

WEALTHFLOW

User guide

Every screen. Every action.
One place to look it up.

Beta software. Use at your own discretion.

A reference for the current app - accounts, cash, bills, activity, planning, household tools and settings.

For searchable instructions in the app, open **Tools > User guide**.

57 topics · October 19, 2026

Contents

Get started	5
Sign in and out	7
Create an account	8
Reset your password	9
Device access	10
Finish setup at your pace	11
Report a bug	12
Your Flow apps	13
Use Wealthflow on your phone	14
Profiles and households	15
Members, invitations and roles	16
Overview & daily controls	17
Income & paydays	18
Bills & recurrence	19
Subscriptions	20
Recurring charges & price changes	22
Record, review & reverse bill payments	24
Bill details & receipts	26

Payment history	27
Activity filters & categories	28
Category rules	30
Split a transaction	32
Bill matching	33
Cash Plan	34
Money calendar and daily cash forecast	36
Cards, loans & statements	37
Card statement details	39
Link lenders, bills & manual debt	40
Payday Calculator	41
Paycheck planner	43
Spending targets	44
Rollover Budgets	45
Sinking Funds	47
Savings goals	49
Planning & forecasts	50
Monthly budget, reports & categories	51
Tax estimate	52
Net Worth	53

Net worth snapshots & history	56
Connect a bank	58
Sync and disconnect banks	59
Share review cues with Personal Flow	60
Connect calendar and mail for review	61
Additional accounts	63
Import a statement CSV	64
Groceries and household supplies	65
Restock reminders	67
Siri shortcuts	68
AI connection and sharing	69
Ask Wealthflow	70
Appearance & account settings	71
Archive & restore items	72
CSV, backup & PDF	73
Workspace management	75
Find instructions and download this guide	76
Understand the numbers	77
Fix a problem	78

Get started

Set up one workspace, then keep its records current.

[Open this screen in Wealthflow >](#)

Four places to start

1. Overview shows current cash and important review items.
2. Plan groups Cash Plan, Bills & expenses, Cards & debt, and Money calendar.
3. Activity holds bank transactions and their review controls.
4. More contains connections, tools, device access, setup, and help.

Create only the income, bills, and cash details that apply to you. Connect a bank when ready; skipping keeps setup pending.

Set up your money

1. Sign in and check the workspace name above the app actions. A profile selector appears in the header when you have multiple workspaces; use it to switch between your own money and a household.
2. Open More > Linked Accounts and choose Link bank. Complete the bank's connection steps yourself, then check the imported accounts and transactions.
3. Open Income and add your active income sources, amounts, and payday schedules.
4. Open Bills and add unpaid commitments, amounts, due dates, and recurrence. Link existing debt bills to their lender accounts instead of creating a second obligation.
5. Open Cards & loans. Review card statement minimums, statement due dates, balances, and APRs; enter details the bank did not provide.
6. Open Cash Plan, choose its checking accounts and window, and enter any extra reserves. Resolve its Needs attention actions before relying on cash remaining.

Beta software. Use at your own discretion.

A bank connection imports records; it does not pay bills or transfer money. Record payment only after you have paid through your bank or lender.

Keep it current

1. Choose Sync all from any main screen. Review bank status if an institution needs another sign-in or reports an error.
2. Open Activity to check new categories, bill matches, and split allocations. Use Category rules for repetitive merchant classifications; manual edits and splits stay in control.
3. Review Cash Plan after spending, payments, payday changes, or a new statement.
4. Open Recurring charges to review suggested bills and price changes. Add or link a bill only after confirming the proposal.
5. Use Add for common entries, Export for available downloads, and Tools for the full set of screens.
6. Use More > User guide whenever you need the exact steps for an action.

Keep personal and household records in the correct selected workspace. Switching profiles changes the records shown throughout the app.

Money calendar projects future scheduled pay separately from today's Cash Plan. Budgets & funds carries category allocations and tracks virtual funds; Net Worth combines saved sources and explicit dated snapshots. These tools do not transfer bank money.

Sign in and out

Use your verified email and password, or your existing Cloudflare owner access.

[Open this screen in Wealthflow >](#)

Sign in

1. Enter Email address and Password, then choose Sign in.
2. For an existing Cloudflare budget, choose Continue with Cloudflare and complete its sign-in.

Email address	The email verified for this account.
Password	Your account password. Show and Hide affect visibility only.

A sign-in grants access only to workspaces where you are a current member.

If your session expires, sign in again; this does not remove saved records.

Sign out

1. Choose Sign out in the header, or open Settings > Account on a small screen and choose Sign out.

This closes the current app session. Cloudflare-backed accounts also use the Cloudflare logout route. Saved financial records remain.

Add password sign-in to an existing Cloudflare owner budget

1. Open Settings and choose Existing owner account setup.
2. Sign in with the existing owner Cloudflare account again if requested. Confirm the email and existing private budget shown on the setup page.
3. Enter your name and choose Email my verification link only when you are ready.
4. Open the emailed link while signed in with that same Cloudflare owner identity. Choose and confirm your own password, then select Verify email and keep this budget.
5. Continue to Your Flow apps and approve each connection with your own eligible same-email account.

This special setup is available only to the verified configured Cloudflare owner of the existing private budget. Public account registration does not claim existing budgets.

Opening the setup page sends no email and creates no account or password. Your explicit actions complete those steps.

The email link lasts 30 minutes; a recent owner Cloudflare sign-in is also required. Use a new verification link if one expires.

Setup keeps the same budget, notes, bank connections, payment records and membership. It does not create a new budget or connect the other apps automatically.

Create an account

Verify your email and start an empty private budget.

[Open this screen in Wealthflow >](#)

Register

1. Choose Create account.
2. Enter Email address and optional Your name, then choose Create account.
3. Open the verification link in your email.
4. Create a password and choose Create password & continue.

Your name	Optional display name for your profile.
Email address	The address you must verify.
Password	12-128 characters; use a unique password.

Verification links expire after 30 minutes and can be used once.

The response deliberately does not reveal whether another person already has an account. Check your inbox and spam folder.

New accounts receive a separate empty budget. Existing Cloudflare budgets use their original sign-in.

A link does not work

1. Request a new link from Create account.
2. Open the complete link from the newest email and finish the verification form.

Registration can be temporarily unavailable if email delivery or account setup is disabled.

Reset your password

Recover a password account through a single-use email link.

[Open this screen in Wealthflow >](#)

Request and reset

1. Choose Forgot password? on the sign-in page.
2. Enter the account email and choose Send reset link.
3. Open the reset email, enter a new password, and choose Save new password.
4. Continue to sign in with the new password.

Email address	The verified email for the password account.
----------------------	--

Password	The new 12-128 character password.
-----------------	------------------------------------

Reset links expire after 20 minutes. A successful reset invalidates other reset links, existing sessions, and saved Wealth Flow passkeys for that password account.

For an existing Cloudflare account, use Cloudflare sign-in and its account recovery.

If the reset email does not appear, check Spam or Junk as well as your inbox. A delivered email may still be classified as spam by your mail provider.

Device access

Choose device permissions only when a feature needs them.

[Open this screen in Wealthflow >](#)

Device access

1. Open More > Device access. Choose Open camera to capture and save a photo locally, or Record voice note and Stop recording to save audio.
2. Your browser asks for permission. Close the camera or leave/switch away from the page to stop capture.
3. Bluetooth battery check opens a chooser for one accessory that supports the standard Battery Service. Safari and iPhone browsers do not provide this chooser.
4. Use your keyboard's dictation key to enter words directly into an app field.

Photos and audio are not uploaded or attached to records automatically. Save them to your device and choose a supported attachment/import flow when needed.

Wi-Fi network names and local network scanning are unavailable to a website. Native app capabilities depend on supported hardware and installation.

The website uses password sign-in. Face ID or Touch ID device unlock belongs to the native app, uses Apple's local authentication, and needs no passkey setup. The app does not receive your face or fingerprint.

Finish setup at your pace

Only saved settings and actual records complete setup.

[Open this screen in Wealthflow >](#)

Finish setup at your pace

1. Choose Finish setup to see what is ready and what remains.
2. Open a step, enter its required details in that screen, and save.
3. Choose Skip for now when you are not ready. The in-app Finish setup reminder remains.
4. Return to Finish setup and choose Check saved settings after saving or connecting a service.

Skipped optional connections remain visible as incomplete. Nothing is connected automatically, and no permission prompt opens during setup.

Existing records determine ready status. This checklist does not create placeholder trips, finance records, or tasks.

Report a bug

Send a private report to the app owner.

[Open this screen in Wealthflow >](#)

Report a bug

1. Open More > Report a bug, or use the button in this guide.
2. Write a short title and explain what happened and what you expected.
3. Choose Send report and keep the confirmation reference. If sending fails, your text remains for retry.

You can also report a problem from the sign-in screen. Do not include passwords, account numbers, or sensitive personal details.

Only your entered title, description, and current page path are sent. Query strings, screenshots, browsing history, and account records are not attached automatically.

The report is stored in the owner's private support hub. A received reference confirms storage; it does not promise that an email notification was delivered.

Your Flow apps

Keep selected trips, preparation, and money reviews together.

[Open this screen in Wealthflow >](#)

Your Flow apps

1. Open More > Your Flow apps.
2. Link only your own Flow accounts using the displayed approval steps.
3. Choose the shared trip or review you want to work with and review its saved status.

Linking your apps does not automatically connect banks, calendars, or mail providers.

A money review is a planning record, not a bank-cleared payment or an automatic transfer.

Use Wealthflow on your phone

Install the web app and use its navigation.

[Open this screen in Wealthflow >](#)

Add it to your iPhone Home Screen

1. Open Wealthflow in Safari and sign in.
2. Open Safari's Share menu. Depending on your Safari layout, Share may be under More.
3. Choose Add to Home Screen. If Open as Web App is offered, turn it on.
4. Choose Add, then launch Wealthflow from the new Home Screen icon.

An older installed icon may retain earlier launch settings. If normal in-app links keep showing Safari controls after the app is updated, remove that Home Screen icon and add it again. This removes the shortcut, not your server records.

Sign-in, bank consent, external links, file selection, and downloads may use browser or device controls. Those flows can look different from ordinary app pages.

Move around the app

1. Use Overview, Plan, Activity, and More in the bottom navigation. Plan groups Cash Plan, Bills, Cards, and Money calendar.
2. Open Tools to search for another screen or open the User guide.
3. Use named actions such as Add, Sync all, Export, Edit plan, and Record payment. The selected profile remains in effect as you move between screens.
4. Use your device's normal back action to return through previously visited pages.

