

Finance Buddy User Manual

Your Financial Companion

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Welcome to Finance Buddy

Finance Buddy is a personal finance management app designed specifically for students and young professionals who want to take control of their money. Whether you're building your first budget, saving for a spring break trip, or learning how credit scores work, Finance Buddy provides real-time insights, goal tracking, and personalized AI-powered financial advice all in one place.

What makes Finance Buddy different?

- **Real-time tracking:** See your spending and savings update instantly
- **Personalized AI coach:** Get advice tailored to YOUR financial situation
- **Goal-focused:** Track progress toward specific savings targets with visual feedback
- **Educational:** Learn financial literacy through interactive lessons and quizzes

Getting Started

System Requirements

Finance Buddy runs on iOS devices with the following specifications:

- **iOS Version:** iOS 16.0 or later

- **Device Compatibility:** iPhone 8 or newer
- **Internet Connection:** Required for syncing data and AI advisor features
- **Storage:** Minimum 50 MB of available space

Installation

Installing Finance Buddy on your iPhone:

1. Open the App Store application on your device. The App Store icon looks like a blue square with a white "A" made of sticks.
2. Tap the Search icon at the bottom of the screen. It looks like a magnifying glass.
3. In the search bar at the top, type "Finance Buddy" and tap the blue Search button on your keyboard.
4. Find Finance Buddy - Your Financial Companion in the search results and tap on it.
5. Tap the blue Get button (or the cloud icon with a down arrow if you've downloaded it before).
6. If prompted, use Face ID, Touch ID, or enter your Apple ID password to confirm the download.
7. Wait for the app to download and install. The icon will appear on your home screen with "Finance Buddy" written below a green leaf icon.
8. Tap the Finance Buddy icon to open the app for the first time.

Note: The download typically takes 30-60 seconds on a standard Wi-Fi connection.

Creating Your Account

When you first open Finance Buddy, you'll see the welcome screen.

Step 1: Sign Up

1. On the welcome screen, tap the green Sign Up button at the bottom of the screen.
2. You'll see three text boxes:
 - Email: Enter your email address (example: student@university.edu)
 - Password: Create a secure password (minimum 8 characters)
 - Full Name: Enter your name as you'd like it to appear in the app
3. Tap the green Create Account button.
4. Check your email inbox for a verification email from Finance Buddy. Open the email and tap the Verify Email link.
5. Return to the Finance Buddy app. You should now see the questionnaire screen.

Step 2: Sign In (Returning Users)

If you already have an account:

1. On the welcome screen, tap the Sign In button below the sign-up section.
2. Enter your email address and password in the text boxes.
3. Tap the green Sign In button.
4. You'll be taken directly to your dashboard.

Troubleshooting Login Issues:

- If you forgot your password, tap Forgot Password? below the Sign In button
- Check that your email is spelled correctly
- Make sure your password doesn't have extra spaces at the beginning or end

Initial Setup & Questionnaire

After creating your account, Finance Buddy will ask you a series of questions to personalize your experience. This helps the AI advisor give you relevant advice.

Completing the Financial Profile Questionnaire:

1. **Primary Financial Goal:** Tap the option that best matches your main goal:
 - Save for Emergency Fund
 - Pay Off Debt
 - Save for Major Purchase
 - Build Long-term Wealth
 - Learn Money Management
2. **Annual Income Range:** Select your approximate yearly income before taxes:
 - Under \$30,000
 - \$30,000 - \$50,000
 - \$50,000 - \$75,000
 - \$75,000 - \$100,000
 - Over \$100,000
3. **Risk Tolerance:** How comfortable are you with financial risk?
 - Conservative (prefer safety)
 - Moderate (balanced approach)
 - Aggressive (willing to take chances)
4. **Savings Experience:** Rate your experience with saving money:
 - Beginner (just starting)
 - Intermediate (have some savings)
 - Advanced (confident saver)
5. **Major Expenses:** Check all categories where you regularly spend money:
 - Rent/Housing
 - Groceries
 - Transportation
 - Entertainment
 - Education
 - Healthcare
6. **Primary Concerns:** What worries you most about money? (select all that apply)
 - Not enough savings
 - Too much debt
 - Don't understand investing
 - Living paycheck to paycheck
 - No financial plan
7. **Additional Comments (Optional):** Type any additional information you'd like to share about your financial situation.

8. Tap the green Complete Setup button at the bottom of the screen.

What happens next?

