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# Introduction

This document describes how to use Spendle as your personal finance app on your PC, tablet or smartphone. Use Spendle to get a grip on your personal finances with ease and create a financial peace of mind.

## Glossary

| | |
|---|---|
| Category | An income or expense category to see what you are spending on what. Examples: Diners, Mortgage, Groceries. |
| Category type | Used to divide categories into income or expenses. Diners for example are expenses, but can contain income and expense transactions when you split a bill with a friend. In the result view all diner transactions are netted and displayed as expense. |
| Group | Combines categories into a group for reporting purposes.<br>Example: Household for categories: Groceries, House insurance, Water |
| Grouptype | Determines the type of the category.<br>Fixed: fixed categories you cannot (easily) economize on a monthly or daily basis. Your mortgage for example.<br>Variable: categories you can economize on a monthly or daily basis. Your groceries for example.<br>Once: used for one time income or expense categories |
| Transfer | Transactions with a category marked as transfer are not calculated in the result views, only in the balance. |
| Tag | Used to mark an event for transactions. For example “Holliday Spain”. |
| Annotation | Used to mark a transaction in the balance graph. This helps to display reasons for specific spikes in your balance graph like a house renovation. |
| Rule | Rules are used to categorize repeating transactions automatically. |
| Result | Income -/- expenses. |
| Actual | Actual income, expense or result total. |
| Budget | Budgeted income, expense or result total. |
| Position | Difference between Actual and Budgeted total depended on selected positioning method (See budget paragraph)<br><br>For expenses:<br>Positive: You are spending less than budgeted |

| | |
|---|---|
| | Negative: You are spending more than budgeted<br><br>For income:<br>Positive: You received more than budgeted<br>Negative: You received less than budgeted |
| Positioning method | Determines how/when the position is calculated.<br>Daily: You can see deviations to your budget on a daily basis.<br>Monthly: Position is calculated at the end of the month.<br>Yearly: Position is calculated at the end of the year. |
| Prognosis | Expected income, expense or result total at the end of the year taking budgeted, actual amount and selected positioning method into account. |
| Remaining | Remaining budget left. |
| Change | Change in position since the selected period. |

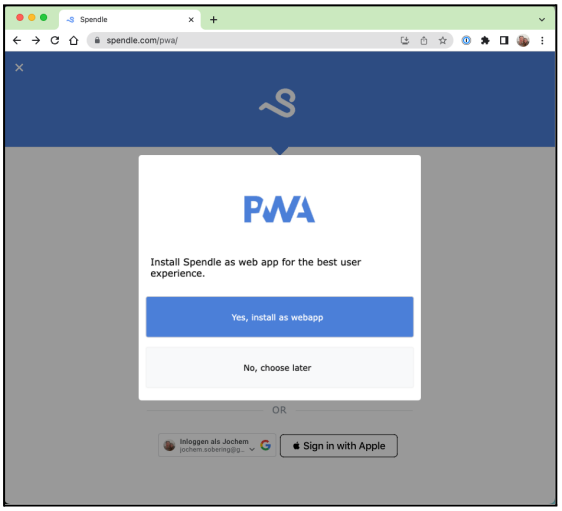
# Installation

## Install on your PC

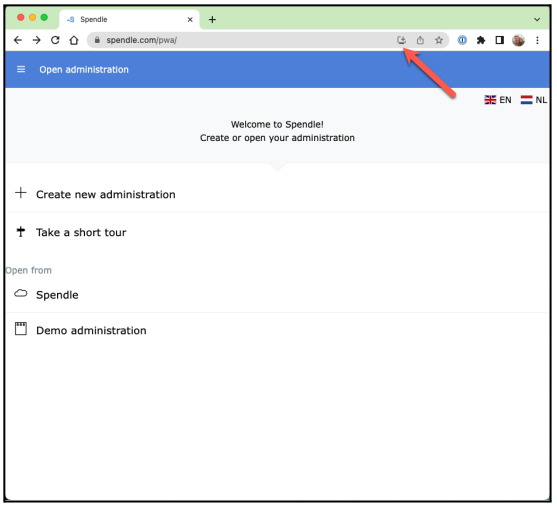
To install Spendle on your PC or Mac as a webapp:

1. Open the Spendle webapp link in your browser: [https://www.spendle.com/pwa/](https://www.spendle.com/pwa/)
2. Click Yes, install as webapp when asked to install as a webapp
3. Or click  the install as webapp icon in your browser

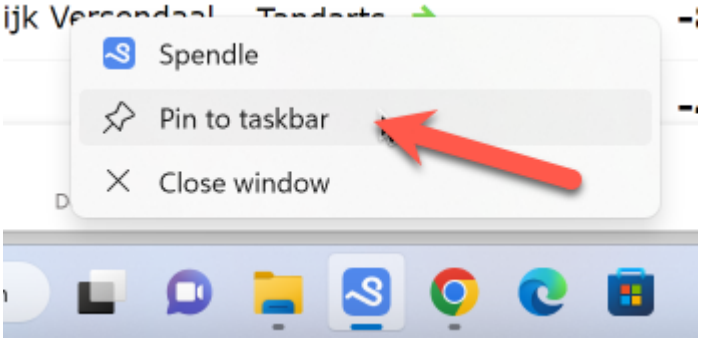
** Use an updated version of Chrome, Edge, Safari or other chromium based webbrowser*




Spendle asks to install it as a webapp when you open it the first time.




Install as webapp via browser install button later.

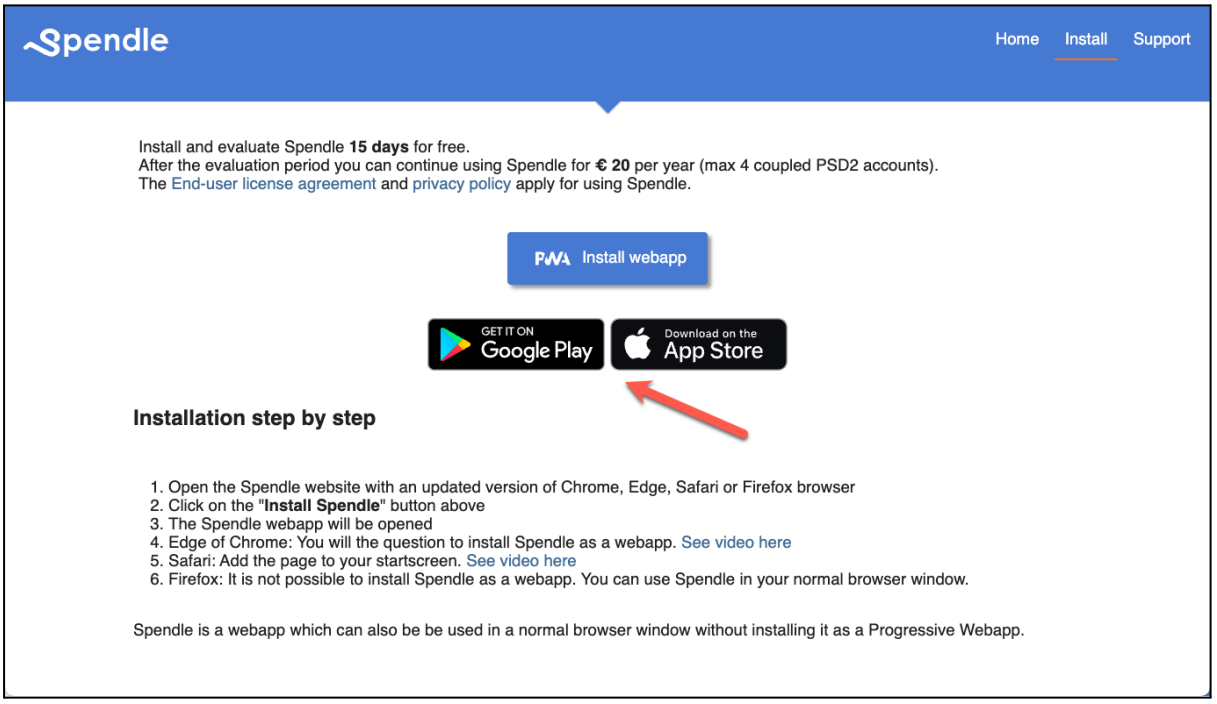



For ease of use **right click** the Spendle logo in your taskbar and pin it to your taskbar on Windows or add to your dock permanently on MacOs.

*Tip: When installed as a webapp you can easily share files with spendle via the right click context menu in explorer or finder.*

## Install the app

You can install the Spendle app on your Android or iOS device via the App Store or Google Play. Visit [https://spendle.com/install.html](https://spendle.com/install.html) for a link.



