THE GETTING AHEAD GUIDEBOOK

Founder's Binder

Your complete printed reference — one binder, all the work.

Randy Hess

Personal Solutions Northwest, LLC
thegettingaheadguidebook.com

Compiled June 2026

MASTER TABLE OF CONTENTS

What's in this binder

Every section shows the real printed page it starts on — use these numbers to place your 3-ring binder tabs. Continuous page numbering runs from page 1 through page 319 at the top-right of every page.

MASTER TABLE OF CONTENTS

What's in this binder

Each section starts with a navy section-divider page so you can find your place quickly. Sections 1–6 are native to this binder. Sections 7–9 and the Appendices are existing reference PDFs from your library bound in at the back.

- All 7 production shot lists — Welcome + Flow Chart, Income,
- Accounts, Recurring Charges + Reserves, Categories + Register,
- Bank Reconciliation, Sales Tax Tracking

Appendices A–L Founder Documents

- Address Privacy Checklist
- App Store Submission Playbook
- Break Even Analysis
- Customer Support Email Templates
- Exit Playbook
- Market Analysis
- State of the App — July 2026
- Marketing Plan
- Owner Operations Guide
- Proofing Checklist
- User Manual (Standard)
- User Manual (Deep)
- Year-1 Tax Checklist

Misc Post-Launch Reference

- Emergent Showcase / Feature Opportunity Template

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(inserted so the next section heading lands on the front of a leaf when printed double-sided)

SECTION I

Critical Facts

Bundle IDs, package names, pricing, credentials

Critical Facts at-a-Glance

These are the irreplaceable identifiers and credentials for your app. If you ever need to file a support ticket, talk to Apple/Google, or configure a new dashboard, these are the numbers you'll be asked for.

Field	Value
iOS Bundle ID	com.thegettingaheadguidebook.app
Android Package Name	com.personalsolutionsnw.gettingaheadguidebook
iOS Apple App ID	6778261593
iOS Pricing (Apple IAP)	Monthly $9.99 / Annual $89.99
Android Pricing (Stripe)	Monthly $8.95 (Annual TBD)
Web Pricing (Stripe)	Monthly $8.95
IAP Product IDs	gag_monthly_v1, gag_annual_v1
Stripe Lookup Keys	gag_monthly_v1, gag_annual_v1
Stripe Account ID	acct_1TORBAPxAd42hVs8
Stripe Webhook URL	app.thegettingaheadguidebook.com/api/subscriptions/webhook
Apple Webhook URL	app.thegettingaheadguidebook.com/api/iap/webhook
Resend Sender Email	noreply@thegettingaheadguidebook.com
Admin Email	randywinsall@gmail.com
Demo User	demo@thegettingaheadguidebook.com / DemoPass2026!
Live Web App URL	app.thegettingaheadguidebook.com
WordPress Admin	thegettingaheadguidebook.com/wp-admin

Where these live in the codebase

If you ever hand this binder to a developer, point them to `/app/frontend/app.json` (mobile IDs and versions), `/app/backend/.env` (secrets), and `/app/memory/PUBLISHING_GUIDE.md` (release procedures). Everything else is generated from these sources of truth.

WHAT'S NEW

Feature Updates — 2026

The latest changes since the last binder print

What's New — Recent Feature Updates

This section captures the most recent improvements to the app so your printed reference, the in-app manuals, and the public site all tell the same story. Everything below is live in the current build.

Update	What changed
Big Picture — smarter reserve math	The “Reserve Totals” line now subtracts only reserves that have a target set, so pass-through pools (like the Spending Budget Reserve) are no longer double-counted. The printed plan also itemizes recurring charges by account instead of two opaque totals.
Income Tax Reserve auto-syncs	The Income Tax Reserve goal now tracks your live tax estimate from the Income Taxes page automatically — no manual re-entry when income or rates change.
Help Center Video Library	Add or remove Help Center videos anytime from the Admin dashboard by pasting a YouTube link — no code deploy. Topic chips keep the library tidy; new videos appear for every user instantly.
Edit Transactions (bulk re-categorize)	Setup › Edit Transactions lets you browse every transaction across a date range and change its category — one row at a time, or all of a vendor's transactions at once. Create a new category on the fly.
Standardized category pickers	Every category dropdown now groups Spending vs Reserve categories and lists them alphabetically, so pickers look and behave the same everywhere (Register, splits, imports, reports).
Earlier polish	Setup page redesign, the Fix Balance back-solving tool, the Credit-Card pending strip, CSV import with automatic reserve splitting, and the Sales Tax tracking UI.

SECTION II

Quick Links

Every URL you'll ever need

Quick Links

Open these in a browser by typing the URL — or just keep this page tabbed in your binder for reference.

OPERATIONS

Resource	URL
Live App (web)	app.thegettingaheadguidebook.com
Admin Dashboard	app.thegettingaheadguidebook.com/admin
Newsletter Console	app.thegettingaheadguidebook.com/api/newsletter/admin/console
WordPress Admin	thegettingaheadguidebook.com/wp-admin

PUBLIC SITE

Resource	URL
Marketing Home	thegettingaheadguidebook.com
About	thegettingaheadguidebook.com/about
FAQ	thegettingaheadguidebook.com/faq
Pricing	thegettingaheadguidebook.com/pricing
Privacy Policy	thegettingaheadguidebook.com/privacy-policy
Account Deletion	thegettingaheadguidebook.com/account-deletion

STORES & PAYMENTS

Resource	URL
App Store Connect (Apple)	appstoreconnect.apple.com
Google Play Console	play.google.com/console
Stripe Dashboard	dashboard.stripe.com
Resend Dashboard	resend.com/emails

SOCIAL

Resource	URL
Facebook Brand Page	facebook.com/thegettingaheadguidebook

Resource	URL
Meta Business Suite	business.facebook.com

BUILD & DEPLOY

Resource	URL
Emergent Dashboard	app.emergent.sh
Vercel Dashboard	vercel.com/dashboard

SECTION III

Launch Checklist

Hour-by-hour and week-by-week

Launch Day Timeline

The day both stores approve, this is the order to do things in. Don't skip steps and don't change the order — every entry exists because something went wrong without it once.

Time	Action
9:00 AM	Publish the Launch Day Announcement on the Facebook brand page
9:05 AM	Pin the 'Quick Story' pinned post to the top of the brand page
9:15 AM	Share the launch post from the brand page to your personal Facebook profile
10:00 AM	Send the launch newsletter to all subscribers (Newsletter Console)
11:00 AM	Reply to the first wave of comments — keep momentum
12:00 PM	Post the Smiths' Story Chapter 1 teaser (if not already scheduled)
2:00 PM	Check Stripe Dashboard — verify first subscriptions are processing
3:00 PM	Check App Store Connect — make sure app is actually visible to users
5:00 PM	Post end-of-day thanks message on Facebook
Evening	Reply to remaining comments — be present, be brief

Posting Schedule — First 12 Weeks

Use the Facebook Posts Library (Section IV) for the actual post text. One post per week keeps the page active without being noisy.

Week	Category	Post
Week 1	Educational	Post 1 — The Christmas Trick
Week 2	Educational	Post 2 — Why Your Bank Balance Lies
Week 3	Story	Post 3 — The Health Food Store
Week 4	Opinion	Post 4 — Why I Won't Build It Like Others
Week 5	Story	Post 5 — What Sandi Said
Week 6	Emotional	Post 6 — The 3 AM Number
Week 7	Opinion	Post 7 — The Coffee Argument
Week 8	Story	Post 8 — What My Dad Taught Me

Week	Category	Post
Week 9	Educational	Post 9 — Why Most Budgets Fail in Week Two
Week 10	Educational	Post 10 — The One Question to Ask
Week 11	Targeted	Post 11 — If You're In Your 20s
Week 12	Seasonal	Post 12 — The January Surprise

Engagement Rules

- Reply within the first 2 hours — Facebook rewards posts that generate active conversation.
- React with the page identity (not your personal profile) — keeps the brand voice consistent.
- Pin one post at a time — switch the pin every few weeks to feature different content.
- Don't post twice in one day — let each post breathe and accumulate engagement.
- Cross-post to Instagram — same text, but consider trimming to under 150 words for IG.

SECTION IV

Facebook Posts Library

23 ready-to-publish drafts

How to use this section

Each post below is ready to publish exactly as written. The **CATEGORY** tells you the kind of content (Teaser, Story, Educational, etc.). The **USE FOR** note tells you when in the calendar to post it. Copy the body text straight into Facebook — no edits needed unless something has changed since June 2026.

POST 1 · TEASER

Personal Page Teaser (Pre-Launch)

■ *Post on your PERSONAL Facebook page before launch*

There are some things you carry for a long time before you can finally set them down.

For me, it's been for a very long time — something I never talked about. Quiet years, mostly. Years of late nights when the house was asleep and it was just me and a stubborn idea that wouldn't let go. Years of doubting whether it was worth it. Years of Sandi pretending not to notice when I'd wander off mid-conversation because something had just clicked in my head.

I've started over more times than I can count. I've broken things and rebuilt them. I've sat in front of a screen at 2 AM wondering if anyone would even care.

But here's the thing — you don't keep going on something for a very long time unless you believe somewhere deep down that it matters. That somebody, somewhere, needs what you're building. That the work is worth more than the comfort of quitting.

I'm not there yet. But I'm close.

And when I finally get to share it with you — really share it, all of it — I hope you'll understand why it took so long.

I hope it reaches the people it was meant for.

I hope it was worth the wait.

— Randy

POST 2 · PINNED

Pinned Post — "Quick Story"

■ *Pin to the top of your brand page on launch day*

■ *Image: brand-square.png*

Quick story —

Years ago, before there were apps, before everyone had a phone in their pocket, my wife Sandi and I figured out something simple: most of life's biggest expenses aren't really "monthly bills." They're predictable expenses that show up every six months, every year, always demanding attention.

So I built a system. Wrote it down. The book ended up on shelves around the Pacific Northwest. I gave lectures throughout Saint Helens and Portland. People kept saying, "Randy, when are you going to put this on a phone?"

I always shrugged. I wasn't a tech person.

Well — finally — the tools caught up. The Getting Ahead Guidebook is now an app.

Same simple system. Same plain-spoken approach. Just easier to carry around.

No ads. No selling your data. No crypto. No financial advice. Just a clean way to see where your money goes and where it should be going instead.

Coming very soon to iPhone, Android, and the web.

Watch this page for the launch.

— Randy

POST 3 · LAUNCH

Launch Day Announcement

■ *Publish on brand page the moment iOS + Android approve*

■ *Image: launch-hero-1.png*

It's official — The Getting Ahead Guidebook is live.

After decades of teaching this system through a book and in living rooms, classrooms, and community centers around the Pacific Northwest, it's finally on your phone.

The app is available on:
■ iPhone — search "The Getting Ahead Guidebook" on the App Store
■ Android — search "The Getting Ahead Guidebook" on Google Play
■ Web — thegettingaheadguidebook.com

Same simple system Sandi and I have been using since the 1980s. No subscriptions selling your data, no ads, no crypto pitches. Just a calm, organized way to take control of your money.

If you've ever been blindsided by a January insurance bill or a Christmas you couldn't quite afford — this is built for you.

Try the demo first. Read the FAQ. Take your time. We're not going anywhere.

Thanks for being here. Means more than you know.

— Randy & Sandi

POST 4 · EDUCATIONAL

Post 1 — The Christmas Trick

Week 1 after launch

Quick question for the families out there:

Ever get blindsided by Christmas every December — even though it happens every year, like clockwork?

That's exactly what sinking funds fix.

Here's the math: Say you typically spend $600 on Christmas (gifts, decorations, the extra grocery run, whatever). Instead of waking up December 1st in a panic, you put $50 a month into a separate "Christmas" envelope starting in January. By December, the money's there. No credit card. No panic. No regret in February.

That's it. That's the trick.

We've got 13 reserve accounts in our app for exactly this kind of thing — Christmas, taxes, car insurance, the new water heater you know is coming. Set it once. Sleep at night.

— Randy

POST 5 · EDUCATIONAL

Post 2 — Why Your Bank Balance Lies

■ *Week 2 after launch*

■ *Image: 02-bank-balance-lies.png*

Here's something most people learn the hard way:

Your bank balance is lying to you.

It tells you what you HAVE — but not what you've already COMMITTED to. Your electric bill auto-debits next Tuesday. Your car payment hits Friday. Your kid's dentist appointment Wednesday. None of that is reflected in the number staring back at you from the screen.

That number is fiction.

The number that matters? What's LEFT after all those things go out. Some people call it "free money." We call it "what you actually have to work with."

That's what a real cash-flow forecast shows you. Not just today's balance — next Tuesday's. Next month's. The morning of Christmas Eve.

Knowing that number changes everything.

— Randy

POST 6 · STORY

Post 3 — The Story of the Health Food Store

- *Week 3 after launch*
- *Image: 01-making-vs-keeping.png*

True story.

In the mid-1980s, my wife and I bought a health food store. I'd grown up in grocery stores. I was a runner. I took vitamins. I figured I was a natural.

Eighteen months later, we'd burned through our savings and walked out the door carrying debt instead of dreams.

That failure could have defined us. Instead, it educated us.

I started a janitorial company. In my first month, I made more than my best month at the store. Three and a half years of around-the-clock work later, every dollar of debt was paid off and we were stable again.

But somewhere in the middle of all that hard work, I noticed something:

Making money and keeping money are two completely different skills.

That's the lesson the whole system — the book, and now the app — is built around.

— Randy

POST 7 · OPINION

Post 4 — Why I Won't Build It Like the Others

■ *Week 4 after launch*

A lot of budgeting apps want your bank login. They track your spending. They sell that data. They charge you $100+ a year for the privilege.

I won't do that. Never will.

Here's why:

1. Your money is none of my business.
2. Or any advertiser's business.
3. Or any "data partner's" business.

The Getting Ahead Guidebook app doesn't connect to your bank. You enter your own numbers. Yes, that takes 60 seconds. But those 60 seconds keep your data yours, and yours alone.

There are no ads. There is no "premium tier" hiding important features behind a paywall. We don't sell anonymized location data. We don't have a marketing department.

Just a simple, honest tool built by people who use it themselves, every month.

Old-fashioned? Maybe. But it works.

— Randy

POST 8 · STORY

Post 5 — What Sandi Said

Week 5 after launch

Years ago, when this system was just a stack of papers on our kitchen table, Sandi looked at me and said:

"Randy, you should write this down. People need this."

So I did. And then it became a book. And lectures. And eventually an app.

The whole thing only exists because she pushed me to share it. I would have just kept using it quietly for our own family.

So — if you find the app useful, thank her, not me. She's the reason it's here at all.

And if you've got someone in your life nudging you to share something YOU figured out, listen to them. They're probably right.

— Randy

POST 9 · EMOTIONAL

Post 6 — The Number That Wakes You Up at 3 AM

■ *Week 6 after launch*

There's a number that wakes you up at 3 AM.

It's not your credit card balance. It's not your mortgage. It's not even the number in your checking account.

It's the gap.

The gap between what you make and what's actually leaving your account every month. The gap between what you THINK you spent on groceries and what you really did. The gap between the vacation you're planning and the savings account that won't quite cover it.

Most people don't have that number written down anywhere. It just sits in the back of the mind, vague and heavy.

Writing it down — really writing it down, in one place where you can see it — is the single biggest change Sandi and I ever made.

The pressure didn't disappear because we made more money. It disappeared because we finally KNEW the number.

— Randy

POST 10 · OPINION

Post 7 — The Coffee Argument

Week 7 after launch

There's a famous argument in personal finance that I've never understood:

"Stop buying coffee and you'll be rich."

That's nonsense.

A $5 latte three times a week is $780 a year. Real money? Sure. But not the difference between getting ahead and falling behind.

You know what IS the difference?

The $2,400 surprise car repair you weren't expecting because you never set aside money for maintenance.

The $1,800 tax bill in April that hits like a brick because you didn't budget for it.

The $3,000 Christmas every year you put on credit cards and pay interest on until June.

That's where the money goes. Not your coffee.

Buy the coffee. Set aside money for the predictable expenses you keep pretending won't happen.

— Randy

POST 11 · STORY

Post 8 — What My Dad Taught Me

■ *Week 8 after launch*

My parents owned two grocery stores. I grew up watching them run a business.

They never sat me down and "taught" me about money. They just lived it in front of me.

Dad would close the till at the end of the night and write the day's numbers in a ledger in pencil. Mom would balance the checkbook at the kitchen table on Sunday afternoons. They paid cash. They argued sometimes. They didn't take vacations very often.

I didn't learn about money from a class or a book. I learned it by watching two people take it seriously.

We've gotten away from that as a culture. We don't talk about money at the dinner table. We don't show our kids the ledger. We treat it like it's vulgar or private.

It's not. It's just life.

If you've got kids or grandkids — let them see how you handle money. The good parts. The hard parts. The boring parts. They'll learn more from watching you do it than from any class they'll ever take.

— Randy

POST 12 · EDUCATIONAL

Post 9 — Why Most Budgets Fail in Week Two

■ *Week 9 after launch*

■ *Image: 07-week-two.png*

Most budgets fail in week two. Want to know why?

Because they're built for a fantasy version of your month.

Real life isn't tidy. Your nephew has a birthday. The dog needs the vet. Your spouse needs new work shoes. The lawnmower breaks. The kids want pizza on a Friday night because everyone's exhausted.

A budget that has no room for any of that is going to collapse the first time something normal happens.

So here's what we do instead in our system:

Necessities get a hard line. (Rent, utilities, insurance, debt.) These don't negotiate.

Reserves get a hard line. (Christmas, taxes, car maintenance, vacation.) These don't negotiate either — that money is already spoken for.

Then the rest of the money — what we call "variable expenses" — gets a single, generous category called "necessities" that absorbs all the everyday stuff. Pizza. Birthday cards. Vet bills. The lawnmower.

You don't try to predict every single dollar. You give yourself a sane number to live inside, and stop when it's gone.

That's a budget that survives week two.

— Randy

POST 13 · EDUCATIONAL

Post 10 — The One Question to Ask

- *Week 10 after launch*
- *Image: 05-where-from.png*

Before any major purchase — a car, a vacation, an appliance, anything over a few hundred dollars — Sandi and I ask one question:

"Where is the money coming from?"

Not "can we afford it?"

That question is too soft. The answer is almost always "yes, technically."

But "where is the money coming from?" forces a specific answer. The vacation fund. The savings account. A reserve we set aside on purpose. Or — and this is the dangerous one — "we'll figure it out."

When the answer is "we'll figure it out," that's the moment to slow down. That answer is how people end up with credit card balances that take years to pay off.

The big purchases aren't what get you in trouble. The big purchases without a clear source of money are.

— Randy

POST 14 · TARGETED

Post 11 — If You're In Your 20s, Read This

■ *Tag-bait for grandparents to share*

If you're in your 20s, I'm going to tell you something nobody told me until I was almost 30.

The money habits you build right now — at 22, 25, 27 — will follow you for the rest of your life. Not because compound interest is magic (though it is). But because money habits become identity.

The person who pays themselves first at 25 will pay themselves first at 55.

The person who can't see past Friday night at 22 will still be living payday to payday at 42.

The person who tracks where their money goes in their first apartment will know where it goes in their first house.

It's not about how much you make. It's not about whether you're "good with money." It's about which version of yourself you're rehearsing for every time you spend a dollar.

Be honest about it. You're rehearsing for someone. Make sure it's someone you'd want to be.

— Randy

P.S. — If you've got a 20-something in your life, share this with them. They'll roll their eyes today. They'll remember it in five years.

POST 15 · SEASONAL

Post 12 — The January Surprise

■ *November/December warning, or January validation*

January is the most expensive month of the year for most families.

Not December. January.

Here's why:

December had Christmas. You spent more than usual. Some of it went on credit cards.

Then January hits, and suddenly:
- The Christmas credit card bill arrives
- Your homeowner's insurance renews (most policies renew in January or July)
- Property taxes are due in many states
- Car insurance often hikes for the new year
- Maybe a registration sticker for your vehicle
- The kids need new shoes because they grew over winter break
- And the heating bill from December is the biggest one of the year

You walk into January feeling broke. Not because you can't handle it — but because nobody warned you it was coming.

The fix isn't earning more. The fix is knowing it's coming and putting a little aside every month so January is just... another month.

That's all this app does. It tells you what's coming.

— Randy

POST 16 · STORY

Post 13 — What Retirement Actually Looks Like

■ *Anytime — trust-builder*

■ *Image: 08-predictable-spending.png*

A lot of finance advice is written by people who haven't actually retired yet.

I have. Sandi has. We're living it.

And I'll tell you what nobody tells you:

Retirement isn't about how much you saved. It's about how predictable your spending is.

If you know — really know — what your fixed costs are each month, retirement is calm. You can plan. You can take a trip when you want. You can help your kids. You can absorb a surprise.

If you don't know what your fixed costs are, retirement is terrifying — no matter how big your nest egg is. Every unexpected expense feels like the beginning of the end. Every grocery bill feels reckless.

The folks I know who are enjoying retirement aren't the ones who saved the most. They're the ones who built simple money habits decades ago and are still using them today.

That's the whole secret. You don't have to be rich. You just have to be organized.

— Randy

POST 17 · STORY

Post 14 — The Conversation Couples Avoid

■ *Emotional resonance with couples*

Most couples don't fight about money. They avoid it.

They avoid the conversation because it's loaded. One partner spends more freely. The other tracks every dollar. One sees a shopping trip as fun. The other sees it as a stress signal. They're both right, and they both feel misunderstood.

So they just... stop talking about it. Until something forces them to.

That's the worst time to start the conversation.

Here's what worked for Sandi and me, for what it's worth:

We have a regular "money meeting." Not a fight. Not a confrontation. A meeting. About 30 minutes, once a month, with coffee.

We look at the numbers together. We don't blame. We don't audit. We just look — and we make small adjustments for the next month.

You'd be amazed how much pressure leaves a marriage when both people are looking at the same numbers, at the same time, with the same goal.

The app makes those meetings easier. But the meeting itself? That's the real magic.

— Randy

POST 18 · EDUCATIONAL

Post 15 — The Most Underrated Money Skill

- *Contrarian education*
- *Image: 03-noticing.png*

You know what the most underrated money skill is?

It's not budgeting. It's not investing. It's not finding deals.

It's NOTICING.

Most people don't actually know where their money goes. They think they do. They have a general sense. They could tell you "I spend a lot on groceries" or "we eat out too much" in broad strokes.

But the exact number? The dollars and cents that left the checking account last month, in writing, organized by category?

Almost nobody knows.

And here's the thing — once you know, you don't even have to TRY to change behavior. Just knowing changes everything.

The first time you write down what you actually spent on takeout last month, you'll spend less the next month. You won't make a rule. You won't restrict yourself. You'll just notice... and adjust.

That's the entire job of a budget. Not to restrict. To NOTICE.

The rest takes care of itself.

— Randy

POST 19 · OPINION

Post 16 — What Your Subscription Pays For

■ *Honest pricing transparency*

Let me be straight with you about our subscription.

The Getting Ahead Guidebook isn't free. There's a small monthly fee to use it. I want to explain why — because I think you should know exactly what you're paying for.

You're paying for:

✓ The servers that keep your data backed up, encrypted, and available on every device
✓ The developers who keep the app working as iPhones and Android phones update
✓ The email reminders that let you know when bills are coming
✓ Real human support when you have questions

You're NOT paying for:

✗ Ads. We don't have any.
✗ Data brokers. We don't sell your information to anyone.
✗ "Premium tiers" that lock the important features behind a higher price.
✗ A marketing department. There isn't one.

