Contents

Frequently Asked Questions (FAQ)

Quick answers to common questions about Finance Tracker.

Table of Contents

- General Questions
- Getting Started
- Features & Functionality
- Data & Privacy
- Importing & Exporting
- Categorization
- Workflows
- Technical Questions
- Pricing & Cost
- Troubleshooting

General Questions

What is Finance Tracker?

Finance Tracker is a self-hosted financial transaction management application. It helps you track spending, categorize transactions, and visualize your finances across multiple accounts.

Key features: - Multi-account management - CSV import - Automatic categorization (rules and AI) - Visual workflow builder - Analytics and charts - Map view for geographic spending

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Is Finance Tracker free?

Yes! Finance Tracker is free and open source. However:

- **Free**: Core application, all features
- **Free**: Self-hosting on your own server
- **Paid**: AI features require your own API keys (you pay AI providers, not us)
- **Optional**: Cloud hosting costs if using services like Vercel or Railway

No subscription fees, no premium tiers, no paywalls.

How is this different from Mint or YNAB?

Feature	Finance Tracker	Mint	YNAB
Privacy	Self-hosted, you own data	Company owns data	Company stores data
Bank Sync	Manual import	Automatic	Automatic
Cost	Free	Free	$99/year
AI Features	20+ models	No	No
Workflows	Visual builder	No	No
Open Source	Yes	No	No
Mobile App	Not yet	Yes	Yes
Budgeting	Coming soon	Yes	Yes

Choose Finance Tracker if you want: Privacy, AI features, customization, no cost **Choose alternatives if you need**: Bank sync, native mobile apps, full budgeting

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Do I need coding skills to use it?

For using the app: No! The interface is user-friendly and no coding required.

For self-hosting: Some technical knowledge helpful but not required. If you can: - Follow a tutorial - Copy/paste commands - Set up environment variables

You can self-host Finance Tracker. See SETUP.md for guidance.

Alternative: Use hosting services like Vercel or Railway for easier deployment.

Is my financial data secure?

Yes! Security features include:

- **Self-hosted**: You control where data lives
- **Encrypted passwords**: Bcrypt hashing
- **Secure sessions**: httpOnly cookies
- **Security headers**: XSS, CSRF protection
- **No data sharing**: We never see your data
- **JWT authentication**: Industry-standard

Additional recommendations: - Use strong passwords - Enable HTTPS in production - Keep software updated - Regular database backups

See SECURITY.md for details.

Getting Started

How do I start using Finance Tracker?

See the Getting Started Guide for a complete walkthrough. Quick version:

1. Create account and verify email
2. Add your bank accounts

3. Import transactions (CSV)
4. Create categories
5. Set up categorization rules
6. View dashboard

Time: ~15 minutes

What do I need to begin?

Minimum requirements: - Web browser (Chrome, Firefox, Safari, Edge) - Email address - Bank statements or transaction data (CSV format)

Optional: - AI API key (for AI categorization) - Multiple accounts to track - Historical transaction data

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Can I import my data from other apps?

Depends on the app:

Yes, if you can export to CSV: - Mint (export transactions as CSV) - Personal Capital (export as CSV) - Bank statements (download CSV) - Credit card statements (download CSV) - Excel spreadsheets (save as CSV)

Not directly from: - YNAB (proprietary format) - Quicken (QFX format not supported yet) - QuickBooks (accounting format)

Workaround: Export from those apps to CSV, then import to Finance Tracker.

Features & Functionality

Can Finance Tracker automatically sync with my bank?

Not yet. Currently you must: - Download CSV from your bank's website - Import CSV to Finance Tracker

Why no automatic sync? - Bank integrations require partnerships - Privacy trade-off (give access to bank credentials) - Self-hosted apps can't easily use services like Plaid

Future: Bank integration (Plaid) is on the roadmap.

Does it work on mobile phones?

Yes, but no native app yet.

- **Responsive design**: Works in mobile browsers
- **Can use on phone**: Access from Safari, Chrome, etc.
- **No app store app**: Not in iOS/Android app stores
- **No native features**: No camera for receipts, no offline mode

Workaround: Add to home screen from browser for app-like experience.

Future: Native mobile apps planned for v1.0.

Can multiple people use the same account?

Not yet. Current limitations:

- One user per account
- Cannot share with partner/spouse
- No collaboration features
- No multi-user permissions

Workarounds: - One person manages, exports reports to share - Create separate accounts (not ideal)

Future: Shared accounts coming in v0.2.

Can I set budgets?

Not yet. Current capabilities:

- View spending by category
- Track trends over time
- Compare month-to-month
- Set budget limits
- Get budget alerts
- Track budget vs. actual

Workaround: Use category spending as informal budget tracking.

Future: Full budget management coming in v0.4.

Does it track investments?

No. Finance Tracker focuses on cash flow transactions (income and expenses), not:

- Stock portfolios
- Crypto holdings
- Investment returns
- Market data

What it can do: - Track investment account transfers - Record dividends as income - Log investment purchases as expenses

Use a dedicated investment app for portfolio tracking.