# Spendle account

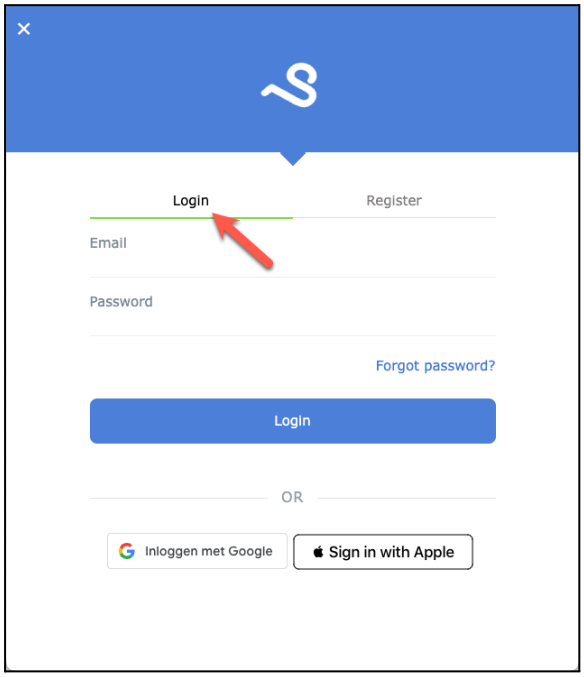
Your Spendle administration data is stored and edited in your local browser database. This allows you to work offline. A Spendle account is used to:

- Backup and Synchronize your administration between your devices
- Limit the number of PSD2 connections used
- Store your purchased Spendle license

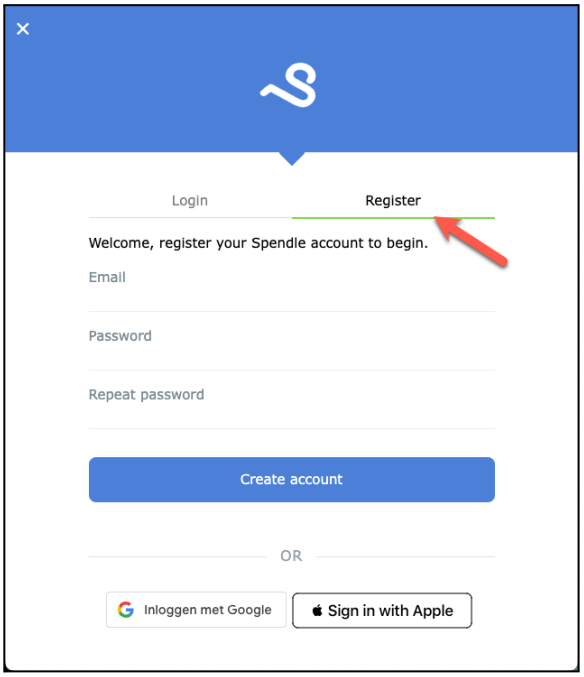
You can store up to 4 administrations in your Spendle account.

## Create an account or login

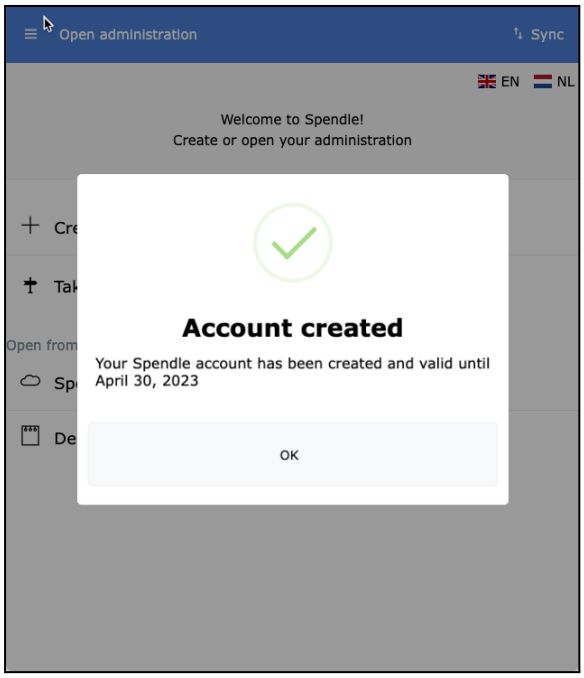
You will be asked to create a Spendle account when you open Spendle as illustrated below. Login to an existing account or register a new account.



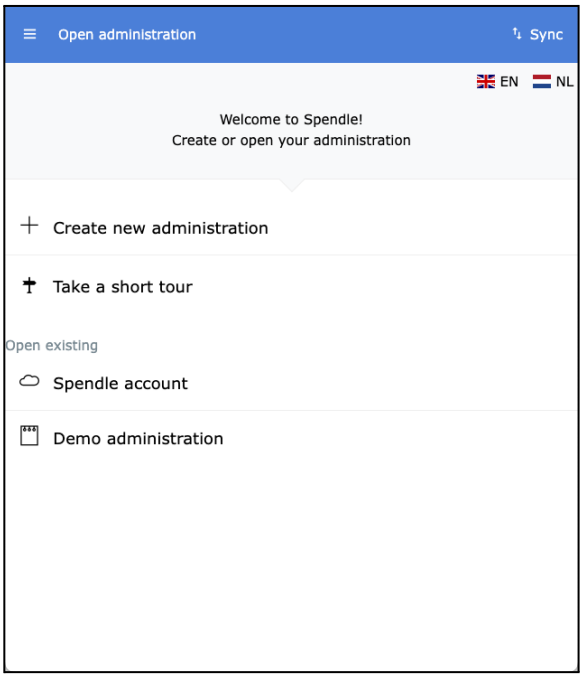

Login with existing Spendle account




or signup for a new Spendle account



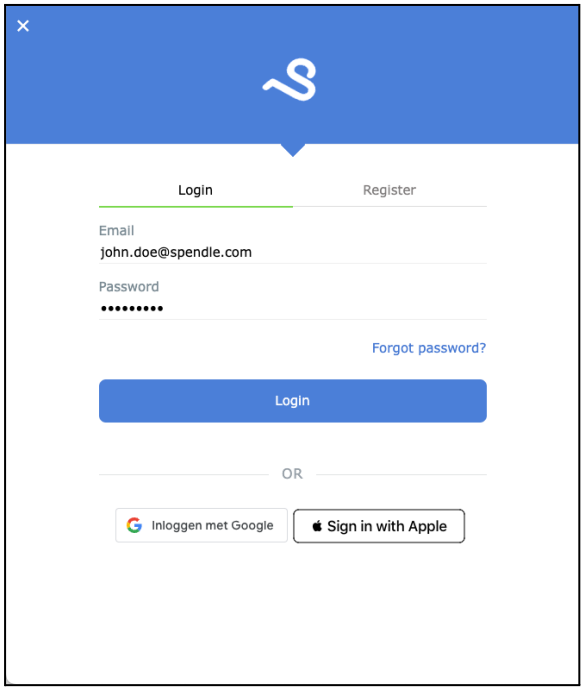

Your Spendle account is created



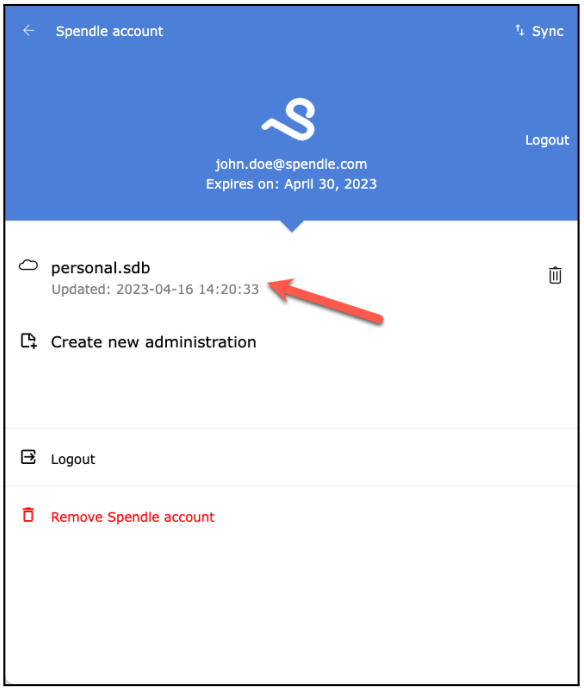

Create your administration to get started or open an existing account from your Spendle account.

## Open administration from your Spendle account

You can open an administration created on another device via your Spendle account as described below.




Login with your Spendle account




In the Spendle account menu click the administration you want to open.

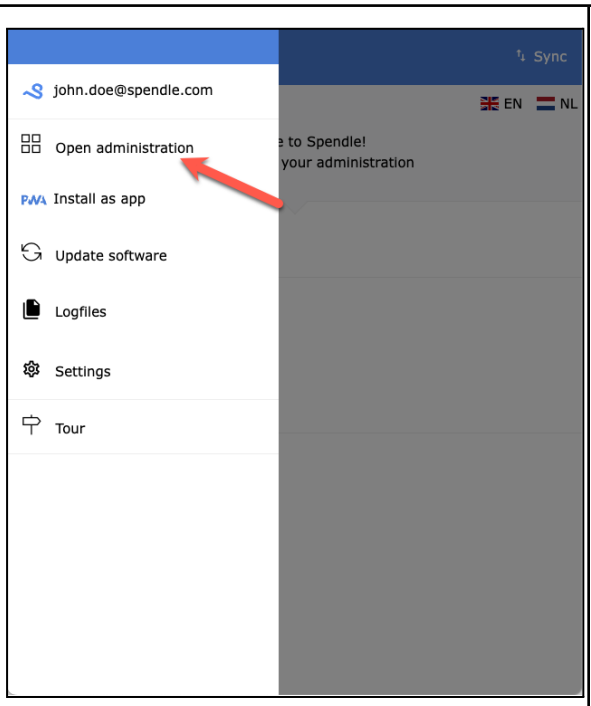
# Administration

Your Spendle personal finance data is stored in a file called an administration. An administration can contain multiple bank and saving accounts. Usually you will need only 1 to administer your personal finance. An administration is encrypted with an administration password you provide when creating your administration.

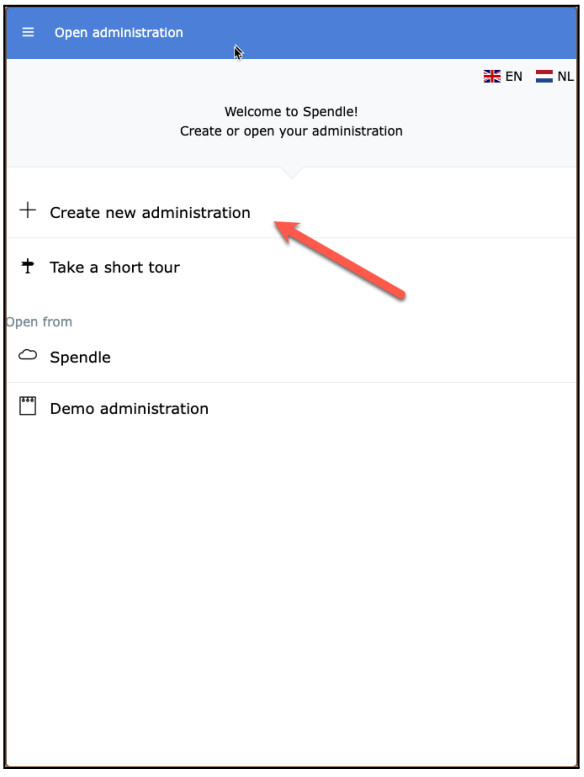
An administration is stored as a “work file” in your local browser database automatically after each change and can be stored to your Spendle account and shared (synchronized) between your devices using the “Sync” button.

