Sigma Finance User Guide

Version 1.0 Last Updated: December 2025

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For Members

Getting Started

Creating Your Account

To join Sigma Finance, you'll need an invite code from your organization's treasurer.

Step-by-step:

1. Navigate to the Sigma Finance website

2. Click the **"Register"** button or go to `/register`

   [Screenshot: Registration page with empty form]

3. Fill in the registration form:

   - **Name**: Your full name

   - **Email**: Your email address
   - **Password**: Must be at least 12 characters and include:
     - At least one uppercase letter
     - At least one lowercase letter
     - At least one number
     - At least one special character (!@#$%^&*(),.?":{}|<>)
   - **Invite Code**: The code provided by your treasurer

   [Screenshot: Registration form filled out with example data]

4. Click **"Create Account"**

5. You'll be redirected to the login page

Note: If you don't have an invite code, contact your organization's treasurer.

Logging In

Step-by-step:

1. Go to the Sigma Finance website

2. Click **"Login"** or navigate to `/login`

   [Screenshot: Login page]

3. Enter your email and password

4. Click **"Sign In"**

5. You'll be taken to your personal dashboard

Security Features:

- After 3 failed login attempts, you'll be locked out for 15 minutes
- This protects your account from unauthorized access

Forgot Your Password?

- Click "Forgot Password?" on the login page

- Enter your email address

- Check your email for a password reset link

  [Screenshot: Forgot password page]

Making Payments

Sigma Finance offers two ways to make payments: one-time payments and payment plans.

One-Time Payment

Use this option to make a single payment for dues, fees, or other charges.

Step-by-step:

1. Log in to your account
2. From your dashboard, click **"Payments"** in the navigation menu

   [Screenshot: Dashboard with Payments highlighted]

3. Click the **"Make a Payment"** button
4. Select **"One-Time Payment"**

   [Screenshot: Payment type selection]

5. Enter the payment details:
   - **Amount**: The amount you're paying
   - **Notes** (optional): What this payment is for (e.g., "Semester Dues", "Event Fee")

   [Screenshot: One-time payment form]

6. Click **"Proceed to Checkout"**
7. You'll be redirected to Stripe's secure payment page
8. Enter your payment information:
   - Card number
   - Expiration date
   - CVC code
   - Billing zip code

   [Screenshot: Stripe checkout page]

9. Click **"Pay"**
10. You'll be redirected back to Sigma Finance with a confirmation

What Happens Next?

- Payment is processed immediately
- Your financial status will be updated
- You'll receive a confirmation email
- The payment will appear in your payment history

Setting Up a Payment Plan

Payment plans let you split a larger amount into smaller, regular payments.

Step-by-step:

1. Log in to your account

2. Click **"Payment Plans"** in the navigation menu

   [Screenshot: Dashboard with Payment Plans highlighted]

3. Click **"Create New Plan"**

   [Screenshot: Payment Plans page]

4. Fill in the plan details:

   - **Total Amount**: The total amount you need to pay
   - **Frequency**: How often you want to pay
     - Weekly
     - Bi-weekly (every 2 weeks)
     - Monthly
   - **Start Date**: When you want the plan to begin

   [Screenshot: Payment plan form with example data]

5. Review the calculated installment amount

   - The system will show you how much each payment will be
   - Example: $500 total / Monthly = $125 per month for 4 months

6. Click **"Create Payment Plan"**

7. Your plan is now active!

Managing Your Payment Plan:

- **View Your Plan**: Go to Payment Plans to see details

- **Make Installment Payments**:

  - Go to the Payments page
  - Click "Make a Payment"
  - Select "Installment Payment"
  - Your current plan balance will be shown

- **Track Progress**: See your remaining balance and payment history

  [Screenshot: Active payment plan view showing progress]

Important Notes:

- You can only have one active payment plan at a time
- Make payments on time to stay in good standing
- Your financial status will update as you complete payments

Viewing Your Dashboard

Your dashboard shows an overview of your financial status and activity.

