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CashFlow App - User Manual

Version: 1.0.0
Platform: Android & iOS
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1. Getting Started

1.1 Installation

Android: 1. Download the APK file 2. Enable "Install from Unknown Sources" in Settings 3. Tap the APK file to install 4. Open the CashFlow app

iOS: 1. Download from TestFlight or App Store 2. Install the application 3. Open the CashFlow app

1.2 First Launch

When you first open CashFlow, you'll see:

1. **Welcome Screen:** Introduction to the app features
2. **Sign Up:** Create your account
3. **Dashboard:** Your financial overview

1.3 Creating Your Account

Step-by-Step:

1. Tap **"Sign Up"** on the welcome screen
2. Fill in your details:
   - **First Name:** Your first name
   - **Last Name:** Your last name
   - **Username:** Choose a unique username (for login)
   - **Password:** Create a secure password
   - **Currency:** Select your preferred currency symbol (₹, $, €, £, etc.)
3. Tap **"Sign Up"**
4. You'll be automatically logged in

> 💡 **Tip:** Choose a username you'll remember easily!

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2. User Account

2.1 Logging In

1. Open the app
2. Enter your **username** and **password**
3. Tap **"Login"**

Note: The app will remember your login for future sessions.

2.2 Logging Out

1. Go to **Profile** (bottom navigation)
2. Scroll down
3. Tap **"Logout"**

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3. Managing Accounts

Accounts represent where your money is stored (bank accounts, cash, credit cards, etc.).

3.1 Viewing Accounts

1. Tap **"Accounts"** from the dashboard or bottom navigation
2. See all your accounts with:
   - Account name
   - Account type
   - Current balance
   - Bank name (if applicable)

3.2 Adding an Account

Step-by-Step:

1. Go to **Accounts** screen
2. Tap the **"+"** button
3. Select **Account Type:**
   - Cash
   - Savings Account
   - Salary Account
   - Current Account
   - Credit Card
   - Bank Account
   - Investment
   - Loan
   - Other

4. Fill in the details based on account type:

For Cash/Other: - Account name - Initial balance - Choose color and icon

For Bank Accounts (Savings/Salary/Current): - Account name - Bank name - Account number - Initial balance - Choose color and icon

For Credit Card: - Card name - Bank name - Last 4 digits of card number - Credit limit - Current outstanding balance - Choose color and icon

For Loan: - Loan name - Bank/Lender name - Loan amount (principal) - Interest rate (annual %) - Loan tenure (months) - Loan start date - EMI payment day (1-31) - Choose color and icon

5. Tap **"Add Account"**

💡 **Tip:** Use different colors for different account types to easily identify them!

3.3 Editing an Account

1. Go to **Accounts** screen
2. Tap on the account you want to edit
3. Modify the details
4. Tap **"Save Changes"**

3.4 Deleting an Account

1. Go to **Accounts** screen
2. Tap on the account
3. Tap **"Delete Account"**
4. Confirm deletion

⚠️ **Warning:** Deleting an account will also delete all associated transactions!

3.5 Understanding Loan Accounts

Loan Account Features:

- **EMI Calculation:** Automatically calculated based on principal, rate, and tenure
- **EMI Tracking:** Track how many EMIs you've paid
- **Remaining Balance:** See how much loan is left
- **Interest Paid:** View total interest paid so far
- **EMI Reminders:** Get notifications 2 days before EMI due date

Paying an EMI: 1. When you pay an EMI, record it as an expense transaction 2. Go to the loan account details 3. The app will track your EMI payments

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4. Recording Transactions

Transactions are your income and expenses.

4.1 Adding a Transaction (Quick Method)

1. Tap the **"+"** floating button on the dashboard
2. Fill in:
    - **Title:** Description (e.g., "Grocery Shopping")
    - **Amount:** Transaction amount
    - **Type:** Income or Expense
    - **Category:** Select appropriate category
    - **Account:** Choose which account
    - **Date:** Transaction date
    - **Tags:** (Optional) Add tags
3. Tap **"Add Transaction"**

4.2 Adding a Transaction (Multi-Step Method)

For a more guided experience:

1. Tap **"Add Transaction"** from the menu
2. **Step 1 - Basic Info:**
    - Enter title and amount
    - Select income or expense
3. **Step 2 - Category & Tags:**
    - Choose category
    - Add tags (optional)
4. **Step 3 - Account & Date:**
    - Select account
    - Choose date
5. Review and tap **"Add Transaction"**

4.3 Transaction Categories

Income Categories: - Salary - Business - Investments - Gifts - Other

Expense Categories: - Food & Dining - Transportation - Shopping - Bills & Utilities - Entertainment - Healthcare - Education - Other

4.4 Using Tags

Tags help you organize transactions beyond categories.