After completing the questionnaire, you'll be taken to your personalized dashboard. The AI advisor will use these answers to provide tailored financial guidance specific to your situation. You can update these answers anytime by tapping your profile picture in the top-right corner of the dashboard, then tapping Edit Profile and scrolling to Financial Questionnaire.

Using Finance Buddy

Dashboard Overview

The dashboard is the first screen you see when opening Finance Buddy. It provides a snapshot of your financial health.

Understanding Your Dashboard:

Balance Card (Green Gradient Box at Top)

- **Total Balance:** Shows your income minus expenses for the current month
- **Income Arrow (↓):** Green arrow shows money you've deposited this month
- **Expenses Arrow (↑):** Red arrow shows money you've spent this month

Quick Actions (Four Circular Buttons)

- **Add Expense (+):** Tap to record a purchase or bill payment
- **New Goal (Target icon):** Tap to create a new savings goal
- **View Stats (Chart icon):** Tap to see detailed spending breakdown
- **Ask AI (Message icon):** Tap to chat with your financial advisor

Recent Activity Section

- Shows your last 4 transactions with icons, merchant names, and amounts
- Tap any transaction to view more details

Savings Goals Section

- Displays up to 3 of your active goals with progress bars
- Green bars show how much you've saved toward each goal
- Tap a goal to update progress or view details

Top Navigation Bar

- **Greeting:** Shows "Good Morning/Afternoon/Evening" with your name
- **Profile Icon (Right):** Tap to access settings and profile
- **Bell Icon (Right):** Tap to view notifications and tips

Bottom Tab Bar (Five Icons)

1. **Home (House icon):** Returns you to the dashboard
2. **AI Advisor (Message icon):** Opens the AI chat interface

3. **Goals (Target icon):** View and manage all savings goals
4. **Expenses (Credit card icon):** View detailed expense history
5. **Learn (Book icon):** Access financial literacy lessons

Managing Expenses

The Expenses tab helps you track where your money goes.

Adding a New Expense:

1. From the dashboard, tap the Add Expense quick action button (the + icon), OR
2. Tap the Expenses tab at the bottom of the screen, then tap the green + button in the top-right corner.
3. Fill out the expense details:
 - Amount: Enter the dollar amount (example: 15.50)
 - Merchant: Where you spent the money (example: "Panda Express" or "Target")
 - Category: Tap to select from:
 - Food
 - Transportation
 - Entertainment
 - Shopping
 - Bills
 - Other
 - Date: Tap the calendar icon to select when you made the purchase (defaults to today)
 - Description (Optional): Add notes about the purchase
4. Tap the green Save button at the bottom.
5. You'll return to the Expenses screen and see your new transaction appear at the top of the list.

Viewing Expense History:

1. Tap the Expenses tab at the bottom of the screen.
2. You'll see:
 - Net Balance Card (top): Shows deposits minus expenses with a monthly summary
 - Total Spent: The sum of all expenses in the selected category
 - Category Filter: Tap categories like "Food" or "Bills" to filter the list
 - Expense List: Scroll down to see all transactions with colored icons
3. Each expense card shows:
 - Category icon (colored circle on left)
 - Merchant name
 - Category and date below the merchant
 - Amount on the right

Understanding the Banking Summary Card:

- **Net Balance:** Your deposits minus expenses for the current month

- **Deposits (green):** Total income logged this month
- **Expenses (red):** Total spending logged this month
- **Update Balance:** Tap to manually sync your bank balance
- **Add Deposit:** Tap to record income (paycheck, gift, refund)

Adding Bank Deposits:

1. In the Expenses tab, tap Add Deposit in the banking summary card.
2. Fill out the deposit form:
 - **Amount:** Enter the deposit amount
 - **Source:** Where the money came from (example: "Part-time job" or "Birthday gift")
 - **Note:** Optional description
 - **Date:** When you received the money
 - **Type:** Select from Paycheck, Refund, Gift, or Other
3. Tap Save.

Your Net Balance will update automatically to include the new deposit.

Setting & Tracking Goals

Goals help you save money for specific purposes with clear targets.