## Create an administration

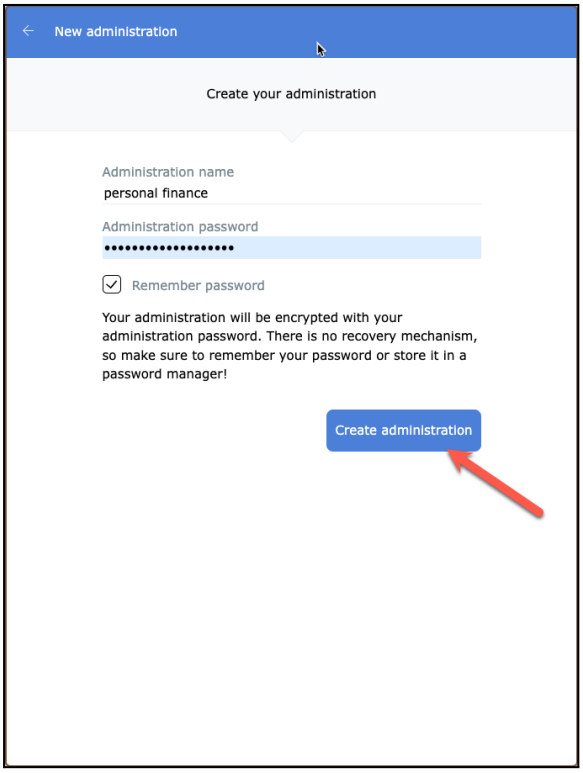
You can open or create a new administration in the Open administration view



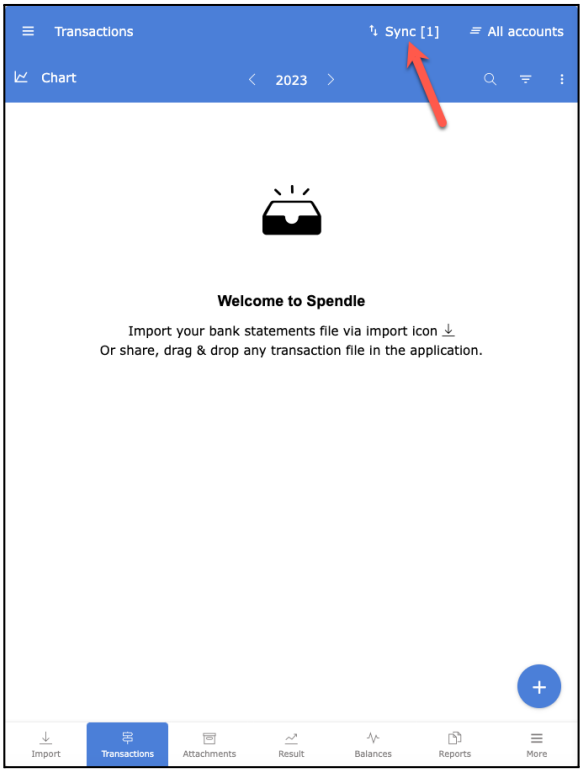

Open administration menu is accessible via the hamburger menu ( ☰ ) in the top left corner.




Click “Create new administration”



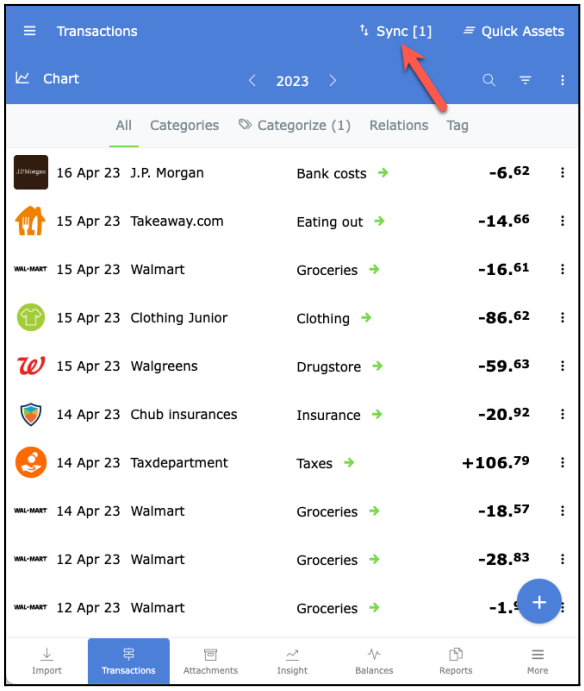

Provide a name and password for your administration and click “Create administration”.



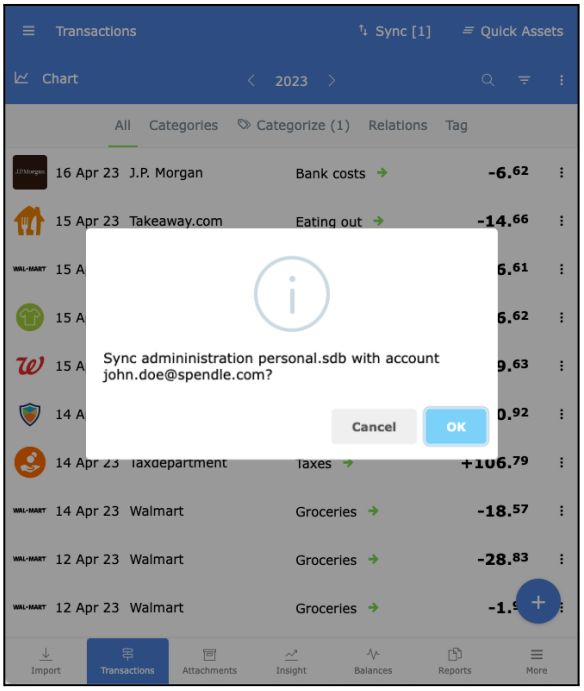

Your administration is now created and ready to use.
Click the “Sync” button to store your administration changes in your Spendle account.

## Sync with Spendle account

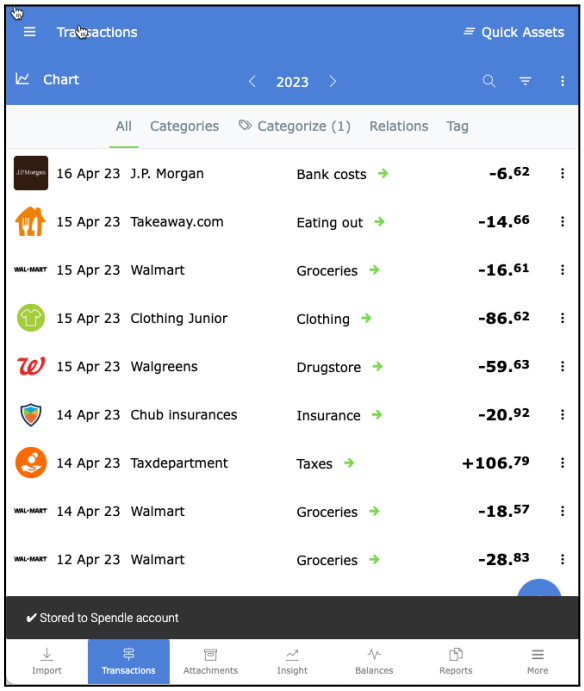
You can backup and synchronize your administration between your devices via your Spendle account. In this process your administration is end-to-end encrypted with the administration password only you know.



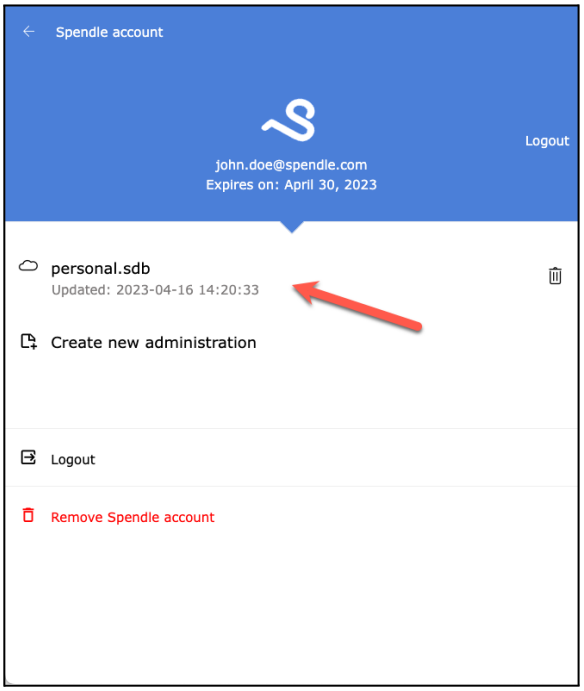

Click Sync button to store your administration in your Spendle account




The first time you need to confirm the synchronization.