Examples: - "Work" for work-related expenses - "Vacation" for holiday spending - "Emergency" for unexpected costs - "Tax-deductible" for tax purposes

To Add Tags: 1. Go to **Tags Management** from the menu 2. Tap **"+"** 3. Enter tag name and choose color 4. Use tags when adding transactions

4.5 Viewing Transactions

1. Tap **"Transactions"** from the dashboard
2. See all transactions with:
    - Date
    - Title
    - Amount (green for income, red for expense)
    - Category
    - Account

Filtering: - Filter by account - Filter by category - Filter by tags - Filter by date range - Search by title

4.6 Editing a Transaction

1. Go to **Transactions**
2. Tap on the transaction
3. Modify details
4. Tap **"Save"**

4.7 Deleting a Transaction

1. Go to **Transactions**
2. Tap on the transaction
3. Tap **"Delete"**
4. Confirm deletion

Note: Deleting a transaction will update the account balance automatically.

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5. Budgets

Budgets help you control spending by setting limits for each category.

5.1 Creating a Budget

1. Go to **Budgets** from the dashboard
2. Tap **"+"**
3. Fill in:
    - **Category:** Choose expense category
    - **Amount:** Budget limit
    - **Period:** Monthly or Yearly
    - **Start Date:** When the budget begins

4. Tap **“Add Budget”**

5.2 Tracking Budget Progress

1. Go to **Budgets**
2. See each budget with:
    - Category name
    - Budget amount
    - Amount spent
    - Progress bar
    - Percentage used

Color Indicators: - **Green:** Under budget (< 80%) - **Yellow:** Approaching limit (80-100%) - **Red:** Over budget (> 100%)

5.3 Editing a Budget

1. Go to **Budgets**
2. Tap on the budget
3. Modify details
4. Tap **“Save”**

5.4 Deleting a Budget

1. Go to **Budgets**
2. Tap on the budget
3. Tap **“Delete”**
4. Confirm deletion

> 💡 **Tip:** Set realistic budgets based on your past spending patterns!

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6. Financial Goals

Goals help you save for specific objectives.

6.1 Creating a Goal

1. Go to **Goals** from the dashboard
2. Tap **“+”**
3. Fill in:
    - **Goal Name:** (e.g., “New Car”, “Vacation”)
    - **Target Amount:** How much you need
    - **Current Amount:** How much you’ve saved
    - **Deadline:** (Optional) Target date
    - **Icon:** Choose an icon

    - **Color:** Choose a color
4. Tap **“Add Goal”**

6.2 Updating Goal Progress

1. Go to **Goals**
2. Tap on the goal
3. Update **Current Amount**
4. Tap **“Save”**

6.3 Viewing Goal Progress

Each goal shows: - Goal name and icon - Target amount - Current amount - Progress bar - Percentage completed - Days remaining (if deadline set)

6.4 Editing a Goal

1. Go to **Goals**
2. Tap on the goal
3. Modify details
4. Tap **“Save”**

6.5 Deleting a Goal

1. Go to **Goals**
2. Tap on the goal
3. Tap **“Delete”**
4. Confirm deletion

💡 **Tip:** Link your savings transactions to goals by using tags!

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7. Recurring Transactions

Automate regular income or expenses.

7.1 Creating a Recurring Transaction

1. Go to **Recurring Transactions** from the menu
2. Tap **“+”**
3. Fill in:
    - **Title:** Description
    - **Amount:** Transaction amount
    - **Type:** Income or Expense
    - **Category:** Select category
    - **Frequency:** Daily, Weekly, Monthly, or Yearly
    - **Next Due Date:** When it should occur next

    - **Auto-Add:** Enable to automatically create transactions
    - **Account:** Select account
4. Tap **“Add”**

7.2 Frequency Options

- **Daily:** Every day
- **Weekly:** Every 7 days
- **Monthly:** Same date each month
- **Yearly:** Same date each year

7.3 Auto-Add Feature

When **Auto-Add** is enabled: - The app automatically creates a transaction on the due date - The next due date is updated automatically - You’ll see the transaction in your transaction list

When **Auto-Add** is disabled: - You’ll get a reminder - You need to manually add the transaction

7.4 Editing a Recurring Transaction

1. Go to **Recurring Transactions**
2. Tap on the item
3. Modify details
4. Tap **“Save”**

7.5 Deleting a Recurring Transaction

1. Go to **Recurring Transactions**
2. Tap on the item
3. Tap **“Delete”**
4. Confirm deletion

> 💡 **Tip:** Use recurring transactions for rent, subscriptions, salary, etc.