Creating a New Goal:

1. From the dashboard, tap the **New Goal** quick action button, OR
2. Tap the **Goals** tab at the bottom, then tap the green + button in the top-right corner.
3. Fill out the goal details:
 - **Goal Name:** What you're saving for (example: "Spring Break Trip" or "Emergency Fund")
 - **Target Amount:** How much money you need (example: 1500)
 - **Current Amount:** How much you've saved so far (starts at 0)
 - **Category:** Tap to choose:
 - Emergency
 - Travel
 - Shopping
 - Education
 - Other
 - **Target Date** (Optional): When you want to reach the goal
4. Tap the green Save Goal button.

Updating Goal Progress:

1. Go to the Goals tab at the bottom of the screen.
2. Find the goal you want to update and tap anywhere on the goal card.
3. A popup window will appear titled "Update Progress."
4. In the Current Amount field, type the new total you've saved. For example:
 - If you had \$100 saved and just added \$50, enter 150

- The app shows you how much remains to reach your target
5. Tap Save to update the goal.
 6. You'll see the progress bar and percentage update immediately.

Visual Goal Indicators:

- **Progress Bar (Green):** Shows percentage complete
- **Percentage Number:** Displays exact progress (example: "45% Complete")
- **Amount Remaining:** Shows how much more you need to save
- **Target Date:** Displays when you want to achieve the goal
- **Status Badges:**
 - "🎉 ACHIEVED!" when you reach 100%
 - "Almost there!" at 75%+
 - "Halfway!" at 50%+

Deleting a Goal:

1. In the Goals tab, swipe left on any goal card.
2. Tap the red Delete button that appears.
3. Confirm deletion when prompted.

Learning Financial Literacy

The Learn tab provides interactive lessons to build your financial knowledge.

Accessing Lessons:

1. Tap the Learn tab (book icon) at the bottom of the screen.
2. You'll see:
 - **Learning Streak Header** (green gradient): Shows consecutive days learning and total points earned
 - **Guided Lessons Section:** Three available lessons with preview cards

Taking a Lesson:

1. Tap any lesson card to open the full lesson. Available lessons:
 - **Lesson 1: Building a Starter Budget**
 - **Lesson 2: How to Build an Emergency Fund**
 - **Lesson 3: Understanding Credit & Why It Matters**
2. The lesson detail screen shows:
 - **Overview:** A colored icon and summary of what you'll learn
 - **Full Lesson:** The complete educational content
 - **Key Takeaways:** Bulleted list of important points (marked with green checkmarks)
 - **Quick Quiz:** Multiple choice question to test understanding
3. Read through the lesson content at your own pace.

Completing the Quiz:

1. Scroll to the Quick Quiz section at the bottom of the lesson.
2. Read the question carefully.
3. Tap one of the answer options (A, B, or C).
4. The app will immediately show:
 - A green checkmark if your answer is correct
 - A red X if your answer is incorrect
 - Feedback message below ("Nice! That's the right answer." or "Not quite—give it another look.")
5. If you answered incorrectly, tap a different option to try again.
6. Tap Close in the top-left corner when you're done.

Tracking Your Progress:

- The Learning Streak shows how many consecutive days you've accessed lessons
- Total Points accumulate as you complete lessons and quizzes
- Completed badge shows how many lessons you've finished
- Completed lessons move to a separate "Completed" section at the bottom

AI Financial Advisor

The AI Advisor is your personal financial coach that knows your spending, goals, and financial profile.

Starting a Conversation:

1. Tap the AI Advisor tab (message icon) at the bottom of the screen, OR
2. Tap the Ask AI quick action on the dashboard.
3. You'll see the chat interface with:
 - AI Advisor header with a green brain icon
 - "Online" status indicator (green dot)
 - Chat history (if you've chatted before)
 - Quick suggestion chips above the input box

Asking Questions:

1. At the bottom of the screen, you'll see a text input box that says "Ask me anything..."
2. Tap the box and type your question using the on-screen keyboard. Examples:
 - "How can I save more money?"
 - "Am I overspending on food?"
 - "What should I do about my credit card debt?"
 - "How close am I to my spring break goal?"
3. Tap the green circular arrow button on the right to send your message.
4. You'll see your message appear in a green bubble on the right side of the screen.
5. The AI will show a "typing" animation (three animated dots) while preparing a response.
6. The AI's response appears in a gray bubble on the left side, referencing YOUR specific data:
 - Your actual spending categories and amounts

- Your current goal progress
- Your bank balance and deposits
- Your questionnaire answers

Using Quick Suggestions:

Instead of typing, you can tap one of the suggestion chips above the input box:

- **Budget help:** Asks "How do I create a budget?"
- **Investment tips:** Asks "How do I start investing?"
- **Save money:** Asks "How can I save more money?"
- **Reduce debt:** Asks "How do I pay off my debt?"