Every dollar you pay keeps the lights on and keeps this app honest. That's it.

I'd rather charge a fair price and treat you like an adult than give it away for free and pay for it by selling pieces of you.

If that sounds reasonable to you, we'd be glad to have you.

— Randy

POST 20 · STORY

Post 17 — Sandi's Rule

■ *Light, shareable, funny*

Sandi has a rule that's saved us thousands of dollars over the years.

It's called the "sleep on it" rule.

Any purchase over $100 — we sleep on it. We don't decide that day. We don't add it to the cart. We wait until tomorrow morning.

If we still want it in the morning, fine, we buy it.

You'd be amazed how often we wake up and realize... we didn't actually need it. The urge to buy peaks at the moment we see something. Twelve hours later, the urge is gone.

Sometimes the best money move isn't earning more or budgeting tighter. Sometimes it's just sleeping on it.

— Randy

POST 21 · EDUCATIONAL

Post 18 — The One Page That Changed Everything

■ *Feature spotlight (forecast)*

There's one page in our budgeting system that, once we started using it, changed everything.

It's not the dashboard. It's not the budget itself. It's not even the reserves.

It's the cash-flow forecast.

For the first time, we could see what our checking account balance would look like — not just today — but next Tuesday. Next Friday. The morning of December 23rd.

Once you can see it, you stop guessing. You stop wondering if there's "enough." You know.

And once you know, you make better decisions. You schedule purchases on the right day. You see exactly when you'll have room for that little splurge. You avoid the surprise overdraft.

It's almost embarrassing how much peace one page of numbers can buy you.

— Randy

POST 22 · STORY

Post 19 — What I'd Tell My Younger Self

- *Reflective, multi-generational appeal*
- *Image: 06-peace-with-money.png*

If I could sit down with the 25-year-old version of myself, this is what I'd tell him:

1. You don't have to be rich to be at peace with money. You just have to be honest about where it goes.

2. The biggest expenses in your life aren't the ones that hit every month. They're the ones that hit every six months, every year. Plan for them.

3. Don't try to predict every dollar. Just don't be surprised by the predictable ones.

4. You're going to make some bad money decisions. Forgive yourself. Then write them down so you don't repeat them.

5. The right partner is worth more than any salary increase. (Hi, Sandi.)

6. Eventually you'll figure out a system that works. When you do — write it down for everyone else.

That last one took me 40 years.

— Randy

POST 23 · SEASONAL

Post 20 — The Tax Season Truth

■ *January-April or tax stress*

Tax season is hell for most families. It doesn't have to be.

Here's why it hits so hard:

Most people treat their tax bill (or refund) as a surprise. Something that happens TO them. They wait until February to start gathering documents. They cross their fingers. They hope.

But your tax bill isn't actually a surprise. You can roughly estimate it any time. And if you set aside a small amount every month — even just $50 or $100 — into a "Tax" reserve, April is just another month.

If you end up getting a refund, even better — you've now got an unexpected windfall sitting there.

But here's the bigger insight:

A refund isn't free money. It's money you overpaid the government all year and they finally returned. If you're getting a big refund every year, you might be having too much withheld from your paycheck. That money could have been working for YOU all year.

The point isn't to chase refunds. The point is to stop being surprised.

— Randy

SECTION V

The Smiths' Story

6 chapter story arc

How to use this section

The Smiths' Story is a six-part Facebook story arc designed to be posted one chapter per week. It's not literally about Randy and Sandi — but it's a composite of families they've coached over the years. Use it to humanize the brand and build trust over time.

CHAPTER 1

The Surprise Bills

■ A new story I want to share with you — six parts, posted one a week.

This is the story of Tom and Diane Smith. It's not about us. But it could be about a lot of families I've met.

— Chapter 1 of 6: "The Surprise Bills" —

Most every family or individuals that want to keep track of their expenses have one thing in common. They have income. That is the starting point for The Getting Ahead Guidebook. If you didn't have an income, you just wouldn't have any money to organize.

I could lump this in and under the word budgeting. But it really isn't budgeting as much as it is simply organizing what you have. Similar to a clothes closet. Clothes come in, go in their selected area. They get used (taken out) and then get washed and return back to the closet. If you have a varied wardrobe, you may have other closets that store your clothes for different seasons. You may add clothes to them when you see something you like, so you can wear it in another season. You look forward to it.

Let's talk about a typical family. Tom and Diane Smith. We will keep it simple and just use a 2-person family.

Every month the Smiths spend money on things. They earn enough, what they buy really doesn't cause them much concern. But, if they didn't earn a substantial amount, wouldn't it be nice if they organized what they bought so there were no surprises when any bills came in. Like the credit card invoice?

This is one of the bills that keeps surprising the Smiths every month. Can't explain it, but the numbers are always not what they expect. And, if you think that shocks them, when the home or auto insurance bill shows up, it's pure trauma. One day Mr. Smith had a brainstorm. "We only make so much money every month, how can we plan for the bills better?"

→ Chapter 2 next week.

Want to read the whole story now? thegettingaheadguidebook.com/the-smiths-story/

CHAPTER 2

Saturday Night at the Kitchen Table

■ The Smiths' Story — Chapter 2 of 6
"Saturday Night at the Kitchen Table"

One Saturday night when looking at his online bank statements Tom thought he would search for some type of application or software that may help him keep things in order. He was looking for something that was specifically designed for just knowing how to spend what they had. Somehow, he found The Getting Ahead Guidebook website.

He looked at the different pages and thought the logic actually spoke to him. They were a hard-working family, not rich, not in poverty, but he knew that they needed to know more about what happened to their money when they weren't paying attention, and how to eliminate the surprises.

So Tom thought he would try the logic without the app, just the logic alone.

He grabbed a tablet — not a spreadsheet, because he could work the initial things out better with a pencil and paper.

The first thing he did was list as accurately as he could the money they had coming in every month. His paychecks from the grocery store he managed, and added his wife's income from her teaching job. Although Diane had some great retirement benefits, and they had saved some money as well, he wasn't worried about their future. He just wanted to control the present.

Tom now had the exact amount of take-home pay they had coming in each month. He felt like he had just made a major accomplishment, getting that handled. That act alone gave him more insight than he had ever had. Before, he was just assuming.

So Tom kept on the logic trail of The Getting Ahead Guidebook. He started thinking, "I have a clear understanding of our income, but what about those things we spend money on?" So he decided to gather some numbers and payees. He thought he would start with the ones that he saw (when he was paying attention) coming out of his bank account, or added to his credit card.

While he was making that list, he needed to clearly define the bank accounts and the credit cards that they used. So, on a separate piece of paper he made a list of each of the bank accounts and credit cards. They had only one credit card, and a checking account and a savings account.

The credit card was a cash-back type — paid back cash on total purchases — so Tom and Diane made a pledge to buy everything on the credit card. They really didn't think about how much they would spend, or buy, just the fact that they were earning cash back sort of motivated them to buy more stuff. (Not sure that was the right motivation.)

Under each of those accounts, he went through the statements and highlighted the ones that were coming out each month. Once he had those noted and listed, he grouped the totals of each account and deducted that amount from the total amount of income that they brought home each month. These were just solid monthly bank account deductions, or credit card additions.

So Tom still had a decent amount of remaining income left. Now he needed to tackle the "sneaker" bills. Property taxes, home and auto insurance, and the rest. So, he then went through that same stack of statements and searched and noted the bills that they only paid twice a year, or annually.

He found a few that he had completely forgotten existed. The home insurance, paid every six months. The auto insurance, also every six months but on a different cycle. Property taxes that came due once a year, like a brick falling out of the sky. A roadside assistance membership that auto-renewed every December and always surprised them. Costco membership. Amazon Prime. The water company that billed quarterly. A subscription to the local newspaper that Diane liked having on Sundays.

He added them all up and divided each one by twelve to get a monthly amount. He didn't have to PAY that amount every month — he just had to SET IT ASIDE every month so the money was there when each bill actually arrived.

That was the moment something clicked for Tom.

He suddenly understood why every January felt like a punch in the face. Why every April was tense. Why August always seemed to wipe out anything they'd saved over the summer. It wasn't bad luck. It wasn't poor planning, exactly. It was that they were treating predictable expenses like surprises. They were paying full price every time, all at once, instead of spreading it out the way the bills actually accumulated in real life.

He looked at the total on his tablet. The monthly set-aside, for everything that wasn't already auto-debiting from their accounts, came to $647 a month.

Six hundred and forty-seven dollars. Every month. Going somewhere they couldn't track. No wonder they always felt strapped.

That night Tom didn't sleep much. Not because he was anxious — because he was excited. For the first time in maybe twenty years of marriage, he was looking at their money instead of just hoping there'd be enough.

→ Chapter 3 next week.

Want to read the whole story now? thegettingaheadguidebook.com/the-smiths-story/

CHAPTER 3

The Brake Job

■ The Smiths' Story — Chapter 3 of 6
"The Brake Job"

The next morning he made coffee and waited for Diane. She came downstairs in her robe, saw the papers spread across the kitchen table, and gave him the look she gave him whenever he was about to suggest something she'd have to be patient about.

"What are you doing?" she said.

"I think I figured something out."

He walked her through it. The income. The accounts. The monthly bills they already knew about. And then, the part that surprised her most — the $647 a month they'd been ignoring.

"That's not nothing," Diane said.

"No," Tom said. "It's not."

To Diane's credit, she didn't try to talk him out of it. She'd been the one mentioning, gently, for years, that something needed to change. They didn't argue about money exactly — they avoided it, the way most couples do. But she'd watched the credit card balance creep up after Christmas every year. She'd watched the savings account stay roughly the same for the last decade. She'd noticed.

So when Tom said he wanted to try this — really try it — Diane was in.

That afternoon they made a decision. They'd open a second savings account at their credit union, separate from their main one, and they'd call it the "Reserves" account. Every payday, money would automatically transfer into it to cover the monthly portion of every sneaker bill Tom had identified. When the actual bill came due — property tax in November, insurance in March, Christmas in December — the money would already be there. They wouldn't have to think about it. They wouldn't have to scramble.

That was Saturday.

By Sunday night, Tom had also discovered something else: he wanted to actually try the app he'd found. The logic had worked on paper. He figured if it worked on paper, it would work better in something that did the math for him every month. Plus, he wouldn't have to spread papers all over the kitchen table every time Diane wanted to make dinner.

So he downloaded The Getting Ahead Guidebook app on Sunday evening. It took him about twenty minutes to enter their income, their accounts, and their recurring monthly bills. The reserves he'd worked out on paper took maybe another fifteen minutes to add — one entry per "envelope," with the monthly set-aside amount and the date the bill actually came due.

When he hit the dashboard for the first time and saw it all laid out, he felt the same feeling he'd had Saturday night — only stronger.

For the first time in his adult life, he could see, in one place, what his money was actually doing.

Three weeks later, the first real test came.

Diane's car needed brakes. The estimate was $620. Normally that's the kind of expense that would have triggered an argument — not at each other, but at the situation. Where's the money supposed to come from? Should we put it on the credit card? Should we delay it? Should we pull from savings? Is the savings account actually for things like this, or are we supposed to be saving it for something else?

But Tom already had a reserve set up for car maintenance. He'd put $75 a month into it from the start. After three months and the lump sum he'd seeded it with from their main savings, there was $750 sitting in the reserve, untouched, waiting for exactly this.

He paid the brake shop with their debit card. No credit card. No conversation. No tension.

When he came home and told Diane, she stared at him for a second.

"That's it?" she said. "You just paid it?"

"That's it."

She thought about it for a moment, then said, "I want to learn how to use the app too."

That was the second click. The first had been for Tom. This one was for both of them.

→ Chapter 4 next week.

Want to read the whole story now? thegettingaheadguidebook.com/the-smiths-story/

CHAPTER 4

The Water Heater

■ The Smiths' Story — Chapter 4 of 6
"The Water Heater"

The first hard month came in late spring.

They were six months into using the system. Things had been going beautifully. The credit card was being paid in full every month — for the first time ever, the cash-back rewards were actually rewards instead of a discount on interest charges. Reserves were filling up like little buckets under a steady rain. The forecast page in the app — the one that showed Tom what their bank balance would look like three weeks out, six weeks out, on the morning of Christmas Eve — had become his favorite thing to look at over coffee.

And then their water heater died.

The replacement, with installation, was $1,850. Their "Home Maintenance" reserve had $400 in it.

Old Tom, six months ago, would have put the rest on the credit card and spent the next eight months paying interest on it.

New Tom pulled $1,450 from their main savings — money that, in fairness, used to disappear into mystery anyway. He paid the plumber. Then he sat down with Diane that evening and they did something they'd never done before in twenty years of marriage:

They had a money meeting on purpose.

Not a fight. Not a crisis conversation. A planning conversation.

"The home maintenance reserve needs more in it," Tom said. "We've been putting in $100 a month. That clearly isn't enough."

Diane thought about it. "What about $200?"

"That works. We'd have to come up with the extra $100 somewhere."

They looked at the dashboard together. They could see — visually, plainly, in front of both of them — that their "eating out" line had been quietly creeping up. Not dramatically. Just enough. Nobody was tracking it, so nobody was thinking about it.

"What if we cut eating out by $100?" Diane said.

"Done."

That was the entire conversation. Sixty seconds. No tension. No defensiveness. Just two adults looking at the same set of numbers and making one small adjustment together.

Tom would remember that conversation later as one of the most peaceful moments of their marriage. Not because it was romantic. Because nothing was hidden.

→ Chapter 5 next week.

Want to read the whole story now? thegettingaheadguidebook.com/the-smiths-story/

CHAPTER 5

Christmas Without Dread

■ The Smiths' Story — Chapter 5 of 6
"Christmas Without Dread"

Six months later, it was Christmas.

Diane had been quietly putting $80 a month into the Christmas reserve since the app went live. By December 1st, she had $960 sitting in it. They'd never had Christmas money set aside in advance before — not once in twenty years. The closest they'd come was the year Diane's aunt slipped them a check in November.

They went shopping the first Saturday in December. They didn't worry about it. They bought what they wanted to buy for their daughter, for their grandkids, for each other, and for the small handful of friends they exchanged with. They came home, wrapped everything, and felt — for maybe the first Christmas in their adult lives — that the holiday was a gift to enjoy, not a debt to manage.

On December 26th, Tom checked the credit card balance. The total Christmas spend, including the groceries for the dinner, came to $940. Twenty dollars under what they'd saved.

He looked at Diane and said, "We're going to feel this in February."

"How?" she said.

"That's the thing," he said. "We're not."

January came. The credit card bill arrived. They paid it in full from the Christmas reserve, like it was any other bill. No interest. No regret. The reserve emptied out, did its job, and started filling back up again on January 5th when Tom's paycheck hit.

That year — for the first time in two decades of marriage — January was just another month.

→ Chapter 6 next week.

Want to read the whole story now? thegettingaheadguidebook.com/the-smiths-story/

CHAPTER 6

The Barbecue

■ The Smiths' Story — Chapter 6 of 6
"The Barbecue"

A full year after Tom first stayed up late at the kitchen table with a tablet and a pencil, he sat down at the same table and looked at the numbers again.

Their savings had grown by $4,200 — not because they'd earned more, but because they'd stopped leaking money into surprise bills.

Their credit card balance was zero. It hadn't carried a balance once all year. The cash-back rewards added up to $487 — actual money in their pocket.

The reserves were full. Every single one. Property tax: there. Insurance: there. Christmas: there, refilling for the next year already. Car maintenance: there. Home maintenance: there, and topped up after the water heater incident. Even the small ones — Amazon Prime, Costco membership, the newspaper subscription — every one of them had money waiting for the day the bill arrived.

But the thing that surprised Tom most wasn't on the dashboard. It was something he couldn't quite put into a number.

He and Diane didn't fight about money. They didn't avoid the conversation. They didn't lie awake at 3 AM running through the credit card balance in their heads. They didn't dread the mailbox.

They knew where their money was. They knew where it was going. They knew what was coming.

That was the whole change.

Same income. Same bills. Same life.

But now, instead of money happening TO them, it was something they were quietly, calmly in charge of.

A few weeks later, Tom was at a barbecue at his brother's place. His brother — the one who'd built the multi-location business, the one who'd always had more money than Tom — mentioned in passing that he was stressed about a tax bill that was coming up.

Tom didn't say anything for a minute. Then he said:

"Can I show you something?"

He pulled out his phone and opened the app.

His brother watched, asked a couple of questions, then asked another.

By the end of the conversation, his brother had downloaded it too.

That was when Tom realized something. The closet metaphor he'd held in his head all along — the clothes coming in, going to their right place, getting used, getting cleaned, going back where they belonged — was never really about clothes. It was about everything.

A well-organized life isn't about having more. It's about knowing what you have and where it goes.

That, Tom thought, finally putting his phone away and going back to the barbecue, is the whole thing.

— The End —

Thanks for reading along. If this resonated, share it with someone who needs to read it.

The Getting Ahead Guidebook — available on iPhone, Android, and the web.
thegettingaheadguidebook.com

SECTION VI

Brand Image Catalog

11 branded graphics

Brand Images Index

These are all the branded images Randy can pair with posts. The download URL is included so you can grab the original PNG at full resolution. Filenames intentionally indicate the post they're paired with (e.g., `02-bank-balance-lies.png` pairs with Post 2).

Filename	Description	Download URL
01-making-vs-keeping.png	Making vs. keeping money — Post 3 illustration	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/01-making-vs-keeping.png
02-bank-balance-lies.png	Your bank balance is lying — Post 2	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/02-bank-balance-lies.png
03-noticing.png	The most underrated money skill — Post 15	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/03-noticing.png
04-money-understand-you.png	Money you understand — general	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/04-money-understand-you.png
05-where-from.png	Where is the money coming from — Post 10	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/05-where-from.png
06-peace-with-money.png	Peace with money — Post 19	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/06-peace-with-money.png
07-week-two.png	Why budgets fail in week two — Post 9	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/07-week-two.png
08-predictable-spending.png	Predictable spending in retirement — Post 13	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/08-predictable-spending.png
brand-square.png	Square brand mark — pinned post / Instagram avatar	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/brand-square.png
launch-hero-1.png	Launch announcement hero #1	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/launch-hero-1.png
launch-hero-2.png	Launch announcement hero #2	https://thegettingaheadguidebook.com/wp-content/uploads/2026/06/launch-hero-2.png

SECTION VII

Publishing Playbook

iOS and Android release procedures

REFERENCE BOOK

Publishing Playbook

Last verified: June 2026 (based on actual screenshots from Randy's submissions)

Step-by-step click paths for shipping iOS and Android updates — App Store Connect, Google Play Console, and the Emergent build flow. Includes troubleshooting, version numbering rules, webhook URLs, and a pre-release checklist. Every step in this document comes from a real screen capture during an actual release — no guessing.

CONTENTS

Last verified: June 2026 (based on actual screenshots from Randy's submissions)

This guide reflects the EXACT click paths in App Store Connect, Google Play Console, and Emergent — based on what we've actually seen on your screen. No guessing.

■ The Big Picture (do this in order every release)

1. Bump version & versionCode in `app.json` (Emergent code)
2. Click **Publish** in Emergent → pick platform → wait for build
3. Download the build file (`.ipa` for iOS / `.aab` for Android)
4. Upload to the appropriate store console
5. Fill in release notes + submit for review

■ PART 1: APPLE / iOS RELEASE

Step 1: Trigger the iOS build in Emergent

1. Click **"Publish"** (top-right of Emergent)
2. Choose **"iOS"**
3. The "Confirm details" dialog opens
4. Verify:

- **App name:** The Getting Ahead Guidebook
- **Version name:** auto-increments (e.g., 1.1.6 → 1.1.7)
- **Bundle ID:** `com.thegettingaheadguidebook.app` (should be auto-filled)

1. Click **Continue** → wait ~15–20 min for build
2. Emergent uploads the `.ipa` directly to App Store Connect → Build appears in TestFlight

Step 2: Wait for the build to process in App Store Connect

- Go to **appstoreconnect.apple.com** → **Apps** → **The Getting Ahead Guidebook**
- Click **TestFlight** tab → wait for the new build to finish "Processing" (~10–20 min)
- Email arrives when ready

Step 3: Create a new version (if you're going from 1.1.5 → 1.1.6)

1. Click the **Distribution** tab (top blue bar)
2. Left sidebar → click **"+ iOS App"** OR if "1.1.5" already exists in left sidebar, click **"Add Platform"** OR the **"+"** at the top of the version list
3. Enter the version number (e.g., `1.1.6`) → click **Create**

Step 4: Fill in the new version page

On the iOS App Version page, scroll down and fill:

- **"What's New in This Version"** — type your release notes (e.g., "Bug fixes and performance improvements")
- **Build section** — click **"+"** or **"Add Build"** → select the build you just uploaded
- **In-App Purchases section** (if subscriptions changed) — click **"+"** → check both ■■ GAG Monthly and ■■ GAG Annual
- All other fields (screenshots, description, keywords) — **leave as-is unless you're changing them**

Step 5: Submit for review

1. Scroll to the **top** of the version page
2. Click the blue **"Add for Review"** or **"Submit to App Review"** button (top right)
3. Answer the export compliance questions (No encryption changes = answer "No")
4. Confirm → Status changes to ■ **"Waiting for Review"**

Step 6: Wait for Apple

- 24–48 hours typical (sometimes a few hours)
- You'll get an email when status changes
- If ■ Approved → app auto-releases (or "Pending Developer Release" if you set manual release)
- If ■ Rejected → check **Resolution Center** in App Store Connect for the reason

■ IAP (Subscription) Setup — Only do this ONCE per new subscription product

This is needed only when CREATING new IAP products (gag_monthly_v1, gag_annual_v1, etc.), not on every release. Skip this section if you're not adding/changing IAPs.

A. Go to your IAP product page:

1. **App Store Connect** → **Apps** → **The Getting Ahead Guidebook**
2. Left sidebar under **MONETIZATION** → **Subscriptions**
3. Click on your subscription group (e.g., **GAG Premium**)
4. Click on the product name (e.g., **GAG Annual**)

B. Set the price (THIS IS THE TRICKY PART):

1. On the product page, find **"Set Up Availability"** link (LEFT side, near top — NOT the "+" next to "Subscription Prices")
2. Click it → "Confirm Upfront Billing" dialog opens
3. Select **United States** + your price (e.g., $89.99 for Annual, $9.99 for Monthly)
4. Click **Confirm** → price is locked in worldwide

■■ The **"+"** next to "Subscription Prices" only shows Introductory/Promotional Offer options — DO NOT use that for the base price.

C. Add Localization (display name + description):

1. Scroll down to **"Localization"** section → click **"Add Localization"**
2. Select **English (U.S.)**
3. **Display Name:** `GAG Annual` (or whatever)
4. **Description:** `Full annual access to The Getting Ahead Guidebook — budgeting, ledger, AI receipt scanning, and printable resources.`
5. Click **Save**

D. Upload Review Screenshot:

1. Scroll to **"Review Information"** → **Screenshot** box
2. ■■ MUST be a **tall rectangle** (e.g., 1170×2532 — a normal iPhone screenshot). **NOT 1024×1024** (Apple rejects squares — they're reserved for App Icons).
3. Easy way: Take a screenshot on your iPhone of the in-app paywall → AirDrop it to your Mac → upload here.

