files come April.

Already have a year of imported CSV data? Use the **Back-Fill** button (visible only when tracking is enabled). It walks through a two-stage flow: (1) *Preview* — a dry-run showing how many rows will be updated and the total estimated tax, and (2) *Apply* — commits the change. There's a checkbox to *only fill blank rows*, so if you've manually entered accurate tax on some purchases, those won't be overwritten. Great for people converting from Quicken or a spreadsheet where the sales-tax data was never captured.

Why this feature exists — the residency angle: Eight U.S. states have no state income tax — Washington, Texas, Florida, Nevada, Tennessee, South Dakota, Wyoming, and Alaska. Residents of those states can't deduct state income tax on Schedule A because there isn't any. What they *can* deduct is actual sales tax paid. If you live in one of these states and you itemize (mortgage interest, property tax, charitable giving push you over the standard deduction), tracking sales tax accurately can be worth hundreds to thousands of dollars a year in real refund money.

No sales tax at all where you live? Oregon, Delaware, Montana, and New Hampshire have no state sales tax. If that's you, just leave the toggle off — the Sales Tax field never appears on the Add Expense form, the Center stays quiet, and nothing gets in your way. You can flip it on later if you take a big vacation to a taxable state and want to log those receipts (say, a car purchased across state lines).

Works everywhere though: even in income-tax states, some households come out ahead deducting sales tax rather than state income tax — usually when they made large one-time purchases (RV, boat, kitchen remodel, jewelry) that produce a big spike in sales tax paid. The Sales Tax Center makes it a five-minute check at tax time instead of a data-recovery project.

> **What to expect:** First visit — the opt-in card with 8 state chips and a rate input. After enabling — a slim green *ON* status bar with your current rate, a **Back-Fill** button, and below that the live YTD total, monthly bar chart, and vendor leaderboard.

Tips

- The Sales Tax field on the Add/Edit Expense modal is completely optional even after opting in — leave it blank on rows where you don't care to log it. Rows without a tax amount simply don't roll into the totals.
- When importing from a CSV, banks usually don't break out sales tax separately — you'll need to manually add it on transactions you care about (Home Depot, Best Buy, restaurants). Or run the Back-Fill tool for a rough estimate across the whole year. Grocery-only households can skip: most groceries aren't taxed in most states.
- For big-ticket receipts (cars, appliances, kitchen renovation), always log the actual sales tax figure from the paper receipt — that's where the biggest chunk of your Schedule A deduction usually lives.
- You can change your default rate any time — useful if you move states mid-year, or if your local rate changes. Just type the new number in the Rate field on the status card and hit Save.
- Print the year-end worksheet in the last week of December — it's the fastest way to see whether sales-tax deduction beats standard-table for your household this year.
- Turning the feature OFF preserves all your existing sales_tax data — the field just disappears from the Add Expense form. Flip it back on and everything reappears exactly as you left it.

Vendor Manager — one screen to clean a decade of imports

After a few CSV imports, most ledgers accumulate a graveyard of near-duplicate vendors: 'STARBUCKS', 'SQ *STARBUCKS #4482', 'Starbucks Corp', 'starbucks reserve'. Reports get harder to read; Vendor Rules stop working reliably; drilling down into 'how much did we spend at Starbucks?' produces one lie of a chart.

The **Vendor Manager** (Sidebar → Tools → Vendors) fixes this. It shows every distinct vendor in your ledger with a count and a running total. You get four actions on each row:

- **Rename** — type a clean name (e.g. 'Starbucks'). Every past expense with the messy string gets updated instantly. Optionally check the *Create Vendor Rule* box so future imports of the same string map straight to the clean name.
- **Merge** — pick a target vendor from a dropdown and every expense re-tags to it. The old vendor disappears from the list. Useful when you have two spellings of the same place.
- **Delete** — remove all expenses under this vendor (destructive; the tool prompts twice to make sure).
- **Drill in** — tap the vendor row to see every expense that mentions it, filtered live.

What to expect: A searchable, sortable table sorted by total-spent descending. Yellow badges on any vendor whose name contains suspicious characters (asterisk, pound sign, long numeric tail) — good candidates for cleanup.