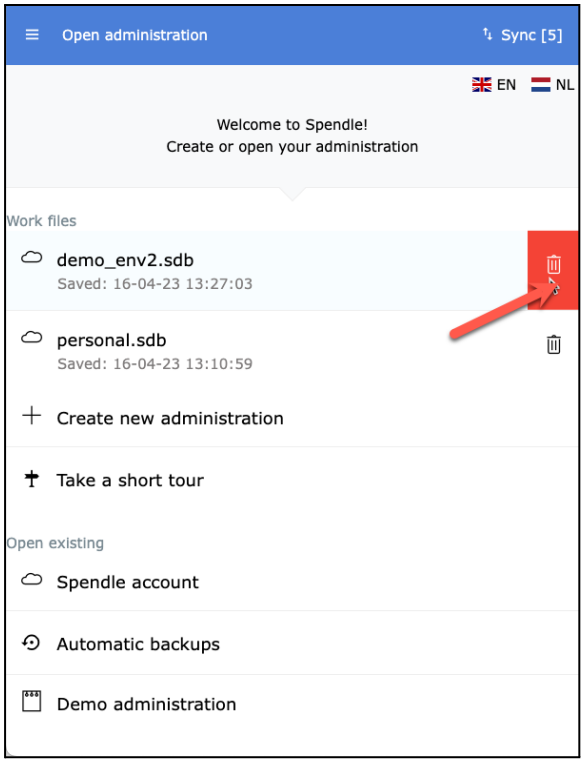



Your administration is now synchronized.

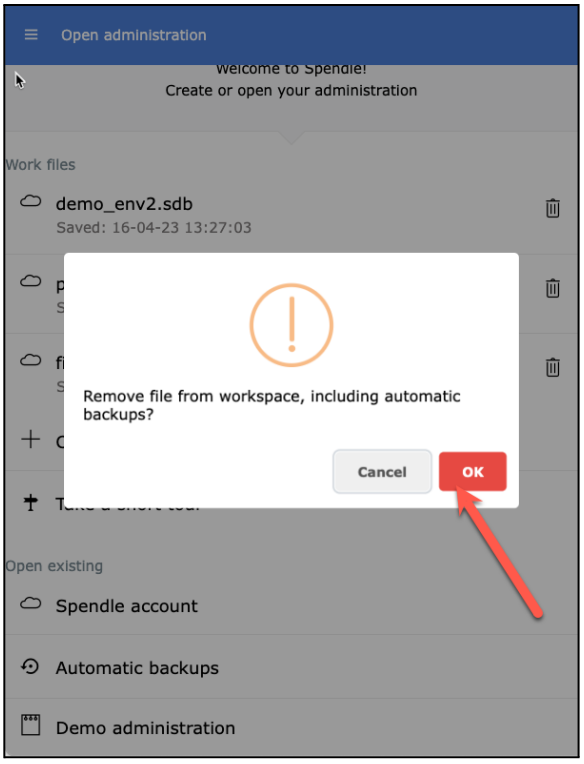



And now available if you open your Spendle account. If you login to another device you can open your administration from your Spendle account.

## Remove an administration




You can remove an administration by clicking the trash icon on the right.

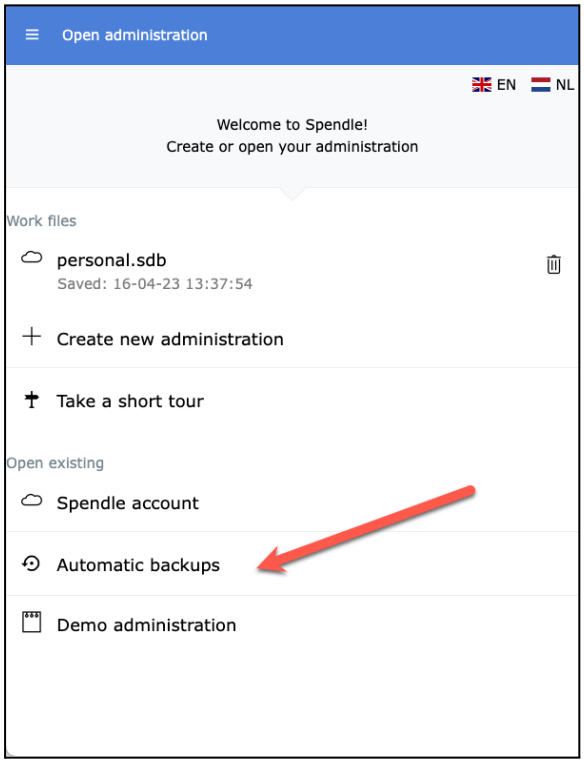



Confirm the removal and your administration is removed from the work files.

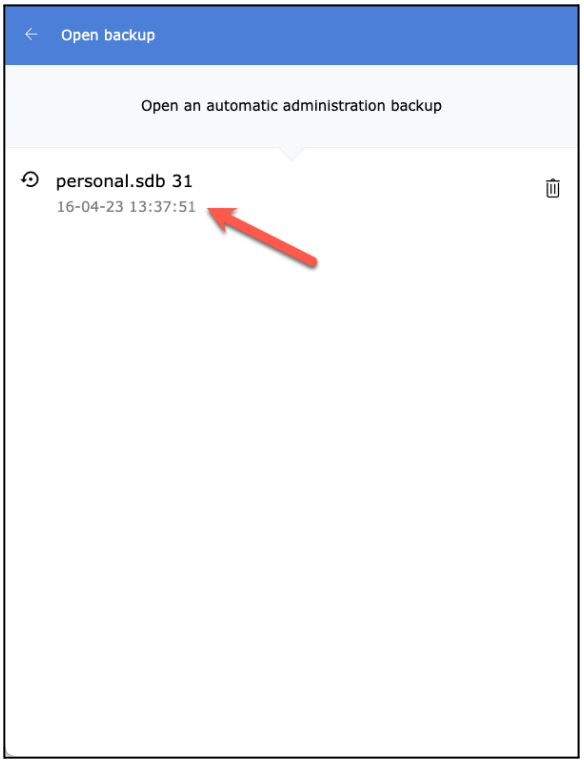
## Automatic backups

An automatic administration backup is created when opening an administration the first time in a day. If more than 10 backups exist for an administration the oldest backup will be automatically deleted. A backup can be reverted whenever something happens to your administration and you want to revert back to a specific day.

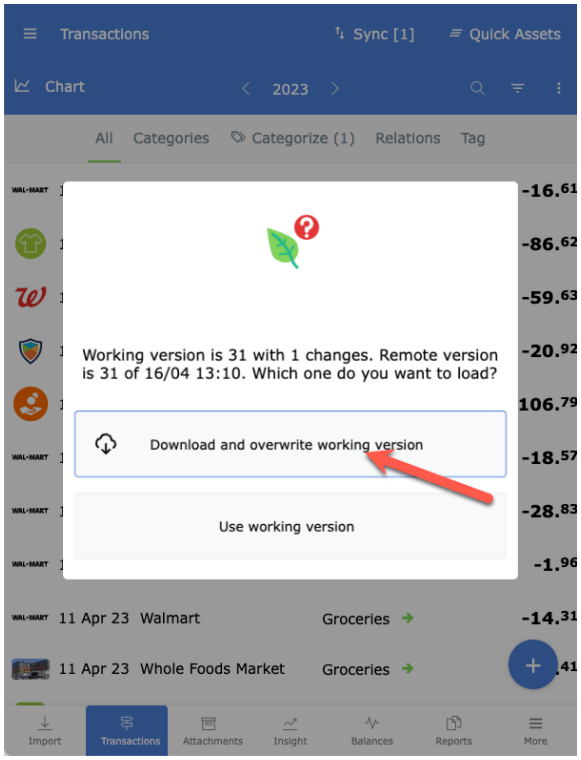
# Restore a backup



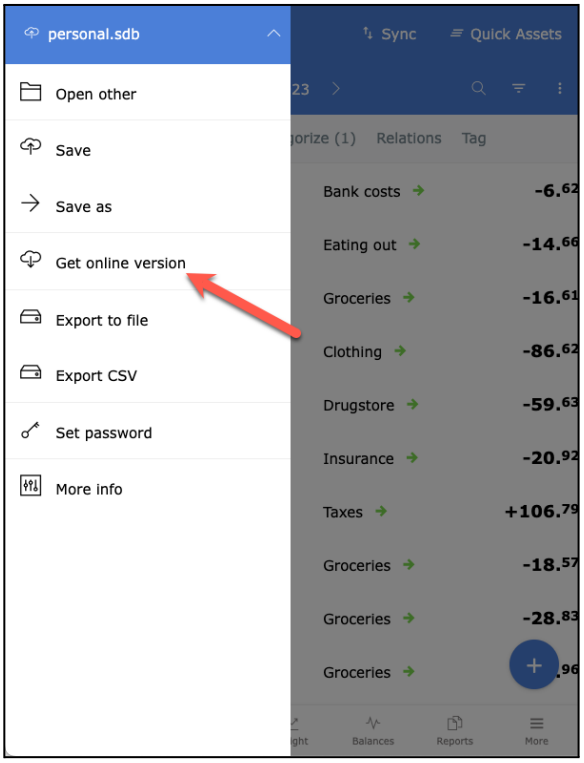

The the “Open administration” menu go to Automatic backups




Select a backup you want to revert back to.

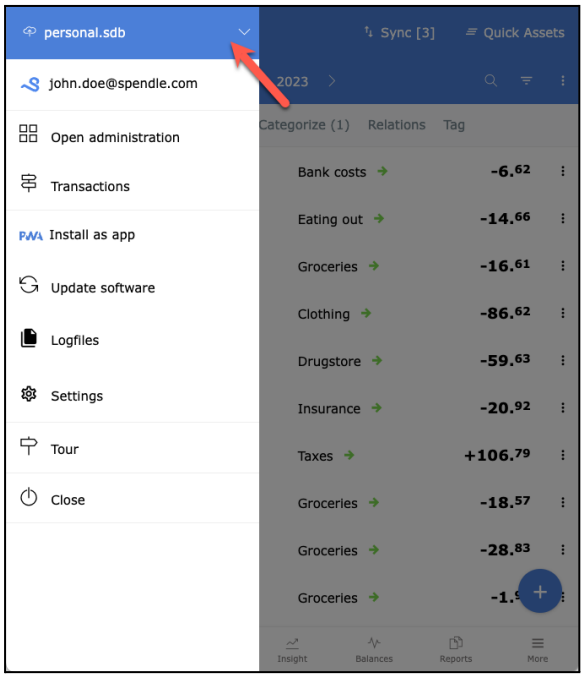



Confirm to overwrite your working version and your backup is restored.