E. Verify status is "Ready to Submit":

- Status circle in the product list should now show ■ **Ready to Submit**

F. Attach to your app version (every release that includes new IAPs):

1. Go to **Distribution** → click your version (e.g., 1.1.6)
2. Scroll down to **"In-App Purchases"** section
3. Click **"+"** or **"Edit"** → check ■■ the products you want included
4. Save → submit for review

■ PART 2: ANDROID / GOOGLE PLAY RELEASE

Step 1: Trigger the Android build in Emergent

1. Click **"Publish"** (top-right of Emergent)
2. Choose **"Android"**
3. The "Confirm details for your Android build" dialog opens
4. ■■ **CRITICAL — Verify Android Package Name field:**

- It should say: `com.personalsolutionsnw.gettingaheadguidebook`
- If it shows `app.emergent.budgetplanner352d3f530e5` (Emergent's default placeholder) → **STOP** and email **support@emergent.sh** to unlock the field. Do NOT proceed — the build will be rejected by Google Play.

1. Other fields:

- **App name:** The Getting Ahead Guidebook
- **Version name:** auto-increments (e.g., 1.1.6, 1.1.7)

1. Click **Continue** → wait ~15–20 min for build
2. **Download the `.aab` file** when complete

Step 2: Open Google Play Console

1. Go to **play.google.com/console**
2. Click your app: **The Getting Ahead Guidebook** (package `com.personalsolutionsnw.gettingaheadguidebook`)
3. Click **"View app →"** on the right of the row

Step 3: Create a new Production release

1. Left sidebar → click **"Test and release"** (■ rocket icon)
2. The menu expands → click **"Production"**
3. Top right → click the blue **"Create new release"** button

Step 4: Upload the .aab

1. In the **"App bundles"** section, click the blue **"Upload"** link
2. Select your downloaded `.aab` file
3. Wait ~30 seconds for validation
4. ■■ If you see red error: *"Your APK or Android App Bundle needs to have the package name com.personalsolutionsnw.gettingaheadguidebook"* — the build came out with the wrong package name. Click the X to remove it, contact **support@emergent.sh**, and rebuild.

Step 5: Fill in release notes

Scroll down to **"Release details"** → in the **"Release notes"** box, paste (KEEP the XML language tags):

```
<en-US>
Subscription upgrades and improved checkout flow. Better support for tablets and folda
ble devices. Android compatibility improvements. Performance and stability fixes.
</en-US>
```

Step 6: Submit

1. Click the blue **"Next"** at the bottom
2. Step 2 shows "Preview and confirm"
3. Click the blue **"Save and publish"** or **"Start rollout to Production"**
4. Confirm the popup → Status changes to ■ **"In review"**

Step 7: Wait for Google

- A few hours to 7 days typical (usually <24 hrs after the first manual review)
- You'll get an email when reviewed
- If ■ Approved → rolls out automatically
- If ■ Rejected → check the email for the reason

■ PART 3: VERSION NUMBERING RULES (don't break these)

Field	Rule	Example
`version` (in app.json)	Bump for every release. Must INCREASE. Use semver: `MAJOR.MINOR.PATCH`	1.1.5 → 1.1.6 → 1.2.0
`android.versionCode`	Must INCREASE by at least 1 every release. Integer only.	15 → 16 → 17
`ios.buildNumber`	Emergent auto-manages this. Don't worry about it manually.	(auto)

■■ Google Play **rejects** uploads if versionCode is the same or lower than a previous release. ■■ Apple **rejects** uploads if buildNumber is the same as a previous build for the same version.

■ PART 4: WHEN THINGS GO WRONG — Who to Contact

Issue	Where to Get Help
Emergent publish dialog won't let you change Package Name	Email **support@emergent.sh** with screenshot
Apple "Missing Metadata" rejection	Add IAPs to the version page (Part 1 → Step 4)
Apple "1024×1024 image rejected"	Upload a TALL screenshot, not a square (Part 1 → IAP Setup → D)
Google Play "package name mismatch"	Rebuild via Emergent with correct package name (Part 2 → Step 1)
Google Play "versionCode already exists"	Bump `versionCode` in app.json and rebuild
Stripe webhook failures	See Part 5 below — use production URL, never preview
Resend (email) issue	Check API key in backend `.env`

■ PART 5: WEBHOOKS & PRODUCTION URLs (critical — read once, save forever)

■■ THE GOLDEN RULE

ALWAYS use `app.thegettingaheadguidebook.com` **for any URL configured in a third-party dashboard (Stripe, Resend, Apple, etc.).**

NEVER use the Emergent preview URL (`budget-planner-352.preview.emergentagent.com`) — it goes down whenever the dev container restarts and will cause silent failures + angry emails from Stripe.

Stripe Webhook URL (production)

```
https://app.thegettingaheadguidebook.com/api/subscriptions/webhook
```

To verify/update in Stripe:

1. Go to **https://dashboard.stripe.com/webhooks**
2. Check both **Test mode** and **Live mode** (toggle at top of dashboard)
3. Your webhook endpoint URL MUST be the production URL above (NOT a preview URL)
4. If it's wrong, click the webhook → **"..."** menu → **Update details** → fix URL → Save

Apple Server-to-Server Notifications V2

In **App Store Connect** → **Apps** → **The Getting Ahead Guidebook** → **App Information** → **App Store Server Notifications**:

```
Production Server URL:   https://app.thegettingaheadguidebook.com/api/iap/webhook
Sandbox Server URL:      https://app.thegettingaheadguidebook.com/api/iap/webhook
Notifications Version:   Version 2
```

Backend `.env` `APP_URL` (used for email links)

The backend has **defensive code** that auto-rewrites any preview/legacy URL to `app.thegettingaheadguidebook.com` at runtime — so even if your `.env` file is wrong, password reset emails and verification emails will still build correct links. But for cleanliness, the `APP_URL` should be:

```
APP_URL=https://app.thegettingaheadguidebook.com
```

Signs of a webhook problem

Watch for these — they're your warning signs:

- ■ Email from `support@stripe.com` titled **"We're having trouble..."** about webhook failures
- ■ Stripe Dashboard → Webhooks → endpoint shows red "Failing" badge
- ■ Backend logs show no incoming `POST /api/subscriptions/webhook` after a subscription event
- ■■ Users complete checkout but their subscription doesn't activate in your app
- ■ IAP receipts not auto-renewing in your DB after Apple sandbox tests

Quick check (paste in Terminal/browser):

To verify the webhook is reachable, run this from anywhere:

```
curl -s -o /dev/null -w "%{http_code}\n" \
  -X POST https://app.thegettingaheadguidebook.com/api/subscriptions/webhook \
  -H "Content-Type: application/json" -d '{}'
```

You want to see `200` (or `400` if missing signature — both mean the endpoint is alive). A `404` means something is misconfigured.

■ PART 6: CRITICAL FACTS ABOUT THIS APP (memorize/print)

Fact	Value
iOS Bundle ID	`com.thegettingaheadguidebook.app`
Android Package Name	`com.personalsolutionsnw.gettingaheadguidebook`
iOS Pricing	Apple IAP — Monthly $9.99 / Annual $89.99
Android Pricing	Stripe — Monthly $8.95 (Annual TBD)
Web Pricing	Stripe — Monthly $8.95
IAP Product IDs (iOS only)	`gag_monthly_v1`, `gag_annual_v1`
Stripe Lookup Keys	`gag_monthly_v1`, `gag_annual_v1`
Admin Email	randywinsall@gmail.com
Demo User	demo@thegettingaheadguidebook.com / DemoPass2026!

■ PART 7: CHECKLIST BEFORE EVERY RELEASE

Before clicking Publish, verify:

- ■ `app.json` → `version` is bumped (e.g., 1.1.5 → 1.1.6)
- ■ `app.json` → `android.versionCode` is bumped (e.g., 16 → 17)
- ■ No console errors when running the app in dev mode
- ■ Tested the main user flow (sign in → view ledger → subscribe)
- ■ Release notes drafted (paste-ready text)

After release:

- ■ iOS submitted to App Review
- ■ Android submitted to Play Production
- ■ Both versions show ■ "In Review" or ■ "Waiting for Review"
- ■ Email Randy at randywinsall@gmail.com when both are approved

End of Playbook. Keep this file open in a tab during releases. Print it if needed.

SECTION VIII

Newsletter Operations Guide

Send a newsletter in under five minutes

The Getting Ahead Guidebook

Newsletter Operations Guide — keep this near your keyboard.

THE 5-STEP SEND

Send a newsletter in under five minutes.

This is your master checklist. Follow it once and the rhythm becomes second nature. It works for weekly issues, monthly issues, or one-off announcements — same five steps every time.

#	Action	Where / How
1	Open the Console	Click your ■ Newsletter browser bookmark.
2	Write the issue	Type subject + body directly in the page. Markdown is supported.
3	■ Preview	Opens a new tab showing exactly how the email will look.
4	■ Send TEST to me	Lands in your own inbox. Proof it once like a stranger would.
5	■ Broadcast to ALL	Sends to every active subscriber. Logs to Issues History.

■ Safety net built in.
Test sends do NOT get logged or counted. You can press “Send TEST to me” as many times as you want — none of it ever shows up on the live broadcast history or pollutes your subscriber list.

STEP-BY-STEP WALKTHROUGH

What each button does, and what to expect.

1. Opening the Console

Bookmark name: ■ **Newsletter**. Click it. If you're not already logged in to **app.thegettingaheadguidebook.com** in this browser, you'll see a red "Please log in as an admin first" banner — sign in once, then come back to the bookmark.

The page header shows three stat cards: **Active** (current subscriber count), **Unsubscribed**, and **Total ever**. Beneath that is the compose box.

2. Composing an Issue

Subject line — keep it under 60 characters for clean inbox preview on phones. Strong subjects describe a specific tension a subscriber actually feels. Examples that work:

- One forgotten subscription = $168/year (a five-minute fix)
- The question to ask before any >$500 purchase
- Why I keep my emergency fund in two places

Issue number — optional but useful for history. The console will track it on the Issues table.

Body format — leave on Markdown. You write plain text with light formatting; the system converts to HTML so the email is pretty without you fighting tags.

Body — write like a letter. The most useful markdown bits:

- Headings: line starts with ### = section header
- Bold: `**important**`
- Italic: `*aside*`
- Bullets: a line that starts with `-`
- Numbered list: lines that start with `1.`
- Links: `[click here](https://...)`

3. Preview

Click ■ **Preview**. A new browser tab opens with the fully-rendered email — navy header band, cream body, gold dividers, your unsubscribe link in the footer. This is byte-for-byte what a subscriber sees in their inbox. Read it twice. Look for:

- Typos in the subject (Resend can't fix those once sent)
- Broken or awkward link text
- Stuck-together paragraphs (add a blank line in your markdown to separate)
- Too many bullets — three is plenty for one section

4. Send TEST to me

Click ■ **Send TEST to me…**. It prompts for ONE email address — type yours. Within 10 seconds it arrives. Open it like a stranger would. Check three things:

1. Subject line preview in your inbox before you open — does it pull you in?
2. Does it look right on the FIRST scroll without zooming? (mobile-first)
3. Click the “Unsubscribe in one click” link — does it land on the branded page?

> **■ Pro tip.**
> If you click your own unsubscribe link by accident during testing, just resubscribe at thegettingaheadguidebook.com/community/ — your subscriber row reactivates with the same token.

5. Broadcast to ALL

Click ■ **Broadcast to ALL active**. A confirmation dialog asks if you're sure — this one's not reversible. Click confirm. The page shows a delivery report (success / failed count) and the Issues table auto-refreshes with the new entry.

HOUSEKEEPING

Cadence, voice, and what to do when things look weird.

Cadence (your current plan)

Weekly for the first few months to build the habit and the relationship, then downshift to **monthly** once your list is bigger and your video library is doing the heavy-lifting between issues. The console has no opinion — you decide when to send.

> **■ Hit “send” on the same day every week.**
> Tuesday or Thursday early-morning are the empirically best send windows for finance audiences — people are at their desk, sober, and planning the week. Pick one and stick to it. Consistency > perfect timing.

Voice (what works for you)

Your edge is being the **calm uncle**, not the hype-bro. People reading these are stressed about money. They don't need a guru — they need a steady person who points out one practical thing they can do this week.

Three rules to write by:

1. **One idea per issue.** Not three. Not seven. One. The reader leaves with a single action.
2. **Talk to one person.** Picture your spouse, a friend, or yourself ten years ago. Write to them.
3. **End with an invitation.** Hit reply, ask a question, or point them to the app. Make it easy to engage.

If something looks wrong

- **“Please log in as an admin first” banner** — sign in at app.thegettingaheadguidebook.com first, then click the bookmark again.
- **“Deployment not found”** — you Published in Emergent but forgot to update `BACKEND_URL` in Vercel. Do that 60-second dance.
- **Broadcast button is dim** — you have 0 active subscribers. Use Send TEST instead, or subscribe yourself via /community/.
- **Email never arrived** — check spam first. If still missing, Resend has a delivery log at `resend.com/emails`.
- **Markdown rendered as raw** `**stars**` — make sure Body format dropdown is set to Markdown, not Raw HTML.

Files for your records

Console URL: `app.thegettingaheadguidebook.com/api/newsletter/admin/console`

This guide: filed in Randy's Library → Quick Links → ■ Newsletter Operations Guide (PDF).

> ✉■ **Final thought.**
> The hardest part of any newsletter is sending issue #1. After that, the rhythm carries you. Don't aim for perfect. Aim for sent. Your subscribers will forgive a typo a hundred times before they'll forgive silence.

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SECTION IX

Welcome Video Script

Script for the founder welcome video

The Getting Ahead Guidebook

Welcome Video Script — for practice and teleprompter loading.

WELCOME VIDEO — PRACTICE SCRIPT

Hi, I’m Randy.

~95 seconds at teleprompter pace · ~280 words

[CAMERA UP. SMALL SMILE. ONE BREATH. EYE CONTACT.]

Hi, I’m Randy.

This is just a short hello —
so you can see me,
and so I can tell you what
this Getting Ahead thing is all about.

[BEAT.]

THE ORIGIN STORY

42 years ago, and 5 months into our marriage,
we took a shot on buying an established business —
and it almost destroyed us financially.

After that fiasco,
I had to find a way to dig us back out
of the mess I’d put us in.

THE TURN

So I started a business
I actually had a passion for —
a janitorial business.

Because I liked cleaning things.

[SMALL SMILE. LAND THE LINE. STAY IN THE CAMERA.]

THE LESSON

In the very first month of the new business,
I earned more than the best month

of the previous one.

But I also learned —
that earning money and keeping money
are two very different things.

[SLOW DOWN. THIS IS THE THESIS.]

THE SYSTEM & THE BOOK

So I came up with a system —
how to organize money coming in,
and how to filter money going out.

After a few years of refining it,
I turned that system into a workbook,
and called it The Getting Ahead Guidebook.

[NATURAL PAUSE.]

I got it into some local bookstores.
Ran a few workshops in our area.

But the timing wasn't right,
and I set it aside
for another road.

THE PIVOT TO NOW

[SOFTER. SLOWER.]

Today we live in a digital age —
and I finally have the tools right in front of me
to take everything I learned on paper
and put it into the palm of your hand.

That's what this is.

WHAT THIS CHANNEL IS

[EYE CONTACT. WARMER.]

On this channel, I'll be sharing
short, calm conversations

about the real money questions
families actually face —

the kind nobody warned us about
when we were starting out.

THE CALL TO ACTION

If that's helpful to you,
hit subscribe.

The app and the book are in the description.

THE CLOSE

[SMALL, GENUINE SMILE.]

For me, it's just about helping people.

Thanks for being here.

[HOLD EYE CONTACT. 1–2 SECONDS. THEN CUT.]

STAGING NOTES

Three moments to nail. Everything else falls into place.

1. The 42-year hook

You've told that opening line a thousand times. The viewer hasn't. Land each number deliberately — *42 years ago, and 5 months into our marriage.* Specificity is what makes strangers lean in.

2. The cleaning line

"Because I liked cleaning things." This is your charm moment. Your eyes will want to glance away after delivering it (it feels small). **Don't.** Stay in the camera for one full second. That's the moment the audience falls for you.

3. The closing line

"For me, it's just about helping people." Resist any urge to add anything after it. No *"and so..."* or *"anyway..."* Land it, hold the small smile for two full seconds, then cut. **The silence is the period.**

■ The Smile Question.

Don’t smile *at the camera*. Smile at the **person** you imagine behind the camera. Tape a printed photo of someone you love (Linda? a grandkid?) just above the lens. The smile will arrive on its own without you having to perform it.

Practice run checklist

- Read the whole script aloud once before loading the prompter — anywhere you stumble is a phrase to soften in your own words.
- Set prompter scroll speed to **~155 words per minute** (a calm, conversational pace).
- Record THREE takes. The first warms you up. The second is “the take.” The third is usually the gold one because you’ve stopped thinking about the camera.
- Wardrobe: solid, mid-tone shirt (navy, forest, burgundy). No white. No tie. No busy patterns.
- Use a clip-on mic if you have one. Sound quality is the #1 give-away of an “amateur” intro.
- If you flub one word: pause for a beat, re-say the line cleanly. In editing, drop a 2-second cutaway (book cover, app screenshot, kitchen photo) over the flub. Nobody will know.

✉■ Final reminder.

This isn’t a marketing video — it’s a handshake. The audience that needs you isn’t looking for a polished pitch. They’re looking for a steady voice that sounds like a neighbor. You already are that. Trust it.

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SECTION X

Video Scripts (Onboarding + Features)

Shot lists and narration for all 7 videos

Video Scripts & Shot Lists

Production Notebook · The Getting Ahead Guidebook

🎬 OWNER-ONLY PRODUCTION DOC
DO NOT DISTRIBUTE

July 2026

Getting Ahead Guidebook — Onboarding Video Scripts (v2)

> **Order corrected 2026-07-11. Updated 2026-07-14.** All videos now follow the in-app Flow Chart: **Income → Accounts → Recurring Charges → Reserves → Categories → Spending.** Reference: `/api/worksheets/setup-flow.html` (rendered at `/flowchart` in the app). Note (2026-07-14): "Direct Debits" has been merged into **Recurring Charges** — one unified feature that covers bank auto-pays *and* credit-card subscriptions.

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

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

Universal outro (last 8 seconds of every video):

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

VIDEO 1 — "Welcome + The Flow Chart"

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

Shot list

#	Screen shown	Narration
1	App logo / splash (5s)	

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

VIDEO 2 — "Step 1: Income"

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

Shot list

#	Screen shown	Narration
1	Flowchart, highlight Income box (5s)	"Step one on the flowchart: Income. Everything in this app flows from here — because if you don't know what's coming in, you can't assign it to anything."
2	Drawer → Money → Income (5s)	"Open the drawer, tap Money, tap Income."

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

Notes for Randy

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

VIDEO 3 — "Step 2: Accounts"

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

Shot list

#	Screen shown	Narration
1	Flowchart, highlight Accounts box (5s)	"Step two: Accounts. Now that the app knows your income, it needs to know where that income lands and where you spend from."

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

VIDEO 4 — "Steps 3 & 4: Recurring Charges + Reserves"

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

Shot list

#	Screen shown	Narration
1	Flowchart, highlight Recurring Charges + Reserves boxes (10s)	"Steps three and four go together: Recurring Charges and Reserves. Both are the same idea — money that gets a job **before** it hits your spending account. The difference is timing: Recurring Charges happen *this month*. Reserves happen *this year*."

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

Notes for Randy

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

VIDEO 5 — "Step 5: Categories, Spending & the Register"

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

Shot list

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

Notes for Randy

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

VIDEO 6 — "New Feature: Bank Statement Reconciliation"

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

Shot list

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

VIDEO 7 — "New Feature: Sales Tax Tracking"

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

Shot list

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

Post-production checklist (for every video)

- [ ] Trim silence longer than 1.5 seconds

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

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

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

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

Brand piece B — "Why I Built This"

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

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APPENDICES

Founder Documents

Reference PDFs A through M

Goal: Remove your home address from every public-facing and government record so customers, the WHOIS database, app-store listings, and CAN-SPAM email footers all show a virtual business address in Portland, OR — while staying fully compliant with Oregon LLC law (ORS 63.111) and IRS recordkeeping.

■ **THE ONE THING YOU MUST KNOW:** Oregon law (ORS 63.111) **prohibits** a virtual mailbox, PO box, CMRA, or mail-forwarding business from serving as your LLC's **Registered Agent**. It must be a real, physical Oregon street address. The fix: hire a professional registered-agent service (**~$50–125/yr**). Their address becomes the public one on Oregon Secretary of State records, not yours.

Order of Operations (Day-By-Day)

#	Step	Where	Time	Cost
1	Sign up for a professional Registered Agent	northwestregisteredagent.com OR oregonregisteredagent.com	~5 min	$49–125/yr
2	Sign up for the virtual mailbox (Portland address)	ipostal1.com (Business Plan recommended)	~20 min + notary	$14.99/mo
3	Get USPS Form 1583 notarized (lets the mailbox legally receive your mail)	Any bank (free) or UPS Store (~$5)	~15 min	$0–5
4	File Oregon SOS Information Change — update BOTH the registered agent AND principal place of business	sos.oregon.gov/business	~10 min	$100 one-time
5	Mail IRS Form 8822-B (business mailing address change)	irs.gov/forms-pubs/about-form-8822-b	~5 min	Free
6	Update Oregon Revenue Online (state tax address)	revenueonline.dor.oregon.gov	~5 min	Free
7	Update business bank, Stripe, Resend, app stores, etc. (see Checklist 2)	Each service's settings	~1 hour total	Free
8	Tell your developer to swap the new address into the WordPress footer & marketing-email templates	Email/Slack	~2 min	Free

Checklist 1 — Legal & Tax (Do These Once)

	Action	Method / Form	Cost
■	Hire a professional Registered Agent (required by Oregon law)	Northwest Registered Agent · Oregon Registered Agent LLC · Harbor Compliance	$49–125/yr
■	Update Oregon LLC record — Registered Agent + Principal Place of Business	Oregon Secretary of State → "Information Change"	$100
■	Update IRS records — business mailing address & responsible party	Form 8822-B (mail it)	Free
■	Update Oregon Department of Revenue (state tax mailing address)	Revenue Online portal	Free
■	Update Oregon CAT / payroll tax accounts (if applicable)	Revenue Online portal	Free
■	Update local city / county business license	Local business-license portal	Free–$50
■	Confirm WHOIS privacy is ENABLED on the domain registrar	Namecheap (free) · GoDaddy (paid)	$0–10/yr

Checklist 2 — Business Operations

	Where	Update This Field
■	Business bank account (checking, savings, credit card)	Mailing address (most allow online; some need branch visit)
■	Stripe	Settings → Account → Business address
■	Resend	Account → Settings → Mailing Address (required for CAN-SPAM)
■	Mailchimp (if used)	Audience → Settings → Required email footer info
■	Google Workspace / domain billing	Billing contact address
■	Apple Developer account	Account → Contact info
■	Google Play Console	Developer account → Contact details
■	Business insurance policies	Mailing address on each policy
■	PayPal Business / Venmo Business (if used)	Profile → Address
■	Vendors who mail you invoices / 1099s annually	Email them the new address before January

Checklist 3 — Public-Facing Surfaces

	Where	Update / Notes
■	WordPress marketing site footer (Coming-from-another-app block)	Ask developer to swap the address in /app/wordpress + republish
■	Marketing-email footer (Resend templates)	Required by CAN-SPAM — every campaign email must show it
■	Welcome email / receipt email (if address included)	Update the template in the backend
■	iOS App Store listing — privacy policy + support contact	App Store Connect → App Information
■	Google Play listing — store listing contact	Play Console → Store presence → Main store listing
■	Privacy Policy and Terms of Service pages	Update the "Contact Us" address inside the legal text
■	Google Business Profile (if exists)	Either swap address or mark as service-area-only with no public address
■	LinkedIn company page / business directories	Anywhere your business is listed publicly
■	Domain WHOIS record	Confirm WHOIS privacy is ON at the registrar

Cost Summary

Item	Cost	Frequency
iPostal1 — Portland virtual mailbox (Business Plan)	$14.99/mo	monthly (~$180/yr)
Northwest Registered Agent (Portland office)	$125/yr	annual
Oregon SOS — Information Change filing	$100	one-time
USPS Form 1583 notarization	$0–5	one-time
Year 1 total	≈ $410	
Year 2 and beyond	≈ $305/yr	ongoing

Quick Reference Links

Service	URL / Form
Northwest Registered Agent	northwestregisteredagent.com

Service	URL / Form
Oregon Registered Agent LLC	oregonregisteredagent.com
iPostal1 — Portland addresses	ipostal1.com/portland-or-virtual-address.php
Anytime Mailbox — Oregon	anytimemailbox.com/l/usa/oregon
Oregon Secretary of State	sos.oregon.gov/business
IRS Form 8822-B	irs.gov/forms-pubs/about-form-8822-b
Oregon Revenue Online	revenueonline.dor.oregon.gov
USPS Form 1583 (notarization)	about.usps.com/forms/ps1583.pdf

This document is a working checklist, not legal advice. For complex tax or formation questions, consult an Oregon-licensed CPA or business attorney.