What Makes the AI Personalized:

The AI advisor has access to:

- Your financial profile from the questionnaire (income, goals, risk tolerance)
- Every expense you've logged with amounts and categories
- Your top spending category and percentages
- All your savings goals and current progress
- Your bank balance and recent deposits
- Your entire conversation history

This means when you ask about budgeting, the AI will say things like:

- "You've spent about \$340 in Food recently (~45% of tracked expenses)"
- "You're 65% toward Emergency Fund with \$350 left to stack"
- "Cash on hand is \$1,240 (synced Nov 28, 2025)"

Clearing Chat History:

1. Tap the three-dot menu icon in the top-right corner of the AI Advisor screen.
2. Tap Clear History.
3. Tap Clear on the confirmation popup to permanently delete all messages.

Advanced Features

Banking Integration

Finance Buddy lets you track your bank balance and deposits manually.

Updating Your Bank Balance:

1. Go to the Expenses tab.
2. In the banking summary card at the top, tap Update Balance.
3. Enter your current bank account balance in the text field.
4. Tap Save.
5. The "Last Updated" date will refresh to today's date.

Recording Deposits (Income):

See "Adding Bank Deposits" in the Managing Expenses section above.

Understanding Net Balance:

Net Balance = (Monthly Deposits) - (All Logged Expenses)

This gives you a real-time view of whether you're spending more or less than you're earning. A positive number means you're saving; a negative number means you're overspending.

Profile & Settings

Accessing Your Profile:

1. From the dashboard, tap your **profile picture circle** in the top-right corner.
2. You'll see the Profile screen with:
 - Your name and email
 - Total points earned
 - Currency setting
 - Sign Out button

Editing Your Profile:

1. In the Profile screen, tap Edit Profile.
2. You can update:
 - **Name:** Tap the name field and type your new name
 - **Currency:** Tap to select USD, EUR, GBP, CAD, etc.
3. Tap Save Changes when done.

Updating Your Financial Questionnaire:

1. In the Profile screen, tap Edit Profile.
2. Scroll down to the Financial Questionnaire section.
3. Tap Retake Questionnaire to update your answers.
4. Complete the questionnaire again with your current information.
5. The AI advisor will use your updated answers for future advice.

Signing Out:

1. Tap your profile picture in the top-right corner of the dashboard.
2. Scroll to the bottom and tap the red Sign Out button.
3. You'll return to the welcome screen.

Troubleshooting

Common Issues and Solutions

Problem: I forgot my password

Solution:

1. On the Sign In screen, tap **Forgot Password?** below the password field
2. Enter your email address
3. Check your email for a password reset link
4. Tap the link and create a new password

5. Return to the app and sign in with your new password

Problem: My expenses aren't showing up

Solution:

1. Make sure you tapped Save after entering the expense
2. Check your internet connection (Finance Buddy requires internet to sync)
3. Tap the Expenses tab and pull down on the screen to refresh
4. If expenses still don't appear, try signing out and signing back in

Problem: The AI Advisor shows "LM Studio not running"

Solution:

This error appears when the local AI server isn't running. The AI Advisor has two modes:

Option 1: Use Fallback Mode (Automatic)

- The app automatically switches to rule-based responses when the AI server is unavailable
- These responses are still personalized to your data
- No action needed on your part

Option 2: Enable Full AI Mode (Advanced)

- This requires technical setup and is optional
- If you see this message frequently, the app is working normally in fallback mode

Problem: My goal progress isn't updating

Solution:

1. Make sure you tapped Save after entering the new amount in the update popup
2. Check that you entered the total saved amount, not just the amount you're adding
 - Example: If you had \$100 and added \$50, enter 150 (not 50)
3. Pull down on the Goals screen to refresh
4. If the issue persists, delete the goal and recreate it

Problem: The app is slow or freezing

Solution:

1. Close Finance Buddy completely:
 - Swipe up from the bottom of your iPhone screen (or double-click the home button on older iPhones)
 - Swipe the Finance Buddy preview card up and off the screen
2. Wait 5 seconds
3. Tap the Finance Buddy icon on your home screen to reopen
4. If the problem continues, restart your iPhone:
 - Hold the power button until "slide to power off" appears
 - Slide to turn off, wait 10 seconds, then hold power button to turn back on