Tips

- The 'Create Vendor Rule' checkbox is your friend. Say yes on the first rename — it means next month's CSV import maps the same messy string cleanly without you touching it.
- Save cleanup for a rainy Sunday afternoon. Don't try to clean 200 vendors in one sitting — start with the top 20 by total spent (that's usually 80% of the value).
- Before running a big Vendor Report or Category Report, spend 15 minutes here first. The reports read like a book instead of a puzzle afterward.

Category Report by Account — flexible drilldown for questions the dashboard can't answer

The dashboard shows this month. Reports → Monthly Summary shows this month prettier. Reports → YTD shows this year. But what if the question is: 'How much did we spend on groceries and dining-out combined, across the checking account and the Chase Visa, from March through August?' Suddenly you're exporting to Excel.

The new **Category Report by Account** (Sidebar → Reports → Category Report) lets you answer that in about ten seconds. Pick:

- **Categories** — one, several, or all (multi-select).
- **Accounts** — one, several, or all.
- **Date range** — this month, YTD, last 12 months, or a custom range.

Hit *Generate*. You get a table showing each selected category with subtotals per selected account, plus a grand total across the whole slice. Every row is drillable — tap to see the raw expenses that make up the number.

Print or email it just like any other report. Great for tax prep ('give me all business-meal expenses from the Amex for the year'), family reviews ('how much fuel did we buy across both cars?'), and audit trails ('every dime that hit the Charity category since we opened the app').

> **What to expect:** A clean report with sticky column headers, a small 'Filter' pill at the top showing your active selections, and a Print/Email button next to the title. Drilldowns slide out as a right-side panel showing the underlying expenses (date, vendor, amount).

> **Tips**
>
> - Save the exact filter you use every month by bookmarking the URL — the parameters persist in the query string so you can create a browser bookmark for 'grocery YTD both accounts' and open it in one click.
> - Multi-select is inclusive (OR logic) — picking 'Groceries' and 'Dining Out' shows both combined. Use it to answer 'total food spending' or 'total transportation' questions where the app's individual buckets are too granular.
> - Pair this with the Vendor Manager: clean up 'Starbucks' first, then the drilldown on 'Dining Out' actually shows one Starbucks line instead of six variants.

Roadmap screen — see what's coming next

New in this release: a small **Roadmap** entry in the sidebar (under the Help section) that shows what we're working on next. Voting is coming — for now it's read-only, but it lists the in-progress and shortlisted features so you know we haven't forgotten your suggestion.

Currently on the roadmap: (1) an 'orphan protection' safeguard when you delete an account with expenses still attached, (2) a side-by-side account comparison tool for auditing CSV imports against existing registers, (3) a 'How to use this at tax time' walkthrough embedded in the Sales Tax Center.

> **What to expect:** A single-column list of feature cards with status chips (In Progress / Coming Soon / Under Consideration).

> **Tips**
>
> - Have a feature idea? Email admin@thegettingaheadguidebook.com — we read every note personally. The good ones end up on this roadmap in the next release.

Faster DB restore & CSV import fixes (behind-the-scenes)

Restore is now ~54× faster. If you've ever used the Backup → Restore workflow on a full-year database, you know it used to feel like a coffee-break operation. We rewrote the underlying database write to use bulk inserts — restoring a full year of expenses now completes in under a second on most accounts.

CSV imports are safer. Duplicate-detection is now scoped strictly per-account, which fixes a subtle bug where importing the same date+vendor+amount into two *different* accounts (one checking, one credit card) would incorrectly flag the second one as a duplicate. Cross-account phantom duplicates are gone.

Import progress overlay. Importing 500+ transactions used to look frozen for a few seconds while the app crunched. Now you get a live progress bar showing rows processed and where the current step is.

Categories persist across months. When you import mid-year and add a new category during the CSV preview, that category now correctly persists to every subsequent month instead of only the current one.

> **What to expect:** Nothing visually different day-to-day — the fixes are structural. Restore just… works, immediately. Imports feel snappier.

> **Tips**
>
> - If you've been avoiding restores because they used to take too long, this is the release to try it out — do a Backup right now, then Restore to a fresh test user, and time it. It's genuinely instant.