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8. Reports & Analytics

8.1 Dashboard Overview

The dashboard shows:

Net Worth Section: - Total balance across all accounts - Bar chart showing daily/weekly/monthly/yearly trends - Toggle to hide/show for privacy

Income vs. Expense: - Current month comparison - Pie chart visualization - Percentage breakdown

Recent Transactions: - Last 5 transactions - Quick overview

Quick Access Cards: - Navigate to different features

8.2 Statistics Screen

1. Go to **Stats** from the dashboard
2. View:
    - **Account Breakdown:** Income and expense per account
    - **Financial Trends:** Line chart showing trends over time
    - **Category Analysis:** Pie chart of expense distribution
    - **Top Categories:** Highest spending categories

Filtering: - Select specific account - Choose date range - View income or expense

8.3 Monthly Reports

1. Go to **Monthly Report** from the dashboard
2. Select month and year
3. View:
    - Total income
    - Total expenses
    - Net savings
    - Category breakdown
    - Account-wise analysis
    - All transactions for the month

8.4 Generating PDF Reports

1. Go to **Monthly Report**
2. Select the month
3. Tap **"Generate PDF"** or **"Share Report"**
4. The PDF includes:
    - App branding
    - Summary cards
    - Category breakdown with charts
    - Detailed transaction table
5. Share via email, messaging, or save to device

8.5 Calendar View

1. Go to **Calendar** from the menu
2. View transactions by date
3. Tap on a date to see transactions
4. Add transactions directly from calendar

💡 **Tip:** Generate monthly reports for tax purposes or expense tracking!

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9. Notifications

9.1 Notification Types

EMI Reminders: - Sent 2 days before EMI due date - Shows loan name and amount - Helps you prepare for payment

Budget Alerts: - When you exceed a budget - When approaching budget limit

Goal Reminders: - When deadline is approaching - When goal is achieved

9.2 Viewing Notifications

1. Tap **Notifications** from the menu
2. See all notifications
3. Tap to mark as read
4. Swipe to delete

9.3 Notification Settings

1. Go to **Profile**
2. Tap **"Notification Settings"**
3. Enable/disable notification types
4. Set notification preferences

Note: You need to grant notification permission when first prompted.

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10. Settings & Profile

10.1 Viewing Profile

1. Tap **Profile** from bottom navigation
2. See your:
    - Name
    - Username
    - Currency preference
    - App version

10.2 Editing Profile

1. Go to **Profile**
2. Tap **"Edit Profile"**
3. Update:

    - First Name
    - Last Name
    - Password
    - Currency Symbol
4. Tap **"Save Changes"**

10.3 Changing Currency

1. Go to **Profile**
2. Tap **"Edit Profile"**
3. Select new currency symbol
4. Tap **"Save"**

Note: Changing currency only affects the display symbol, not the values.

10.4 Resetting Data

⚠️ **Warning:** This will delete ALL your data!

1. Go to **Profile**
2. Scroll down
3. Tap **"Reset All Data"**
4. Confirm deletion
5. You'll be logged out
6. All accounts, transactions, budgets, and goals will be deleted

10.5 App Information

1. Go to **Profile**
2. View:
    - App version
    - Privacy Policy
    - Terms & Conditions
    - FAQ

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11. Tips & Best Practices

11.1 Getting Started Tips

1. **Start Simple:** Begin with one or two accounts
2. **Record Daily:** Add transactions as they happen
3. **Use Categories:** Properly categorize for better insights
4. **Set Budgets:** Start with major expense categories
5. **Review Weekly:** Check your dashboard weekly

11.2 Account Management

1. **Color Code:** Use different colors for different account types
2. **Regular Updates:** Update balances if they drift
3. **Loan Tracking:** Always record EMI payments
4. **Credit Cards:** Track as negative balances

11.3 Transaction Recording

1. **Be Descriptive:** Use clear titles
2. **Immediate Entry:** Record transactions right away
3. **Use Tags:** Tag transactions for better organization
4. **Check Receipts:** Verify amounts before entering

11.4 Budgeting

1. **Realistic Limits:** Set achievable budget limits
2. **Monthly Review:** Review and adjust budgets monthly
3. **Priority Categories:** Budget for essentials first
4. **Track Progress:** Check budget status regularly