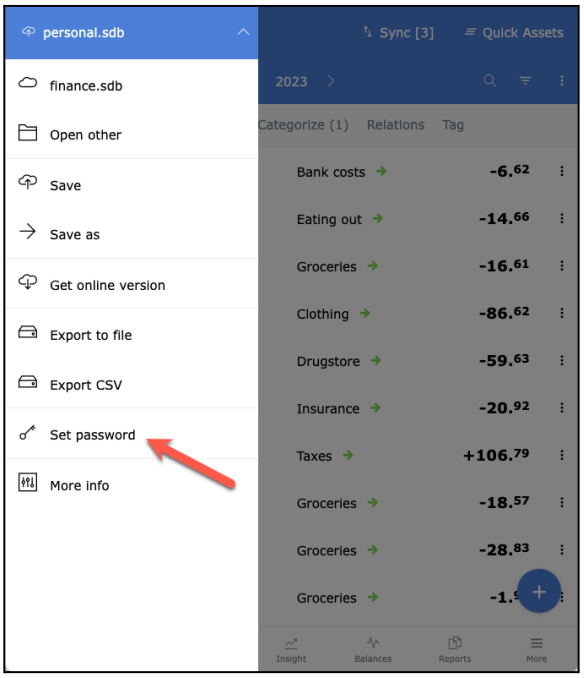



To revert back to the last uploaded version in your Spendle account, you can get and override your work version with your online version via the hamburger menu > administration name > Get online version

## Change administration password




Open hamburger menu and click on your administration name top open the administration menu




Click “Set password” to set a new administration password.

Provide your new administration password and click ok to change it.

# Import transaction data

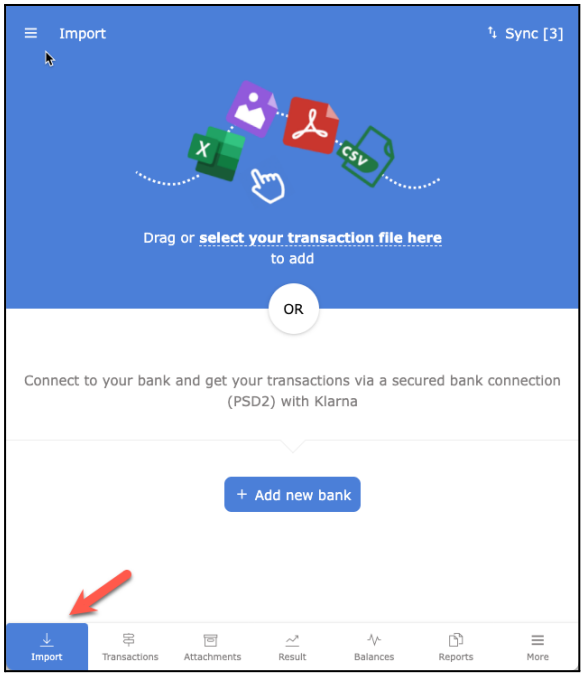
After you have created your administration you can import or manually add your bank statements as follows:

1. Via the + button in the bottom right corner to add a transaction manually.
2. Via the import button on the bottom left corner to import CSV files or connect to your bank account via a direct PSD2 connection.

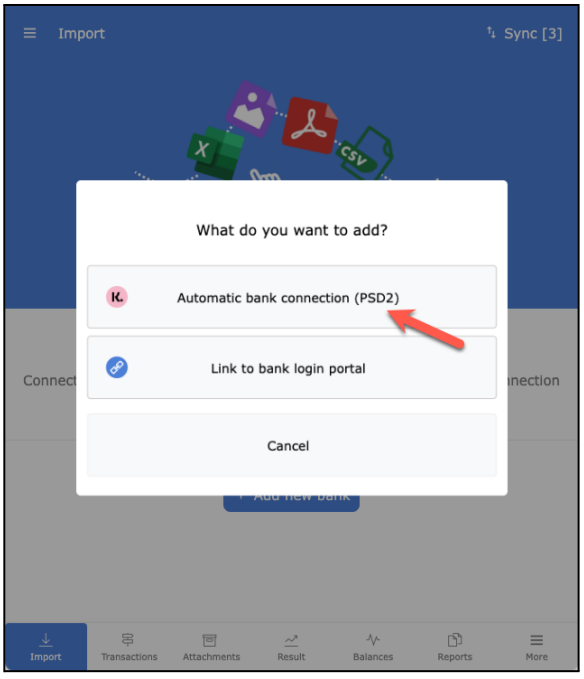
## Import via PSD2 bank connection

You can automatically import your bank statements via an automatic PSD2* connection provided by Klarna. More than **6.000** banks are supported via this connection. With the PSD2 connection you provide read only access (consent( to your bank account to import your balance and transaction information. This consent is valid for 90 days after which it needs to be renewed. You can withdraw a consent any time via your bank app.

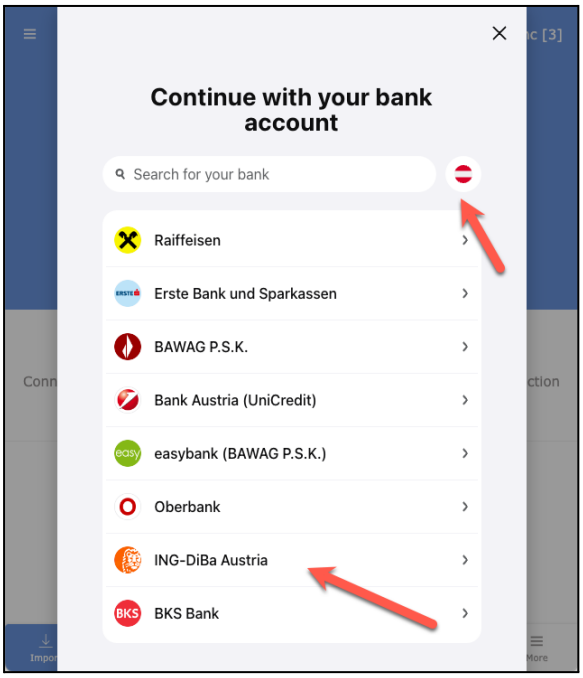
** The revised Payment Services Directive (PSD2) is a European law that governs payment systems in the European Union (EU). It regulates access to your payment data by other parties than your bank. More information*



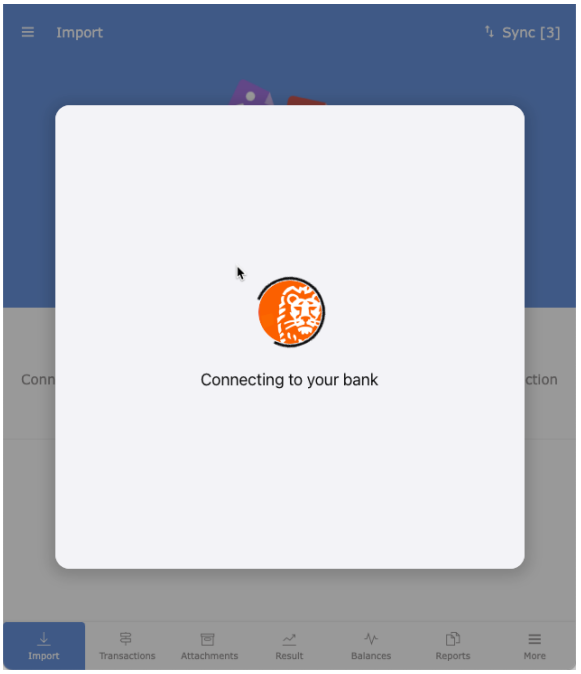

Go to the Import tab and click Add new bank



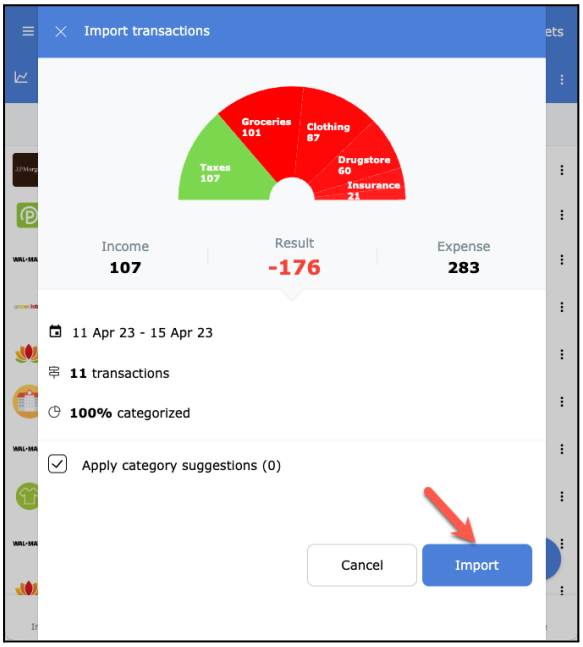

Click Automatic bank connection (PSD2)