Wealthflow needs an internet connection for saved records and changes. Home Screen installation does not create an offline financial database.

Profiles and households

Keep your private budget separate from optional shared spaces.

[Open this screen in Wealthflow >](#)

Switch or create

1. Check the workspace name above the app actions. If you have multiple workspaces, use the header selector to switch profiles or households.
2. Open Profiles & household and choose Create household to start a shared space.
3. Enter Household name and save.

Household name	The name of the new shared workspace.
-----------------------	---------------------------------------

A new household starts empty. Private accounts and records are not copied into it.

Members share the finances and shopping deliberately connected or saved in that household.

The workspace name above the app actions identifies which records you are viewing or editing.

Category rules, recurring-charge decisions, rollover budgets, fund histories, and net-worth snapshots belong to the selected workspace and are not copied when you create another one.

A separate private account

1. Share the Sign-up link from Share Wealth Flow.

Each person verifies their own email and receives their own private budget. Sharing the registration link does not grant access to your household.

Members, invitations and roles

Invite people to a shared household and manage their access.

[Open this screen in Wealthflow >](#)

Invite a member

1. Select the shared household and open Profiles & household as its owner.
2. Choose Invite member, enter Name and Sign-in email, and choose Access.
3. Choose Create invite link and share the resulting link privately with the intended person.
4. The person signs in or creates an account using the invited email, reopens the invitation link, and chooses Accept invitation.

Name	The invited person's display name.
Sign-in email	Only this email can accept the invitation.
Access	Can edit shared household allows saves and shared financial actions; Can view shared household is read-only.

No invitation email is sent automatically.

Invitation links expire after seven days and are bound to the invited email.

Accepting household access preserves the person's separate private budget.

Revoke or remove

1. Choose Revoke to cancel an invitation that has not been accepted.
2. Choose Remove access beside a member to end their household access.

Only the household owner manages invitations and members. The owner cannot remove themselves or the household's finance owner.

Removal takes effect on access checks. It keeps household records and the person's private budget.

Viewers can read permitted records and download permitted CSVs or print views; saves, provider sync, and AI requests require write access.

Viewers can use local Money calendar spending scenarios, inspect category rules and recurring suggestions, read fund and net-worth histories, and download their permitted CSVs. Saving rules, approving or dismissing suggestions, changing funds, and saving snapshots require editor or owner access. The complete workspace backup remains owner-only.

Overview & daily controls

Start with current cash, card debt, posted activity, and bills due next.

[Open this screen in Wealthflow >](#)

Read your overview

1. Open Overview.
2. Tap Cash left or Cash shortfall to open the cash calculation.
3. Tap Card debt to open statements and payments.
4. Tap Activity or All bills for the full records.

Cash is withheld when required inputs or bank evidence need review. A shortfall is the amount by which known commitments exceed current cash.

This month shows imported posted activity. Forecast charts use planned schedules.

Use the shared toolbar

1. Check the selected workspace name.
2. Choose Add for income, bills, savings goals, sinking funds, spending targets, manual debts, or net-worth items.
3. Choose Sync all to refresh saved records and connected banks.
4. Choose Export for CSV, backup, or print/PDF.

Bank updates can be delayed. The sync status links to Banks & accounts.

Add and editing depend on your role. Your private and household workspaces keep separate records.

Money calendar, Category rules, Recurring charges, Budgets & funds, and Net Worth are available from Tools. Their forecasts and virtual allocations do not move money.

Income & paydays

Save planned income separately from imported deposits.

[Open this screen in Wealthflow >](#)

Add or edit income

1. Choose Add income.
2. Enter Name, Amount, Frequency, Category, and Payday.
3. Set optional Start Date, End Date, and Notes.
4. Keep Active checked to include the source in the plan.
5. Choose Add income or Save income.

Amount (\$)	Expected usable amount per paycheck or occurrence.
Frequency	Weekly, every 2 weeks, monthly, quarterly, annually, or one time.
Payday	First expected payday used to generate later paydays.
Start Date / End Date	Limits the dates on which the source contributes to the plan.
Active	Includes the source in projections.

An income source is a forecast; it does not create a bank deposit.

Payday is the recurrence anchor. An actual date helps Cash Plan select the next payday.

Bills & recurrence

Track planned obligations and the payments attached to each cycle.

[Open this screen in Wealthflow >](#)

Create a bill

1. Choose Add bill.
2. Enter the bill name, amount, frequency, category, and due date.
3. Set optional start/end dates and notes.
4. Choose Add bill.

Amount (\$)	Planned amount per billing cycle.
Due date	The recurrence anchor for billing cycles.
Frequency	The interval between cycles.
Active	Includes the bill in schedules and projections.

A bill reserves money in a plan; it does not make a payment.

Monthly dates keep the original day. A month with fewer days uses its last day, then returns to the original day in later months.

One-time bills occur once. Ending a bill prevents later cycles.

Find the right bill

1. Search by name.
2. Choose a category and optional due-date range.
3. Choose Clear filters to reset the list.
4. Open a bill name for details, receipt, and history.

Status reflects recorded evidence: overdue, due soon, paid through a past cycle, incomplete dates, or a payment review.

Paid through does not mean the next upcoming cycle has been paid.

Subscriptions

Track planned service bills and review discovered recurring charges before adding one.

[Open this screen in Wealthflow >](#)

Add or edit a subscription

1. Choose Add Subscription.
2. Enter its name, amount, frequency, due date, and optional start/end dates.
3. Keep the subscriptions category, then save the bill.
4. Use the pencil action to edit details or the document action to open the receipt and history.

Category	Subscriptions keeps the bill in this view.
End Date	Stops future planned billing cycles after this date.

A subscription is a planned bill. Saving it does not purchase, renew, or cancel the service with its provider.

Monthly and annual costs follow the active schedules; inactive or ended records do not continue indefinitely.

Pause or resume a subscription

1. Choose Pause beside the subscription, then Pause in Wealthflow.
2. When the service resumes, choose Resume.
3. Confirm the renewal amount and enter the next renewal date, then choose Resume subscription.

Renewal amount (\$)	The current price to use when resuming; confirm it rather than assuming the last saved price is still current.
Next renewal	Today or a future date when the provider will next charge you.

Paused subscriptions stay visible with their last saved amount and payment history. They are excluded from planned costs, cash commitments, money-calendar renewals, and automatic bill matching. Posted bank spending is still recorded.

Pause changes tracking in Wealthflow only. Pause or restart the actual service separately with its provider.

Resume starts its planned schedule on the date you choose. Skipped renewals do not appear as overdue bills.

Record payments or remove a service

1. Use the payment action to record a paid cycle or review an imported paid mark.
2. Use Reverse last payment to correct a previous entry.
3. Use Archive to remove the service from the active budget.

Payment records are shared with Bills, Bill details, and Payment history.

Archiving keeps the saved history and does not cancel a real provider subscription.

Review discovered charges

1. Choose Discover charges on Subscriptions, or open Recurring charges from Tools.
2. Inspect Charge history, the estimated next date, and any Price increased or Price decreased notice.
3. Choose Add bill and confirm Create bill after reviewing its amount and due date, or choose Link bill for an existing record.
4. Choose Dismiss for an unwanted suggestion; Restore suggestion is available under Dismissed.

Discovery is opt-in review. It never silently creates a subscription bill, changes a saved bill price, cancels a service, or records a payment.

Suggestions need regular posted USD history. Most patterns need three charges; annual patterns need two. Missing imports, irregular charges, or separate accounts can affect discovery.

Linked bills keep their original amount and schedule. Existing Bill Matching settings apply independently.

Interest, finance charges, and credit-protection or similar issuer fees carried on credit or loan accounts are not suggested as separate bills. They remain in the source history and debt balance; ordinary card subscriptions are still eligible.

Recurring charges & price changes

Review recurring bank charges, detect price changes, and add or link a planned bill.

[Open this screen in Wealthflow >](#)

Review recurring charges

1. Open Tools, then Recurring charges. Choose Refresh after a bank sync if needed.
2. Review each merchant's latest amount, estimated frequency and next date, confidence, and account.
3. If Price increased or Price decreased appears, compare the previous typical amount with the latest posted amount.
4. Open Charge history to inspect the dates and amounts supporting the suggestion.

Confidence	High requires at least four regular charges with a relatively stable amount; other supported patterns are moderate.
Variable amount	The sampled amounts vary by more than 20% relative to the preceding typical amount.
Next estimated	A forecast posting date. Confirm the actual billing due date yourself.
Charge history	Up to eight posted dates and amounts supporting the current suggestion.

Suggestions use regular posted USD spending already imported from your bank. They are estimates, not confirmed subscriptions or statements.

Most patterns need at least three charges on separate dates. Annual patterns need at least two. Small posting-date differences are allowed; irregular or same-day duplicate purchases are not suggested.

Pending, removed, foreign-currency, transfer, card repayment, and split transactions are excluded. Old patterns without a recent charge are not suggested.

The next date is estimated from the latest charge, not supplied by the merchant. End-of-month posting dates can vary, so review the bill's due date before creating it.

Price-change notices compare the latest amount with the median of preceding sample charges. A notice requires at least a \$1 or 5% difference, whichever is larger. It can represent a tax, quantity, or other variable charge rather than a permanent subscription price change.

This screen scans imported history only and supports up to 10,000 imported transactions. It cannot discover a missing subscription without enough bank history. No bill is created automatically.

Interest, finance charges, credit protection, and similar issuer fees on credit or loan accounts are excluded from separate-bill suggestions because they are carried in debt balances. Ordinary subscriptions charged to cards remain eligible.

Create or link a bill

1. Choose Add bill. Review Bill name, Amount (\$), Frequency, Next due date, and Category.

2. Set the next due date to today or a future date and choose Create bill. The saved bill appears in Bills and cash planning.
3. If an existing merchant bill is found, use Link bill instead. Choose the bill and confirm Link bill; the existing amount and schedule stay intact.
4. After a charge has a bill, choose Open bill to review the planned record. A price-change notice does not automatically edit that bill's amount.

Bill name	The planned bill's label; initially the bank merchant.
Amount (\$)	The expected USD amount for future billing cycles; initially the latest posted charge.
Frequency	The recurring schedule used by Bills and cash planning.
Next due date	The recurrence anchor for the new planned bill, reviewed by you.
Category	The planned bill's spending category.
Bill	The existing planned record to associate with this bank-charge pattern.