Dashboard Features:

[Screenshot: Complete dashboard view]

1. **Financial Status**: Shows if you're "Financial" or "Not Financial"
2. **Current Balance**: If you have a payment plan, your remaining balance
3. **Recent Payments**: Your last few payments
4. **Quick Actions**: Buttons to make payments or set up plans

Understanding Your Status:

- **Financial**: Your dues are paid and you're in good standing
- **Not Financial**: You have outstanding dues or payments
- **Neophyte**: New members exempt from dues during probation

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For Treasurers & Administrators

Managing Members

Treasurers and administrators have additional tools to manage the organization's members and finances.

Who Has Access?

- Admin
- Treasurer
- President
- 1st Vice President

Viewing All Members

Step-by-step:

1. Log in with your treasurer/admin account

2. Click **"Members"** in the navigation menu

   [Screenshot: Members page with member list]

What You'll See:

The Members page displays a table with:

- **Name**: Member's full name
- **Role**: Their position in the organization
- **Email**: Contact email
- **Financial Status**: Current dues status
- **Total Paid**: Lifetime payment total
- **Payment Plan**: Whether they have an active plan
- **Plan Balance**: Remaining balance if on a plan

Filtering Members:

Use the filter options at the top to find specific members:

[Screenshot: Filter bar at top of Members page]

1. **Search**: Type a name or email
2. **Financial Status**: Filter by Financial, Not Financial, or Neophyte
3. **Payment Plan**: Filter by Active Plan or No Plan
4. **Delinquent Button**: Shows members who are not financial AND have no payment plan

Viewing Member Details:

Click on any member row to see their complete details:

[Screenshot: Member detail modal]

- Full profile information
- Financial summary (total paid, payment count, last payment)
- Active payment plan details
- Recent payment history (last 20 payments)

Editing Member Details

As a treasurer, you can update member information and roles.

Step-by-step:

1. Go to the **Members** page

2. Click on the member you want to edit

3. In the member detail modal, click **"Edit Member"** (bottom right)

   [Screenshot: Member detail modal with Edit Member button highlighted]

4. The form will appear with editable fields:

   [Screenshot: Edit member form]

   - **Name**: Update member's full name
   - **Email**: Change email address
   - **Role**: Assign organizational role:
     - Member
     - President
     - 1st Vice President
     - 2nd Vice President
     - 3rd Vice President
     - Secretary
     - Treasurer
     - Admin

- **Financial Status**:
  - Financial
  - Not Financial
  - Neophyte
- **Initiation Date**: Set or update their initiation date
- **Active Member**: Checkbox to mark if member is active

5. Make your changes

6. Click **"Save Changes"**

7. A success message will appear

8. The member list will automatically refresh

Important Security Notes:

- Only authorized roles can edit members
- Email validation prevents duplicate accounts
- All changes are logged for audit purposes

Creating Invite Codes

Invite codes are required for new members to register.

Step-by-step:

1. Click **"Invites"** in the navigation menu

   [Screenshot: Invites page showing existing codes]

2. Click **"Create Invite"** button

   [Screenshot: Create invite form]

3. Fill in the invite details:

   - **Email** (optional): If provided, an invitation email will be sent
   - **Role**: What role the new member will have (usually "Member")
   - **Expiration Date**: When the invite code expires (default: 7 days)

4. Click **"Create Invite Code"**

5. The invite code will be generated and displayed

   [Screenshot: Success message with new invite code]

Invite Code Management:

View all your invite codes on the Invites page:

- **Code**: The unique invite code
- **Role**: Assigned role for this invite

- **Status**: Available, Used, or Expired
- **Created**: When it was created
- **Expires**: Expiration date
- **Used By**: Who used it (if applicable)

Statistics:

- Total Created
- Used
- Available
- Expired

Deleting Unused Codes:

- Click the delete icon next to an unused code
- Confirmation will be required
- Cannot delete codes that have been used

Financial Reports

Viewing Reports

Access comprehensive financial reports and statistics.