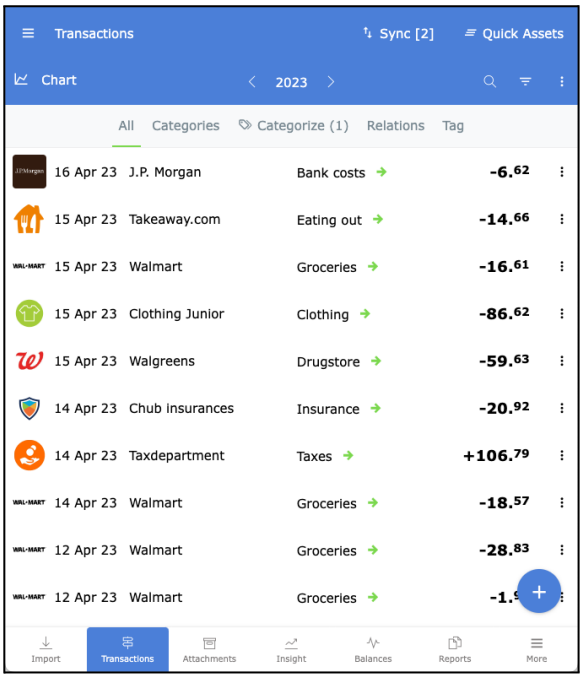

Select your country via the flag button and choose your bank



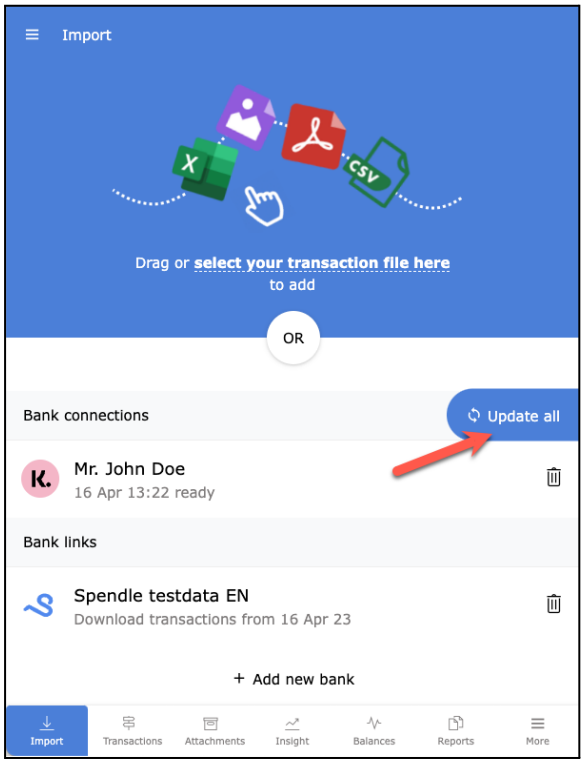

Login to your bank and provide your 90 day consent approval.




After you provide the approval a popup will appear allowing you to import your bank transactions. Click Import to continue.



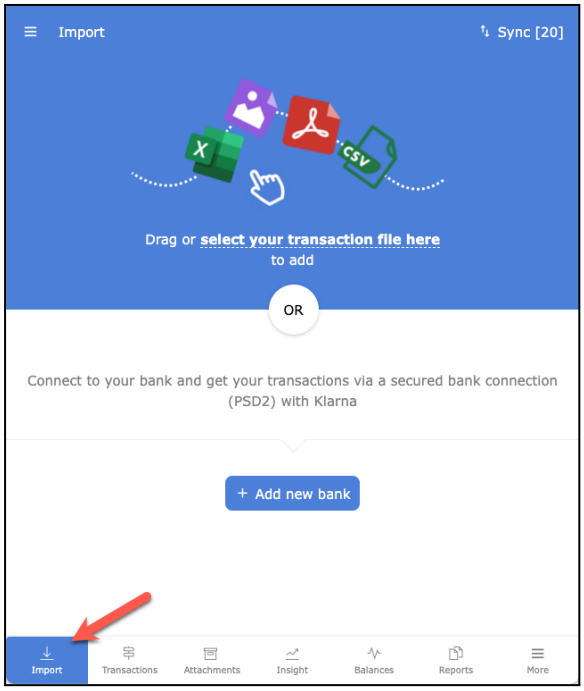

Your transactions are imported and visible in the transactions tab.



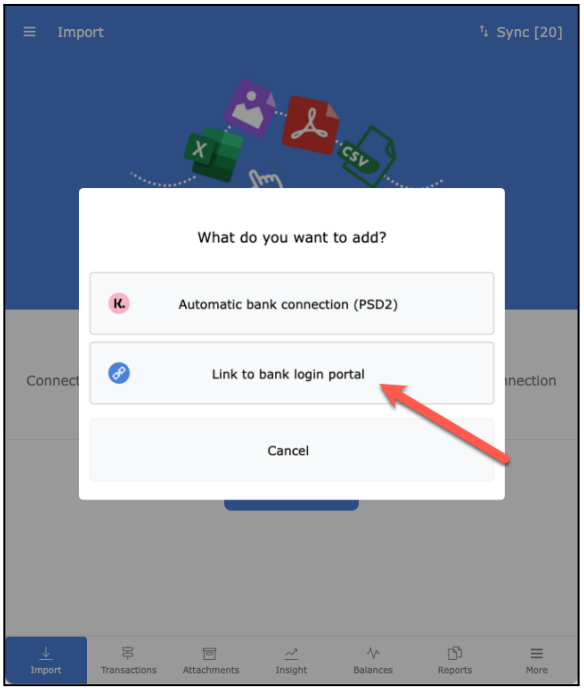

For future synchronisations you can click the “Update all” button in the import tab, use pull to refresh in the transactions tab for touch devices or update automatically by enabling the “Sync PSD2 on open” in the settings menu.

## Import bank statements via CSV or Excel files

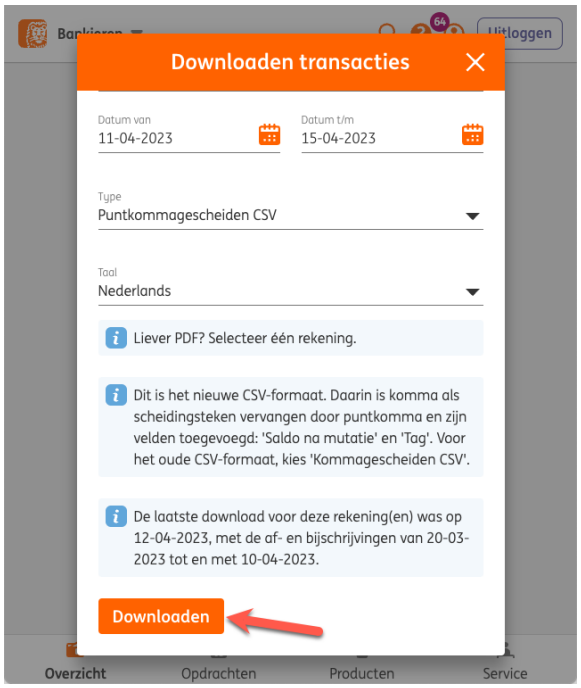
You can import your transactions by downloading your bank statements from your bank as a CSV or Excel file. This file can be imported as described below.



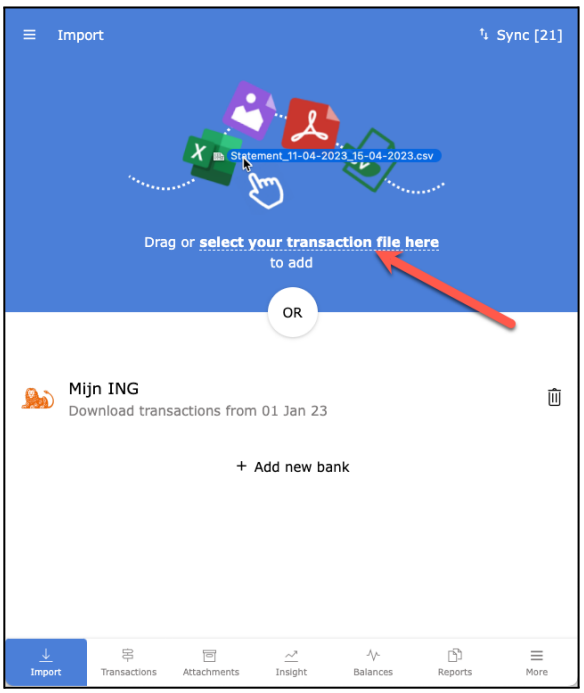

Go to the Import tab




Optionally add a link to the login page of your bank portal.

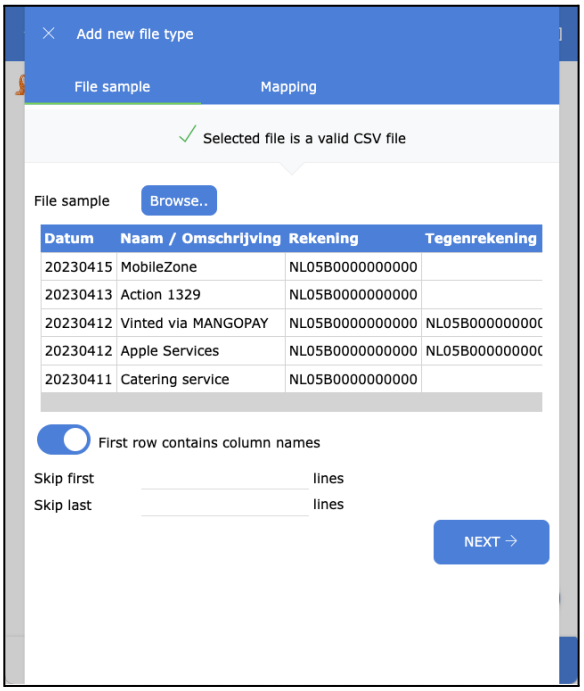



Login and download your bank statements from your bank. Please consult your bank manual for instructions




Drag your downloaded file into Spendle or click “Select your transaction file here” to browse for the file.