Data & Privacy

Where is my data stored?

Self-hosted version: - On your server/computer - In your PostgreSQL database - You control 100%

Cloud-hosted (Vercel/Railway): - On your hosting provider's servers - Still your database - You control access

We never see your data. Finance Tracker is open source and self-hosted.

Can you see my financial data?

No!

- Finance Tracker is self-hosted
- Data lives on YOUR server
- We have zero access
- No analytics tracking
- No data collection

Your data never leaves your control.

What happens if I lose my password?

Current situation:

- Email password reset link is sent
- Click link to set new password
- Requires access to your email

If email is also lost: - No recovery possible - Would need database admin access - This is a security feature (no backdoor)

Best practice: Use a password manager!

Can I delete my account and data?

Yes! You have full control:

Self-hosted: - Delete your user account from UI (Settings) - Or drop database tables directly - Or delete entire database

Data deletion is permanent - no recovery.

Best practice: Export data before deletion.

Importing & Exporting

What CSV format is required?

Required columns: - Date (in any common format) - Amount (number, can have $ or commas) - Description (transaction text)

Optional columns: - Type (Income/Expense/Credit/Debit) - Category - Location - Notes

Auto-detection: Finance Tracker intelligently detects column names like: - Date: "Date", "Transaction Date", "Posted Date" - Amount: "Amount", "Value", "Total" - Description: "Description", "Memo", "Merchant"

See Features: CSV Import for details.

My bank's CSV format is weird. Will it work?

Probably! Finance Tracker supports many formats:

Common formats: - Standard CSV from major banks - Credit card statements - PayPal exports - Venmo exports

Not supported: - PDF statements (convert to CSV first) - OFX/QFX files (Quicken format) - Excel files with formulas - Multi-sheet Excel files

Workaround: - Open in Excel/Google Sheets - Clean up format - Export as simple CSV - Import to Finance Tracker

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Can I export my data?

Current export options: - PDF reports (with filters and charts)

Not yet available: - CSV export of categorized transactions - Excel export - JSON export - Integrations with other tools

Workaround: Access your PostgreSQL database directly for full data export.

Future: More export formats coming.

How often should I import transactions?

Recommended frequency:

- **Monthly**: Most common, good for casual tracking
- **Weekly**: Better for tight budget monitoring
- **After major purchases**: For real-time tracking
- **Quarterly**: Minimum for tax purposes

More frequent = better insights, but balance with convenience.

Categorization

How does automatic categorization work?

Two methods:

1. Rules-Based (fast, free): - You create rules - "If description contains X, categorize as Y" - Can match patterns, amounts, dates - Processed instantly

2. AI-Based (smart, costs money): - Uses machine learning models - Understands context and variations - Handles edge cases - Requires API key

Best approach: Combine both! Use rules for known patterns, AI for everything else.

See Workflows Guide for details.

Can AI categorize without me creating rules?

Yes! AI can categorize with zero setup:

1. Configure AI node in workflow

2. Provide list of your categories
3. Write a prompt like: "Categorize based on merchant name"
4. AI handles the rest

Example: - "STARBUCKS" → Coffee (AI figured it out) - "WHOLE FOODS" → Groceries (AI knows it's a store) - "SHELL GAS" → Transportation (AI understands)

Benefit: Works immediately, no rule creation needed.

Downside: Costs money per transaction (usually pennies).

Which AI model should I use?

Quick guide:

Model	Best For	Speed	Cost	Accuracy
GPT-3.5	General use	Fast	Cheap	
GPT-4	High accuracy	Slow	Expensive	
Claude	Context understanding	Fast	Medium	
Gemini	Pattern recognition	Very fast	Cheap	
Llama	Free option	Very fast	Free!	

Recommendation: - **Starting out**: Llama (free via Groq) - **Best value**: GPT-3.5 Turbo - **Highest quality**: Claude Sonnet - **Maximum accuracy**: GPT-4

How accurate is AI categorization?

Typical accuracy: - 85-95% correct on first try - Improves with better prompts - Better models = higher accuracy - Context helps (amount, date, etc.)

Factors affecting accuracy: - Clear merchant names: High accuracy - Vague descriptions: Medium accuracy - Cryptic codes: Low accuracy

Example: - "STARBUCKS #12345": 99% accurate → Coffee - "SQ* COFFEE SHOP": 90% accurate → Coffee - "TRN*123456789": 40% accurate → Unknown

Tip: Use AI for clear transactions, review unclear ones manually.

Can I change categories after they're assigned?

Yes! Categorization is never permanent:

1. Find the transaction
2. Click Edit
3. Change category
4. Save

Bulk re-categorization: - Filter transactions - Select multiple - Change category for all - (Feature coming soon)

Workflows

What are workflows and do I need them?

Workflows are visual representations of your categorization logic.

You DON'T need workflows if: - Simple categorization needs - Few categories (< 10) - Happy with basic rules

You NEED workflows if: - Complex logic (if this, then that) - Combining AI and rules - Different handling for different amounts - Want output actions (webhooks, emails)

See Workflows Guide for complete explanation.

