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Simple Budget Quick-Start Guide

Income in. Expenses out. Savings tracked. A calm first budget that works without an account, ads, subscriptions or bank access.

What this app is for
Build awareness one month at a time. Add income, log expenses, compare optional category plans, and close the month with one useful note.

Your five-minute first win

- Open **Simple-Budget.html** in a modern browser.
- Choose Guided setup, Start manually, Explore a sample, or Restore a backup.
- Set a currency symbol and optional expected income.
- Keep only the categories that help you make decisions.
- Log one real expense. Your overview updates immediately.

Your data stays in this browser. Export JSON from More → Data Center before clearing browser data or moving devices.

SETUP

Build a month you can maintain

Simple Budget is deliberately smaller than a bank-connected finance suite. The setup asks only for information used on the first screen.

1. **Choose a starting point**
   Take the guided setup, start manually with an empty budget, open the sample month to learn safely, or restore a prior Simple Budget JSON backup.

2. **Set the two basics**
   Currency changes display only. Expected monthly income is optional and never replaces actual income entries.

3. **Choose categories**
   Start with Essentials, Everyday or Family. Savings and Other remain protected so totals and category deletion stay safe.

4. **Log the first expense**
   Enter a positive amount, category, date and optional note. The entry kind controls the sign; never type a negative amount.

Category budgets are optional comparisons. A category with no budget still appears as soon as it has spending.

Useful keyboard shortcut

Press **N** when you are not typing in a field to open the entry sheet. Escape closes an open sheet.

DAILY USE

Know exactly what the overview includes

Income
The sum of income entries dated in the selected month. Expected income appears only as a comparison.

Spent
The sum of expense entries dated in the selected month. Future-dated entries belong to their dated month.

Left to spend
Income minus spent. Negative months stay negative, there is no hidden clamp or optimistic carryover.

Savings
Savings is an expense paid to yourself. It reduces left-to-spend and raises both saved-this-month and total-saved.

Category drill-down

Tap any category on Overview to see its included entries, optional plan, amount spent and remaining amount. This is the fastest way to investigate a number that looks unfamiliar.

Editing is safe

Tap an entry to edit it. Deleting an entry offers Undo. Deleting a category moves its historical entries to Other and also offers Undo; no transaction is silently discarded.

MONTHLY RHYTHM

Automate the predictable, review the real

Recurring monthly income

- Create a rule in More with a label, amount and day from 1–31.
- The app creates at most one entry per rule and month.
- Day 31 clamps to the month’s final day, including leap-year February.
- Pause a rule without changing prior entries; edit a generated entry like any other income.

This starter edition automates monthly income only. Bill schedules and recurring expenses belong in Easy Budget Planner so this app stays easy to understand.

Close the month

- Review income, spending, left-to-spend and the guidance checklist.
- Write one observation about what actually happened.
- Save the close. It stores a dated snapshot and your note.
- Closing never locks entries; update the close after correcting the month.

Use Trends for a six-month income-versus-spending view. All data remains available beyond the displayed chart window.

DATA OWNERSHIP

Back up before you need the backup

Open More → Data Center to see last saved, last backup, schema version, entry count and closed-month count.

1. **Export JSON regularly**
   JSON is the complete recovery file: settings, categories, entries, recurring rules and month closes.

2. **Use CSV for a readable list**
   CSV exports dated entries with kind, amount, category and note for spreadsheets or personal archives.

3. **Restore with preview**
   The app validates the file and shows entry, category and month counts before replacing current data.

4. **Print a month**
   Print creates a clean monthly overview. A month-close page can also be printed as a reflection record.

If a restore preview looks wrong, cancel it. Current data is unchanged until Replace current data is selected.

Storage warning

Private local storage is not cloud sync. Browser cleanup, a new browser profile or a failed device can remove it. Keep the JSON file somewhere you control.

HELP & BOUNDARIES

When a number surprises you

Use the in-app Help Center first. Search for **left**, **savings**, **recurring**, **backup** or **privacy**. Each overview number also has a How this works explanation using the selected month's values.

Quick checks

- Confirm the month shown at the top.
- Open the entry and verify date, kind, amount and category.
- Open category drill-down to see every included expense.
- If a recurring income is missing, open More and post active rules for the month.
- If totals changed after a correction, update the saved month close.

What is intentionally not here

No accounts, bank import, bill calendar, sinking funds, debt payoff, pay-period allocation or shared-household settlement. Those workflows require more structure and belong in paid HonestMonth apps. Simple Budget remains free forever and never nags you to upgrade.

Important boundary

Simple Budget is a planning and record-keeping tool, not financial, tax, accounting, credit or legal advice. Your bank and official records remain authoritative.

Need support?
Reply to the order or download email with the app version, browser, what you expected and what happened. Do not send sensitive account numbers or passwords.