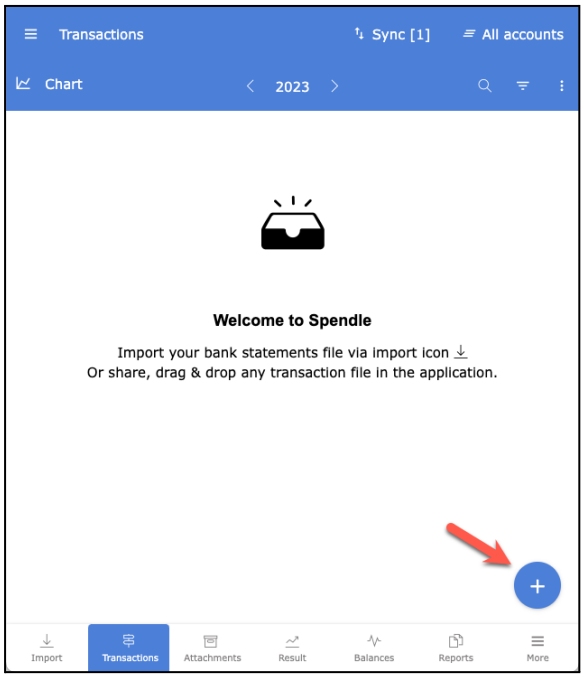
Click “Import” to import your transactions.



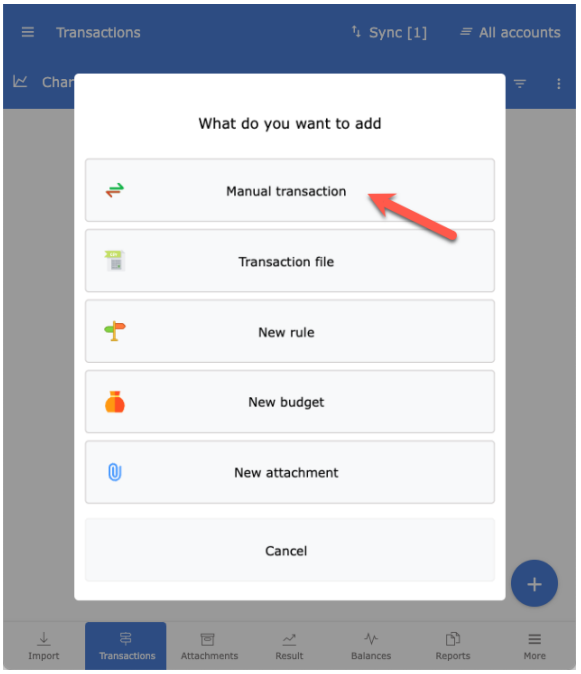

If your bank statement file format is not supported you can follow the import wizard and create your own file mapping definition of a normal structured CSV or Excel file.

## Add manual transactions

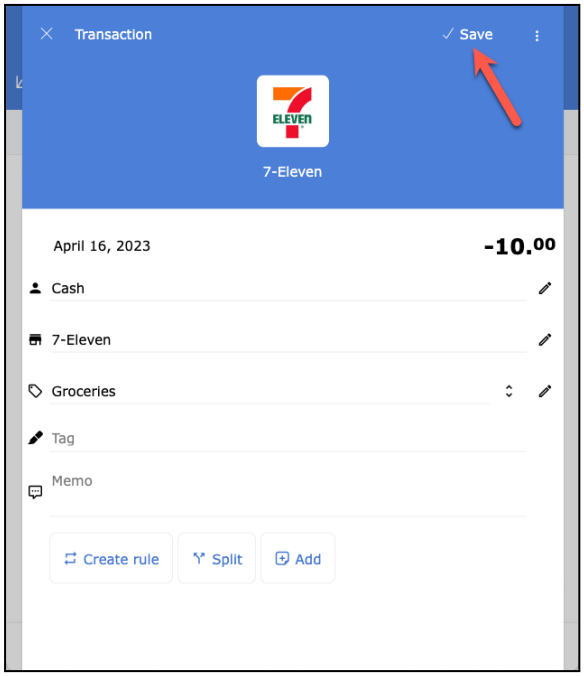
You can enter manual income and expenses in Spendle for accounts that do not provide statement exports via CSV files or a PSD2 connection. For example keeping track of your cash expenses.



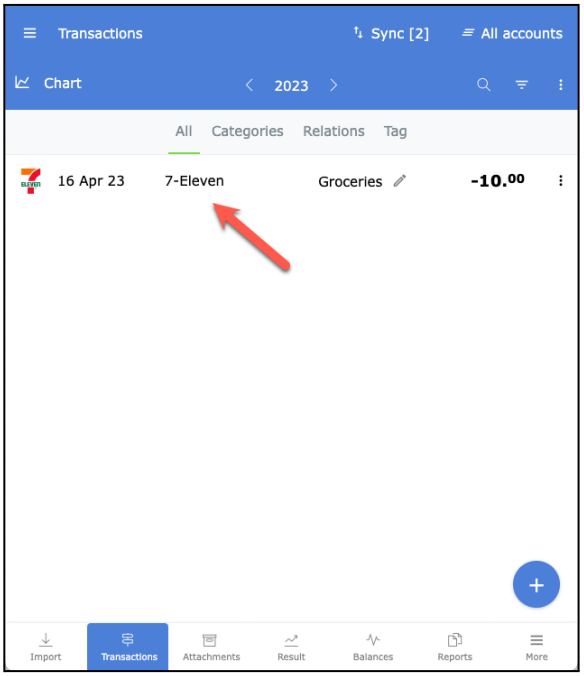

Click + button




Click Manual transaction




Enter transaction amount and information and click Save button when done.



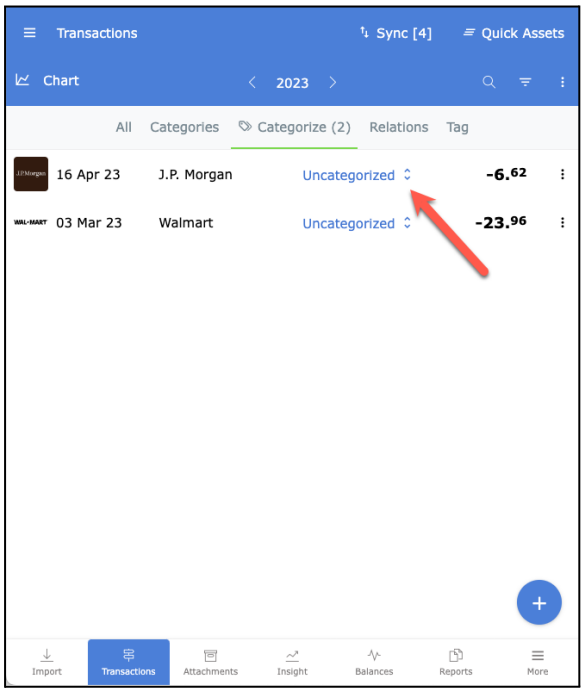

Your transaction is now visible in the transactions view.

# Categorize your income and expenses

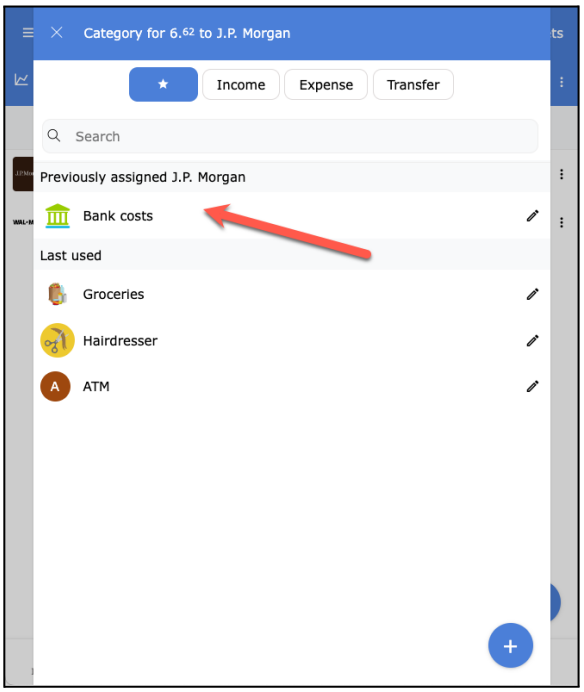
To get more grip and insight on your income and expenses it is important to categorize your transactions into categories like Housing, Transportation, Clothing, Insurance. You can choose from default categories or assign your own category.

Categorizing will take some time in the beginning, but you will be rewarded with insight and more control over your finances. You can assign a relation, attachment, receipt, memo or tag to a transaction and use it for reporting and statistics.

## Assign a category



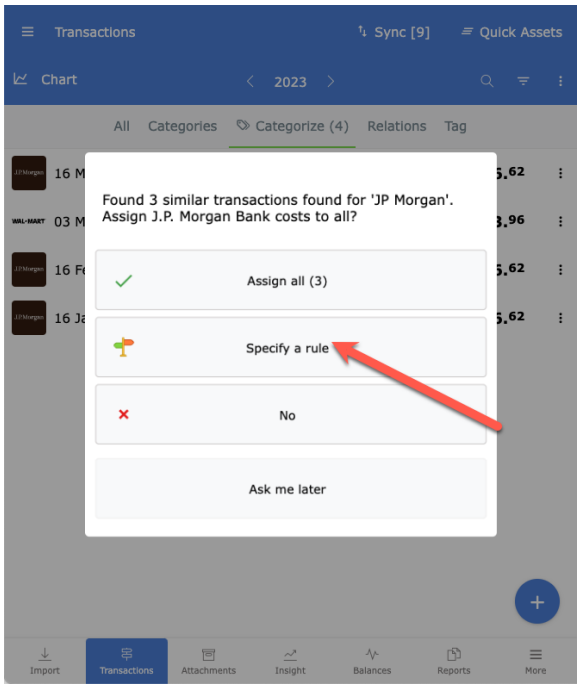

Click on categorize to filter on uncategorized transactions and click on the Uncategorized link to assign a category.