Can I have multiple workflows?

No, only one workflow can be active at a time.

Why? - Prevents conflicting logic - Simpler to understand - Clearer which workflow categorized what

Workaround: Design one comprehensive workflow with branches.

Future: May support multiple workflows with priority ordering.

Do workflows cost money?

Workflows themselves: Free

AI nodes in workflows: Cost money (you pay AI provider)

Rules nodes in workflows: Free

Example costs: - Workflow with only rules: $0 - Workflow with AI for 100 transactions: ~$0.20 (GPT-3.5) - Workflow with AI for 100 transactions: $0 (Llama via Groq)

Technical Questions

What technology is Finance Tracker built with?

Tech stack: - **Frontend**: Next.js 16, React 19, TypeScript - **Backend**: Next.js API routes - **Database**: PostgreSQL with Prisma ORM - **UI**: Tailwind CSS, shadcn/ui - **AI**: Vercel AI SDK - **Auth**: JWT with jose

Why Next.js? Full-stack framework, great DX, easy deployment.

Can I self-host Finance Tracker?

Yes! That's the intended use case.

Requirements: - Node.js 18+ - PostgreSQL database - pnpm or npm - Basic technical knowledge

See SETUP.md for complete setup guide.

Can I modify the code?

Yes! Finance Tracker is open source (MIT License).

You can: - Modify for personal use - Add features - Fix bugs - Customize UI - Fork the project

We welcome: - Bug reports - Feature requests - Pull requests - Documentation improvements

See CONTRIBUTING.md for guidelines.

What browsers are supported?

Fully supported: - Chrome/Edge (Chromium) - latest - Firefox - latest - Safari - latest

Probably works: - Older browser versions (may have issues)

Not supported: - Internet Explorer (please upgrade!)

Does it work offline?

No, Finance Tracker requires internet connection:

- Needs database connection
- AI features require API calls
- Web-based application

Future: Progressive Web App (PWA) with offline mode is planned.

Pricing & Cost

How much does Finance Tracker cost?

Application: $0 (free and open source)

Additional costs you may incur:

1. **Hosting** (if using cloud):
    - Vercel: Free tier available
    - Railway: $5/month minimum
    - Or self-host for free
2. **Database** (if using managed):
    - Neon: Free tier available
    - Supabase: Free tier available
    - Or self-host PostgreSQL for free
3. **AI features** (if using):
    - OpenAI API: Pay per use (~$0.002-$0.01 per transaction)
    - Anthropic API: Pay per use
    - Groq (Llama): FREE!

Realistic monthly cost: - **$0**: Self-hosted, no AI - **$0-5**: Cloud-hosted free tiers, Llama for AI - **$5-15**: Paid hosting, occasional AI use - **$50+**: Heavy AI use with premium models

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Are there any premium features?

No! All features are free. No: - Paid tiers - Feature paywalls - Subscription fees - "Pro" version - Locked features

Everything is free and open source.

Troubleshooting

Transactions not importing

Common causes:

1. **Wrong CSV format**
   - Solution: Check required columns (date, amount, description)
2. **Large file**
   - Solution: Split into smaller files (< 5,000 rows)
3. **Special characters**
   - Solution: Open in Excel, save as clean CSV
4. **Wrong encoding**
   - Solution: Save CSV as UTF-8

See Getting Started: Import for details.

Rules not working

Check these:

1. **Rule pattern matches exactly**
   - Example: "Starbucks" won't match "STARBUCKS"
   - Solution: Use case-insensitive matching or "STARBUCKS|Starbucks"
2. **Rule priority**
   - Lower priority rules may not run
   - Solution: Increase priority number
3. **Rule is inactive**
   - Check "Active" toggle is on
4. **Rule conflict**
   - Multiple rules match same transaction
   - Solution: Adjust priorities or patterns

Dashboard shows no data

Possible causes:

1. **No transactions** in selected date range
   - Solution: Expand date range
2. **No categorized transactions**
   - Solution: Categorize some transactions
3. **Wrong filters** applied
   - Solution: Clear filters
4. **Browser cache**
   - Solution: Hard refresh (Ctrl+F5 or Cmd+Shift+R)

Forgot my password

1. Click "Forgot Password" on login page
2. Enter your email
3. Check email for reset link
4. Click link and set new password

No email received? - Check spam folder - Verify email address correct - Check server email configuration

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Map view not showing transactions

Requirements for map view: - Transactions must have latitude/longitude data - Usually from CSV import with location columns - Manually added transactions won't have location unless you add it

If locations exist but not showing: - Check date filter - Try hard refresh browser - Clear category filter

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Still Have Questions?

Documentation

- Getting Started Guide
- Features Overview
- Use Cases & Examples
- Workflows Guide
- User Stories
- Limitations

Get Help

- Search existing GitHub Issues
- Join GitHub Discussions
- Report bugs on GitHub
- Email: support@example.com (if configured)

Contribute

- Star the project on GitHub
- Report bugs
- Suggest features
- Submit pull requests
- Improve documentation

Didn't find your answer? Ask on GitHub Discussions - we're happy to help!