What this is: A submission playbook for your Expo / React Native app on the Apple App Store, Google Play Store, and (bonus) Amazon Appstore. The strategy below uses the **Reader App Model** — a fully store-approved approach that lets you keep 100% of subscription revenue (minus Stripe's 2.9% + $0.30) by routing all signups through your website.

Strategy: The Reader App Model

The plan in one sentence: Apps are listed as FREE downloads on both stores. Users sign up + pay on *thegettingaheadguidebook.com* via Stripe. The app itself only handles login + day-to-day use. Apple and Google both explicitly allow this model — it's how Netflix, Spotify, Kindle, Dropbox, YNAB, Copilot Money, and Monarch Money distribute their iOS / Android apps.

How each type of user experiences it

	Existing customer	Brand-new prospect
Step 1	Downloads free app from store	Downloads free app from store
Step 2	Sees login screen → enters credentials	Sees login screen with soft prompt: *"New here? Create your account at thegettingaheadguidebook.com"*
Step 3	✓ Full access	Opens website, signs up, pays via Stripe
Step 4		Returns to app, logs in → ✓ Full access

Key insight: The "sign up at the website" friction only hits BRAND-NEW prospects who discovered you via app store search alone. Existing customers who heard about you from your blog, YouTube channel, Reddit, or email list already signed up on the website FIRST — they're just downloading the app to use on the go. For them, the experience is exactly what they'd expect.

Why this is the recommended path

- **You keep 100% of subscription revenue** (minus Stripe's 2.9% + $0.30) — no Apple 15–30%, no Google 15–30%
- **No StoreKit / Google Play Billing code complexity** — just your existing Stripe flow on the web
- **One refund process, one customer dashboard, one source of truth** — all in Stripe
- **Pricing changes don't require app review** — change a price on the website and it's live in seconds
- **Full marketing visibility** — abandoned cart emails, A/B tests, attribution data, etc. (Apple and Google give you none of this)
- **Fully compliant with BOTH stores** — zero risk of rejection or de-platforming

Apple's Specific Rules for Reader Apps

Apple's App Store Guideline 3.1.3(a) explicitly carves out "Reader Apps" — free apps that let users access content or services they purchased outside the app. Finance apps qualify. The catch: **you cannot mention pricing, billing, subscriptions, or free trials ANYWHERE in the iOS app.**

Things you CAN do in the iOS app

- Show a login screen
- Say "New here? Visit our website to learn more."
- Include an **External Link Account Entitlement** link to your pricing page (Apple now allows ONE such link — application required)
- Let users manage their existing subscription via a link to Stripe's customer portal
- Use the full app once a user is logged in
- Show "Forgot password" reset flow (in-app or web)

Things you must NOT do in the iOS app

- Show pricing ("$8.95/mo" anywhere)
- Show a "Start Free Trial" button that goes to your website (Apple historically rejects this — use "Sign In" instead and let users find signup elsewhere)
- Show a "Subscribe" button of any kind
- Mention "7-day free trial" copy
- Show feature comparison tables that mention plan tiers
- Process payments through any system other than Apple IAP

Code Changes Your Existing App Needs

Your app already has a Pricing screen and a Signup screen. On iOS, both must be hidden. The cleanest way in Expo is platform-conditional routing — when the user opens the app on iOS, they get routed straight to the Login screen with NO option to navigate to Pricing or Signup.

Step 1: In */app/frontend/app/_layout.tsx*, conditionally hide Pricing and Signup routes on iOS:

```
import { Platform } from "react-native";

// Inside your Stack.Screen list:
{Platform.OS !== "ios" && (
  <>
    <Stack.Screen name="pricing" />
    <Stack.Screen name="signup" />
  </>
)}
```

Step 2: In */app/frontend/app/login.tsx*, conditionally swap the "Don't have an account? Sign up" link for an iOS-friendly prompt:

```
import { Platform, Linking } from "react-native";

{Platform.OS === "ios" ? (
  <Text style={s.helper}>
    New to The Getting Ahead Guidebook?{" "}
    <Text
      onPress={() => Linking.openURL(
        "https://thegettingaheadguidebook.com"
      )}>
      Visit our website to learn more.
    </Text>
  </Text>
) : (
  // Existing Android/web "Sign up" link
)}
```

Step 3: Hide any "View Pricing" or "$8.95/mo" text elsewhere in the app on iOS (e.g., expired-trial screens):

```
// Anywhere pricing text appears:
{Platform.OS !== "ios" && (
  <Text>$8.95 / month — cancel anytime</Text>
)}
```

Ask your developer to scan for these strings before iOS submission: "$8.95", "$79", "Subscribe", "Free trial", "7-day trial", "Pricing", "Plan". Each one needs to be wrapped in *{Platform.OS !== "ios" && ...}* or moved out of the user flow entirely on iOS.

Submission — Apple App Store (iOS)

Step	Action
1	Apple Developer Program enrollment ($99/yr). LLC accounts need a D-U-N-S number (free, 1–2 wks to issue).
2	Bundle ID in App Store Connect: **com.thegettingaheadguidebook.app**
3	Apply Reader-App code changes above. Test on a real iOS device — NO pricing/signup screens reachable.
4	Build via EAS: **eas build --platform ios --profile production**
5	Upload via: **eas submit --platform ios**
6	TestFlight first — invite 5–10 testers for 7+ days
7	Fill out App Store Connect metadata: description, screenshots, keywords, privacy nutrition labels
8	Submit for App Review — typically 24–72 hrs. Be ready to respond to reviewer questions within 24 hrs.

Submission — Google Play (Android)

Step	Action
1	Google Play Developer account ($25 one-time fee)
2	Package name: **com.thegettingaheadguidebook.app** (NEVER change this once published)
3	Google Play is more flexible on Reader Apps than Apple. You CAN show pricing on Android — but for consistency I recommend keeping the same restricted UI as iOS.
4	Build signed AAB: **eas build --platform android --profile production**
5	Internal testing track first — invite up to 100 testers, no review delay
6	Closed testing track — at least 20 testers for 14 days (REQUIRED for new dev accounts as of 2023)
7	Production track — 1–7 days review
8	Fill out Play Console: store listing, screenshots, feature graphic (1024×500), data safety form, content rating

■ Bonus: Amazon Appstore (Kindle Fire)

Once you have a signed Android AAB, you can submit the same binary to Amazon Appstore for free — reaching ~3% of mobile users (Kindle Fire tablets and Amazon-powered Android devices). Amazon is the most flexible of the three stores on payment rules.

Step	Action
1	Sign up at developer.amazon.com (free, no $25 like Google)

Step	Action
2	Upload your same .aab or .apk from EAS
3	Fill out listing (mostly identical to Play Store fields)
4	Submit for review — typically 1–3 business days

Worth it for a solo founder? Yes — 20-min setup, $0 cost, marginal extra reach into a demographic that skews older/family-oriented (your exact target).

Pre-Submission Checklist (All Stores)

- ■ App icon — 1024×1024 PNG, no transparency, no rounded corners
- ■ Privacy policy URL (live on your domain)
- ■ Terms of service URL
- ■ Account deletion flow (Apple Guideline 5.1.1(v), Google Play target API 33+)
- ■ Support email or contact URL
- ■ Screenshots — at least 3 per device size, real app content only
- ■ Short description (80 chars) and long description (~4,000 chars)
- ■ Keywords / tags (think: "family budget envelope sinking fund cash flow")
- ■ Content rating questionnaire answered
- ■ Tested on a REAL device, not just the simulator
- ■ Bumped versionCode (Android) / buildNumber (iOS) above last upload
- ■ **iOS-specific**: pricing/signup screens hidden via Platform.OS
- ■ **iOS-specific**: scanned codebase for "$8.95", "Subscribe", "Free trial" strings
- ■ Privacy nutrition labels (iOS) / Data safety form (Android) filled out accurately

Top Rejection Reasons & How to Avoid Them

Apple App Store

Guideline	What triggers it	How to avoid
3.1.1 (IAP)	Charging for digital service without Apple IAP	Use Reader App model — no pricing or signup in iOS app
3.1.3(a)	Reader App showing prices or signup CTA	Hide all pricing strings on iOS. Use Login-only screen.
4.3 (Spam)	App looks too similar to competitors	Differentiate screenshots + description; emphasize unique angle
5.1.1 (Privacy)	Missing privacy policy or requesting unused permissions	Verify privacy policy URL + audit Info.plist entries
5.1.1(v) (Deletion)	No in-app account deletion	Already implemented in your app — verify it actually works
2.1 (Functionality)	Crashes on launch, login broken, core feature fails	Test fresh install on real device before submitting
2.3 (Metadata)	Screenshots show features that aren't in the app	Use literal app screenshots, no marketing puffery

Google Play

Issue	What triggers it	How to avoid
Data safety mismatch	Declared data collection doesn't match what app does	Audit AsyncStorage / cookies / analytics before filling form
Target API too low	2026 requires API 34+ targeting	Run **eas doctor** to verify before building
Permission overreach	Requesting unused permissions	Strip unused permissions from app.json
Account deletion missing	No in-app deletion flow	Already implemented — verify it works
Misleading screenshots	Screenshots that aren't from the running app	Use literal app screenshots
Financial sensitivity	Requires extra disclosure for any bank data reading	Currently fine — you don't read bank data. Watch this if you add Plaid later.

Versioning Strategy

Every Play Store / App Store upload needs a higher version number than the previous one. (Sideload-only APK distribution does NOT have this requirement — only public store uploads enforce it.)

Platform	Field in app.json	Rule
iOS	expo.ios.buildNumber (string)	Must increase numerically: 1 → 2 → 3 → …
Android	expo.android.versionCode (int)	Must increase: 14 → 15 → 16 → …
Both (user-facing)	expo.version (semver)	Bump for releases: 1.1.0 → 1.2.0 for features, 1.1.0 → 1.1.1 for bugfixes

After Submission — First Week

- ■ Set up email alerts for review status changes (both stores)
- ■ Have a landing page ready for the day it goes live
- ■ Schedule announcement email to your existing list
- ■ Reddit/social posts ready to drop (don't pre-announce — surprise launch performs better)
- ■ Plan first-week update: collect crash reports + reviews, ship a v1.0.1 bugfix release within 7 days
- ■ Monitor Sentry / crash reporting daily for the first 30 days
- ■ Reply to EVERY app store review (positive and negative) within 24 hrs — it correlates strongly with rankings
- ■ Email customers a "We're on the App Store!" announcement so they download it (and rate it 5 stars)

Quick Reference Summary

	iOS	Android	Kindle Fire
Store	Apple App Store	Google Play	Amazon Appstore
Developer fee	$99/yr	$25 one-time	Free
Reader App allowed?	Yes (recommended)	Yes (recommended)	Yes
Payment in app?	Never	Never (for consistency)	Never
Pricing visible in app?	■ No	■ OK but hide for consistency	■ OK
Platform cut	0% (Reader App)	0% (Reader App)	0% (Reader App)
Review time	24–72 hrs	1–7 days	1–3 business days

Bottom line: Free downloads on all three stores. All signups + payments route to your website. You keep 100% of subscription revenue (minus Stripe's 2.9% + $0.30). Zero platform fees. The Reader App model is battle-tested by every major SaaS — and it's how YNAB, Copilot Money, and Monarch all work today.

Question answered: How many paying subscribers do I need to cover every business cost? Below is the complete math built from your actual subscription prices ($8.95/mo & $79/yr) and every recurring cost on your migration checklist (LLC, registered agent, virtual mailbox, insurance, hosting, dev accounts, payment processing, and AI usage).

~17	~23	~19
if everyone pays monthly	if everyone pays annual	realistic mix (70/30)

Paying subscribers needed to be fully solvent (cover every monthly business cost)

Fixed Monthly Costs (regardless of subscriber count)

Cost	Source / detail	Monthly
Website hosting (Vercel / etc.)	Your spend	$20.00
Business insurance	Your quote	$75.00
Oregon LLC + state filings	$100/yr ÷ 12	$8.33
Virtual mailbox — iPostal1 Business	$14.99/mo	$14.99
Registered Agent — Northwest	$125/yr ÷ 12	$10.42
Apple Developer Program	$99/yr ÷ 12	$8.25
Domain registration	~$15/yr ÷ 12	$1.25
Google Play Developer (one-time)	$25 ÷ 60 mo	$0.42
TOTAL FIXED MONTHLY		$138.66

Free tiers assumed for: MongoDB Atlas (M0), Vercel, Resend (3,000 emails/mo), Sentry, GitHub. These are sufficient until ~300–500 active users.

Variable Cost Per Active Subscriber

Cost	Calculation	Per sub / mo
Stripe fees	2.9% × $8.95 + $0.30	$0.56

Cost	Calculation	Per sub / mo
OpenAI / LLM (receipts, AI categorization)	GPT-4o-mini, typical use	$0.25
TOTAL VARIABLE		$0.81

Per-Subscriber Economics

Plan	Gross revenue	Stripe + LLM cost	NET contribution
Monthly ($8.95/mo)	$8.95 / mo	– $0.81	$8.14 / mo
Annual ($79/yr)	$6.58 / mo	– $0.47	$6.11 / mo

Annual is lower margin per month per subscriber, but dramatically lower churn. Most SaaS founders prefer annual revenue even at the discount — a customer who pre-paid for 12 months doesn't bounce after month 2 the way a monthly subscriber sometimes does.

Break-Even Scenarios

Scenario	Math	Subscribers needed
All monthly subscribers	$138.66 ÷ $8.14	~17
All annual subscribers	$138.66 ÷ $6.11	~23
Realistic mix (70% monthly / 30% annual)	$138.66 ÷ $7.53 weighted	~19

What Profit Looks Like Past Break-Even

Assuming a realistic 70/30 monthly-to-annual mix and net contribution of $7.53 per subscriber per month.

Subscribers	Gross MRR	Net contribution	Less fixed $138.66	Monthly profit pre-tax
25	$208	$188	– $139	$50
50	$417	$377	– $139	$238
100	$833	$753	– $139	$614
200	$1,667	$1,506	– $139	$1,367
500	$4,167	$3,765	– $139	$3,626
1,000	$8,333	$7,531	– $139	$7,392

Don't forget income tax. Federal + Oregon state income tax on LLC profit is typically **25–32%** of the figure above (varies by your total household income and whether you elect S-corp). At 200 subscribers, $1,367 / month pre-tax becomes roughly **~$950 / month take-home**.

Important Caveats

#	Caveat
1	**Free-tier headroom isn't infinite.** Around 300–500 active users you'll outgrow Resend free (3,000 emails/mo → +$20), MongoDB Atlas M0 (512 MB → +$9–20 for M2/M5), and Vercel free (100 GB bandwidth → +$20 for Pro). Fixed costs jump from ~$139 to ~$180/mo. Break-even moves to ~22 subs — but you'll be way past that by then.
2	**LLM cost can be higher** if power users OCR a lot of receipts. The $0.25/user/month is a typical estimate; heavy scanners could be $0.50–$1.00/month each. Monitor once you have 50+ paid users so you can rate-limit or absorb.
3	**Trial users aren't free**, but they're cheap (~$0.10–0.20 each in infra + OpenAI during their 7-day trial). At a 30% trial-to-paid conversion rate, you'll burn $0.30–0.60 per paid subscriber on the trial users who didn't convert. Negligible at this scale.
4	**One-time costs not in the monthly math:** Oregon SOS Information Change ($100), USPS Form 1583 notarization ($0–5), Google Play Developer ($25). Total: ~$130 once.
5	**This excludes your own labor.** If you ever hire help, or pay yourself a salary via S-corp election, those numbers go up. The numbers above assume you're a solo founder reinvesting 100% of profit back into the business or paying yourself only via owner draws.

Bottom Line

You need roughly 20 paying subscribers to cover every business cost on the migration checklist plus website + insurance. Everything above 20 is profit (minus income tax).

At 20 subscribers (70/30 mix): ~$165/mo gross → ~$150/mo net → ~$11/mo cleared after fixed costs. Tight, but solvent.

At **50** subscribers: ~$238/mo profit pre-tax.
At **100**: ~$614/mo profit pre-tax.
At **500**: ~$3,626/mo profit pre-tax.

For a niche personal-finance app with a strong content angle (your manual + printable worksheets are a real differentiator), 20 subscribers is a very achievable Year-1 target.

This document is a planning estimate based on your stated costs and code-derived subscription prices. Actual figures will vary with churn, trial-to-paid conversion rate, LLM usage intensity per user, and any additional services added. For tax planning specifically, consult an Oregon-licensed CPA.

What this is: Twelve ready-to-send email templates for the most common support tickets you'll get in Year 1. Copy each as-is, swap the bracketed bits, hit send. Saves you 5–10 minutes per ticket and ensures tone stays consistent.

Tone rules: Use first names. Apologize when there's actual fault but never grovel. Keep it short — most users skim. Offer ONE specific next step, not a menu of options. Sign with your real name, not "Support Team."

#1 — When they say:

Subject: Re: Login trouble — let's get you back in

Hi [Name],

Sorry for the friction. The most common cause is either a typo in the email or an unverified email address. Two quick things to try:

1. Use the "Forgot password" link on the login page — you'll get a reset link in your inbox.
2. If you signed up but never clicked the email verification link, check your spam folder for an email from *noreply@thegettingaheadguidebook.com*.

If neither works, reply to this email and I'll dig into your account manually.

— Randy

#2 — When they say:

Subject: Re: Password reset — done

Hi [Name],

I just triggered a fresh password-reset email to [email]. Check your inbox (and spam folder, just in case) — the link expires in 2 hours.

If it doesn't show up within 5 minutes, let me know and I'll look at the email logs on my side.

— Randy

#3 — When they say:

Subject: Re: Duplicate charge — let me check

Hi [Name],

Apologies for the alarm. The two charges you're seeing are almost certainly:

(a) Your $0 authorization at trial signup (refunds automatically in 3–5 business days), OR
(b) A genuine duplicate which I can refund right now.

I just pulled up your Stripe history and I see [N] charges on [dates] for [$amounts]. [Confirm legit / I've refunded the duplicate — Stripe will return it to your card within 5–10 business days].

Sorry again for the worry.

— Randy

#4 — When they say:

Subject: Re: Cancelling your subscription

Hi [Name],

Easy — you can cancel anytime from inside the app:

1. Click your name in the top-right corner of the app
2. Click **Manage Subscription**
3. Click **Cancel Subscription** — you'll keep access until the end of your current billing period.

If you'd rather just tell me why, I'd genuinely love to hear what didn't work for you — it's how I make the app better. No pressure either way.

— Randy

#5 — When they say:

Subject: Re: Refund — happy to help

Hi [Name],

Sorry The Getting Ahead Guidebook wasn't the right fit. I've issued a full refund for your last [monthly/annual] charge — Stripe will return it to your card within 5–10 business days.

Your access stays active through the end of the period you've already paid for. If there's something specific I could have done better, I'd love a one-sentence reply — no obligation, just helps me improve.

All the best,
— Randy

#6 — When they say:

Subject: Re: Getting started — let me walk you through it

Hi [Name],

The confusion you're describing is super common in week 1 — this app uses a different approach than Mint or YNAB, and the "aha" moment usually clicks once you see The Big Picture page in action.

Three quick things that should clear it up:

1. Open the **Plan** → **Flowchart** page. It's a visual map of how money flows through the app.
2. Print the Pre-Entry Worksheets (Plan → Pre-Entry Worksheets). Filling these out on paper FIRST makes everything click.
3. Watch this 4-min walkthrough: [LINK]

If you're still stuck after that, reply with one specific question and I'll record a 60-second screencast just for you.

— Randy

#7 — When they say:

Subject: Re: Data export — yes, anytime

Hi [Name],

Yes — your data is yours and you can export it anytime.

Full backup (JSON): Click your name in the top-right corner → **Download Backup**. This is a complete export you can restore later or open in any text editor.

Per-month CSV (for spreadsheets): Open the Reports menu → choose your month → click the CSV export button.

Holler if you'd like a different format.

— Randy

#8 — When they say:

Subject: Re: The income tax reserve

Hi [Name],

Great question. If you've marked any of your income as 1099/self-employed (rather than W-2), the app automatically sets aside an estimated percentage of each paycheck for federal + state income tax + self-employment tax.

You can adjust the % or turn it off entirely:
Plan → **Income Taxes** → enter your effective rate, or set to 0% if you'd rather track tax separately.

If you're 100% W-2, your employer already withholds taxes, so you don't need this feature. Just set the rate to 0.

— Randy

#9 — When they say:

Subject: Re: Adding a credit card

Hi [Name],

In this app, a credit card is just another "Account" — same as your checking or savings. Here's the quickest way:

1. Open **Money** → **Accounts**
2. Click **+ Add Account**
3. Set **Type = Credit Card**
4. Enter the current balance OWED as a negative starting balance (e.g., -1,234.56 if you owe $1,234.56)

From there, all charges on that card become expenses on that account, just like debit/checking.

— Randy

#10 — When they say:

Subject: Re: Recovering deleted data

Hi [Name],

Good news: I keep a daily automated backup of every account, and I can restore yours to any point in the last 30 days.

To do it I need:

1. The date/time the deletion happened (approximately)
2. Confirmation that you've made your OWN manual backup of your current state (top-right menu → Download Backup) BEFORE I restore — so we don't lose anything you've added since.

Reply with both and I'll get it done within 24 hours.

— Randy

#11 — When they say:

Subject: Re: Your data security

Hi [Name],

Great question. Quick summary:

• Your data is stored in MongoDB Atlas (encrypted at rest), hosted in the US.
• Every connection between your device and our servers is HTTPS-encrypted.
• Passwords are stored as bcrypt hashes — we cannot see your actual password, even with admin access.
• We do NOT connect to your bank account or read your real-world transactions — everything you enter is manual, by design.
• You can delete your account anytime (top-right menu → Settings → Delete Account), which permanently erases everything.

Full privacy policy is at thegettingaheadguidebook.com/privacy.

— Randy

#12 — When they say:

Subject: Re: Sharing access with your spouse

Hi [Name],

Yes — and the simplest way right now is to share one account login. Your subscription covers both of you regardless of which device logs in.

Practical tips:
• Use a shared password manager entry (1Password, Bitwarden, Apple Keychain) so you both have it.
• Either of you can be logged in on phone + web simultaneously — changes sync.
• If a multi-user/family-plan setup would help, reply and tell me how you'd want it to work — I'm building that feature based on real requests.