Problem: I can't see all my transactions**Solution:**

1. In the Expenses tab, make sure "All" is selected in the category filter at the top
2. Scroll down in the expense list to see older transactions
3. If you're missing specific expenses, they may not have been saved successfully—try re-entering them

Problem: The Net Balance looks wrong**Solution:**

The Net Balance calculation is:

Net Balance = (All Deposits) - (All Logged Expenses)

1. Check the Deposits amount in the summary card, have you recorded all your income this month?
2. Check the Expenses amount, have you logged all your spending?
3. Make sure you entered the correct amounts when adding transactions
4. Note: Only deposits from the current calendar month are included in Net Balance

Problem: Email verification isn't working**Solution:**

1. Check your spam/junk email folder for the verification email
2. Make sure you entered your email address correctly when signing up
3. Try tapping "Resend Verification Email" on the sign-in screen
4. Wait 5-10 minutes for the email to arrive
5. If you still don't receive it, contact support (see below)

Problem: The app crashes when opening**Solution:**

1. Make sure you're running iOS 16.0 or later:
 - Go to Settings > General > About > Software Version
 - If below 16.0, update your iOS in Settings > General > Software Update
2. Uninstall and reinstall Finance Buddy from the App Store
3. Restart your device
4. Contact support if the problem persists

Support & Contact**Need More Help?**

If your issue isn't covered in the troubleshooting section above, we're here to help.

Contact the Finance Buddy Team:

Email Support: hholden4@lion.lmu.edu

Response Time: We typically respond within 24-48 hours on business days (Monday-Friday)

What to Include in Your Email:

- Your name and email address used to create your account
- A clear description of the problem
- What screen you were on when the issue occurred
- Steps you've already tried from the troubleshooting guide
- Screenshots (if applicable): Press Volume Up + Power Button simultaneously to take a screenshot

Glossary

AI Advisor: Artificial Intelligence-powered financial coach that provides personalized money advice based on your spending, goals, and profile.

APR (Annual Percentage Rate): The yearly interest rate charged on debt or credit cards, expressed as a percentage.

Balance: The amount of money in an account. In Finance Buddy, "Net Balance" refers to deposits minus expenses.

Category: A grouping for expenses (Food, Transportation, Entertainment, etc.) that helps you understand spending patterns.

Dashboard: The main home screen of Finance Buddy that displays your balance, recent activity, and goals at a glance.

Debt Avalanche: A debt payoff strategy where you pay minimums on all debts, then direct extra money toward the debt with the highest interest rate.

Debt Snowball: A debt payoff strategy where you pay off the smallest debt first for psychological motivation, then roll that payment into the next smallest debt.

Deposit: Money added to your account, such as a paycheck, gift, or refund.

Emergency Fund: Savings set aside specifically for unexpected expenses like car repairs, medical bills, or job loss. Financial experts recommend 3-6 months of expenses.

Expense: Money spent on purchases, bills, or services. In Finance Buddy, you log expenses to track where your money goes.

Firestore: The cloud database technology that stores your Finance Buddy data securely and syncs it across devices.

Goal Progress: The percentage or amount saved toward a specific savings target. Calculated as $(\text{Current Amount} / \text{Target Amount}) \times 100$.

Index Fund: A type of investment fund that tracks a market index (like the S&P 500) and provides automatic diversification. Recommended for beginner investors.

LM Studio: The local AI server technology that powers the advanced personalization features of the AI Advisor (optional advanced feature).

Net Balance: Your total deposits minus total expenses for the current month. A positive number means you're saving; negative means overspending.

Progress Bar: The colored bar that visually represents how close you are to completing a savings goal.

Questionnaire: The initial set of questions Finance Buddy asks about your financial situation to personalize the AI advice.

Roth IRA (Individual Retirement Account): A retirement savings account where contributions are taxed now, but withdrawals in retirement are tax-free.

50/30/20 Rule: A budgeting guideline where 50% of income goes to needs, 30% to wants, and 20% to savings/debt repayment.

Sync: The process of updating data between your device and the cloud server so your information is current and backed up.

Target Amount: The total dollar amount you want to save for a specific goal.

Transaction: Any expense or deposit recorded in Finance Buddy. Each transaction includes an amount, date, category, and description.

User Profile: Your personal information in Finance Buddy, including name, email, questionnaire responses, and preferences.

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Finance Buddy's got your back. 🌱