Create bill saves a manual recurring budget record. It does not record a payment, move bank money, cancel a subscription, or enable automatic bill matching. Your existing Bill Matching setting continues to apply to eligible charges.

Link bill records the relationship to an existing bill. It does not change that bill or mark any billing cycle paid.

A discovery key prevents the same suggestion from creating another bill, including a repeated request after a connection interruption. If bank records, rules, or bills changed during review, refresh and review the current suggestion.

Only active, unarchived bills in the current profile are available to link. A previously linked bill remains associated if it is later archived.

Sample bank data cannot create or link real bills. View-only members can inspect suggestions and charge history but cannot approve, link, dismiss, or restore them.

Dismiss or restore a suggestion

1. Choose Dismiss to move an unlinked suggestion out of the main review list.
2. Open Dismissed and choose Restore suggestion to put it back for review.

Dismissal changes only suggestion status. It does not remove imported charges, cancel a service, or change totals.

The dismissal follows the same merchant and linked account as new supporting charges arrive. A separate account can produce a separate suggestion.

Linked suggestions are shown under Linked bills. Dismiss and Restore apply to suggestions that have not already been approved or linked.

Record, review & reverse bill payments

Record full or partial payments, review paid marks, and reverse entries. Wealthflow does not send money.

[Open this screen in Wealthflow >](#)

Record a payment

1. Open the bill's Record payment action.
2. Check the billing-cycle due date.
3. Enter the actual payment date and amount paid.
4. For an agreed lower final payment, check Settles this bill. Otherwise leave it unchecked to keep the unpaid remainder.
5. Choose Record payment.

Bill cycle due date	The scheduled occurrence that this payment covers.
Actual payment date	The day the money was paid; future payment dates are not accepted.
Amount paid (\$)	The amount shown by payment evidence.
Settles this bill	Shown for a lower payment. Check only when the reduced amount is an agreed final settlement.

A payment below the unpaid remainder records an installment unless Settles this bill is checked. You can record later installments against the same cycle.

A payment covering the unpaid remainder completes that cycle. The suggested amount is the current unpaid remainder.

If a save times out, retry from the same open editor so the same payment request is recognized; refresh before opening another editor.

Manually recording a payment celebrates only when saved records confirm that bill occurrence is fully settled; partial payments and automatic bank matches do not trigger it. The message does not prove a bank transfer or bank clearance.

Review imported paid marks

1. Choose Review imported paid mark.
2. Confirm the correct cycle, payment date, and actual amount.
3. Record the payment, or choose Clear imported paid mark when there is no valid paid evidence.

Imported paid marks without dates are withheld from dependable cash calculations. Clearing a mark does not erase confirmed payment history.

Reverse a mistaken entry

1. Open Payment history or a bill's history.
2. Choose Reverse entry or Reverse last payment.
3. Confirm Reverse entry.

The entry remains in history marked Reversed. The affected cycle becomes unpaid to the extent it is no longer covered.

Reversing a bank match prevents that transaction from automatically matching again. No bank payment is undone.

Bill details & receipts

Keep supporting documents next to each bill.

[Open this screen in Wealthflow >](#)

Open details

1. Choose a bill in Bills or Bill details.
2. Use Edit to change its planned fields.
3. Review the receipt and payment history below.

Merchant History shows other saved bills with the same merchant name; it is not a complete bank-merchant ledger.

Attach a receipt

1. Choose Attach receipt or Replace receipt.
2. Select a PNG or JPG smaller than 1 MB.
3. Wait for Receipt saved.

A receipt attachment supports your records; uploading it alone does not mark a bill paid.

The owner backup includes original receipt image bytes for current and archived receipts. CSV exports do not contain image attachments.

Payment history

Inspect recorded payments, bank evidence, and reversals.

[Open this screen in Wealthflow >](#)

Review a record

1. Open Payment history.
2. Check the bill name, cycle due date, paid date, amount, and source.
3. Choose View bank activity when a bank evidence link is present.

Manual entries and bank-confirmed entries remain distinguishable.

Changed bank evidence stays marked for review and is excluded where required until reconciliation.

An archived bill's payments remain visible.

Activity filters & categories

Search imported activity, edit classifications, and preview reusable category rules.

[Open this screen in Wealthflow >](#)

Filter activity

1. Enter a merchant or note search.
2. Select From, Through, Account, and Type.
3. Choose Apply filters.
4. Use Previous / Next to browse all results.
5. Choose This month to reset the date window and filters.

Totals cover the matching filtered records, not only the visible page.

Pending entries are visible separately from posted totals. Non-USD records keep their currency and are excluded from USD totals.

Edit a transaction

1. Choose Edit transaction on a posted record.
2. Choose Count as, Category, and an optional Note.
3. Choose Save classification.

Count as	Automatic, expense, income, refund, transfer/loan payment, card payment, cash withdrawal, or excluded.
Category	The spending category used in reports when applicable.
Note	Your own searchable explanation of the record.

This saves an annotation. The original bank transaction remains intact.

Transfers, card payments, and cash withdrawals do not become purchase spending merely because money left checking.

If the bank changes the record, an old annotation may require review.

Manual annotations and split purchases take precedence over Category rules. A category rule never changes the original bank amount, merchant, category, or payment evidence.

Reuse a merchant category

1. Choose Category rules from Activity.
2. Choose Add rule, enter the merchant and category, and choose whether to Include imported history.
3. Choose Preview rule, inspect the before-and-after categories, then choose Save rule.
4. Use Edit rule to resolve a Category rule conflict, or Disable and Undo last change to review a reversal.

Rules only classify eligible posted USD spending and refunds. Transfers, card repayments, pending entries, foreign currency, and reviewed annotations or splits remain outside rule overrides.

Lower priority numbers win. Different categories at the same priority leave the original classification and show a review flag in Activity and transaction CSV.

Current imports stay unchanged unless Include imported history is selected. Every rule change requires a fresh preview; the Category rules chapter covers account and amount limits.

Category rules

Preview and reuse merchant category rules, resolve conflicts, and undo changes.

[Open this screen in Wealthflow >](#)

Add a category rule

1. Open Tools, then Category rules. Choose Add rule.
2. Enter a rule name and the merchant. Choose a category and Exact merchant or Merchant contains.
3. Select Include imported history if the rule should also change current imported transactions. Leave it clear to preserve current imports and categorize later imports.
4. Open Account, amount & priority to limit the rule to one linked account or an amount range. Set a priority from 1 to 999; lower numbers win.
5. Choose Preview rule. Review the changed transaction count and the before-and-after categories; the first 40 changes are shown.
6. Choose Save rule. If the bank records or rules changed during review, preview again before saving.

Rule name	The label shown in the rule list and conflict details.
Merchant	At least three letters or numbers identifying a merchant.
Category	The spending category used when an eligible charge matches.
Match	Exact merchant matches the full name; Merchant contains matches part of it.
Include imported history	Whether the saved rule applies to transactions already imported when you save.
Account	All linked accounts or one linked account in the current profile.
Minimum (\$) / Maximum (\$)	Optional inclusive bounds for the charge or refund's absolute USD amount.
Priority (lower wins)	A lower number takes precedence over matching rules with higher numbers.

Rules change categorization, not bank amounts, balances, bill matching, or payments. The original bank merchant and provider category remain intact.

Only posted USD spending and classified refunds are eligible. Pending charges, transfers, card repayments, other currencies, manual transaction classifications, and split purchases are excluded.

Merchant matching ignores capitalization and punctuation. Exact merchant requires the entire normalized merchant to match; Merchant contains matches that text inside the normalized merchant. Neither option uses an AI guess.

History is the bank history already imported into this profile. It may be incomplete. Category rule previews support up to 10,000 imported transactions; no partial change is saved over that limit.

View-only members can inspect rules and conflicts but cannot create or change rules.

Edit, disable, undo, or resolve conflicts

1. Choose Edit rule to change its merchant, category, history coverage, account, amount range, or priority. Preview and save the change.
2. Choose Disable to stop a rule. Review the preview and choose Disable rule. Previously affected categories return to the next applicable rule or the original provider classification.
3. Choose Enable to turn a disabled rule back on. Review and confirm Enable rule.
4. Choose Undo last change to preview the previous saved rule configuration, then confirm. Undoing a newly created rule disables it.
5. If a Category conflict appears, review the named rules and use Edit rule to give them different priorities. Preview the resolved categories before saving.

Rules with the same priority and different categories do not select a category arbitrarily. The original classification remains and the transaction is flagged for review.

A manual classification or split continues to take precedence when you edit, disable, or undo a rule. A later changed bank source still requires its existing evidence review.

Saving with Include imported history clear excludes all transactions currently imported at that save. The preview shows any categories that will revert.

Rule categories flow through Activity, spending totals, targets, rollover calculations, and transaction exports. They do not add spending or income.

Split a transaction

Break one bank charge into named categories, bills, or debt payments.

[Open this screen in Wealthflow >](#)

Create a split

1. Choose Split transaction on an eligible posted USD outflow.
2. Enter a description and amount for each part.
3. Optionally link a part to a bill or debt and set its cycle due date.
4. Choose Add another part as needed.
5. Check that the displayed parts total matches the bank charge.
6. Choose Save breakdown.

Description	What the part represents.
Part amount (\$)	The amount allocated to that part.
Link to bill or debt	The obligation the payment part covers; optional.
Bill / statement due date	The cycle associated with the linked part.
Category	Where an unlinked spending part belongs.

Split parts must equal the charge in cents.

The original charge is counted once. Bill/debt links record the related payment evidence.

Only check Receipt confirms paid in full when you have that evidence; otherwise a partial bill amount can remain due.

Change or remove a split

1. Choose Edit split to revise parts.
2. Choose Remove part to remove one allocation.
3. Choose Clear this split to remove the saved breakdown.

A bank change can make a split stale. Review it before relying on linked payment records.

Bill matching

Connect clear posted transactions with the correct bill cycle.

[Open this screen in Wealthflow >](#)

Review a suggested match

1. Open Bill matching.
2. Inspect the transaction date, bank amount, account, suggested bill, and cycle.
3. Choose Record bill payment.
4. Check the bill and cycle, then confirm.
5. Choose Skip match when the transaction is not that bill.

A confirmed match records the bank's actual amount; the planned bill amount remains unchanged.

Remembering a merchant rule helps future matches. Removing a rule keeps payment history.

Automatic matching

1. Use Automatically match my bills to enable or disable your setting.
2. Choose Match payments to reconcile saved posted activity.
3. Review any uncertain matches left in the queue.