— Randy

What this is: A founder's playbook for the three ways out of The Getting Ahead Guidebook — selling it, sunsetting it gracefully, or handing it off to a designated successor if you can't continue. Each path has different legal obligations, different timelines, and different financial outcomes. This doc covers all three so future-you doesn't have to figure it out under stress.

Your Three Exit Paths — At A Glance

Path	When to use it	What you get out	Time
1. Sell	Profitable, 1+ years of revenue history, you want to cash out	**2–4× annual recurring revenue (ARR)** in most cases. $10k MRR app = $240k–480k sale price.	3–9 months
2. Sunset	Not profitable, you're tired of running it, or it's just time	Your final month's profit. Refund prorated annual subs.	60–90 days
3. Succession	Health crisis, family emergency, or you can't continue	Your designated person either runs it or sunsets it on your behalf	Plan ahead — execute on trigger

Universal truth: Your LLC is a liability shield. As long as you handle wind-down properly (notice, refunds, dissolution filings), **none of these scenarios create personal legal exposure**. The LLC absorbs the business obligations and dissolves.

■ Path 1 — Sell the Business

The good news on "my fingerprints are all over it": Many SaaS buyers actively *prefer* a founder-built product. The code is consistent, the vision is coherent, and the customer base trusts the brand. Your fingerprints are a feature, not a bug — they just need to be cleaned up before you list. (Section below covers how.)

What Your Business Will Be Worth

Small SaaS apps in the $1k–$50k MRR range typically sell for **2–4× annual recurring revenue (ARR)**, with the exact multiple depending on:

• **Churn rate** — Below 5% monthly = top-of-range. Above 10% = bottom.

• **Growth rate** — Growing 5%+/month = premium. Flat = base. Declining = discount.

• **Concentration risk** — Top customer >20% of revenue = discount.

• **Tech debt** — Clean code & modern stack = premium. Yours is Expo + FastAPI + Mongo — all modern, fine.

• **Founder dependence** — How much breaks if you walk away = the big one. (See "Fingerprints" below.)

• **Recurring vs one-time revenue** — 100% subscription is the gold standard. You have this already.

Quick valuation examples

Subscribers	Gross MRR	ARR	2× multiple	4× multiple
50	$417	$5,000	$10,000	$20,000
100	$833	$10,000	$20,000	$40,000
250	$2,083	$25,000	$50,000	$100,000
500	$4,167	$50,000	$100,000	$200,000
1,000	$8,333	$100,000	$200,000	$400,000

Fixing the "My Fingerprints Are All Over It" Problem

Founder-built products have natural buyer-friction in three places. Fix these BEFORE you list and your sale price jumps 20–30%.

Concern	What buyers worry about	How to fix it (~3 months pre-sale)
Personal brand	"Will customers stay if Randy isn't the face anymore?"	Generic-ize the brand voice in emails. Replace "Hi, Randy here" with "The Getting Ahead Guidebook team." Hide your personal story from public marketing pages.

Concern	What buyers worry about	How to fix it (~3 months pre-sale)
Founder support	"Does Randy personally answer every ticket?"	Hand support over to a virtual assistant or use the Email Templates doc (already in your library) for 30 days before listing — proves the business runs without you.
Tribal knowledge	"What happens when something breaks and Randy's not around?"	Document everything: deploy process, Stripe webhook flow, backup procedure, common bug fixes. A buyer should be able to operate the business with just your documentation.
Personal accounts	"Are the Stripe, domain, and hosting accounts in your name?"	Use the LLC EIN as the legal owner on every service. Don't use personal Gmail for business accounts — use a team@thegettingaheadguidebook.com that can be transferred.

Where to Sell It

Marketplace	Best for	Fee	Notes
Acquire.com	Profitable SaaS, $50k+ ARR	Free to list, ~5% if sold	Most active SaaS buyer pool. Vetted buyers. White-glove process.
MicroAcquire	Smaller SaaS, $10k+ ARR	Free	Now part of Acquire.com — same pool.
Flippa	Smaller businesses, side projects	~10% on sale	Bigger audience but more tire-kickers. Auction-style.
FE International	Established SaaS, $100k+ ARR	~12–15%	White-glove brokerage. Worth it for larger sales.
Direct outreach	Strategic buyers in your space	0%	Email 10 personal-finance content creators or competing apps. Some will jump at a turnkey product. Highest multiples.

Asset Sale vs Equity Sale

There are two ways to legally transfer the business. Almost every small SaaS sale is an **asset sale**.

	Asset Sale (typical)	Equity Sale (rare)
What transfers	Code, customer list, domain, brand, contracts — sold as a bundle	The entire LLC, including its tax history, liabilities, EIN
Buyer's risk	Buyer doesn't inherit past liabilities (lawsuits, tax issues)	Buyer inherits EVERYTHING — usually means deeper due diligence
Your taxes	Capital gains rate (15–20% federal)	Same — capital gains on the equity
Complexity	Simple — 5–15 page asset purchase agreement	Complex — full corporate due diligence
What you keep	The empty LLC shell (dissolve it after, $100)	Nothing

Sale Timeline — What 6 Months Looks Like

Month	Activity
1	Clean up the fingerprints (above). Get books in order. Get a Quality of Earnings (QoE) summary — a 5-page doc summarizing MRR, churn, customer cohorts.
2	Pick marketplace (Acquire.com recommended). Create listing. Anonymize it initially (don't reveal exact brand name until NDAs are signed).

Month	Activity
3	Field interest. Expect 10–30 inquiries, 3–8 serious buyers. NDAs out, share metrics dashboard. Buyer calls.
4	Receive 1–3 Letters of Intent (LOIs). Negotiate best one. Sign LOI with 60-day exclusivity.
5	Due diligence. Buyer's lawyer reviews everything. Sign Asset Purchase Agreement. Get a business attorney to review (~$1,500 fee, worth it).
6	Close: funds transfer to escrow, you transfer assets, escrow releases to you. Stay on for 30 days as a consultant (typical) to hand off.

Tax tip: Long-term capital gains (asset held >1 year) is taxed at 15–20% federal + Oregon state. So at a $200k sale, expect to keep **~$140–160k after taxes**. Plan for estimated-tax payment within 60 days of close.

■ Path 2 — Sunset / Wind-Down

When to choose this path: The business isn't paying for itself, you've lost the energy to run it, or you're moving on to something else. Goal: close cleanly so there's **zero personal legal exposure** and no chargebacks.

The 60-Day Sunset Sequence

Day	Action	Owner
Day 0	Decide it's time. Set a firm sunset date (Day 60).	You
Day 1	Email ALL subscribers: 60-day notice + how to export data + refund policy	You
Day 1	Stop accepting new signups — disable Stripe checkout and remove pricing pages	You / dev
Day 1–5	Update WordPress site footer to "Service sunsetting [date] — current users sign in to export your data"	You
Day 7	Reminder email — "In case you missed it, here's how to export your data."	You
Day 15	Bulk-refund annual subscribers prorated unused balance via Stripe Dashboard	You
Day 30	Apps removed from App Store + Google Play ("Removed from Sale")	You / dev
Day 45	Final reminder email — "15 days left to export."	You
Day 55	Last call email — "5 days left."	You
Day 60	Service goes dark. Backend remains up for 30 more days to handle any final data-export requests.	You / dev
Day 90	Backend taken down. User data securely deleted from MongoDB.	You / dev
Day 90+	File Oregon LLC dissolution. File final federal & Oregon tax returns. Close bank account.	You + CPA

The Sunset Email Template

Subject: An important update about The Getting Ahead Guidebook

Hi [first name],

After much thought, I've decided to sunset The Getting Ahead Guidebook on **[Date — 60 days out]**. I want to give you plenty of notice and make sure you have everything you need.

What this means for you:

1. Your service continues normally until [Date]. Nothing changes about how you use the app between now and then.

2. No more charges. I've cancelled all renewal billing as of today. If you're on the annual plan, I'll be refunding the unused portion of your subscription within 14 days — you don't have to do anything.

3. Export your data anytime before [Date]. Log into the app, click your name in the top-right, and choose **Download Backup**. You'll get a complete JSON file with everything. You can also export CSVs of each month via the Reports menu.

4. After [Date]. The app and website will go offline. All user data will be securely deleted from our database within 30 days of shutdown.

I built The Getting Ahead Guidebook for my own family's budget first, and it's been an honor to share it with yours. Thank you for being a part of it.

If you have any questions, just reply to this email — I'll personally answer every one.

— Randy

Refund Mechanics (Stripe Bulk Refund)

Stripe makes this surprisingly easy. Here's the exact process:

1. Stripe Dashboard → Customers → Filter by "Active subscriptions"

2. Export to CSV. You'll get every active customer's billing date, plan, and amount paid.

3. For each annual subscriber: calculate *(remaining months ÷ 12)* × *annual amount*. That's the refund.

4. Stripe → Payments → find the original charge → click Refund → enter the prorated amount → process.

5. For each subscription: click Subscriptions → find the customer → Cancel (with no further billing).

6. Monthly subscribers: you don't legally have to refund — they're paid through end of current month. Just cancel auto-renewal.

Pro tip: Stripe has a *bulk subscription cancellation* via API or via their CSV import tool. If you have >50 subscribers, ask your developer to write a 20-line script to cancel + refund all at once. Much faster than the dashboard.

LLC Dissolution Checklist (Post-Sunset)

	Task	Where	Cost
■	File **Articles of Dissolution** with Oregon Secretary of State	sos.oregon.gov	$100
■	File final federal income tax return (Schedule C with "Final return" box checked)	irs.gov	Free
■	File final Oregon income tax return	dor.oregon.gov	Free
■	Send 1099-NECs to any contractors paid $600+ in final year	Anytime before Jan 31	Free
■	Close IRS EIN account (write letter to IRS)	irs.gov	Free
■	Cancel virtual mailbox (iPostal1)	ipostal1.com	Free
■	Cancel registered agent service	Their portal	Refund unused
■	Cancel business insurance	Insurance carrier	Refund unused
■	Cancel Apple Developer Program	developer.apple.com	No refund
■	Unpublish app from Google Play (keep account active 90 days for any user issues)	play.google.com/console	Free
■	Close Stripe account (after all refunds clear, 90+ days after sunset)	dashboard.stripe.com	Free
■	Cancel domain auto-renewal (or transfer / sell domain)	Registrar	Varies
■	Close business bank account (after final refunds + tax payments)	Bank branch	Free

■ Path 3 — Succession Plan

When to set this up: NOW, while you're healthy. The succession plan exists so that if you become terminally ill or are otherwise incapacitated, a trusted person can either keep the business running on autopilot, sell it, or sunset it on your behalf — without scrambling.

The 5-Piece Succession Setup

Piece	What it is	Who sets it up
1. Designated successor	One trusted person (spouse, sibling, adult child, business partner) who has authority to act on the business's behalf	You — talk to them this week
2. Limited Power of Attorney (POA)	A legal document letting your successor act for the LLC if you're incapacitated but not yet deceased	Estate attorney (~$300–500)
3. LLC in your will / trust	The LLC is an asset. It needs to be explicitly named in your estate documents.	Estate attorney (annual review)
4. Shared password vault	1Password or Bitwarden family plan with a sealed "Business wind-down" folder. Your successor has access but it's only opened on trigger.	You — 30 min setup
5. Wind-Down Letter	A document in that vault titled "If you're reading this, here's exactly what to do." Step-by-step plain English.	You — template below

The Wind-Down Letter (Template)

If you're reading this:

I'm either really sick or no longer around. Either way, thank you for being the person I trusted with this. Here's exactly what to do — none of it is urgent, you have weeks not hours.

STEP 1 — Today or tomorrow. Log into *thegettingaheadguidebook.com* using my credentials in the vault. Check that the site is up. Check Stripe Dashboard (login also in vault) — make sure no obvious problems.

STEP 2 — Within 7 days. Decide what to do:
(a) Keep it running — pay the bills (~$140/mo total: see Break-Even Analysis PDF in the vault). Customers won't even notice I'm gone.
(b) Sell it — see the Exit Playbook PDF in the vault. Acquire.com is the place to list. Don't accept below $X (current ARR × 2). The business attorney listed in the vault can help with the paperwork.
(c) Sunset it — follow the 60-day Sunset Sequence in the Exit Playbook PDF. Send the email template, issue refunds via Stripe, close down.

STEP 3 — Whatever you choose, here are the keys:
- Stripe Dashboard — process refunds and cancellations from here
- Vercel — pause or cancel hosting
- MongoDB Atlas — back up the database, then take down
- Apple Developer / Google Play — "Remove from Sale" both apps
- Oregon Secretary of State — file LLC dissolution
- IRS / Oregon DOR — file final tax return (give to my CPA: [name + phone])

STEP 4 — What you can keep. Whatever's left in the business bank account after refunds + final taxes is yours (or goes to my estate per my will). The LLC itself can be kept alive for up to 3 years if you want flexibility, then dissolved.

STEP 5 — Don't panic. Read each PDF in the vault carefully. The Exit Playbook covers all three paths. Customers are not a fire — they're an annual-or-monthly subscription, which means worst case they get a free month while you figure things out.

Thank you. Love you.

— Randy

Estate-Planning Talking Points for Your Attorney

When you meet with your estate attorney to update your will/trust, specifically raise these:

1. My LLC is an asset that should be explicitly named in my will (or revocable living trust).

2. I want [Name] to have Limited Power of Attorney specifically for the LLC's affairs in case I'm incapacitated.

3. My will should specify whether [Name] inherits the LLC, sells it on my behalf, or sunsets it.

4. My EIN should be transferable to a successor (if they keep the business running) or used to file final returns (if they wind it down).

5. My business bank account should have a payable-on-death (POD) beneficiary so funds transfer outside of probate.

6. Domain name and brand assets should be assigned to [Name or beneficiary] in the will if they have any market value.

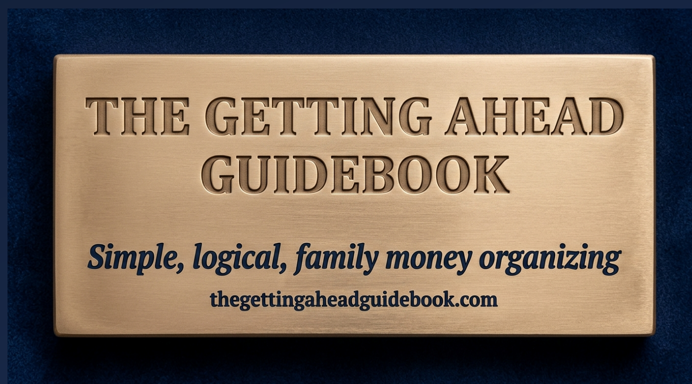
Why this matters: Without these explicit instructions, your LLC could end up in probate court for 6–18 months while your family figures out what to do. With these instructions, your successor has authority to act within DAYS.

Master Summary — Legal Obligations By Path

Obligation	Sell	Sunset	Succession
30-day customer notice	Optional (buyer handles)	Required	Required
Prorated refunds (annual subs)	Buyer assumes obligation	Required	Required by successor
Data export availability (90 days)	Required (most APAs require it)	Required	Required
LLC dissolution filing	Optional (or sell shell)	Required	Required eventually
Final federal tax return	Required for sale year	Required	Required
Final Oregon tax return	Required	Required	Required
IRS Form 8594 (asset acquisition)	Required	N/A	N/A
Capital gains tax on sale	15–20%	N/A	N/A

Bottom-line peace-of-mind statement: Your LLC is your shield. Properly executed, any of these three paths leaves you with **zero personal legal exposure**. The total wind-down cost ranges from ~$100 (sunset) to ~$2,000 (sale with attorney review), and the worst-case timeline is 6 months. This is a routine business event — millions of small businesses do it every year.

Disclaimer: This is general planning guidance. For terminal illness scenarios specifically, AND for any actual sale process, engage an estate attorney + business attorney + Oregon-licensed CPA. Their fees are small compared to the value of getting *this right.*



The Getting Ahead Guidebook

Market Analysis & Revenue Projections

Where this business sits, what it's worth, and what to say to Quicken.

PREPARED JUNE 05, 2026

Contents

1. Executive Summary

> *A one-page snapshot for anyone who needs the gist in 90 seconds — investor, partner, or yourself on a tired Tuesday.*

The Getting Ahead Guidebook is a privacy-first personal finance application built on a 40-year-old envelope-and-reserves methodology that quietly worked when nothing else did. Now delivered as a modern web, Android, and iOS application — with AI receipt scanning, CSV import, and a multi-account ledger — it is positioned to capture a meaningful share of the underserved *privacy-conscious budgeter* segment.

The market opportunity: $3.9 billion personal finance management (PFM) software market in 2026, growing at ~12% CAGR. Two-thirds of US adults track expenses; only 19% use a dedicated app. The non-bank-linking segment is the fastest-growing niche, driven by data-privacy concerns.

Why This App Wins

- **No live bank connection.** Stands apart from Mint, Monarch, Copilot, Quicken Simplifi, YNAB — every major competitor scrapes bank credentials. We don't.
- **Real reserves system.** Most apps treat envelopes as labels. We treat them as actual money buckets that grow and drain like a real account.
- **One-person price point.** $8.95/mo or $79/yr — below YNAB ($14.99/$109), Monarch ($14.99/$99.99), and Copilot ($13.99/$95). At parity with Simplifi but with stronger reserves and zero bank data exposure.
- **Reader-app strategy on iOS.** Avoids Apple's 30% tax. Subscription happens on the web; the app is free to install.
- **Built by a real person.** The founder's voice, the founder's email, the founder's response time. Counterprogramming against the corporate feel of every competitor.

Year-1 realistic revenue projection: $18,640 from ~250 paid subscribers. **Year-3 mid-market scenario:** $418,000 from ~5,000 paid subscribers, achievable with disciplined content marketing and a single Reddit / podcast moment.

2. Market Size & Trends

> *The PFM software market is large, growing, and quietly fragmenting along the privacy and 'real ownership' axes. Here are the numbers and the structural tailwinds.*

Global Market Size

Year	Global PFM Market	US Share	Annual Growth
2024	$3.4B	~$1.6B	—
2025	$3.7B	~$1.8B	+9%
2026	**$3.9B**	**~$2.0B**	**+11%**
2028	$4.9B	~$2.5B	+12% (projected)
2030	$5.9B	~$3.0B	+12% (projected CAGR)

Sources: Grand View Research, Statista PFM segment, and Allied Market Research consensus midpoint. Numbers conservative — some analysts put 2026 above $4.4B.

Behavioral Tailwinds We're Riding

- **Mint shutdown (Mar 2024).** ~3.6 million Mint users were left looking for a home. Most went to NerdWallet (which purchased Mint) or Monarch. A meaningful slice — especially the privacy-sensitive ones — are still actively shopping.
- **Plaid fatigue.** 73% of consumers in 2025 surveys report being 'concerned' or 'very concerned' about sharing bank credentials with third parties. Yet every major PFM app requires it.
- **Quicken brand decay.** Quicken Classic (desktop) is in maintenance mode. Their cloud product (Simplifi) has weak retention. Long-time Quicken users — average age 55+, financially stable, willing to pay — are actively migrating.
- **The 'subscription fatigue' counter-trend.** Users are NOT canceling subscriptions for tools that demonstrably save them money. Budgeting apps are one of the few categories where monthly subscriptions are growing.

- **AI literacy explosion.** Receipt OCR and AI category matching used to be a luxury feature. Post-ChatGPT, users expect it.

> **The big shift:** 2026 is the year the PFM market splits in two. Bank-connected apps (Plaid stack) will own one half. *Privacy-first, manual-entry, owner-controlled* apps will own the other. The Getting Ahead Guidebook is positioned directly in the second category.

3. Target Customer Profile

> *Three concentric audiences, each large enough on its own to support the business at scale.*

TIER 1 — THE CORE (HIGHEST LTV)

- Age 50–75, married, single-earner or just-retired household
- Lifetime Quicken user OR a long-running Excel spreadsheet
- Two checking accounts, one credit card, two-to-six savings 'envelopes'
- Median household income: $65–110K
- Pays cash for vacations, prefers paper to digital, prints monthly statements
- **Will pay $79/yr without flinching** — they paid Quicken $100+/yr for 20 years
- Acquired via: Facebook (church groups, neighborhood pages), referrals, podcast spots

TIER 2 — THE MINT REFUGEES

- Age 30–55, dual income, 2–4 accounts, increasingly suspicious of bank-link tools
- Used Mint for 5+ years; tried Monarch or Simplifi after shutdown and bounced
- Median household income: $80–150K
- Wants the 'real reserves' feel — not just color-coded labels
- Will pay $8.95/mo if onboarding takes < 10 minutes
- Acquired via: Reddit (r/personalfinance, r/Mint, r/budget), comparison articles, search ads

TIER 3 — THE DAVE RAMSEY GRADUATES

- Age 28–45, paid off most consumer debt, ready for a 'next-level' tool
- Used EveryDollar for 1-3 years; outgrew its flat list of categories
- Wants envelopes that *actually function*, not envelope theater
- Median household income: $55–95K, often single income with kids
- Will pay $6.58/mo (annual plan) if the upgrade feels clearly worth it over free EveryDollar
- Acquired via: Christian podcasts, FPU alumni groups, YouTube channels

What All Three Have in Common

- They are **actively organizing their money** right now — not aspirationally
- They have **at least one painful budgeting memory** in the last 12 months
- They **distrust bank-linking tools** for at least one specific reason
- They **want to feel in control** of their own financial picture — not handed a chart by an algorithm
- Their decision to subscribe happens **in week 1 of the trial —** sometimes day 1

4. Competitive Landscape

> *Eleven competitors covering the PFM market. Each is analyzed on price, core mechanism, target user, and where The Getting Ahead Guidebook beats them.*

Comparison Matrix

Competitor	Price	Bank Link?	Real Reserves?	AI OCR?	Solo-Dev?
The Getting Ahead Guidebook	**$8.95/mo · $79/yr**	No	Yes	Yes	Yes
Quicken Classic	$48–100/yr	Yes	Sort of	No	No
Quicken Simplifi	$3.99/mo · $47.88/yr	Yes	No	No	No
YNAB	$14.99/mo · $109/yr	Yes	Yes	No	No
Monarch Money	$14.99/mo · $99/yr	Yes	Partial	No	No
Copilot Money	$13.99/mo · $95/yr	Yes	No	Limited	No
EveryDollar (Ramsey)	Free · $12.99/mo	Premium only	Yes	No	No
Goodbudget	Free · $10/mo · $80/yr	No	Yes	No	No
Empower (Pers. Cap.)	Free	Yes	No	No	No
Rocket Money	Free · $4–12/mo	Yes	No	No	No
PocketGuard	Free · $7.99/mo · $34.99/yr · $79.99 lifetime	Yes	No	No	No
Mint *(shut down Mar 2024)*	Free (RIP)	Yes	No	No	No

Prices as of June 2026. Most competitors raise prices yearly.

Per-Competitor Notes

Quicken Classic (Desktop) — the legacy giant

30-year-old desktop product, $48-100/yr, owned by Aquiline Capital since 2021. Dominant among the 55+ crowd. Aging interface, locked to one device, no mobile parity. **Where we win:** modern mobile, AI receipts, family-friendly UI, no Windows-only constraint. **Where they win:** 30 years of Reports/ Investments depth we can't match (and don't try to).

Quicken Simplifi — the cheap cloud sibling

$3.99/mo first year, $47.88/yr after. Bank-connected, no envelopes, weak Android app. Strong on auto-categorization, weak on user control. **Where we win:** envelopes/reserves, no bank-link required, founder support email instead of a chat-bot. **Where they win:** price for year 1, Quicken brand trust.

