User Manual - Spend Smart

Log In/Sign up/Log out

Signing Up

1. On the landing page, click the **Sign Up** button
2. Fill the required fields
3. Submit using the **Sign Up** button below the form.

Logging In

1. On the landing page, click the **Login** button
2. Log in using your email and password.
3. Submit using the **Login** button below the form to access the dashboard.

Logging out

1. From the dashboard, click the **Logout** button.

Quick Glance and Red Flags

After logging in, the dashboard displays the **Quick Glance** and **Red Flags** screen.**Quick Glance** shows upcoming payments and income information. **Red Flags** warns about payments that will go over budget or budgets that have run out of funds.

Income

Adding Recurring Salary

1. Select the **Income** button on the dashboard.
2. By the **Update Salary** button, enter the amount you receive.
3. Select the occurrence (how often you receive the salary).
4. Press the **Update Salary** button to submit.

Adding Additional Income

1. Select the **Income** button on the dashboard
2. By the **Add Income** button, enter the amount you wish to add.
3. Press the **Add Income** button to submit.

Budget

Note: To add a budget, the allocations for all budgets must first add up to 100%.

Misc Budget Entry

1. A budget called **Misc** will automatically be added upon account creation which represents your disposable income. It won't display in the donut wheel.

Adding a Budget

1. Select the **Budget** button on the dashboard.
2. By the **Add Budget** button, enter the name for the budget, the amount to be initially allocated to the budget, and the allocation (how much of your income will be automatically allocated to the budget).
3. Press the **Add Budget** button to submit.
4. After adding a budget, you will need to adjust the income allocations to equal 100% (located right of the budget entries). See Updating Budgets below.

Updating Budgets

1. Select the **Budget** button on the dashboard.
2. Below the **Add Budget** form, you can update the amount and income allocation for each budget entry.
3. The income allocation denotes how much of the income payment will be distributed to each budget.

Removing a Budget

1. Select the **Budget** button on the dashboard.
2. Press the **X** button on a budget entry to delete it.

Payments

Adding a Payment

1. Select the **Payment** button on the dashboard.
2. Under the **Budget** dropdown option, select the Budget you wish the payment to go under (required).
3. Under the **Occurrence** dropdown option, select how frequently you would like this payment to reoccur (i.e., just once, monthly, weekly, etc.).
4. Under the **Name** option, enter the name for the payment event.
5. Under the **Amount** option, enter an integer amount of cash that this payment will cost.
6. Under **Start Date** and **End Date**, select the first day the payment should start and how long the reoccurrence (if applicable) should last. This defaults to ‘start today’ and ‘end in 1 year’, respectively.
7. Click **Add Payment**. You should be able to see the payment at the bottom of the tab with its information, and its payment dates should be automatically populated on the Calendar.

Removing a Payment

1. Select the **Payment** button on the dashboard.
2. Scroll down to find the list of current payments.
3. Find the payment blurb with the matching name and information.
4. Select the red “X” in the top right of the payment blurb you wish to delete to cancel it.

Calendar

Basic Controls

1. The current day is highlighted gray.
2. The currently selected (clicked on) day is shown in blue.
3. You can change the month or year by clicking the </> or <</>> arrows at the top (respectively).
4. Days in neighboring months are shown with half opacity, bordering the days of the current month. Clicking on one of these will take you to that month, with that day selected.

Viewing Added Payments

1. The calendar is automatically populated with payments added under the “Payments” tab.
2. The events on the calendar show which dates payments are scheduled, recurring as necessary. The shown name is the Budget name that it is under.
3. Clicking on a day will expand payments on that day, showing a dropdown. This is where you can see the payment amount and name.

Upcoming Payments

1. Beneath the calendar, short blurbs will appear showing the next two upcoming payments (if applicable, and excluding the current day).
2. This will show the date of the payment, the payment name, and the amount. For example, one might say “APR 21 Groceries: $75”.