Only clear, unique posted payments are recorded automatically. Pending charges, transfers, and uncertain matches are withheld.

Sample bank activity cannot mark real bills paid.

Bank checks run when the app opens and in the background; newly imported changes can require another review.

Cash Plan

Check current cash after unpaid bills, minimums, and reserves.

[Open this screen in Wealthflow >](#)

Read the plan

1. Open Plan > Cash Plan, or use the Overview cash tile.
2. Read Cash remaining or Cash shortfall and its Through date.
3. Use Cash breakdown to reconcile bank or entered cash minus Bills & minimums and Buffer & reserves.
4. Expand Accounts & reserves to inspect account balances, import times, and individual reserves.
5. Open a bill name for its payment record, or Edit bills to manage schedules.

Future paychecks are excluded. A negative amount is a shortfall against the known commitments, even if a paycheck is expected soon.

The window includes bills due on its end date and older unpaid bills. Card credit availability is not spendable checking cash.

Choose cash accounts and a window

1. Choose Edit plan, or Set up plan for a new plan.
2. Choose Synced bank accounts under Cash source.
3. Keep All checking accounts selected, or clear it and select the individual cash accounts you want included.
4. Choose Next payday or Choose date under Plan window. For a fixed window, enter Plan through.
5. Set your reserves and choose Save settings.

Cash buffer (\$)	Cash you want to keep untouched.
-------------------------	----------------------------------

Transfers (\$)	Upcoming transfers not already covered by bills.
-----------------------	--

Savings (\$)	Additional cash set aside, beyond scheduled savings bills.
---------------------	--

Other commitments (\$)	Required spending missing from saved bills.
-------------------------------	---

The default uses checking accounts. Custom selection can include supported savings and other cash accounts; select at least one account.

Next payday follows active Income payday schedules after today. If none is available, the plan uses 14 days and displays a warning. Fixed end dates must be within 90 days.

The bank's available balance is used when supplied. Otherwise, posted cash minus pending withdrawals is used; pending deposits are not added.

Enter cash manually

1. Choose Edit plan and change Cash source to Enter cash balance.
2. Enter Available cash (\$), Plan through, and the reserves you need.
3. Check the confirmation that today's cash includes pending payments and all commitments.
4. Choose Save settings. Recheck the amount after spending or a balance change.

Manual cash needs today's confirmation. Changes to cash balances, bills, payments, or debt requirements can require another review.

Bills and minimums are already reserved. Use the reserve fields only for extra commitments to avoid counting the same amount twice.

Resolve review items and pending payments

1. Read each item under Needs attention and use its action to open the exact statement, bill, payment evidence, or account setting.
2. Add missing due dates or current statement details, reconnect unavailable accounts, or review changed bank evidence.
3. Use Sync all for current saved records and connected bank imports. If loading fails, choose Retry cash plan.
4. Open Payday calculator to preview extra payments and savings.

A pending bill payment adjusts its reserve only when matching is enabled and the payment uniquely matches a bill from a selected cash account. It does not mark the bill paid before posting.

A covered recent card statement remains covered after its due date. A window reaching the next monthly cycle requires that cycle's actual statement. Older imports, unknown minimums, and changed evidence can withhold the final amount.

Money calendar and daily cash forecast

Put expected paydays and unpaid bills on one calendar, with a daily projection.

[Open this screen in Wealthflow >](#)

Read the calendar

1. Open Money calendar from Tools.
2. Choose Next 7, 30, 60, or 90 days under Window.
3. Choose a Month when the window includes more than one month.
4. Tap a day to see its expected paydays, bills, statement minimums, and projected cash after reserves.
5. Compare the trend with Lowest known projection. Use a named bill or income event to open its source screen.

The forecast starts with the cash accounts or manual cash selected in Cash Plan, then protects the same buffer and extra reserves.

Future scheduled pay is included only after today. Today's deposits may already be in the starting balance and are not added again.

Unpaid older bills are reserved today. Known pending payments reduce only their exact matching obligation; they do not mark it paid.

A future statement with an unknown minimum makes projections incomplete from that date. Earlier complete dates remain visible. Missing current cash or required bill details can withhold every projected amount.

This is a forecast of saved schedules. It does not predict every purchase, change bank balances, or move money. Same-day income and bills are netted; posting order can create a lower balance during that day.

Try a daily spending scenario

1. Enter Daily extra spending (\$) for spending that is not already in saved bills or reserves.
2. Compare the revised daily amounts, trend, and lowest known projection.
3. Enter 0 to return to the saved-schedule baseline.

This scenario is temporary and does not create expense records or change Cash Plan. Avoid entering spending already covered by a bill or reserve.

Refresh, fix inputs, or export

1. Choose Sync all to refresh current records and bank imports.
2. Use Cash Plan or Review cash & statements to resolve missing cash or statement inputs.
3. Choose Download calendar CSV, or its calendar option in Export, to save the current window and daily spending scenario.

CSV values retain cents and label incomplete dates. A blank projected amount is unknown, not \$0.

Cards, loans & statements

Keep principal balances and statement payments separate.

[Open this screen in Wealthflow >](#)

Understand a card or loan

1. Check the account source, mask, currency, balance, and import time.
2. For a card, compare Balance owed with Available to spend.
3. Review the statement minimum, payments toward it, and Still due / Minimum covered.

Available credit is borrowing capacity, not cash.

Bank balances are not reduced a second time by logged payments. Manual balances need owner updates from statements.

A covered previous statement may still require the next statement when its due date enters the planning window.

Keep notes with an imported account

1. Choose Add notes or Edit notes on the imported card or loan.
2. Enter your reminders or review context, then choose Save notes.
3. To clear a note, remove its text and choose Save notes.

Account notes

Optional context, up to 4,000 characters.

Account notes are separate from imported balances, statement minimums, due dates, and payment history. Saving notes does not override lender information.

People with access to this budget can read the notes; editors can update them. Notes stay in this budget and are included in its full owner backup. They are not sent to the AI assistant or connected Flow apps.

If someone saves a newer note first, reload and review it before saving again.

Add a statement

1. Choose Add statement or Edit statement.
2. Enter the full Statement minimum including past-due requirements.
3. Enter Payment due date and Day after statement closed.
4. Choose Save statement.

Statement minimum (\$)	The full original statement minimum for that cycle.
Payment due date	The date the statement minimum is due.
Day after statement closed	The start of the payment period for that statement.

Payments in the statement period reduce its remaining amount. Extra payments do not prepay the next statement minimum.

A bank-reported minimum may already reflect payments. Entering the original statement minimum makes your saved values authoritative for that cycle.

Import statement details

1. Choose Sync statement for a linked lender or card.
2. If requested, choose Continue to Plaid and review read-only access.

Some lenders do not supply minimums or due dates. Enter them manually when unavailable.

Card statement details

Import or enter the minimum and due date needed by the cash plan.

[Open this screen in Wealthflow >](#)

Import or enter

1. Open Cards & loans and locate the card.
2. Choose Sync statement to check minimums and due dates.
3. If Plaid asks for extra consent, continue to Plaid and approve statement access for that existing connection.
4. If fields are unavailable, use the statement editor and enter the original minimum, payment due date and day after the statement closed.

Statement minimum (\$)	The full original minimum printed on the statement, including any past-due requirement.
Payment due date	The due date for this statement cycle.
Day after statement closed	The first day of the payment period after the closing date.

Lender balances, statement minimums and available credit are distinct figures. Missing data stays unknown.

Entering a statement does not make a payment or subtract it from an imported debt balance.

A lender-reported minimum may already reflect payments. A manually entered original statement minimum allows recorded payments to reduce the remaining due.

For a new statement, use its new due date and period start; do not edit the old cycle into an overlapping period.

A cash review item remains

1. Use the action shown beside the Cash Plan review item.
2. Add the next statement if the planning window reaches another monthly cycle.

A recently settled statement remains settled after its due date. A later planning window still needs the next statement rather than an invented minimum.

Link lenders, bills & manual debt

Represent the same debt once rather than duplicating it.

[Open this screen in Wealthflow >](#)

Link existing records

1. Choose Link bill or lender.
2. Select the lender/card, scheduled bill, and manual debt details that refer to the same obligation.
3. Choose Save link.

The bank remains the source for an imported balance. Linking does not create a payment or alter a bank balance.

Remove an existing link before switching lender accounts.

Add a manual debt

1. Choose Add manual debt or Add loan balance.
2. Enter the account name, type, current balance, APR, minimum payment, and due date.
3. Enter optional original balance and notes.
4. Choose Save debt.

Current Balance (\$)	The amount owed from the latest statement.
-----------------------------	--

Original Balance (\$)	The starting principal used to show payoff progress.
------------------------------	--

Minimum Payment (\$)	A recurring estimate; statement-specific minimums take priority.
-----------------------------	--

Interest Rate (%)	The APR you enter for the debt.
--------------------------	---------------------------------

Manual debt balances do not come from a live bank connection. Update them from the lender statement.

A scheduled monthly payment does not reveal the remaining principal.

Payday Calculator

Preview extra card payments and savings without changing records or moving money.

[Open this screen in Wealthflow >](#)

Try a payday allocation

1. Open Payday calculator from Cash Plan or Tools.
2. Choose Pay frequency: Weekly, Every 2 weeks, Twice a month, or Monthly.
3. Enter Extra card payment (\$) and Extra savings (\$). These are amounts for each payday.
4. Compare Cash after commitments, After extra payments, and Savings in one year. Results update as you type.

The extra amounts are additional to Cash Plan reserves. Reduce them if After extra payments is negative.

Annual savings uses 52, 26, 24, or 12 paydays respectively. Extra debt payments are converted to a monthly average for payoff comparisons.

Complete card assumptions

1. Expand Card assumptions; it opens automatically when APR or monthly payment details are missing.
2. For each positive-balance card, enter APR (%) from its statement and Monthly payment (\$) you plan to maintain.
3. Use Reset assumptions to return to imported details.

APR (%)	Annual interest rate from 0 to 100 percent; zero is a valid known rate.
----------------	---

Monthly payment (\$)	Positive recurring payment used for the payoff estimate.
-----------------------------	--

A paid statement can have a \$0 current minimum while the card still has a balance. Enter a positive future monthly payment for the payoff estimate.

Assumptions affect this preview only. They do not change statements, bills, or Cash Plan and reset when the calculator reloads.

Compare payoff strategies

1. Compare Highest interest first with Smallest balance first.
2. Read Monthly payment, Payoff estimate, Estimated interest, and the card receiving the extra payment.
3. Expand How estimates work for the assumptions and average extra monthly payment.
4. Use Cards & loans to update source records, Cash Plan to fix affordability inputs, or Ask AI for additional explanation.