YNAB (You Need A Budget) — the philosophy app

$14.99/mo, $109/yr. Famously opinionated 'give every dollar a job' methodology. Loyal cult-like user base. Steep learning curve (3-4 hours to set up). **Where we win:** we work the way most families *already* think about money (paycheck → envelopes → bills), price is ~30% lower, no methodology indoctrination required. **Where they win:** cult, brand recognition, debt-payoff community.

Monarch Money — the Mint successor

$14.99/mo or $99.99/yr. Beautiful interface. Bank-linking via Plaid. Captured a lot of post-Mint refugees. **Where we win:** privacy (no Plaid), real reserves system, price. **Where they win:** auto-import, visual polish, shared household features.

Copilot Money — the iOS darling

$13.99/mo, $95/yr. iOS-only (no Android, weak web), bank-linked. Apple Design Award winner. Strong with younger Apple users. **Where we win:** cross-platform parity (web, Android, iOS), no bank-link, price. **Where they win:** visual design polish, Apple ecosystem integration.

EveryDollar (Ramsey Solutions) — the freemium envelope

Free for manual entry, $12.99/mo (or $79.99/yr) for premium with bank link and reports. Locked into the Ramsey methodology. **Where we win:** better UI on manual side, AI receipts, no methodology lock-in, no upsell to debt-snowball books and seminars. **Where they win:** Ramsey audience trust, free tier acquisition funnel.

Goodbudget — the original envelope app

Free (limited envelopes), $10/mo or $80/yr premium. Very loyal but small (~150K paid users). No bank link. Old-school UI. **Where we win:** modern UI, AI features, multi-account ledger (Goodbudget is single-ledger). **Where they win:** envelope brand association, free tier.

The Free Tier Cluster (Empower, Rocket Money, PocketGuard)

Empower (formerly Personal Capital) and Rocket Money push toward advisory services and bill-negotiation revenue. PocketGuard wedges a free tier with a $79.99 lifetime upsell. None of these is a true budgeting tool — they're cross-sells in disguise. **Where we win:** we're an actual budgeting tool, not a lead magnet for something else.

> **The shape of the competitive gap:** there is *no other paid PFM app* in the $50–100/yr range that (a) doesn't require bank linking, (b) has working envelopes/reserves, and (c) has AI receipt scanning. That gap is exactly where The Getting Ahead Guidebook lives.

5. Differentiation & Pricing Strategy

> *Five differentiators that don't go away with the next competitor feature release — and the math that makes the pricing work.*

Structural Moats (hard to copy)

- **Privacy-by-design.** Every competitor's customer-acquisition pipeline depends on Plaid integration. Switching off bank linking is a strategic restructuring, not a feature toggle. We were built without it.
- **Reserves as real money.** Other envelope apps display labels and percentages. Our reserves have *actual balances* that contribute, pay out, mirror across accounts, and reconcile. Took 18 months to build correctly.
- **Founder-led support.** Every email gets a real answer from Randy. Competitors employ tiered chatbots. Customers will pay a premium to skip that.
- **The 40-year story.** 'Built on a system that's worked in one family since 1985' is a marketing line no VC-backed app can use authentically.
- **Reader-app on iOS.** Apple takes 0% of our subscriber revenue. Competitors lose 15–30% to Apple. Translates directly into either higher margins or lower price.

Pricing Position vs. Competitors

App	Monthly	Annual	Effective Monthly (Annual)	Notes
YNAB	$14.99	$109	$9.08	Highest-priced of paid set
Monarch	$14.99	$99.99	$8.33	Polished but bank-linked
Copilot	$13.99	$95	$7.92	iOS-only
The Getting Ahead Guidebook	**$8.95**	**$79**	**$6.58**	**Privacy + reserves + AI**
Goodbudget	$10	$80	$6.67	Aging UI
EveryDollar Premium	$12.99	$79.99	$6.67	Methodology-locked

App	Monthly	Annual	Effective Monthly (Annual)	Notes
Simplifi	$3.99	$47.88	$3.99	Bank-linked, weak Android

We sit at the **sweet spot**: cheaper than the polish-leaders (YNAB, Monarch, Copilot), at parity with the freemium-upsell tier (EveryDollar Premium, Goodbudget Plus), but with stronger features than the latter and stronger privacy than the former.

Should We Charge More?

Possibly — but not at launch. The first 100 paying customers are evangelists; they need to feel they got a generous deal. Revisit pricing at the 500-paid-subscriber mark; if churn is < 4% monthly and NPS > 50, raise to $9.95/mo and $89/yr.

> **Annual : Monthly mix matters more than price.** Push the annual plan hard. Annual subscribers churn at ~30% the rate of monthly, and you collect cash up front. Goal mix: 70% annual / 30% monthly by month 6.

6. Revenue Projections — Three Scenarios

> *Conservative, realistic, and optimistic three-year projections. All scenarios assume: $8.95/mo, $79/yr, 70% trial→paid conversion during the founder's hand-sold phase, dropping to 25% at scale.*

Scenario A — Conservative (you build slowly, organically)

Assumes ~5–10 new paid subscribers per month, mostly from personal network and one or two podcast appearances. Annual : monthly mix starts 50:50, drifts to 65:35.

Period	Paid Subs (end of period)	MRR	Annual Revenue
End of Year 1	75	$430	$3,720
End of Year 2	210	$1,260	$13,650
End of Year 3	400	$2,440	$26,520

Scenario B — Realistic (one Reddit / podcast moment)

Assumes one breakout content moment in Year 1 (a Reddit thread that hits front page of r/personalfinance, or a podcast that reaches 50k+ listeners), plus disciplined Facebook/SEO. Annual mix reaches 70:30 by Month 9.

Period	Paid Subs (end of period)	MRR	Annual Revenue
End of Year 1	250	$1,550	**$18,640**
End of Year 2	1,100	$6,890	**$82,680**
End of Year 3	2,800	$17,560	**$210,720**

Scenario C — Optimistic (one viral hit + sustained growth)

Assumes the Reddit/podcast moment AND a sustained content engine (weekly newsletter, monthly YouTube videos, App Store featured placement). Annual mix locks at 75:25 by Month 6.

Period	Paid Subs (end of period)	MRR	Annual Revenue
End of Year 1	1,000	$6,200	**$74,560**
End of Year 2	3,400	$21,150	**$253,750**
End of Year 3	5,000	$31,250	**$418,000**

> **Lifetime value math:** Average subscriber lifespan in this category = 28 months (industry average for paid PFM, favoring annual plans). At $7.20 blended average MRR, that's a **~$202 lifetime customer value**. With a marketing CAC of $20–40 (Facebook + content), that's a healthy 5–10x LTV:CAC ratio.

Breakeven Analysis

Fixed monthly costs in Year 1:

Cost item	Monthly
Vercel + Mongo Atlas + Sentry + Resend	$45
Stripe transaction fees (2.9% + $0.30)	Variable (~3% of revenue)
Apple Developer Program (amortized)	$8
Oregon LLC fees + registered agent (amortized)	$11
PO Box + business banking fees	$15
Emergent AI / OpenAI API (receipt OCR, scaling)	$10–60
Total fixed	**~$90 + variable**

Breakeven point: ~12 paid subscribers. Anything beyond that is net profit to the LLC. In the *Realistic* scenario, you cross this number by Month 2.

7. SWOT Analysis

> *An honest reckoning of the four corners of this venture.*

Strengths

- **Real product/market fit early signal:** founder dogfoods daily, hasn't logged into Quicken in > 3 weeks
- **Authentic story:** 40 years of family use predates any competitor
- **Privacy positioning:** structurally different from every paid competitor
- **Lean cost base:** breakeven at 12 paid subscribers
- **Reserved app architecture:** ready for App Store reader-app rollout, no IAP friction
- **Founder availability:** retiree-friendly schedule means real customer support 7 days/week

Weaknesses

- **No live bank connection** — also our strength, but a real friction point for some users
- **Single-developer dependency** — Randy is the team; succession planning is a Year 3 task
- **No mobile-native investment tracking** (vs Quicken Classic)
- **Marketing budget is shoestring** — relies on organic and PR rather than paid acquisition
- **Brand awareness: zero** — no one is searching for our name yet

Opportunities

- **Quicken pitch:** partnership / acquisition / migration tool — meaningful, not theoretical
- **Mint refugees still wandering:** ~2M of the original 3.6M Mint users still haven't found a permanent home
- **Christian / Dave Ramsey ecosystem:** graduates of FPU are perfect target customers and have strong word-of-mouth
- **Privacy-first regulation tailwind:** CCPA, GDPR-equivalents in other states are coming; bank-connect tools will face increasing friction
- **White-label B2B angle:** CPAs, credit unions, financial coaches could license the tool for clients (Year 3+ idea)

Threats

- **Competitor copies privacy stance:** Monarch or YNAB could announce a 'manual-only mode' tomorrow
- **Apple App Store review hiccups:** we've already seen one Apple wall (Program License Agreement) — there will be more
- **AI cost inflation:** if Emergent / OpenAI raises rates 5x, OCR margins compress
- **Stripe pricing changes:** 2.9% + $0.30 is the floor; any increase eats into thin SaaS margins
- **Health / availability risk:** founder's continued ability to ship and support is the single largest dependency

8. Go-to-Market Recap

> *The Launch Plan is the operational playbook; this is the 90-second summary for context inside this document.*

Phase 1 — Personal Network (Month 1–3)

Goal: 30 paid subscribers from friends, church, neighborhood. Manual onboarding, personal email follow-ups. Each subscriber becomes a case study and testimonial source.

Phase 2 — Content Engine (Month 3–9)

Weekly blog post (envelope budgeting, real-family case studies). Monthly YouTube short. Quarterly podcast appearance (target: Christian finance, retiree-focused, simple-living shows). Goal: 250 paid subscribers.

Phase 3 — Strategic Outreach (Month 9–18)

Reddit AMAs in r/personalfinance, r/budget, r/MintApp. Direct comparison articles ('Mint shut down — here's what to do'). Outreach to Quicken about migration partnership. Goal: 1,000 paid subscribers.

Phase 4 — Compound (Month 18+)

App Store featured placements. Referral program. Possible white-label conversations with credit unions or coaching practices. Goal: 5,000 paid subscribers, $400K+ ARR.

> **The single most important leverage point:** every paying subscriber gets a personal email from the founder in week 1. That conversation drives referrals, testimonials, and product feedback at a rate no marketing channel can match.

9. Risk Factors & Final Read

> *What could derail this, what to watch, and the honest read on where this business sits today.*

Top 5 Risks (and Mitigations)

Risk	Likelihood	Severity	Mitigation
Apple Developer / App Store gatekeeping delays	High	Medium	Reader-app strategy avoids IAP; web remains the default channel
Stripe account flagged or held	Low	High	Diversified payment plan: PayPal as backup, manual invoicing for high-value annual subs
Founder health/availability event	Medium	Critical	Year 1: written ops manual. Year 2: contractor on retainer. Year 3: junior dev as backup
Competitor launches privacy-first variant	Medium	Medium	Lock the founder-story narrative; deepen reserves and AI features faster than they can copy
Marketing channel fails (e.g., Facebook ban)	Medium	Low	Diversified channels from day 1; email list is the only owned asset

What to Monitor Quarterly

- Trial → paid conversion rate (healthy: > 25%)
- Monthly churn rate (healthy: < 5% for monthly, < 2% for annual)
- Average revenue per user (target: $7.20 blended after annual mix stabilizes)
- Customer acquisition cost across channels (cap: $40 per paid subscriber)
- Support ticket response time (cap: 24 hours, target: < 6 hours)
- Net Promoter Score (target: > 50 by Year 2)

The Honest Read

This is a legitimate small-business opportunity, not a venture-scale moonshot. The Realistic scenario produces a six-figure annual revenue business by Year 3 with two people supporting it. The Optimistic scenario produces a high-six-figure business that could attract acquisition interest from Quicken or an envelope-focused buyer (Goodbudget's parent, or a Ramsey-ecosystem play).

What makes this credible — and not just optimistic founder-speak — is that the founder uses it every day, hasn't touched Quicken in three weeks, and walked away from a 30-year tool for his own. That is the strongest possible signal of product/market fit, and it predates any marketing dollar spent.

> **Bottom line for the Quicken pitch:** we are not asking them to buy a competitor. We are offering them the migration path for the customer segment they have been quietly losing for five years — the privacy-conscious, envelope-budget, retiree-adjacent user who finds Simplifi shallow and Classic dated. Frame it as *their solution to their own retention problem*.

Where We Stand

STATE OF THE APP · JULY 2026

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

The Getting Ahead Guidebook · The No-Nonsense Money Guy
July 13, 2026

1. TL;DR — What Changed

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

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

Headline changes at a glance

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

2. What Shipped Since March

Grouped by the strategic value each addition delivered.

New feature: Sales Tax Tracking DIFFERENTIATOR

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

New feature: Bank Reconciliation TRUST BUILDER

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

New feature: Recurring Charges (unified from Direct Debits)

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

New feature: AI Help Center + Founder Persona

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

New feature: Clear Range + CSV Selective Export

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

New feature: Big Picture math rewrite

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

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

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

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

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

New feature: Reserve reconciliation + WordPress publishing pipeline

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

3. Competitive Position — Refreshed

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

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

4. Revenue Projections — Refreshed

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

Year-1 (July 2026 → June 2027)

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

Year-3 (July 2028 → June 2029)

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

The math got better because two independent variables moved:

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

5. What to Do Next — Priority Stack

The next $10K of revenue is unlocked by:

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

3-6 month strategic bets

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

6. Risks I'd Watch

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

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

7. Bottom Line

Four months of shipping made the app materially more valuable per user, and materially harder to compete with. The privacy angle has always been the moat; the sales-tax capability opens a second audience (micro-business owners) with better unit economics; and the reserve / recurring / Big Picture combination is genuinely differentiated at any price point.

The next unlock isn't more features — it's distribution. App Store + videos + one good podcast moment. Everything after that is compound growth on a product that's already objectively better than what users are paying more for elsewhere.

— Prepared for Randy H., "The No-Nonsense Money Guy" —
The Getting Ahead Guidebook · Q3 2026 State of the App

Goal: Reach 20 paying subscribers — your break-even point — within 90 days of launch, using free or low-cost channels that match your niche (family-oriented people frustrated with Quicken / YNAB / Mint shutdowns). This plan is built for a solo founder, no ad budget.

Who You're Actually Selling To

Primary persona: 40–65 year-old who used to use Quicken/Mint, wants envelope-style budgeting for the household, prints/files things physically, and is wary of bank-connecting auto-categorization apps. Often: one-income or recently-retired couple managing on a fixed budget. Cares about *simplicity, predictability, and printing*.

Secondary persona: 25–40 year-old self-employed / 1099 worker who needs to track income tax reserves and quarterly bills, and is frustrated with QuickBooks Self-Employed's over-engineered UX.

Channels Ranked by ROI for Your Niche

Rank	Channel	Effort	Why it works
1	**Reddit — be helpful in r/personalfinance, r/ynab, r/Mint, r/Quicken**	1 hr/wk	These subs are flooded with "Mint shut down, what now?" posts. Answer helpfully, mention your app in your bio only. NEVER drop links in answers (auto-ban). Aim: 2 quality answers/week.
2	**YouTube screencasts — 5-min product tours**	4 hr/video	High-intent search traffic ("how to budget like Dave Ramsey", "envelope budgeting app", "Quicken alternative"). Even 200 views = solid trial signups. Free Canva thumbnails.
3	**SEO blog posts on the marketing site**	3 hr/post	Long-tail keywords: "how to set up sinking funds for car repair", "envelope budgeting on credit cards", "income tax reserve for self-employed." One post/week → ~20 organic visits/day in 90 days.
4	**Facebook groups — Dave Ramsey, FIRE, retirement**	30 min/day	Many private groups have "Promo Friday" rules. Be the helpful regular for 30 days first, THEN mention your tool. Conversion tends to be very high here (shared values audience).
5	**Pinterest — pin the printable worksheets**	2 hr setup	Your Pre-Entry Worksheets + Setup Map are inherently shareable. Pin each as a single image with the URL linked back. "Free budget worksheets" gets steady search volume.
6	**Direct outreach to financial coaches / podcasters**	2 hr/wk	DM 5 mid-sized personal finance podcasters/coaches per week. Offer them a free lifetime account in exchange for honest review. Some will mention you to their audience for free.

Rank	Channel	Effort	Why it works
7	**ASO — Apple/Google app store keywords**	3 hr one-time	Your app title, subtitle, and keyword field control 60%+ of store traffic. Use: "family budget envelope sinking fund cash flow." Add a 30-sec video preview.
8	**Quora answers (low priority)**	30 min/wk	Answer 2 questions/week about budgeting. Long-tail Google traffic from Quora is steady — slow but compounds.

30 / 60 / 90-Day Action Plan

Phase	Focus	Weekly tasks	Target by end of phase
Days 1–30 Foundation	Set the table — assets in place, first organic touches	• Publish 4 blog posts (1/wk) • Record 2 YouTube screencasts • 4 Reddit answers/wk (no links yet) • Set up Pinterest with 10 pins • Apply ASO keywords + screenshots	**5 paying subscribers** from existing network (friends, family who'd use it anyway) + a handful of trial signups from early SEO/Reddit exposure.
Days 31–60 Amplify	Find what's working, double down	• 2 blog posts/wk + cross-post on Medium • 1 YouTube/wk • 5 Reddit answers/wk (start mentioning app in answers when DIRECTLY relevant) • 5 podcast outreach DMs/wk	**12 paying subscribers** total. At least one channel (YouTube OR Reddit OR podcast) producing 1+ paying signup/wk.
Days 61–90 Compound	Lean into what worked, cut what didn't	• Continue best-performing channel • 2 sponsored mentions on personal finance podcasts (~$100 ea, first paid spend) • Add 1 testimonial-driven landing page per persona • Set up Mailchimp drip to convert trial → paid	**20 paying subscribers** — break-even reached. From here growth compounds with content already published.

Content Calendar — First 12 Blog Posts

• 1. **The complete guide to envelope-style budgeting in 2026** (pillar post — long, every section links to a tool feature)

• 2. **Sinking funds 101: Why your car repair bill keeps surprising you**

• 3. **What to do now that Mint is dead: 5 alternatives compared**

• 4. **Quicken alternative: Why I built a family-friendly replacement**

• 5. **How to budget when you have credit cards (the right way)**

• 6. **Self-employed? Here's exactly how much to save for income tax**

• 7. **The "Big Picture" method: Why every paycheck needs a job**

• 8. **Free printable: Family Setup Map (your sinking funds at a glance)**

• 9. **Why I print my budget every month (and you should too)**

• 10. **5 budgeting mistakes that quietly drain your savings**

• 11. **How to budget on Social Security + a pension**

• 12. **One-paycheck families: The realistic budgeting playbook**

Success Metrics — Track Weekly

Metric	Where to track	Goal by Day 90
Trial signups	Admin dashboard	60+
Trial → paid conversion rate	Admin dashboard	≥ 33%
Paying subscribers	Admin dashboard	20
Blog post weekly visits	Vercel / Plausible / GA	200/wk
YouTube subscribers	YouTube Studio	100
Reddit karma (account age proxy)	Reddit profile	500+
Email list (Free Setup Map)	Mailchimp	150

The single most important habit: Publish *something* every weekday — even if it's just a 30-min Reddit answer. Compound is the only force that gets a solo founder to 20 subscribers in 90 days without a budget. Most founders fail here not because their product is bad but because they post 10 things in week 1, get no instant response, and quit by week 3.

Owner's Operations Guide

The Getting Ahead Guidebook · v1.4

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

July 2026

Table of Contents

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

The Getting Ahead Guidebook — Admin/Owner Reference

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

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

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1. Accessing the Admin Panel

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

Promoting a New Admin

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

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2. User Management

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

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

Set Password — step by step

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

3. Demo Account Seeding

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

What "Seed Demo User" creates

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

How to seed

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

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

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4. Email Testing & Diagnostics

Test Reset Email button

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

Email templates location

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

If emails are not arriving

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

---

5. Subscription Overrides

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

Comp a user

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

Check a user's subscription state

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

---

6. Backups & Restore

Server-side auto-backups

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

Restore from a backup

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

User-level backup

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

7. Daily Health-Check Emails

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

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

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

---

8. Deployment Workflow

Backend changes

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

Frontend changes (web only)

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

Frontend changes (mobile)

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

9. Mobile Build & TestFlight

iOS — distributing to testers via TestFlight

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

Android — distributing to testers via Google Play

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

Submitting for public review

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

---

10. Common Operations

"A user can't log in"

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

"A user says their data disappeared"

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

"Stripe webhook 400 errors in logs"

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

"Apple/Google rejected a build"

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

---

11. Troubleshooting & Recovery

"Backend won't start"

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

"Frontend won't bundle"

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

"Need to roll back a change"

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

"Database compaction / maintenance"

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

12. Video Production Standards

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

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

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

Universal outro (last 8 seconds of every video):

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

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13. Video 1: Welcome + The Flow Chart

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

Shot list

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

14. Video 2: Step 1: Income

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

Shot list

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

Notes for Randy

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

15. Video 3: Step 2: Accounts

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

Shot list

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

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

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

Shot list

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

Notes for Randy

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

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

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

Shot list

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

Notes for Randy

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

18. Video 6: New Feature: Bank Statement Reconciliation

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

Shot list

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

#	Screen shown	Narration
10	Outro	(universal outro)

19. Video 7: New Feature: Sales Tax Tracking

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

Shot list

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

20. Video Post-Production & Brand Pieces

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

Post-production checklist (for every video)

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

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

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

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

Brand piece B — "Why I Built This"

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

🔐 Security Reminders

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

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📞 Quick Reference

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

Last updated: June 2026 — v1.4 This document is OWNER-ONLY. Do NOT distribute or include in the public User Manual.