11.5 Goal Setting

1. **Specific Goals:** Define clear, specific goals
2. **Realistic Targets:** Set achievable target amounts
3. **Deadlines:** Use deadlines for motivation
4. **Regular Updates:** Update progress frequently
5. **Celebrate:** Acknowledge when you achieve goals

11.6 Data Security

1. **Strong Password:** Use a secure password
2. **Regular Backups:** Export PDF reports regularly
3. **Privacy:** Use the hide net worth feature in public
4. **Logout:** Logout on shared devices

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12. Troubleshooting

12.1 Login Issues

Problem: Can’t log in

Solutions: 1. Check username and password spelling 2. Ensure caps lock is off 3. Try resetting the app data (last resort)

12.2 Balance Discrepancies

Problem: Account balance doesn't match

Solutions: 1. Check all transactions for the account 2. Look for duplicate entries 3. Verify transaction amounts 4. Edit account balance if needed

12.3 Notifications Not Working

Problem: Not receiving notifications

Solutions: 1. Check app notification permissions 2. Enable notifications in device settings 3. Check notification settings in app 4. Restart the app

12.4 PDF Generation Fails

Problem: Can't generate PDF report

Solutions: 1. Check storage permissions 2. Ensure enough storage space 3. Try a different month 4. Restart the app

12.5 App Crashes

Problem: App keeps crashing

Solutions: 1. Restart your device 2. Clear app cache 3. Reinstall the app 4. Check for updates

12.6 Widget Not Updating

Problem: Home screen widget shows old data

Solutions: 1. Add a new transaction to trigger update 2. Remove and re-add widget 3. Restart device

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13. FAQ

General Questions

Q: Is my data safe?
A: Yes, all data is stored locally on your device. The app does not send data to any servers.

Q: Can I use the app offline?
A: Yes, CashFlow works completely offline.

Q: Can I sync across devices?
A: Currently, no. Each device has its own local database.

Q: How do I backup my data?
A: Export monthly PDF reports. Full backup feature coming soon.

Account Questions

Q: How many accounts can I create?
A: Unlimited accounts.

Q: Can I transfer money between accounts?
A: Yes, create an expense in one account and income in another.

Q: What if I delete an account by mistake?
A: Deleted accounts cannot be recovered. All associated transactions are also deleted.

Transaction Questions

Q: Can I edit past transactions?
A: Yes, tap on any transaction to edit it.

Q: How do I split a transaction?
A: Create separate transactions for each split amount.

Q: Can I attach receipts?
A: Not currently. This feature is planned for future updates.

Budget Questions

Q: Can I have multiple budgets for the same category?
A: No, one budget per category per period.

Q: What happens when I exceed a budget?
A: You'll get a notification, but you can still add transactions.

Q: Can I set weekly budgets?
A: Currently only monthly and yearly budgets are supported.

Goal Questions

Q: Can I link transactions to goals?
A: Use tags to track goal-related transactions.

Q: What happens when I reach a goal?
A: You'll get a notification. You can then delete or update the goal.

Report Questions

Q: Can I export data to Excel?
A: Currently only PDF export is available.

Q: Can I customize report date ranges?
A: Monthly reports are fixed to calendar months.

Technical Questions

Q: Which platforms are supported?
A: Android and iOS.

Q: What's the minimum Android version?
A: Android 5.0 (API 21) and above.

Q: What's the minimum iOS version?
A: iOS 12.0 and above.

Q: How much storage does the app use?
A: Minimal - typically under 50MB including data.

Need More Help?

In-App Help

1. Go to **Profile**
2. Tap **"FAQ"**
3. Search for your question

Contact Support

For additional support or feature requests, please contact the development team through the app store or official channels.

Quick Reference

Common Tasks

Task	Steps
Add Transaction	Dashboard → + button → Fill form → Save
Create Budget	Budgets → + → Fill details → Save
Set Goal	Goals → + → Fill details → Save
View Report	Dashboard → Monthly Report → Select month
Export PDF	Monthly Report → Share Report
Add Account	Accounts → + → Select type → Fill details
Edit Profile	Profile → Edit Profile → Update → Save

Navigation

Screen	How to Access
Dashboard	Bottom navigation - Home icon
Accounts	Bottom navigation - Accounts icon
Transactions	Dashboard → Transactions card
Stats	Dashboard → Stats card
Profile	Bottom navigation - Profile icon
Budgets	Dashboard → Budgets card
Goals	Dashboard → Goals card

Thank you for using CashFlow!

We hope this app helps you achieve your financial goals. Happy budgeting! 💰

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