Highest interest first targets the highest APR; Smallest balance first targets the smallest balance. Freed payments roll to the next card.

This comparison covers cards only. Loans stay reserved in Cash Plan. APRs and monthly payments are held fixed; new charges and fees are excluded.

Missing balances, APRs, or positive monthly payments block the comparison. Delayed card data is flagged, and a plan that cannot clear the modeled debt within 50 years does not show a payoff date.

If Cash Plan needs review, the calculator can still show scenarios, but it withholds current affordability. Actual lender interest and timing can differ.

Paycheck planner

Compare the next expected paycheck with bills and a savings target.

[Open this screen in Wealthflow >](#)

Build the forecast

1. Set paydays in Income and due dates in Bills.
2. Open Paycheck Planner.
3. Choose a savings target percentage.
4. Review the expected paycheck, unpaid bills through payday, savings target, and planning difference.

Savings target percentage	The portion of the expected paycheck allocated to savings in this forecast.
----------------------------------	---

A missing payday, bill date, minimum, or payment review can withhold a complete result.

The planning difference uses future income. It is not current spendable cash.

Changing the saved savings target requires editing access; the Payday Calculator's local scenarios remain available to viewers.

Spending targets

Compare posted spending with monthly limits or enabled rollover carry and allocations.

[Open this screen in Wealthflow >](#)

Set a target

1. Choose Add target or Set spending target from Add.
2. Select a Category and Monthly Limit.
3. Save the target.

Category	The category to monitor.
Monthly Limit (\$)	Your chosen target, not a bank limit or spending authorization.

Purchase refunds reduce their category's spending.

The debt target uses repayments, displayed separately from purchase spending. Debt repayments are not added to net purchase spending.

Incomplete imported history can leave actual amounts incomplete.

Use rollover amounts

1. Choose Rollover budgets from Spending targets to open Budgets & funds.
2. Enable rollover for the target category and review its start month, opening carry, and monthly allocation.
3. Return to Spending targets. An active rollover shows Carry, Monthly, actual spending, the amount available, and the remaining amount.
4. Use Budgets & funds to inspect Monthly history or edit the allocation from a chosen month.

Carry	The previous enabled months' remainder, including overspending or the saved opening carry.
Monthly	The allocation saved for the current rollover month.
Available	Carry plus the month's allocation.
Remaining / over target	Available minus actual spending; a negative result is displayed as over target.

Available equals carry plus this month's allocation. Remaining equals available minus actual posted spending, with category refunds reducing net spending. Negative remainder is shown as over target.

Categories without an active rollover use their saved monthly target limit. Changing that target does not rewrite saved rollover allocations.

Rollover values depend on imported history and saved classifications; check displayed history warnings. A category allocation is a plan, not additional cash or spending permission.

Rollover Budgets

Carry a category's unused allocation or overspending into the next month.

[Open this screen in Wealthflow >](#)

Enable a category

1. Open Budgets & funds. If your category has no target, choose Spending targets and add one first.
2. Choose Enable followed by the category name under Rollover budgets.
3. Confirm Monthly allocation (\$), choose Start month, and enter Opening carry (\$). The default starts this month with zero carry.
4. Keep Carry forward each month checked and choose Save.

Monthly allocation (\$)	The amount allocated to this category each enabled calendar month; use USD with up to two decimal places.
Start month	First rollover month in YYYY-MM. Use the current month unless you intentionally include earlier imported history.
Opening carry (\$)	Positive or negative carry before the first monthly allocation. This starting amount stays fixed after creation.

Opening carry is money already left in this category before the start month. A negative opening carry records prior overspending. No earlier monthly allocations are invented.

Rollover is opt-in and separate from the existing Spending target. Enabling it does not change the target, a bill, a bank balance, or Cash Plan.

Read and change a rollover budget

1. Choose Month to review the current or an earlier month. This changes rollover calculations; fund balances continue to show current allocations.
2. Read Carry, Allocation, Actual, and the remaining amount. Remaining equals carry plus allocation minus actual spending.
3. Open Spending targets to see the same current carry, available allocation, actual spending, and remainder for each active rollover category. Categories without an active rollover keep their original target limit.
4. Expand Monthly history for the full monthly calculation and any history warnings.
5. Choose Edit rollover to change the monthly amount. Choose Apply from month and Save. Earlier months retain their prior amounts.
6. To pause a budget, clear Carry forward each month and choose the month to pause from. To resume, edit it again and check the box. Paused months hold the carry and apply no allocation or actual spending.
7. Choose Download CSV, or the central Export action, to download rollover history and fund records.

Actual uses posted USD bank activity and category refunds, with the same classifications and valid expense splits as Monthly Actuals. Debt uses the separate debt-payment total rather than ordinary spending. Pending transactions, transfers, income, excluded entries, and non-USD amounts are not ordinary category spending.

Overspending produces negative carry instead of resetting to zero. Refunds reduce net spending and can increase the remainder.

Only imported accounts and transactions are included. Review partial-history, currency, pending, and classification warnings; cash purchases and missing imports can make the displayed remainder incomplete. At most 120 months of rollover history are calculated.

Changing a Spending target does not rewrite saved rollover allocations. If its category changes or the target is archived, use Review target to restore or inspect the original source. Editing a historical effective month deliberately recalculates that month and later carry.

Sinking Funds

Label money for future expenses and keep an audited allocation history.

[Open this screen in Wealthflow >](#)

Create and edit a fund

1. Open Budgets & funds and choose Add fund. The central Add action on this page opens the same form.
2. Enter Fund name, Target (\$), Monthly plan (\$), optional Target date, and Purpose. Choose Create fund.
3. Choose Edit fund to update the target, date, purpose, or monthly plan; choose Save fund.

A new fund starts with zero allocated money. Monthly plan is an intended contribution, not an automatic deposit, bank transfer, scheduled bill, or savings-goal update.

Targets and contribution plans accept zero or positive USD amounts with up to two decimal places. The progress bar caps at 100 percent, while the actual allocated amount remains visible.

Allocate or release money

1. Choose Allocate money on the fund to label existing money for that purpose.
2. Enter Amount (\$), Allocation date, and optional Note; choose Allocate money to save.
3. Choose Release money to remove an allocation after spending it or changing its purpose. Enter the amount and date, then choose Release money.
4. Expand Allocation history to inspect each dated allocation, release, note, and recording member.
5. Correct an entry with an opposite allocation or release and an explanatory note. Existing history stays recorded.

Neither action moves bank money. Funds are virtual labels on cash you already hold: they do not add assets, change bank balances, or automatically reserve Cash Plan. To protect these amounts in Cash Plan, add the intended reserve once and avoid overlapping other reserves or saved bills.

Amounts must be positive. A release cannot exceed the allocated balance. Dates cannot be in the future or earlier than the latest recorded allocation; enter older history in date order.

Saved versions prevent concurrent changes from overwriting a fund. An exact retry saves only once. If the form changed after a timed-out save, reopen it before submitting different details.

Archive, restore, and export

1. Release the fund's remaining allocation before choosing Archive fund. Confirm Archive fund; its history stays saved.
2. Choose Show archived funds to see archived records, then Restore fund and confirm Restore fund to reactivate one.
3. Choose Hide archived funds to return to active funds.
4. Choose Download CSV to export current fund balances and all dated allocation records alongside rollover history.

The workspace supports up to 100 active funds. Archive or restore changes visibility and availability, without deleting the ledger.

View-only members can inspect balances, history, archived records, and exports. Editors and owners can save changes.

Savings goals

Track saved progress toward a goal.

[Open this screen in Wealthflow >](#)

Create or update a goal

1. Choose Add Goal or Add savings goal.
2. Enter the goal name, target amount, saved amount, category, and optional target date.
3. Choose Save goal.
4. Edit the goal when your saved progress changes.
5. Check Goal completed when finished.

Target Amount (\$)	The amount you want to reach.
---------------------------	-------------------------------

Saved So Far (\$)	Your currently saved amount, entered manually.
--------------------------	--

Target Date	Optional goal deadline.
--------------------	-------------------------

A goal is tracked progress. Saving or completing it does not transfer money.

A newly completed goal shows a brief gold star celebration after Save confirms the completed goal. Reduced motion shows a quiet saved-completion message. Ordinary edits, failed saves and reopened goals do not celebrate.

Use Cash Plan reserves separately when you want cash protected for savings.

Planning & forecasts

Explore schedule averages without treating future pay as current cash.

[Open this screen in Wealthflow >](#)

Read the plan

1. Review average monthly income, average monthly bills, projected net, and annual summary.
2. Open Monthly Budget, Financial Reports, or Category Analysis from Tools.
3. Change planned sources and bills to update the forecast.

Weekly and biweekly schedules use monthly averages; calendar-month amounts vary.

Known statement minimums are included once. Future minimums are estimates.

The forecast is not a spending allowance. Current Cash Plan uses available cash and unpaid commitments.

Customize the layout

1. Open Settings.
2. Under Planning dashboard layout, select visible sections.
3. Use the arrow buttons to change their order.
4. Choose Save settings.

Monthly budget, reports & categories

Use planned totals and annual projections consistently.

[Open this screen in Wealthflow >](#)

Choose a view

1. Open Financial Reports for a 12-month forecast and annual totals.
2. Open Monthly Budget for expected average income versus planned bills.
3. Open Category Analysis for bill mix and share of income.

The annual surplus rate uses annual net divided by annual income.

These views use schedules. Imported actual spending appears in Activity and Spending targets.

Amounts retain cents; category charts may use compact axis labels.

Monthly Budget

1. Open More > Monthly Budget.
2. Read Average monthly surplus, Average Income, and Average Bills.
3. Use Expense Breakdown to compare categories with income.
4. Open Budget details if you need the schedule assumptions.

The displayed planned and expected figures are forecasts. Use Cash Plan for current cash.

Category Analysis

1. Open More > Category Analysis.
2. Review the largest bill category.
3. Compare Monthly Bills with Share of Income.
4. Open Income when there is no income source to supply a denominator.

The percentages compare planned bills with expected income; they are not bank transaction category totals.

Tax estimate

Calculate a planning estimate from your gross income and chosen rate.

[Open this screen in Wealthflow >](#)

Enter an estimate

1. Enter Gross annual income and Estimated tax rate.
2. Review estimated tax and the after-tax estimate.

Gross annual income (\$)	Your separate gross-income input.
Estimated tax rate (%)	Your estimated effective rate from 0 to 100.