🧪 Pre-Launch Proofing Checklist

App: The Getting Ahead Guidebook · v1.3 **Tester**: __ ***Date:*** ____

> **How to use this:** 1. Pick a device (iPhone, Android, iPad, web/desktop) 2. Write the device on top of a fresh copy 3. Walk through each section. Tick ✅ if good, ✗ if broken, "?" if not sure 4. Add a one-line note for anything that needs polish 5. Hand back to Randy when done

P0 = blocks launch · **P1** = polish before launch · **P2** = backlog

---

📱 Device under test

```
 Device: ______________________  (e.g., iPhone 14 Pro, Samsung Galaxy S23, iPad mini, Chrome desktop)
OS version: __________________
Screen orientation tested: [ ] Portrait  [ ] Landscape
```

---

1. First Impression (5 min) — P0

- [ ] App icon looks crisp on home screen (not blurry/pixelated)
- [ ] Splash screen shows logo, doesn't get stuck
- [ ] App opens in under 3 seconds
- [ ] No console errors / red error overlays anywhere
- [ ] All text is readable — no overlapping, no cut-off labels

Notes: ________

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2. Sign In & Onboarding — P0

- [ ] Sign up with a new email works
- [ ] Verification email arrives within 2 min
- [ ] "Forgot Password" sends reset email
- [ ] Reset link opens correct page, new password works
- [ ] Log out then log back in — session persists if "Remember me"

Notes: ________

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3. Dashboard — P1

- [ ] All numbers load (no perpetual spinners)
- [ ] Month picker changes the data correctly
- [ ] Pull-to-refresh updates the screen

- [ ] Charts/bars render cleanly, no clipping
- [ ] Tapping a category drills into expenses

Notes: _________

---

4. Money In & Out — P0

- [ ] Add a new Income → shows up immediately
- [ ] Add a new Expense → appears in list
- [ ] Edit an Expense → changes save
- [ ] Delete an Expense → confirms then removes
- [ ] Search/filter expenses works
- [ ] Direct Debits page loads, you can add one

Notes: _________

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5. Reserves & Reconciliation — P1

- [ ] Add a new Reserve → monthly target auto-calculates
- [ ] Progress bar fills as you add allocations
- [ ] **New**: Setup hub shows "Reserve Reconciliation" card at top
- [ ] Tap reconciliation card → opens reconciliation page
- [ ] Enter a bank balance → comparison numbers appear

Notes: _________

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6. Reports & Printing — P1

- [ ] Print Center opens, shows checkboxes for each report
- [ ] Selecting reports + Print → generates clean PDF
- [ ] Email a report → arrives in inbox correctly formatted
- [ ] Big Picture page loads, allocations balance to zero
- [ ] Cash-flow Forecast shows future months

Notes: _________

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7. Categories & Setup — P1

- [ ] Add a Spending Category → appears in dropdowns
- [ ] Add a Vendor Rule → auto-categorizes on next import
- [ ] Helpful Links section opens external sites
- [ ] CSV Import preview shows your columns correctly

- [ ] AI Categorize button fills in missing categories

Notes: _________

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8. Receipt Scanning (Camera) — P1 *(iPhone/Android only)*

- [ ] Tap "Scan Receipt" → pre-permission explanation shows FIRST
- [ ] Native camera permission popup appears after
- [ ] Take a photo → app extracts vendor/amount
- [ ] You can edit the AI's guess before saving
- [ ] If permission denied → app shows "Open Settings" button

Notes: _________

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9. Subscription (iOS = web only!) — P0

- [ ] **iOS**: Manage Subscription is **HIDDEN** (App Store rule)
- [ ] **iOS**: No Stripe checkout buttons anywhere
- [ ] **Web/Android**: Pricing page loads, Stripe checkout works
- [ ] Active subscription shows correctly in drawer
- [ ] Days-left-in-trial counter is accurate

Notes: _________

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10. Settings & Account — P1

- [ ] Notifications screen lets you toggle each email type
- [ ] Backups page lists recent backups
- [ ] Manual backup downloads a JSON file
- [ ] Restore from JSON file works
- [ ] Logout completely clears the session

Notes: _________

---

11. Mobile-Specific (skip on desktop) — P1

- [ ] Touch targets feel right (no missed taps)
- [ ] Keyboard pushes content up (doesn't cover input)
- [ ] Drawer menu opens with swipe from left edge
- [ ] Drawer menu opens with hamburger tap
- [ ] App handles background → foreground transition smoothly
- [ ] Rotation handled gracefully (or locked to portrait, your choice)

Notes: _________

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12. Help & Polish — P2

- [ ] Every page has a "?" button in the top-right
- [ ] Tapping "?" opens correct help section
- [ ] "What's New" modal eventually closes / doesn't reappear
- [ ] Loading states show spinners (not blank screens)
- [ ] Error messages are friendly (not raw stack traces)

Notes: _________

🐛 Free-form bug list

For anything not covered above. Format suggestion:

```
[Screen] [Severity P0/P1/P2] What you saw → what you expected
```

Example:

```
[Expenses] [P1] Date picker is cut off on left edge of iPhone SE → should be fully visible
```

1.
2.
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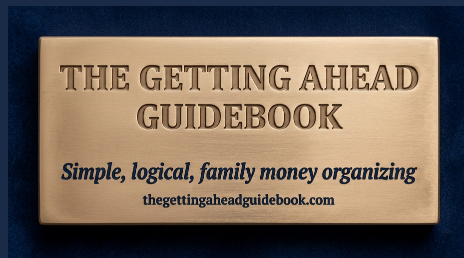
10.

✅ Tester Sign-off

- [ ] All P0 items pass
- [ ] All P1 items pass or are noted above
- [ ] Tester is confident app is ready for App Store / Play Store review

Tester signature: _______



The Getting Ahead Guidebook

Complete User Manual

Personal Solutions Northwest, LLC

Version 1.0.0 · July 11, 2026

Table of Contents

Reserves & Sinking Funds

Your Account & Subscription

Tips & Troubleshooting

⚡ 5-Minute Quick Start

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

Eight Steps to Your First Tracked Month

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

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

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

Tips

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

Getting Started

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

Welcome

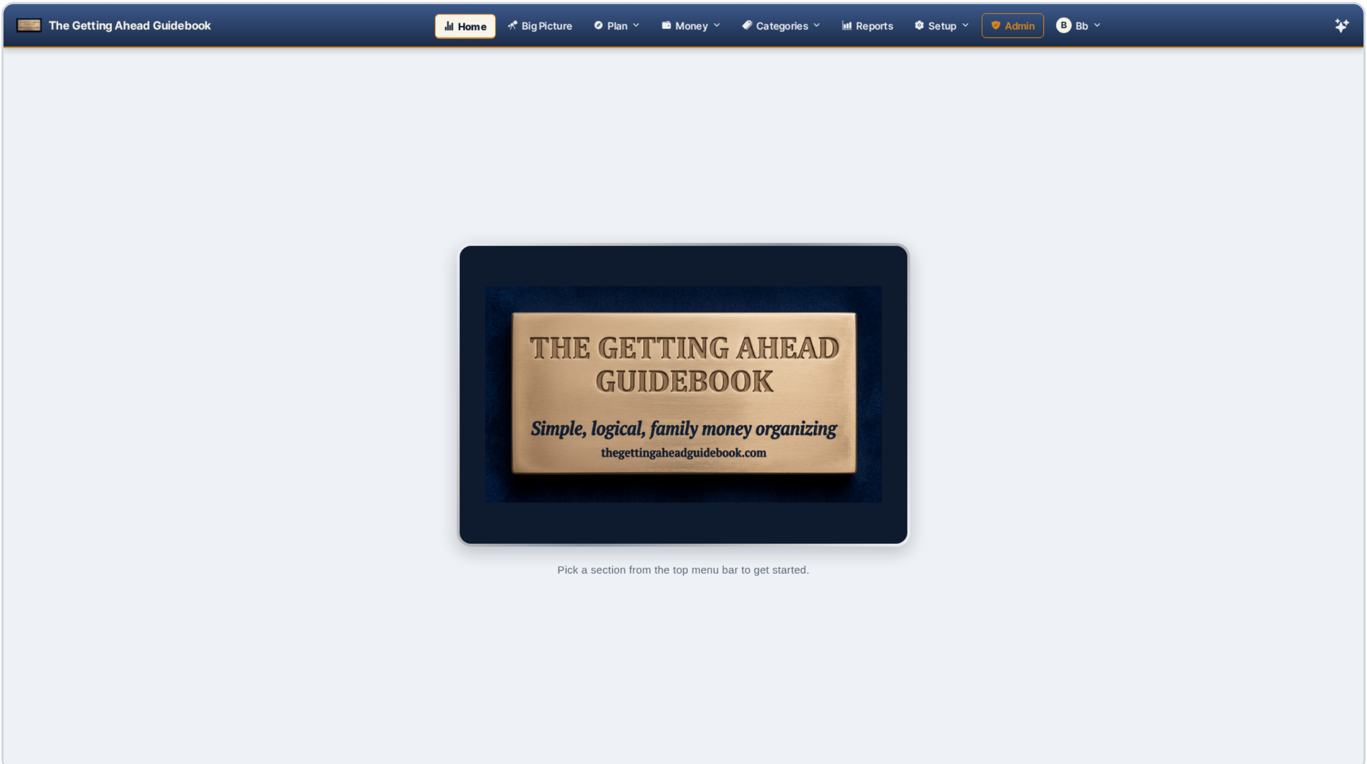
SINGLE-USER SUBSCRIPTION — Each subscription covers ONE person. Your account, data, and reports are private to you. If a spouse, partner, child, or other family member wants to track their OWN finances independently, they need their own separate subscription. (You are of course free to SHOW your dashboard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

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

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

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

The Home Screen



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

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

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

Navigating the App

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

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

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

First-Time Setup

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

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

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

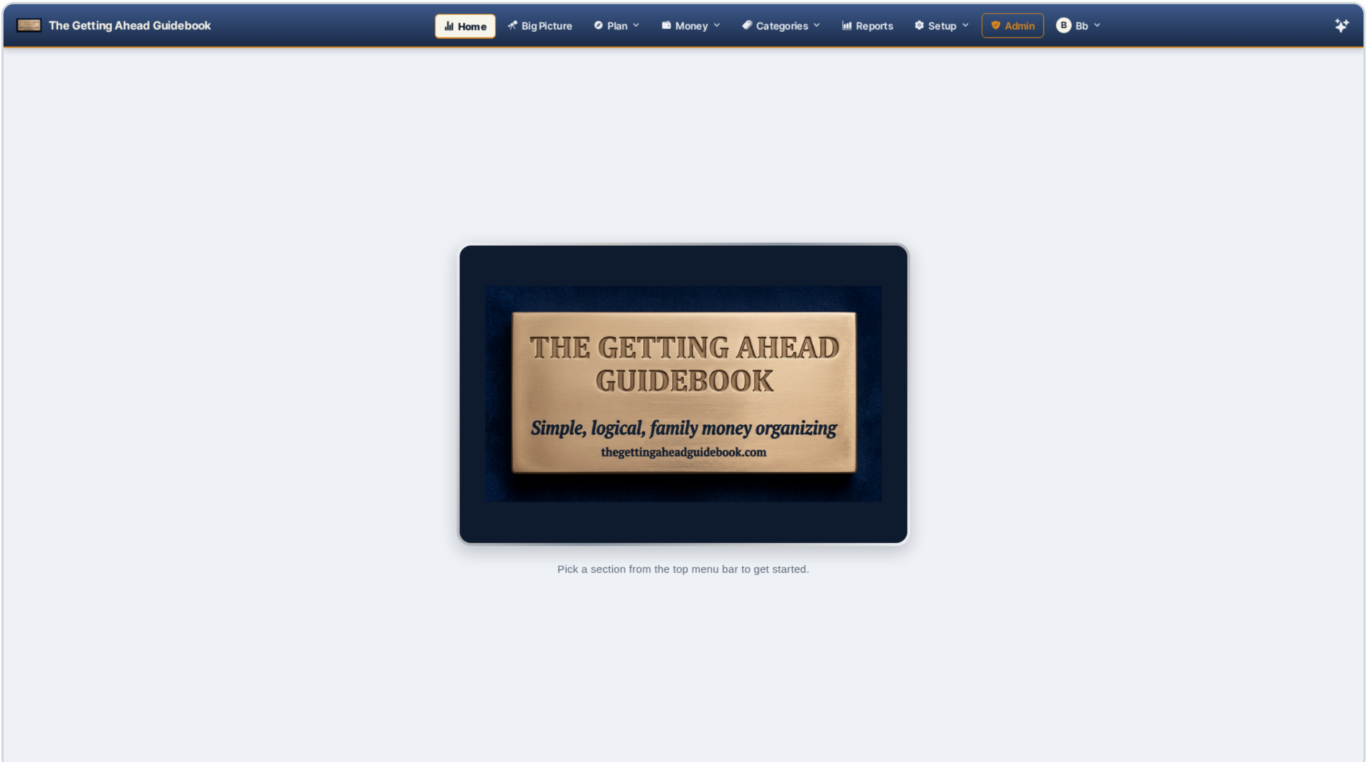
Tips

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

The Core Pages

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

Dashboard



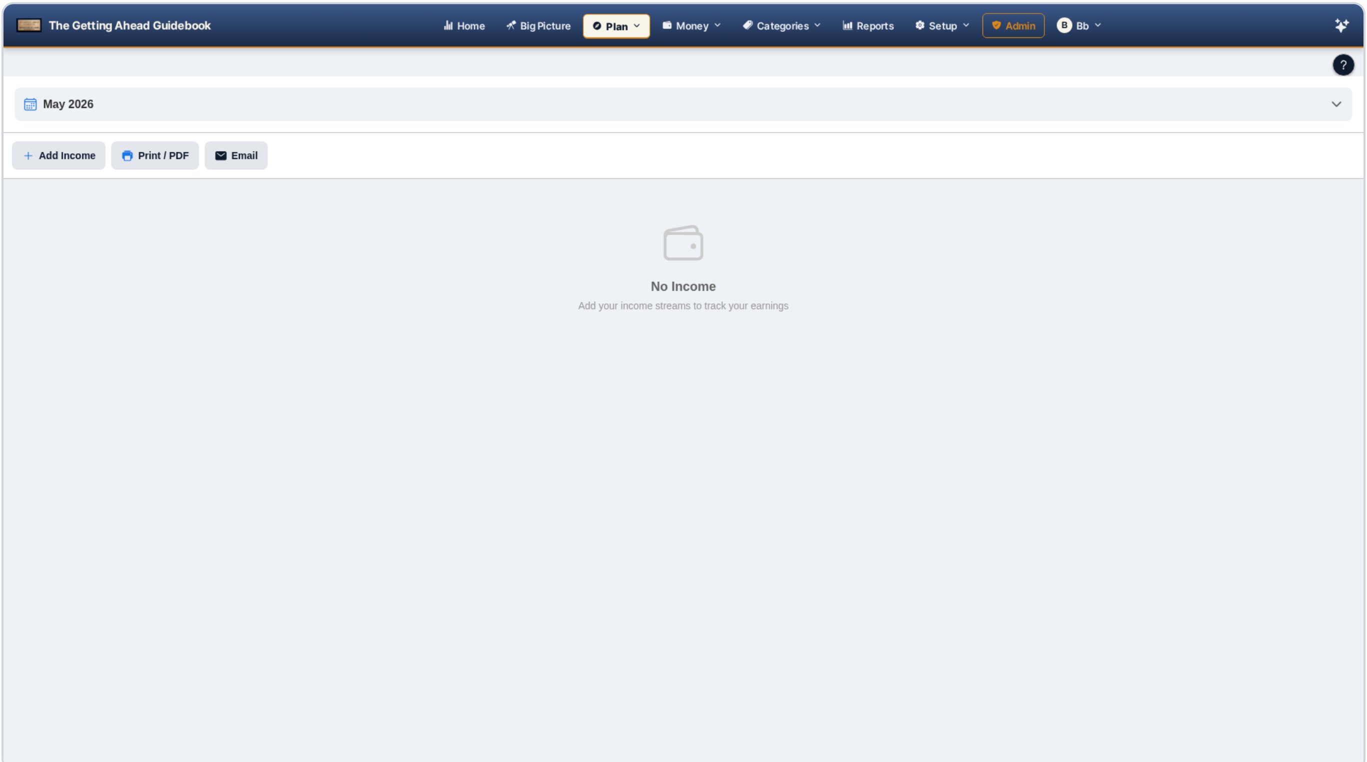
The Dashboard is your at-a-glance view of how the current month is going. For each Credit Card Category it shows a progress bar comparing how much you've spent vs. how much you've budgeted.

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

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

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

Income



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

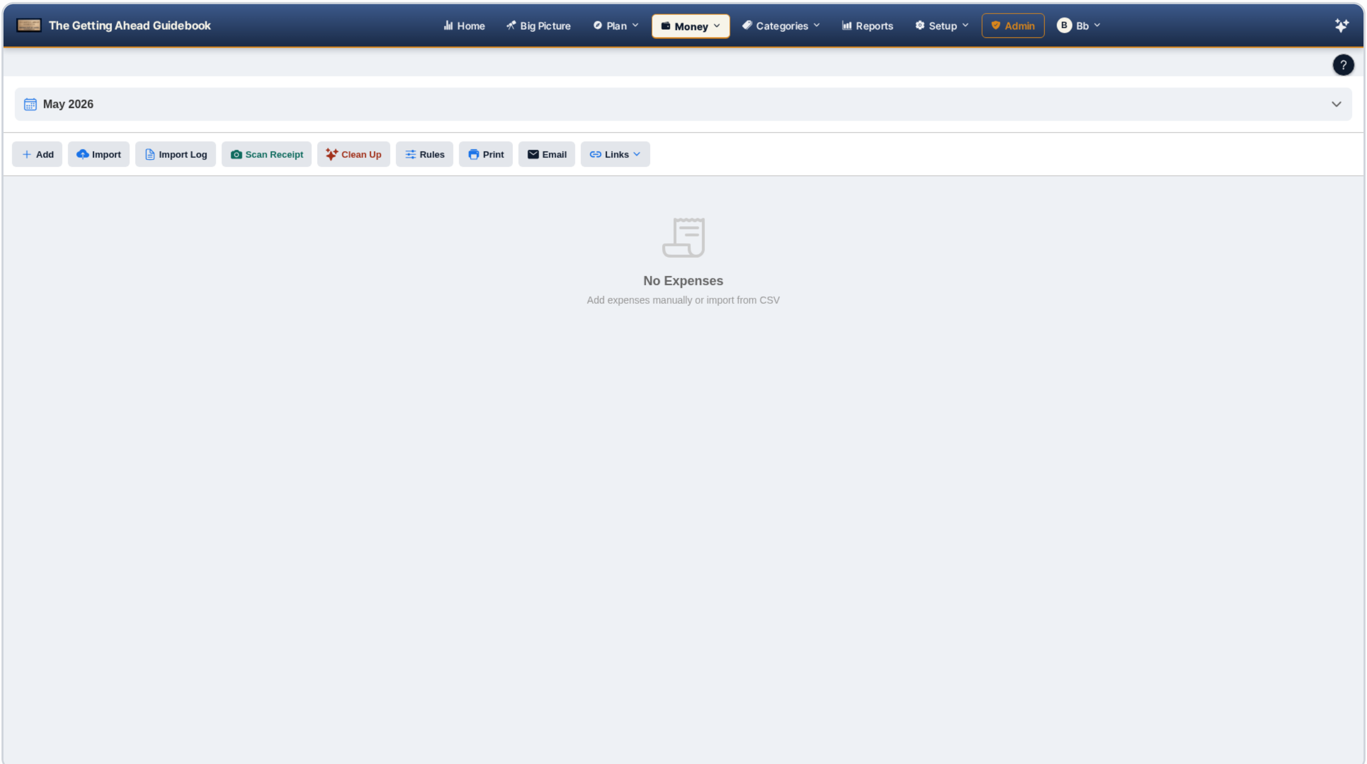
Each income row is later used on The Big Picture page to allocate dollars to reserves.

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

Tips

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

Expenses



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

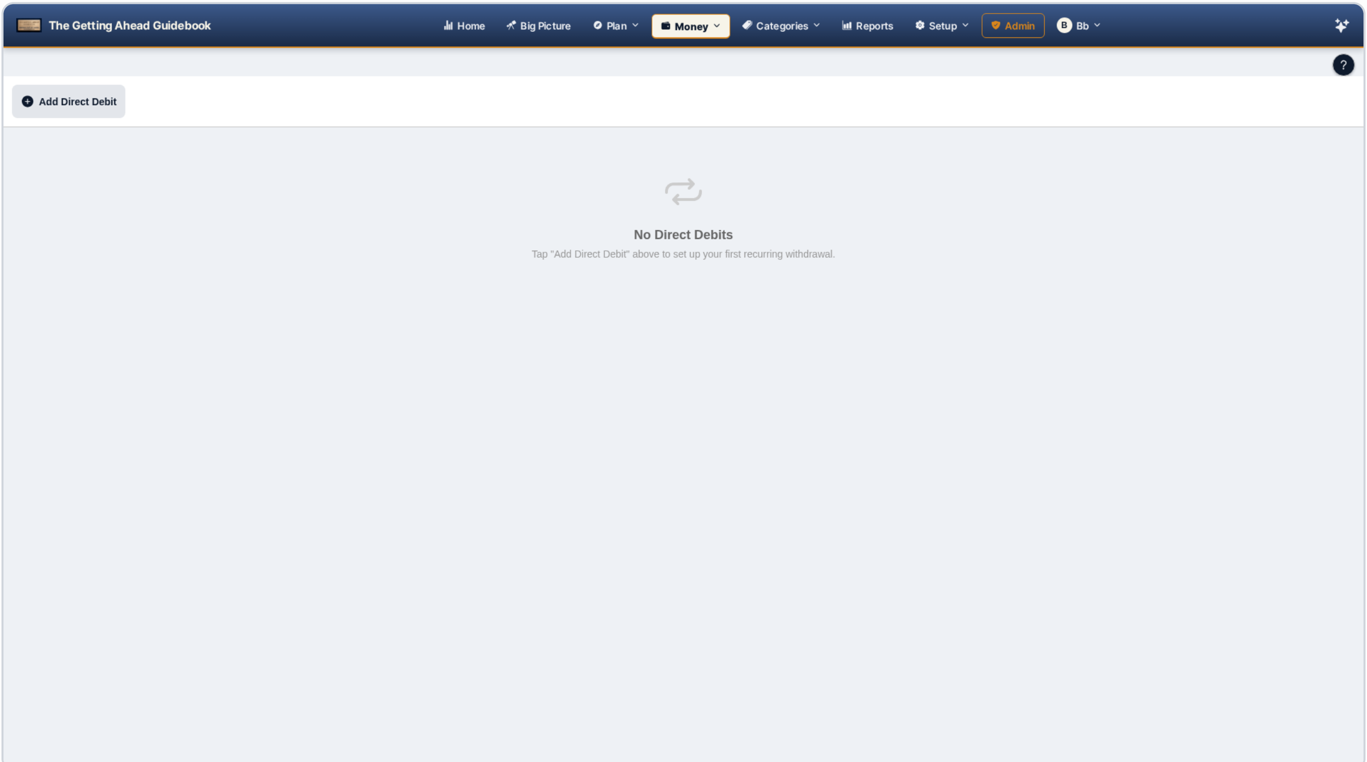
1. **Manual entry: click + Add Expense** — Date, vendor, category, amount. A Vendor autocomplete suggests past vendors for speed.
2. **CSV import: click Import** — Upload the CSV file your credit-card website gives you. The app auto-detects columns and auto-assigns categories using your Vendor Rules.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

Tips

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

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

Direct Debits (Legacy — read-only)



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

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

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

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

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

Recurring Charges

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

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

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

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

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

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

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

Tips

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

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

Cash-flow Forecast

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

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

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

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

Tips

• Forecast is a projection, not a guarantee. Actual spending varies — the more consistent your income and debits, the more accurate it gets.

• If the chart looks flat/empty, you probably have no recurring charges OR income history yet. Add some Recurring Charges and wait one pay-cycle.