Step-by-step:

1. Click **"Reports"** in the navigation menu

   [Screenshot: Reports page with summary statistics]

Report Sections:

1. Financial Summary

- Total Collections (all-time)
- Total Payments (count)
- Active Payment Plans (count)
- Average Payment Amount

2. Member Statistics

- Total Members
- Financial Members
- Not Financial Members
- Neophytes
- Delinquent Members

3. Payment Breakdown

- One-Time Payments (total amount)
- Installment Payments (total amount)

- Donation Payments (total amount)

4. Recent Activity

- Latest payments across all members
- Payment method breakdown
- Trends and patterns

[Screenshot: Reports dashboard showing all statistics]

Understanding Financial Status

Financial Status Definitions:

Financial

- Member has paid all current dues
- In good standing with the organization
- Badge color: Green

Not Financial

- Member has outstanding dues
- May have restrictions on activities
- Badge color: Red

Neophyte

- New member during probation period
- Exempt from dues until initiated
- Automatically set based on initiation date
- Badge color: Blue

Delinquent

- Not financial AND no active payment plan
- Requires immediate attention
- Highlighted in red on Members page

How Status is Determined:

- Neophytes: Initiated less than one semester ago (based on initiation_date)
- Financial: Set manually by treasurer based on payments
- Payment plans affect financial standing

Managing Donations

Track and manage one-time donations to the organization.

Step-by-step:

1. Click **"Donations"** in the navigation menu

   [Screenshot: Donations page]

2. View donation statistics:

   - Total Donations (amount)
   - Number of Donations
   - Average Donation Amount
   - Top Donors

Recording a Donation:

1. Click **"Record Donation"**

   [Screenshot: Record donation form]

2. Fill in donation details:

   - **Donor Name**: Who made the donation
   - **Email** (optional): Donor's email
   - **Amount**: Donation amount
   - **Payment Method**: Cash, Check, Card, etc.
   - **Notes** (optional): Purpose or description

3. Click **"Record Donation"**

4. Donation will appear in the list

Donation List Features:

- Filter by date range
- Search by donor name
- Sort by amount or date
- Export to CSV (if available)

[Screenshot: Donations list with multiple entries]

Treasurer Dashboard

Your treasurer dashboard provides quick access to critical information.

Dashboard Sections:

[Screenshot: Treasurer dashboard overview]

1. **Key Metrics**

   - Total Collections This Month
   - Active Members
   - Pending Payment Plans
   - Delinquent Members Count

2. **Quick Actions**
   - Create Invite Code
   - View Members
   - Access Reports
   - Record Donation
3. **Recent Activity Feed**
   - Latest payments
   - New registrations
   - Payment plan creations
4. **Alerts & Notifications**
   - Expiring invite codes
   - Delinquent member count
   - Failed payment attempts

Frequently Asked Questions

For Members

Q: I forgot my password. How do I reset it? A: Click "Forgot Password" on the login page, enter your email, and follow the reset link sent to you.

Q: Why can't I log in after 3 attempts? A: For security, accounts are temporarily locked after 3 failed login attempts. Wait 15 minutes and try again.

Q: Can I change my payment plan after creating it? A: Contact your treasurer to modify or cancel your payment plan.

Q: When will my financial status update after payment? A: Payment status updates immediately, but financial status is updated by the treasurer.

For Treasurers

Q: How do I make someone a treasurer? A: Edit their member details and change their role to "Treasurer".

Q: Can members edit their own information? A: No, only treasurers and admins can edit member details for security.

Q: What happens to expired invite codes? A: They can no longer be used for registration but remain in the system for record-keeping.

Q: How do I export financial data? A: Use the Reports page to view data. Contact your admin for export functionality.

Support & Contact

For technical issues or questions:

- Contact your organization's treasurer
- Email: [treasurer email]
- For system issues: [admin email]

Security & Privacy

Account Security:

- Passwords must be strong (12+ characters with mixed case, numbers, symbols)
- Sessions expire after inactivity
- Failed login attempts are limited

Data Privacy:

- Financial information is encrypted
- Payment processing through Stripe (PCI compliant)
- Only authorized roles can view member details

Best Practices:

- Never share your password
- Log out after using shared computers
- Report suspicious activity immediately

End of User Guide

For technical documentation or development information, see README.md