Inputs are for this visit and are not saved as budget records.

The estimate is gross income multiplied by your rate, before withholding or payments. It is not a tax return or a bill.

Tracked take-home income appears separately for the next 12 months; it is not taxed a second time.

Net Worth

Combine saved cash, statement balances, debts and manual values without counting linked records twice.

[Open this screen in Wealthflow >](#)

Read the combined view

1. Open Tools, then Net Worth.
2. Review USD assets, USD liabilities and Net worth · USD.
3. Review each Cash & statement assets, Other assets and Liabilities row to check its source and balance date.
4. Use Refresh view to reload saved records, or Sync all to refresh connected financial data.

USD assets / Known USD assets	Included USD cash and other asset values. Known means the complete total needs review.
USD liabilities / Known USD liabilities	Included canonical debt balances and explicitly separate manual liabilities.
Net worth · USD	Included USD assets minus included USD liabilities; a dash means unresolved coverage.
Balance source and date	Bank import date displayed in the selected workspace's timezone, the original statement calendar date, or Manual value when no valuation date is stored.

Bank cash uses posted current balances. Available cash, future income, pending adjustments and scheduled payment amounts are not added to net worth.

Cards & loans use the existing linked debt sources once. A bill with linked manual principal is labeled Manual debt · linked bill; only an unknown principal is labeled Bill · principal needed. A manual detail record already linked to a bank account does not add a second debt. A statement asset replaces its linked manual asset once.

A negative card balance is a credit and reduces liabilities. It is not an available credit limit.

Foreign and unknown-currency amounts are shown in their source currency outside the USD total. No exchange rate is assumed.

Missing USD balances, disconnected USD sources and unresolved possible duplicate items hold back the full total. Known USD components stay visible. Older imports and overdue statements are flagged.

Bank balances are saved imports. Manual investments, property and other values update only when you edit them; this page does not connect an investment price feed.

Add or update manual values

1. Choose Add item.
2. Choose Asset or Liability, then enter Item Name, Category and Value (\$). Add Notes if useful.
3. Choose Save item.

4. Use Edit on a current manual row to change its saved value.
5. Use Statement account to update a statement balance, or Cards & loans to manage an imported or manual debt.

Type	Asset increases the net position; Liability reduces it.
Item Name	Your label for the manual item.
Category	Cash, investment, property, vehicle, retirement or another supported asset/debt category.
Value (\$)	The saved nonnegative USD value, with at most two decimal places.
Notes	Your optional notes about the valuation or record.

Changing source identity or excluding an item does not overwrite its original value. Editing a manual value is an explicit separate action.

Manual values are USD and have no recorded valuation date. A later snapshot records when you saved this combined view, not when an old manual valuation was first made.

Imported cash, card balances and credit limits have different meanings; enter a manual item only when you intend it to be a separate asset or liability.

Resolve possible duplicate items

1. Choose Review item on a manual row marked Needs source choice, or Source options to revise an existing choice.
2. For a duplicate Net Worth item, choose Same as another account and select Count through this source. For an existing manual debt account, use Link the same account on Cards & loans to combine its canonical records.
3. For a distinct item, choose Separate item · include its saved value.
4. To leave an item out of this view, choose Exclude from total.
5. Choose Save choice. Use Clear choice · review again to remove an earlier decision.

How should this item count?	An explicit identity, separate-item, exclusion or reset decision.
Count through this source	The existing account that represents the same asset or liability.

An unlinked Net Worth liability may duplicate an existing debt, and a manual cash asset may duplicate imported or statement cash. Positive manual debt accounts with a matching bank account name, issuer or account digits are also flagged when debt type and currency agree. The app asks for your decision; it never automatically declares two records to be the same account.

Same as another account keeps the manual value but counts the selected source once. The source balance, which may differ from the saved manual value, determines the total.

Only current sources of the same asset/liability type in this workspace can be linked. An unavailable linked source requires review.

These choices change Net Worth representation only. They do not record a payment, move money, alter Cash Plan, or rewrite balances.

Owners and editors can change records and save choices. Viewers can read, refresh and export.

Clearly different manual debt accounts and paid zero manual debts are not held back merely because a bank connection exists. Review item identifies credible candidates; Separate item or Exclude from total changes only this Net Worth view.

Net worth snapshots & history

Save a permanent, dated view and compare changes in cash, asset values and debt.

[Open this screen in Wealthflow >](#)

Save a reviewed snapshot

1. Review the current source rows, missing balances and older data. Resolve identities or update amounts as needed.
2. Choose Save snapshot.
3. Review the displayed date and known USD assets, liabilities and net worth.
4. Check I reviewed these saved balances. Keep one permanent snapshot for today.
5. Choose Save snapshot to confirm.

Snapshot date	Today in the selected workspace's timezone.
----------------------	---

Review confirmation	Your explicit approval to store today's displayed saved balances permanently.
----------------------------	---

Saving is explicit. Viewing or syncing does not create snapshots. No historical series is invented.

There is one immutable snapshot per workspace per calendar date, using that workspace's timezone. A saved date cannot be overwritten or deleted from this feature.

A snapshot must use today's workspace date. Current imported balances cannot be backdated as though they were historical prices.

An incomplete snapshot keeps unknown totals unknown, including unresolved identities and missing balances. Foreign currencies remain separate. Review carefully because the incomplete date is permanent too.

If balances or source choices change while you confirm, saving is rejected. Refresh and review the new view before trying again.

Only owners and editors can save snapshots.

Compare dated changes

1. Open Saved snapshots and choose View for a saved date.
2. Review that date's original source rows and known components.
3. Use Change from previous snapshot for two saved dates, or Change since last snapshot to compare the latest saved date with the current view.
4. Choose Close to collapse the dated details.

Cash & statement assets	Change in included posted bank cash and linked statement asset balances.
------------------------------------	--

Other asset values	Change in included manual property, investment, vehicle and other asset values.
---------------------------	---

Debt balances	Current included liabilities minus the previous view's liabilities.
----------------------	---

Net worth change	New net worth minus previous net worth, when both are complete.
-------------------------	---

Cash & statement assets, Other asset values and Debt balances are compared separately. A debt decrease adds to net worth.

A full Net worth change appears only when both views have complete USD totals. Otherwise the known component differences remain visible and the total change stays unknown.

A source or inclusion change is flagged. The difference may reflect a changed set of included accounts, rather than money gained or lost.

Asset valuation differences are not verified investment returns. Spending, transfers, market movement and data updates are not automatically inferred as causes.

A snapshot's own source rows are read-only. Their dates, missing values and review flags remain as saved.

Export current and saved views

1. Choose Export CSV on Net Worth.
2. Open the downloaded wealthflow-net-worth.csv in a spreadsheet.
3. Use View date and View to separate Current from Saved snapshot rows.
4. Check Currency, Included in USD total and Status before adding amounts.

View date / View	Today's current view or the immutable date of a saved snapshot.
Amount / Currency	The source-native amount and currency, or blank when unknown. Balance as of preserves the original bank timestamp or statement date in CSV.
Included in USD total	Whether that row counted in the corresponding USD components.
Status	Exclusion reason, missing coverage or freshness warning as saved in that view.

The export reloads the selected workspace's saved records. It includes all saved snapshots returned by this feature, original source currency, missing amounts, inclusion decisions and USD totals.

Unknown amounts and incomplete net totals remain blank in CSV. They are not exported as zero.

Formula-like item names stay text for spreadsheet safety.

Viewers can export. Switching workspaces during preparation cancels the export rather than downloading the previous household's data.

Connect a bank

Import supported accounts and activity through Plaid.

[Open this screen in Wealthflow >](#)

Connect

1. Check the selected workspace before linking.
2. Open Linked Accounts and choose Link bank (or Link another bank).
3. Complete the Plaid flow, choose the accounts you intend to share here, and return to Wealth Flow.
4. Allow the connection to finish, then sync to import accounts and activity.

The live app uses Plaid Production with supported US institutions. Search inside Plaid for the current bank list; a bank or account outside that catalog cannot be connected here.

Each workspace supports up to ten active bank connections. Production provider approvals and any account-wide trial or billing allowance also apply.

Plaid coverage varies by lender and product. A connected lender may still omit an account or statement fields.

Production and sandbox data stay separate. Sandbox connections use sample data.

Connecting does not make payments. Shared-household connections become part of that household's financial ledger.

If setup is unavailable, your saved budget remains usable. Use Additional accounts for manual statement balances.

Resume or cancel unfinished sign-in

1. If you left Plaid before finishing, open Linked Accounts and choose Continue bank sign-in.
2. If you already approved the connection, choose Check completion to retrieve its result.
3. To abandon an unfinished sign-in, choose Cancel sign-in and confirm, then start a fresh connection.

An expired sign-in cannot be resumed. Check completion before canceling if you authorized your bank; a completed connection cannot be canceled through this control.

Canceling an unfinished sign-in keeps your existing connections and financial history.

Sync and disconnect banks

Refresh imported records and understand connection status.

[Open this screen in Wealthflow >](#)

Sync

1. Choose Sync all in the workspace action bar to refresh saved records and check connected banks.
2. For a specific connection, use its sync or retry control in Linked Accounts.
3. Review the import time and any Needs attention or reconnect status.

A recent import time is when Wealth Flow received data; the bank may supply delayed balances or transactions.

Available balances already include the bank's pending holds. When only a posted balance is supplied, the cash calculation deducts known pending debits.

Wait at least one minute between sync attempts for the same bank.

Scheduled checks run in the background with bounded capacity. Use Sync all when you need a current check.

Before your first connection, the workspace shows No bank connected and a refresh says Ready to connect a bank. Synced refers to a successful imported bank check or its displayed import time.

Reconnect bank sign-in

1. If the bank needs you to sign in again, choose Reconnect bank beside that connection in Linked Accounts.
2. Finish the bank authentication in Plaid and return. Wealth Flow checks the existing connection and refreshes its accounts and transactions.
3. For a connection whose bank access is no longer valid, follow its guidance to disconnect it and link the bank again.

Reconnect bank repairs the existing connection without exchanging a new bank Item or asking for card-statement permission. Card statement details have their own consent flow.

Bank outages or missing products may require another attempt or a statement balance entered manually; a successful sign-in does not guarantee every bank field is supplied.

Disconnect

1. Choose Disconnect for the bank and confirm.

This ends Wealth Flow's Plaid access for that connection and clears its stored access token. Imported history, budgets and payment records stay.

