User Guide:

1. Establish Financials as the user:

A screenshot of a computer

Description automatically generated

To establish your financials, include this necessary information in the main page of the program which is:

-Total account balance in checking and/or savings

-Monthly net income after taxes

-Unexpected earnings such as mowing someone’s lawn for an extra $20

1. Utilize the expenses page to add all your expenses into a list which will automatically remove the total amount from your income stream to determine what money you have left over to put toward savings. Expected Expenses can include:

-Subscriptions (Netflix, hulu… etc)

-Bills (Car note, Rent, mortgage… etc)

-Food (Groceries, meal subscriptions)

-Debt (Student loan payments, Credit cards… etc)

1. Add unexpected losses that may occur throughout time, life changes and stuff happen. If there are any unexpected losses such as a deductible payment insert it on the expenses page, and it will subtract that loss from your total balance in your checking/savings account. Visible on the main page.
2. Using the Projected savings/investment feature:

On the calculations page there will be a text field at the top displaying your listed monthly income after all established expected expenses. To figure out how much is wanted to be saved, find a percentage of the money left over you could use toward the savings that may not put you in a poor position. Generally, 15 percent of your net income prior to expenses is expected to be saved. So around 30-40% savings after expenses would be optimal.

-Fill out the percentage you would like to save and select “Calculate”

-Once Calculated you will see the amount per month being saved.

1. Establish how many months you want to save for either saving for retirement or saving for a car or anything just figure out a time frame and list in the text field in months how long you want to save up.

-Once the months are in the text field, select “Calculate” This will provide a total amount for which you are going to have saved after that number of months at that monthly savings percentage.

1. Projecting savings/investment. To view a graph of the time in which you would have the savings, you can project them by month in a linear graph by selecting “Graph Savings vs. Months”

-as well as by selecting “Project savings if invested in S&P500” this will display the amount your savings would be worth given an annual return rate of 8% compounded monthly adding to 8% APY rather than just a linear graph of savings at a steady rate the money will work for itself.