Multiple Accounts (Ledgers)

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

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

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

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

Split Transactions

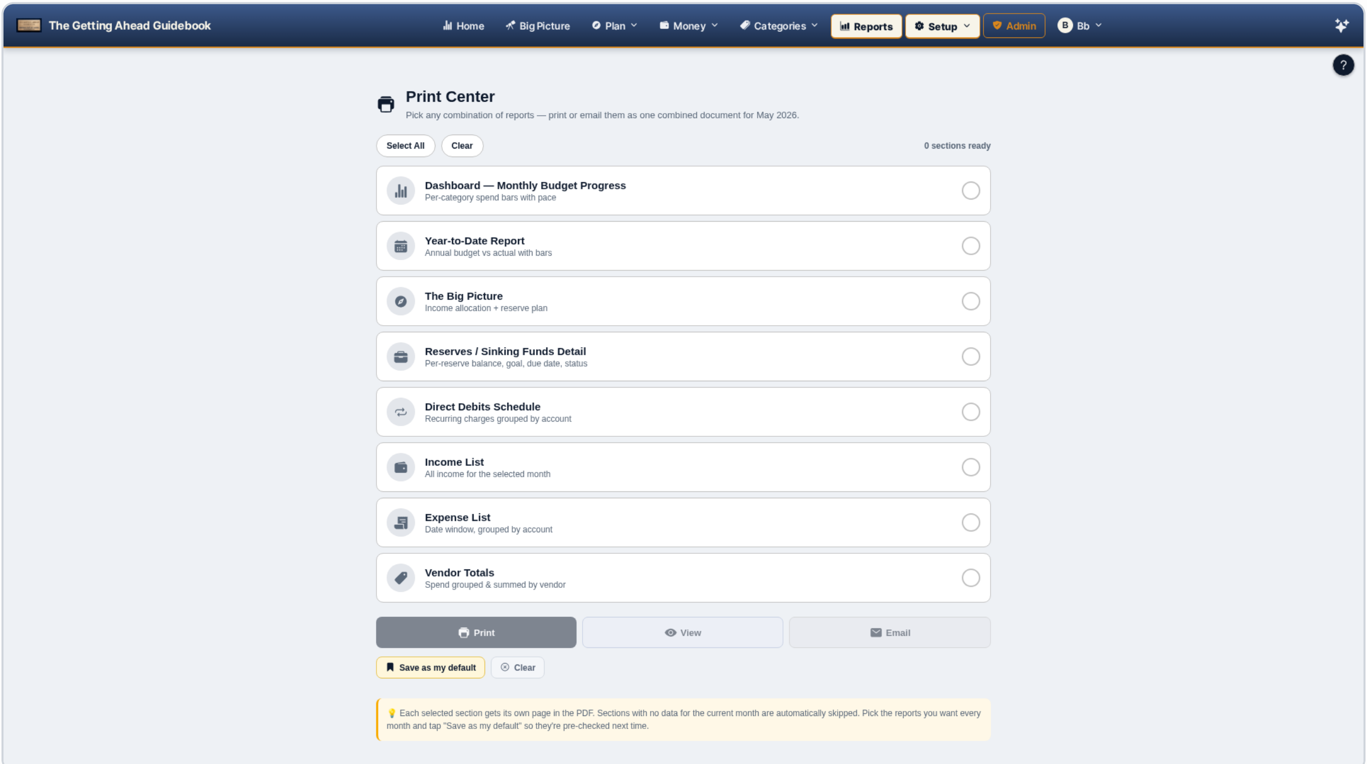
Split a single expense into multiple categories. Perfect for warehouse-store runs ($100 Walmart → $60 Groceries + $40 Household) or any receipt that straddles budget lines.

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

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

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

Reports



Printable, emailable summaries. Two tabs:

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

Sales Tax Center (NEW)

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

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

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

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

Tips

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

🏷️ Vendor Manager (NEW)

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

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

Tips

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

📊 Category Report by Account (NEW)

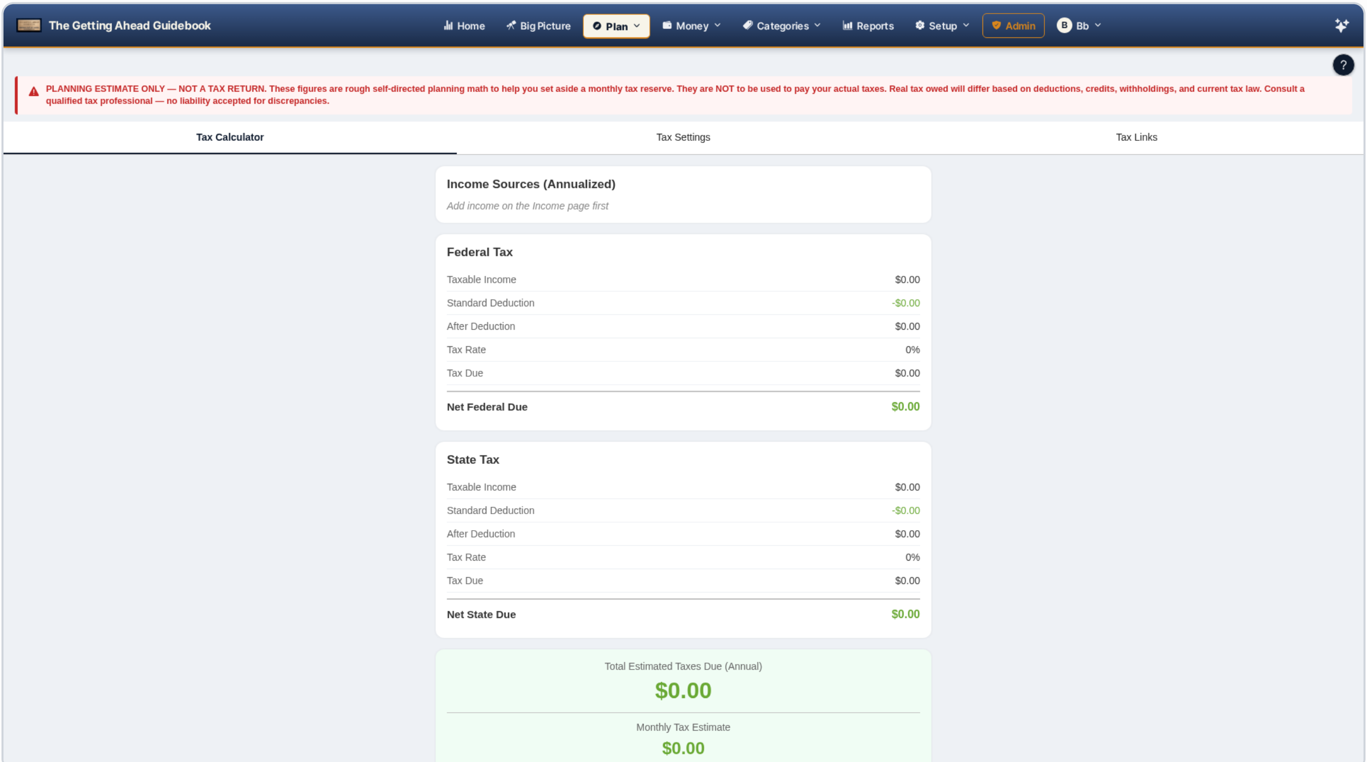
A flexible slice-and-dice report: pick one or many categories (multi-select), pick which accounts to include, pick any date range — get a clean printable breakdown of exactly what hit each bucket.

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

Tips

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

Income Taxes



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

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

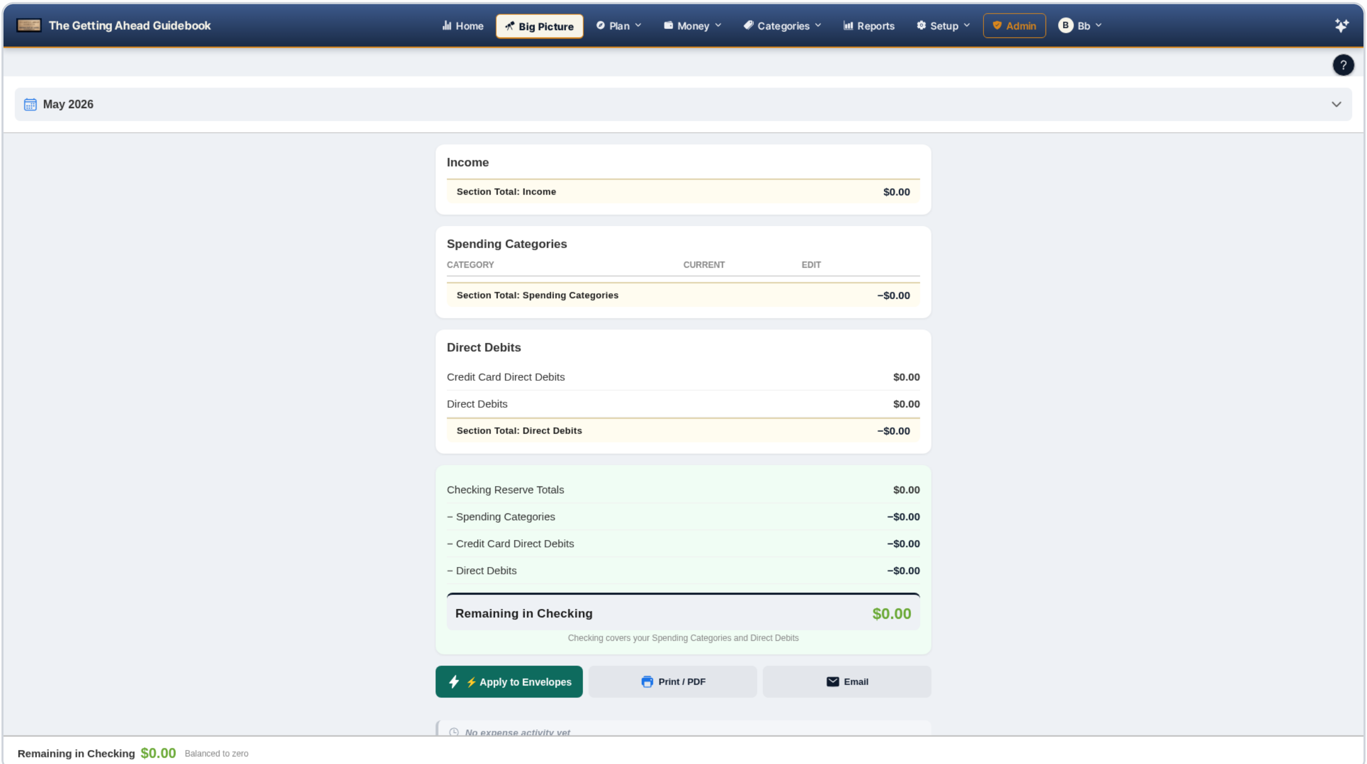
The **Tax Calculator** tab lets you enter your filing status, gross income, withholding, and deductions — it computes an approximate federal + state total and a monthly "reserve" amount (annual ÷ 12).

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

Tips

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

The Big Picture



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

The math works top-to-bottom:

1) Each Income row shows its dollar amount.

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

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

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

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

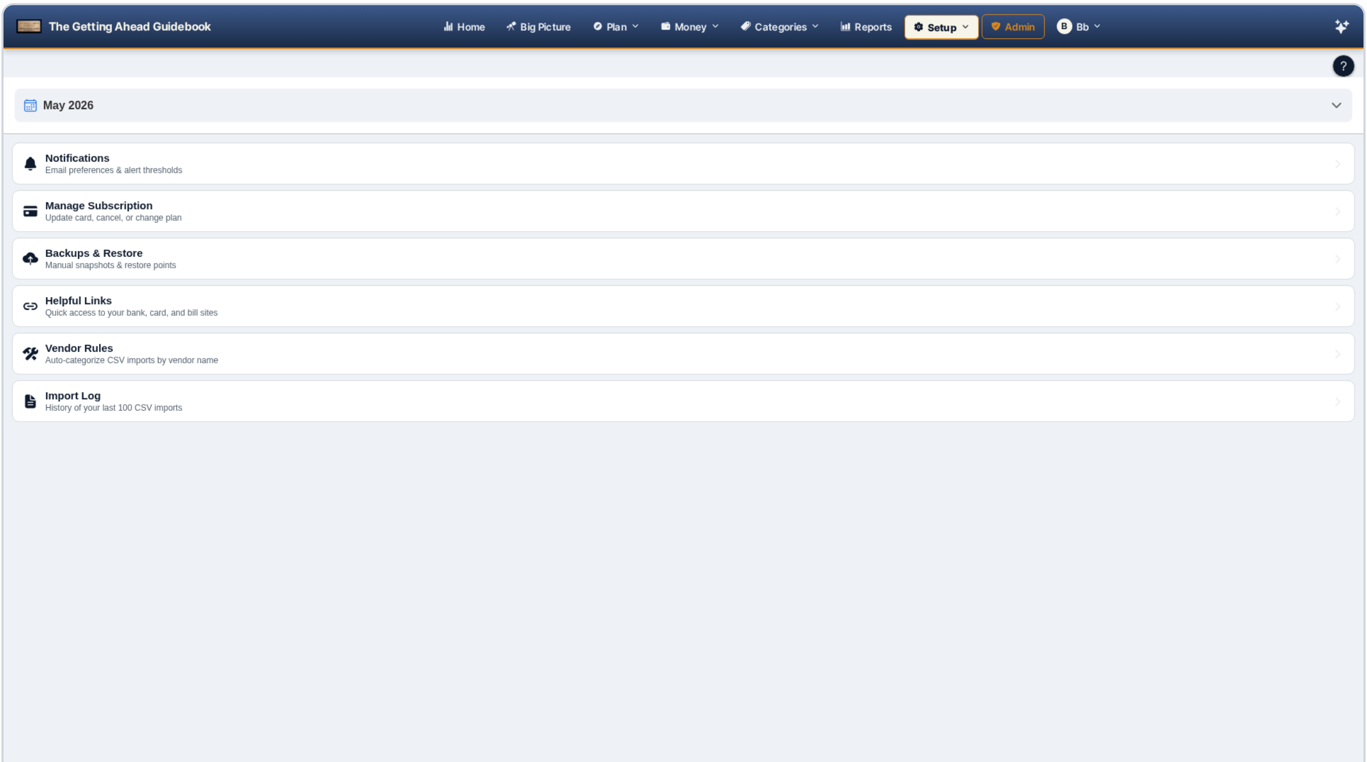
6) Whatever is left is **Remaining in Checking** — shown prominently at the bottom.

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

Tips

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

Setup



The configuration hub — 5 tabs:

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

Reports, Sharing & Backups

Printing

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

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

Tips

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

Print Center

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

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

Tips

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

Monthly Close-out Emails

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

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

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

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

AI Categorization (CSV Import)

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

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

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

QIF Import (from your old budget app)

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

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

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

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

Envelope Rollover

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

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

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

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

Spending Ceiling Alerts

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

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

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

Bill-Due Reminders

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

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

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

Scan Receipts (AI OCR)

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

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

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

Monthly Import Ritual

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

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

First-Time Onboarding

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

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

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

Emailing Reports

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

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

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

Backups

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

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

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

Tips

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

Reserves & Sinking Funds

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

How Reserves Work

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

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

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

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

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

Reserve Reconciliation — The 3-Way Bank Check

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

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

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

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

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

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

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

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

Your Account & Subscription

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

Signing In, Email Verification & Password Reset

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

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

Tips

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

Free Trial, Pricing & Managing Your Subscription

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

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

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

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

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

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

Tips

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

Tips & Troubleshooting

Tips & Tricks

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

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

Troubleshooting

The most common issues and quick fixes:

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

Creating Your Account

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

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

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

Using This Help System

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

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

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

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

About

The Getting Ahead Guidebook v1.3

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

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

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

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

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

— June 2026

A Note From Randy 👋

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

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

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

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

The Getting Ahead Guidebook

Complete User Manual — Deep Dive

SUBSCRIBER EDITION · V1.0

Personal Solutions Northwest, LLC
Saint Helens, Oregon

Updated July 11, 2026

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

Table of Contents

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.

What this is: A practical year-end + filing checklist for a single-member Oregon LLC running a SaaS business. Covers federal (IRS) and Oregon state. Built to keep you from missing anything obvious — but **not a substitute for a CPA**, especially for your first business return.

■ **Critical default:** A single-member LLC is a **disregarded entity** by default. That means the LLC itself does **NOT** file a separate federal income tax return — all business income and expenses flow onto **Schedule C** attached to your personal Form 1040. (This is good news — simpler than a multi-member or S-corp filing.)

Key Dates & Deadlines

Date	What's due	Form / detail
April 15 annually	Federal income tax return + balance due	Form 1040 + Schedule C + Schedule SE
April 15 annually	Oregon income tax return + balance due	Form OR-40 (resident)
April 15, Jun 15, Sep 15, Jan 15	Federal quarterly estimated tax payments	Form 1040-ES (required if you'll owe $1,000+ at year-end)
Quarterly	Oregon estimated tax (if expected to owe $1,000+)	Form OR-40-V or online via Revenue Online
January 31	Send 1099-NEC forms to contractors paid $600+	Form 1099-NEC (one per contractor)
January 31	File annual report with Oregon SOS	$100/yr — same time as your LLC anniversary

Self-Employment Tax — Don't Get Caught Out

Because your LLC profits are NOT W-2 wages, you owe the employer + employee halves of Social Security & Medicare on your net profit. Total: **15.3% on the first ~$168,600** of net self-employment income (Social Security + Medicare), plus 2.9% Medicare above that.

Combined with federal income tax (12–24% marginal) and Oregon state tax (~6–9%), plan to set aside ~25–32% of every dollar of profit for taxes. Move it to a separate "Tax" reserve account the moment Stripe pays you. (Convenient — your own app does this!)

Deductible Business Expenses — Year 1 Checklist

	Deductible Item
■	Oregon LLC formation fees ($100)

	Deductible Item
■	Oregon SOS annual report renewal ($100/yr)
■	Registered agent service ($49–125/yr)
■	Virtual mailbox subscription ($14.99/mo × 12 = ~$180)
■	Business insurance ($75/mo × 12 = $900)
■	Apple Developer Program ($99/yr)
■	Google Play Developer ($25 one-time)
■	Domain registration (~$15/yr)
■	Website hosting (Vercel, etc.)
■	Stripe transaction fees (line item on every payout)
■	Email service (Resend) above free tier
■	Database service (MongoDB Atlas) above free tier
■	AI / OpenAI API usage (receipt OCR, categorization)
■	Stock photo / Canva / design software subscriptions
■	Accounting software (QuickBooks, Wave, etc.)
■	USPS Form 1583 notarization fee
■	Mileage to bank, post office, notary (~$0.67/mile in 2026)
■	Home office deduction (simplified $5/sq ft up to 300 sq ft)
■	Phone — % used for business
■	Internet — % used for business
■	Office supplies (printer ink, paper, pens)
■	Books / courses / continuing education
■	Software subscriptions for dev tools (GitHub, etc.)
■	Business meals (50% deductible — keep receipts + notes!)
■	Legal & professional fees (CPA, attorney)
■	Bank fees on business checking account

Records to Keep (IRS audit window: 3 years)

Document	Where to store	Retention
Stripe 1099-K (Stripe issues if you hit $5k+ in 2026)	Email + printed copy	7 years
Every receipt for deductible expense	Digital scan (your own app's Receipts feature!) or shoebox	3 years min, 7 better
Bank statements (business checking + business credit card)	Bank portal + downloaded PDFs	3 years
Mileage log (date, destination, business purpose, miles)	Spreadsheet or app	3 years
Form 1040 + Schedule C + supporting schedules	Printed + PDF	Forever
Form 8822-B (IRS address change confirmation)	Email folder	Forever
Oregon LLC formation docs + amendments	Folder + cloud backup	Forever
Quarterly estimated payment confirmations	Print or screenshot	7 years

When to Consider an S-Corp Election

If your net profit (after expenses) climbs past **~$60,000–80,000 / year**, talk to a CPA about electing to have your LLC taxed as an **S-Corporation**. The savings can be significant — you split income into "reasonable salary" (W-2, with payroll tax) and "distributions" (no self-employment tax). At $80k profit, this can save $3,000–5,000/yr in self-employment tax.

Cost: payroll service (~$40/mo) + slightly more complex tax return (~$500 more CPA fee). Break-even is roughly $50k profit. **Don't elect S-corp prematurely.**

Hire a CPA for Year 1

Budget **$400–800 for a CPA to prepare your first business tax return**. They'll typically:

- Make sure your Schedule C is built correctly (cost basis, depreciation if any, home office)
- Set up your bookkeeping categories so Year 2 is easier
- Identify deductions you forgot
- Tell you whether quarterly estimates are required
- Advise on S-corp timing

After Year 1 you can self-file with TurboTax Self-Employed (~$120) if it's still simple. But Year 1 is when bad habits get baked in — pay the CPA.

Disclaimer: This checklist is for general planning. Tax rules change yearly and your specific situation matters. Always verify deadlines and rules against IRS.gov / dor.oregon.gov, or ask a licensed Oregon CPA.

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MISC

Post-Launch Reference

Templates and notes for after the app ships

REFERENCE BOOK

Publishing Playbook

Reference for shipping iOS and Android updates

Step-by-step click paths for shipping iOS and Android updates — App Store Connect, Google Play Console, and the Emergent build flow. Includes troubleshooting, version numbering rules, webhook URLs, and a pre-release checklist. Every step in this document comes from a real screen capture during an actual release — no guessing.

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Personal Solutions Northwest LLC · The Getting Ahead Guidebook

A reference document covering the showcase / featured-customer opportunity with Emergent, including the recommended pitch email to send **after** the app is fully launched on both iOS App Store and Google Play.

When to send

Do NOT send before launch. Wait until:

- iOS app is **Live on the App Store** (status: Ready for Sale)
- Android app is **Live on Google Play Store** (rollout complete, no draft / review state)

Sending pre-launch looks premature. Post-launch you have store links that close the loop and make the pitch impressive.

Where to send

```
To:       support@emergent.sh
Subject:  Inquiry: Showcase / Customer Spotlight Opportunity
          for The Getting Ahead Guidebook
```

Why your app is a strong fit

Don't undersell. These bullet points are the real reasons Emergent would want to spotlight this app:

- **Real production launch** across iOS, Android, AND web — not a demo
- **Real monetization** with paying users — Stripe + Apple IAP working in production
- **Polished UX** — print center, AI features, admin dashboard, multi-account ledger
- **Real business entity** — Personal Solutions Northwest LLC, not a hobby
- **Compelling founder story** — solopreneur builds a fintech app on a no-code-adjacent platform
- **Marketable vertical** — personal finance has huge consumer appeal

Spend level does not determine story value. Emergent benefits more from spotlighting a real solo founder who shipped a real app than from showcasing a $500K enterprise build — because your story resonates with their target audience (other solopreneurs hoping to do the same).

The pitch email (paste-ready)

```
Hi Emergent Team,

I'd love to know if Emergent has (or is considering) a featured
customer / showcase / case study program. I think my app could
be a strong fit, and I'd be happy to participate post-launch.
```

```
Quick background on what we shipped on Emergent:

App: The Getting Ahead Guidebook
Category: Personal Finance / Budgeting
Live on: iOS App Store, Google Play, web (app.thegettingaheadguidebook.com)
Marketing site: thegettingaheadguidebook.com

Built on Emergent:
- Full-stack: FastAPI/MongoDB backend + Expo (React Native) frontend
- Multi-tenant architecture with JWT auth
- Stripe subscriptions ($8.95/mo) + Apple IAP ($9.99/mo, $89.99/yr)
- Resend transactional emails
- Multi-account financial ledger with AI categorization
- Receipt OCR
- Admin dashboard with comprehensive analytics
- Native iOS + Android apps published to production
- Companion WordPress marketing site

Founder: Randy Hess, Personal Solutions Northwest LLC

I'd be happy to share screenshots, store links, a brief case
study writeup, or jump on a call if there's interest.

Looking forward to hearing back.

Thanks,
Randy Hess
```

What to include if they ask for more

Have these ready as attachments / links:

Item	Where to grab it
iOS App Store link	`apps.apple.com/app/id6778261593` (live after Apple approval)
Google Play link	`play.google.com/store/apps/details?id=com.personalsolutionsnw.gettingaheadguidebook`
Marketing site	`thegettingaheadguidebook.com`
Founder's photo	Use professional headshot
App screenshots	Pull from App Store Connect / Play Console listings
Brief case study	200-300 word writeup — what the app does, who it's for, why you built it

Honest expectations

- Emergent has **no documented public showcase program** as of June 2026
- They MAY have something informal / in development
- Worst case: they say "not right now, but we'll keep your info on file" — no downside to asking
- Best case: feature in their newsletter, blog, social, or homepage → real exposure to other founders

This is a no-risk ask. Send it, then forget about it.

Tracking

If you do send the email, note the date here for follow-up:

- **Sent:** ______________
- **Response:** ______________
- **Outcome:** ______________

Follow-up if no response in 14 days — short, polite nudge.