A disconnected account cannot supply current usable cash. Reconnecting requires fresh lender consent.

This action does not restore a provider trial or connection allowance.

Share review cues with Personal Flow

Approve a limited, read-only connection between your own accounts.

[Open this screen in Wealthflow >](#)

Connect from Personal Flow

1. Sign in to Personal Flow and Wealth Flow with the same verified email address.
2. In Personal Flow, choose the Wealth Flow bank connection and start linking.
3. On the Wealth Flow approval page, select a private budget you own. Review the scope, then choose Approve sharing.
4. Return to Personal Flow to finish the one-use connection. Refresh its bank source to review available cues.

The email match alone never connects or shares a budget. You must sign in and approve each connection. Household/shared budgets and budgets where you are an editor or viewer are excluded.

Sharing includes bill names, due dates, linked-bank health and payment-review cues. It excludes balances, money amounts, account numbers, bank credentials and the ability to move money.

The link uses existing Wealth Flow bank access. It does not ask for a second bank aggregator account; bank access and any provider fees remain subject to the existing Plaid plan and institution support.

Each Personal Flow account can have one active approval. A replacement takes effect only when its new approval is successfully completed.

Decline, expire or replace an approval

1. Choose Decline if you do not want to share.
2. If an approval expires or the email differs, sign in with the matching verified email and start a new link from Personal Flow.
3. To switch private budgets, start a new link and approve the replacement budget.

Start requests last 15 minutes; approved return codes last 5 minutes and work once. A copied approval link is not a credential and cannot read bank records.

No bank connected, outdated bank data, uncertain payment matches and unavailable evidence remain explicit review states. A missing match does not prove a payment is overdue or unpaid.

Disconnect sharing

1. Open Settings > Personal Flow sharing in Wealth Flow, or open the bank connection in Personal Flow.
2. Choose Disconnect for the approval you want to revoke.
3. Reconnect from Personal Flow if you later want a fresh approval.

Disconnect stops future reads and prevents a late refresh from importing new cues. Previously imported review records remain in Personal Flow.

Disconnecting this share does not remove bank connections, bills or payment history from Wealth Flow.

Connect calendar and mail for review

Connect your own Google or Microsoft account when provider setup is enabled.

[Open this screen in Wealthflow >](#)

Connect a provider

1. Choose Settings > Calendar and mail. The selected budget carries into the source connection page.
2. If Google or Microsoft shows Owner setup required, ask the app owner to complete provider setup first.
3. Choose Connect Google or Connect Microsoft, confirm the app account and read-only sources, then sign in directly with that provider and grant the displayed permissions.
4. On return, check the connection status. Choose calendars if you want to change the default primary calendar. Select one to ten calendars.

Provider mailbox email may differ from your Wealth Flow login email. The connection belongs to the signed-in account and selected budget; an owner or editor role is required.

Calendar and mail access is read-only. It cannot send email, modify provider events, create bills silently, change balances or mark a bill paid.

Mail and calendar setup needs the app owner's Google or Microsoft OAuth application credentials. Google external-app verification and restricted-scope security review, and Microsoft publisher or organization approval, may be required before broad public use. Provider approvals and costs are separate from finished application code.

Owner setup must use the displayed provider configuration instructions. Do not put secrets into a guide, browser form meant for end users or an email.

Refresh and review source items

1. Choose Refresh review items beside your own connection.
2. Read the calendar or mail source details. Compare receipts or due dates with the actual bill and bank evidence.
3. Choose Mark reviewed or Dismiss to organize the source inbox. Make any financial change separately in the appropriate Wealth Flow screen.

Source review does not establish that a transaction cleared or that a bill is paid. Mail receipts alone never set paid status.

Calendar refresh covers the default seven days of history and 180 days ahead, with at most 500 events. Mail refresh reads at most 30 recent messages, generally from the last 30 days; attachments are not imported.

Partial or unavailable provider data preserves earlier review items. A successful refresh does not claim that every message or event was received.

Background review refresh is bounded and uses the same approved connection. It requires a current account and editing membership; provider availability and timing can delay updates.

Reconnect or disconnect

1. If sign-in expires or the provider requests new consent, choose Reconnect and complete provider sign-in again.
2. To stop imports, choose Disconnect on the connection.
3. You can still review or dismiss previously saved source items. Connect again to authorize new reads.

Disconnect stops new imports before attempting provider removal, including an already-running refresh. Previous source review items and financial records remain.

Provider security settings can remove broader app access. If provider-level revocation is needed, use that account's security page and consider its effect on other Flow apps.

Beta software. Use at your own discretion.

Additional accounts

Keep balances for lenders or accounts outside your live bank connection.

[Open this screen in Wealthflow >](#)

Add or update

1. Choose Add account and enter the balance from a statement.
2. For an existing record, choose Update balance and use the new statement date.
3. Use Link existing debt when adding an account if that debt is already in your budget.

Account name	A name you recognize.
Institution	The lender or institution.
Type	The account or debt type.
Balance (\$)	The statement balance in USD.
Statement date	The date the balance was reported.
Remind me after (days)	The interval before the app marks the balance as needing an update, from 1 to 365 days.
Link existing debt	Optional existing debt to update instead of creating a new balance record.
Notes	Optional statement/account notes.

These are statement snapshots, not live bank connections. Update them manually or by CSV.

Saving updates the linked debt or asset balance; it does not record a payment or expense.

Payments can include interest, so do not guess a principal balance by subtracting a payment from an old statement.

Import a statement CSV

Preview one account's balance before saving it.

[Open this screen in Wealthflow >](#)

Prepare and preview

1. Prepare one account per CSV file with columns name,institution,type,balance,as_of.
2. Use plain USD numeric amounts and YYYY-MM-DD dates.
3. Choose Import statement CSV, select the file, and choose Preview.
4. Review the populated statement form and save only after checking the account and balance.

CSV file	A UTF-8 CSV with one account and the required columns.
balance	A nonnegative USD number with at most two decimal places, without a dollar sign.
as_of	The statement date in YYYY-MM-DD format.
type	A supported account type such as checking, savings, credit_card or auto_loan.

Preview does not save records. The file must be smaller than 12 KB.

Quoted CSV values are supported. Ambiguous dates, currency-formatted amounts and multiple accounts are rejected.

A matching account name and institution opens the existing account for review; confirm that it is the intended record.

Groceries and household supplies

Maintain a shopping list without recording spending twice.

[Open this screen in Wealthflow >](#)

Add and manage

1. Choose Add item, enter the details, and save.
2. Use Add to list for a saved item; use Remove to take it off the current list.
3. Use Bought after buying it.
4. Use Plan expense to create a separate planned grocery bill if you want a recurring budget commitment.

Item	The item name.
Brand	Optional brand.
Quantity	The quantity or package size.
Store	Optional preferred store.
Category	Groceries, household, personal care, or pet.
Estimated total (\$)	The estimate for the complete quantity, not a unit price.
Notes	Optional item notes.

Bought updates the list, purchase history and reminder. It does not create a bank transaction, expense or bill payment.

Estimated totals are planning figures; items without prices remain marked as incomplete.

Record spending through imported transactions or an expense/payment workflow and match it once.

A brief gold star celebration appears after Bought is saved and the refreshed item is off the list. It adds no spending or payment record. With reduced motion enabled, you see a quiet saved-completion message instead.

Stores and offers

1. Choose Stores, select supported stores and optionally enter a ZIP code.
2. Use Compare stores or the store links to browse their official sites.
3. If AI sharing and credit are enabled, choose Find offers for the current list.

ZIP code (optional)	A US ZIP code used to help locate store offers.
----------------------------	---

Your stores	The store sites used by comparison links and offer searches.
--------------------	--

AI searches send up to eight item names, brands and quantities, selected stores, and ZIP to OpenAI. They do not send bank data.

AI suggestions use retrieved official store sources. Confirm quantity, price, eligibility, expiry and required coupon clipping at the store.

Offer searches have a four-per-workspace and 20-per-app daily cap. They also consume the shared AI request and spending allowances.

Restock reminders

Bring repeat purchases back to your attention without automatic spending.

[Open this screen in Wealthflow >](#)

Set and use

1. Edit an item and enter Restock every (days) and, if known, Last bought.
2. After you choose Bought, its next reminder is calculated from that purchase date.
3. When an item appears under Restock, choose Add to list or Remind next week.

Restock every (days)	Optional repeat interval from 1 to 730 days.
-----------------------------	--

Last bought	The last purchase date; it cannot be in the future.
--------------------	---

Reminders appear in the app. They do not purchase items, add expenses, or silently add items to the list.

Dates follow the workspace's local date. Remind next week delays the reminder by seven days.

Archive item removes it and its reminders from active lists while keeping purchase history.

Siri shortcuts

Open common Wealth Flow screens with Apple Shortcuts.

[Open this screen in Wealthflow >](#)

Install a download

1. Choose Overview, Shopping, Cash plan or Cards.
2. Open the downloaded shortcut in Apple Shortcuts and tap Add Shortcut.
3. Use its name with Siri.

The downloads open the normal website and default private profile after sign-in. They do not make payments or change records.

A shortcut may open the browser rather than the installed Home Screen app. Use the Home Screen icon for that saved app.

Use the selected household

1. Expand Custom shortcuts and copy the relevant URL for your selected workspace.
2. In Apple Shortcuts, add URL and Open URLs actions.
3. For Add shopping item, add Ask for Input before URL, URL-encode its answer, and append it after add=.

The add-item URL opens an editor for you to review and save. It does not silently create a purchase or expense.

AI connection and sharing

The app owner supplies API credit; workspace owners choose whether to share their data.

[Open this screen in Wealthflow >](#)

Connect AI

1. Open Ask Wealthflow and choose Settings.
2. If you are the app owner, add API credit in OpenAI and create a Wealthflow project key with Responses access.
3. Enter the OpenAI API key, request limits and monthly allowance, enable AI, and choose Connect & test.
4. For an existing connection, leave the key blank to keep it and choose Save settings.

OpenAI API key	The secret key for the configured OpenAI project.
Daily requests per workspace	A per-workspace request limit between 1 and 100.
Monthly allowance for all users (\$)	A shared app spending allowance between \$0.50 and \$20.
Enable AI	Turns the app's AI connection on or off.

OpenAI API billing is separate from a ChatGPT subscription.

Only the app owner configures the shared connection. The key is encrypted and excluded from exports.

The connection test sends a short phrase, not financial records. It consumes AI quota and credit.

Consent and billing

1. As the workspace owner, review Workspace data sharing and Data shared & privacy.
2. Choose whether to share this workspace's data with OpenAI when a member uses AI, then choose Save sharing.
3. Use Setup & billing for provider links and cost details.

Questions, recent chat, and selected financial or shopping data are sent only for an AI request. Bank credentials, account numbers, receipt bytes, private notes and other workspaces are excluded.

Chat is not saved in Wealth Flow; OpenAI may retain API content for abuse monitoring.

Request caps reset by UTC day. The app has an additional 100-request daily cap; offer searches also have their own caps.

Requests reserve a conservative estimated maximum. Failed or uncertain requests keep their reservation. The displayed monthly usage includes spending and reservations. Set a provider-side billing cap as well.

Ask Wealthflow

Get explanations and planning suggestions from your current saved records.

[Open this screen in Wealthflow >](#)

Ask and review

1. Choose Cash until payday, Reduce spending, Pay off cards or Plan groceries, or type Your question.
2. Choose Ask and review both the verified cash notice and the response.
3. Use Clear chat to clear the current on-screen conversation.

Your question

Up to 2,000 characters. Recent chat is included in the next request.

Requests left / monthly usage

The remaining daily request allowance and shared monthly spending/reservations.

AI cannot save records, make payments, move money, buy items or contact anyone.

Imported bank data can be delayed and incomplete. Verify amounts and source pages before acting.

Responses that introduce an unsupported signed amount or currency are withheld. This numeric check is not proof that the explanation linked every amount to the right record.

Source-native currency amounts remain tagged; no exchange rate or USD conversion is invented.

Appearance & account settings

Choose your layout and chart colors without changing financial data.

[Open this screen in Wealthflow >](#)

Customize the app

1. Choose Theme, Spacing, and Chart style.
2. Pick chart and category colors.
3. Change visible planning sections and their order.
4. Choose Save settings.

Settings are personal and sync across your devices.

Text tones remain readable in each theme while chart colors retain your selected palette.

Reset appearance previews defaults; Save settings applies them.

In View only, appearance controls preview locally. Switch to an editable profile to save settings.

Account security

1. Use Sign out to end the current server session.

Archive & restore items

Remove an item from the active budget while retaining its records.

[Open this screen in Wealthflow >](#)

Archive

1. Choose the item's Archive action.
2. Confirm Archive.

Archived bills, income, goals, targets, and net-worth items leave active lists. Associated payment history is retained.

Manual debts use the Active account control in Edit details. Linked banks use Disconnect separately.

Restore

1. Open More > Owner Dashboard.
2. Find the item under Archived items.
3. Choose Restore.

Restoring requires owner access. The item returns to the active budget.

CSV, backup & PDF

Download filtered activity, current forecasts and histories, or a consistent owner backup.

[Open this screen in Wealthflow >](#)

Export CSV

1. Choose Export in the shared toolbar.
2. Choose Export income & bills CSV, Export payments CSV, or Export transactions CSV.
3. On Money calendar, choose Export calendar CSV. On Budgets & funds, choose Export budgets & funds CSV. On Net Worth, choose Export net worth & history CSV.
4. Save the prepared file from your browser's download or share controls.

Activity exports use the current applied filters; from other pages they use this month. All matching records are included, not only the visible page.

Transactions export as one consistent snapshot, with up to 10,000 matching rows. Choose a smaller date range or filter if the export limit is exceeded.

Calendar CSV uses the selected window and temporary daily extra-spending scenario. Its bill amounts are remaining obligations after recognized pending holds. Blank projected amounts mean unknown, not zero.

Budgets & funds CSV includes the selected rollover month and monthly history, current fund balances, archived fund records, and dated allocations or releases. The selected month does not backdate current fund balances.

Net worth CSV reloads the selected workspace and includes the current view and saved snapshots, source amounts and currencies, inclusion choices, missing values, and USD totals. Check View date, View, Currency, Included in USD total, and Status.

Amounts keep their currency; non-USD values are not converted. Spreadsheet formula text is escaped.

Payments marked Needs review are not mislabeled as confirmed. Category rule conflicts appear in the transaction CSV's Category rule status column.

Back up the workspace

1. As owner, check the workspace name and choose Export > Download full backup, or Download backup on Owner Dashboard.
2. Keep the downloaded JSON privately.

Backup version 5 captures the selected workspace's saved records in one consistent snapshot. Authoritative records and the top-level compatibility views describe the same captured state.

It includes active and archived budget records, payment and bank history, annotations, imported-account notes, and splits, category rules and saved rule configurations, recurring-charge decisions, rollover allocations and rates, sinking-fund allocation history, net-worth source choices and dated snapshots, shopping and statement histories, member settings, and workspace audit history.

Receipt attachments include the original image bytes, encoded in the JSON, for current and archived receipts. CSV files do not include attachments.

Bank credentials, provider item identifiers, sync cursors and connection locks are excluded. Passwords, passkeys, login sessions, invitation redemption tokens, application AI secrets, and global authentication or usage state are also excluded.

Calendar projections are calculated from saved schedules; temporary daily-spending inputs are not saved records and are not part of the backup.

There is no self-service import or restore UI or endpoint. Bank reconnection requires new consent; a portable record export is separate from full server and credential recovery.

Print or save PDF

1. Open the page and apply the filters you want.
2. Choose Export > Print / save PDF.
3. Select your printer or your device's PDF destination.

This prints the current displayed view. For the complete transaction range, use CSV.

Exporting and printing do not change records or move money.

Workspace management

Manage the workspace name, access summary, records, and owner backup.

[Open this screen in Wealthflow >](#)

Rename the selected workspace

1. As owner, open More > Owner Dashboard.
2. Choose Rename.
3. Enter the workspace name.
4. Save the name.

Workspace name

The name shown in the shared toolbar and workspace selector.

Renaming does not move or merge private and household data.

Members and roles are listed here; household invitations and membership changes are managed in Profiles & household.

Review changes and import history

1. Review Recent activity for recorded workspace changes and the account that made them.
2. Check the Base44 import summary for the number of preserved records.
3. Open Archived items to restore a record.

The import summary is a historical receipt, not a new import action. Wealthflow changes do not sync back to Base44.

Recorded actor and timestamps help distinguish changes made by different members.

Check storage, banks, and backups

1. Review Connections & status.
2. Choose Banks & accounts to inspect bank updates.
3. Choose Review bills when imported paid marks need confirmation.
4. Choose Download backup to save the workspace JSON.

Backup version 5 includes the workspace's active and archived records and new feature histories in a consistent snapshot. It excludes bank credentials and authentication records; there is no self-service restore action.

A read-only viewer cannot rename, restore, or change workspace records.

Find instructions and download this guide

[Open this screen in Wealthflow >](#)

Find an action

1. Open More > User guide.
2. Enter a word or phrase in Find an action, such as receipt, partial payment, device access, or statement CSV.
3. Use Contents to jump to a topic. On a narrow screen, expand Contents first.
4. Choose Open beside a topic to go to its screen. Clear the search to show every topic.

Save a reference copy

1. Choose Download PDF at the top of the User guide.
2. Save or share the downloaded file using your device's download controls.
3. Use the PDF's linked contents or bookmarks to find a topic. Check the update date when using an older copy.

The guide contains generic instructions and no account records. Financial CSVs and backups are separate downloads and should be kept private.

Understand the numbers

Cash, activity, and plans

Cash remaining	Selected current cash minus known unpaid bills, minimums, and extra reserves through the plan's end date. Expected future paychecks are excluded.
Planned	Amounts generated from saved schedules and assumptions. A plan is not a posted bank transaction.
Actual	Posted imported transactions, with refunds, manual classifications, applicable category rules, and valid splits applied. Pending records are not posted spending.
Card balance	Outstanding debt. It can remain positive even after this statement's minimum is paid.
Available credit	Unused borrowing capacity. It is not checking cash or income.
Statement minimum	The amount due for a specific card statement. The next statement needs its actual amount and due date.
Record payment	Save evidence that you paid outside Wealthflow. It does not send money. A smaller payment can leave a remaining obligation unless you explicitly mark it as the final settlement.
Sync	Fetch and reconcile available provider records. The bank may still be supplying delayed data; check its displayed update status.
Workspace	A personal or household set of records with its own members and permissions.
Projected cash	Money calendar's dated forecast after saved reserves, future scheduled pay, unpaid obligations, and any temporary daily-spending scenario. It is separate from current Cash Plan cash.
Rollover available / remaining	Available is opening carry plus the month's allocation. Remaining subtracts actual posted category spending, including refunds.
Allocated fund balance	Virtual labels on money you already hold. Allocations do not add assets, move money, or automatically reserve Cash Plan.
Net worth snapshot	An explicitly saved, immutable view of known sources and missing values for today's workspace date. No past valuation series is invented.

Different screens answer different questions. Monthly averages, posted spending, cash commitments, debt principal, and projected payoff amounts should not be treated as the same total.

Amounts retain their source currency. An export is not an exchange-rate conversion; check the currency column before combining rows.

Fix a problem

A screen will not load or a save fails

1. Check your connection and the selected profile.
2. Read the error shown on the screen. Use its Retry action, or reload after preserving any unsaved input.
3. If another change updated the same record, reload its current values before editing again.
4. For bank errors, open Linked Accounts. Use Reconnect bank when sign-in is required, Continue bank sign-in for an unfinished flow, or Check completion after approving your bank.

Do not assume a failed or pending save succeeded. Verify the saved record before repeating an action. Payment retries carry a request identity to avoid duplicate records.

Cash Plan needs attention or totals differ

1. Open Cash Plan and use the action beside each review item.
2. Check the through date, selected cash accounts, today's manual cash confirmation if used, and additional reserves.
3. Check bill recurrence, unpaid older bills, current statement details, and reversed or changed payment evidence.
4. Compare Activity filters and posted transaction dates with the period used by reports. Review refunds, debt payments, splits, and currency before adding totals together.
5. Choose Sync all and review the displayed bank update times.

A real shortfall remains negative after review items are resolved. Expected future pay does not remove a current Cash Plan shortfall.

Money calendar can stop complete projections at the next unknown statement date. Category rule conflicts keep the original category until their priorities are resolved. Check rollover history warnings and Net Worth source choices before comparing those totals.

A control is missing or access is denied

1. Check whether your selected workspace shows View only.
2. Ask the workspace owner to review your membership if you need editing access.
3. Switch to the correct profile if the record belongs somewhere else.

Viewers can inspect records and available read-only tools, but cannot edit shared financial records. Workspace management, membership, and full backup controls require the appropriate owner role.