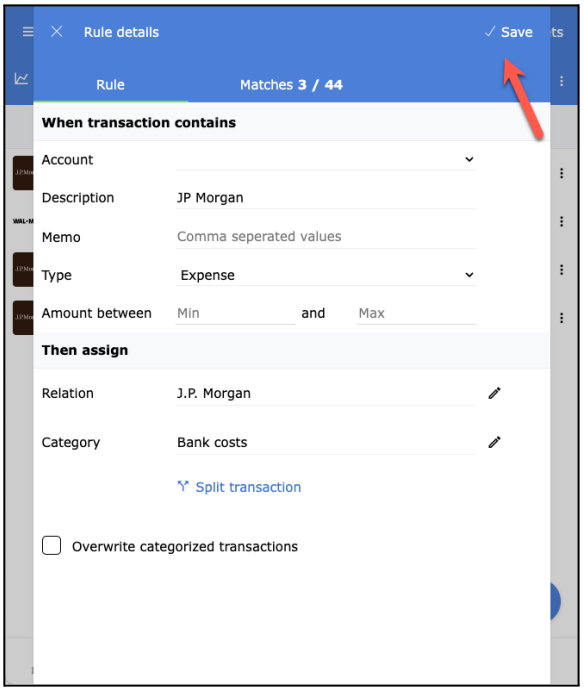

Select the category you want to assign.

💡 Assign a category marked as "transfer" to keep a transaction out of result reports and statistics.

## Recurring transaction rule

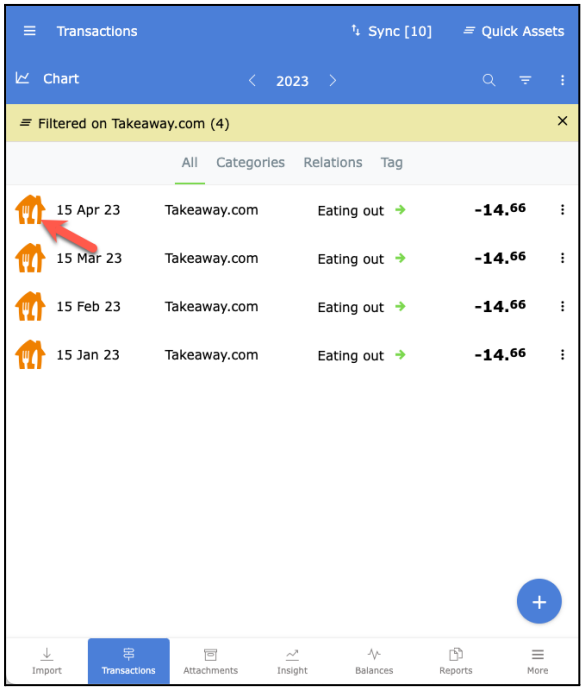



Spendle will help by suggesting categories and rules to assign similar transactions automatically.

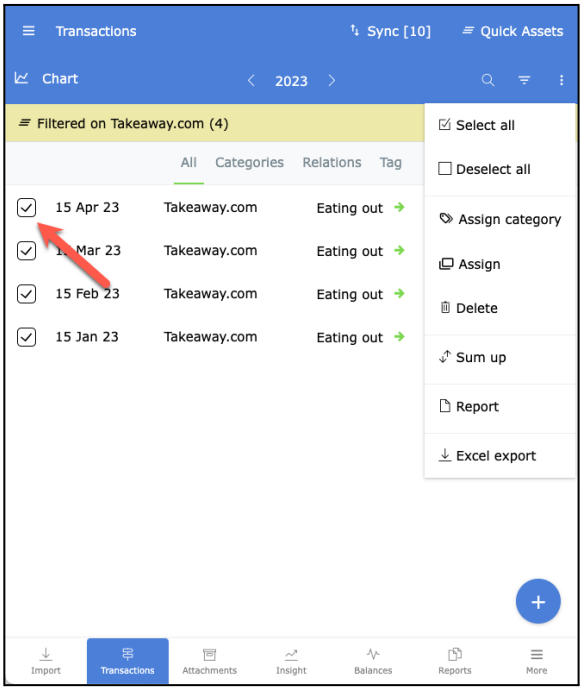



Create a rule for recurring transactions.

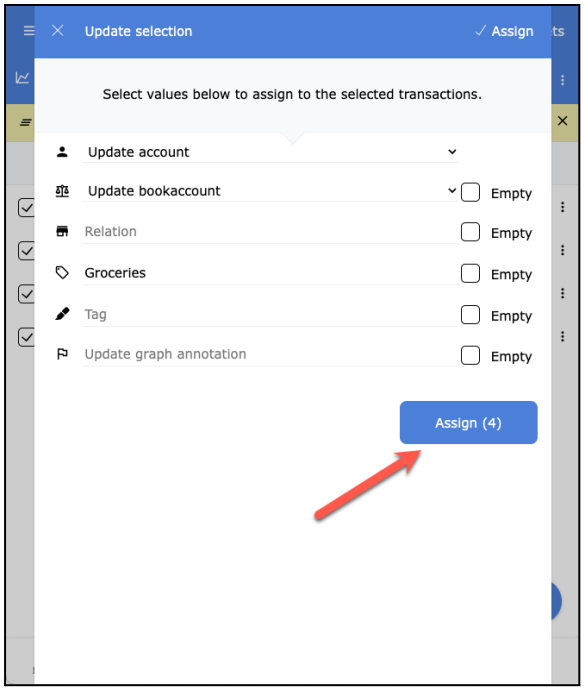
## Multiselect assignment



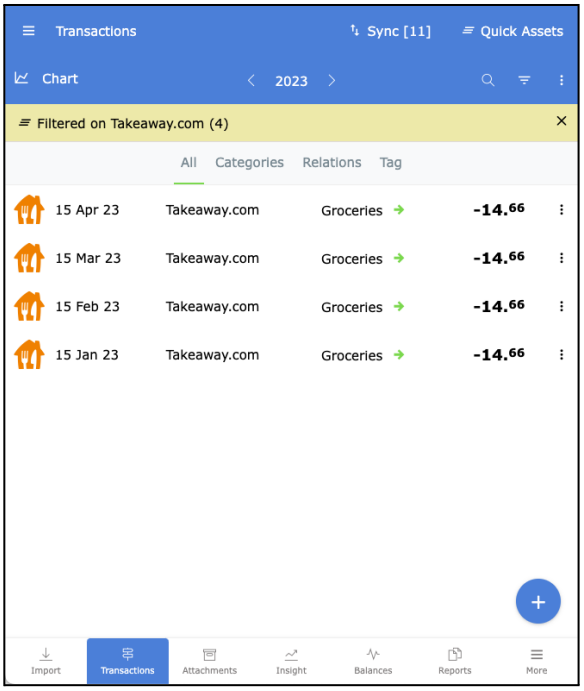

Click on a transaction logo to activate selection mode.




Select multiple transactions and choose “Assign” in the action menu.



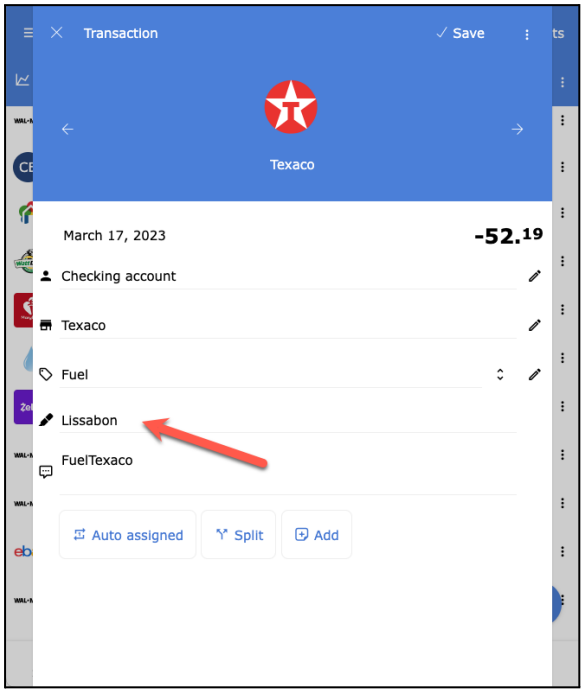

Assign a to the complete selection transactions at once.



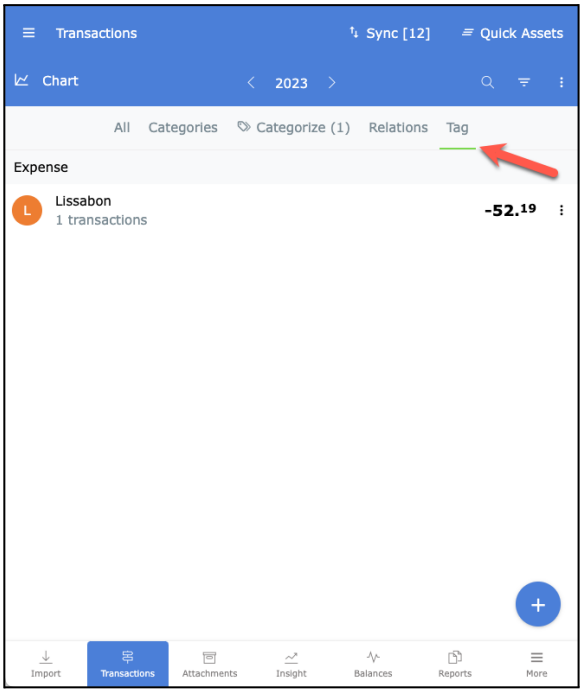

The complete selection is now assigned at once.

# Assign a tag

You can assign a custom tag to a transaction and create a total of transactions with the same tag. You could for example use it to mark all expenses of an holliday.



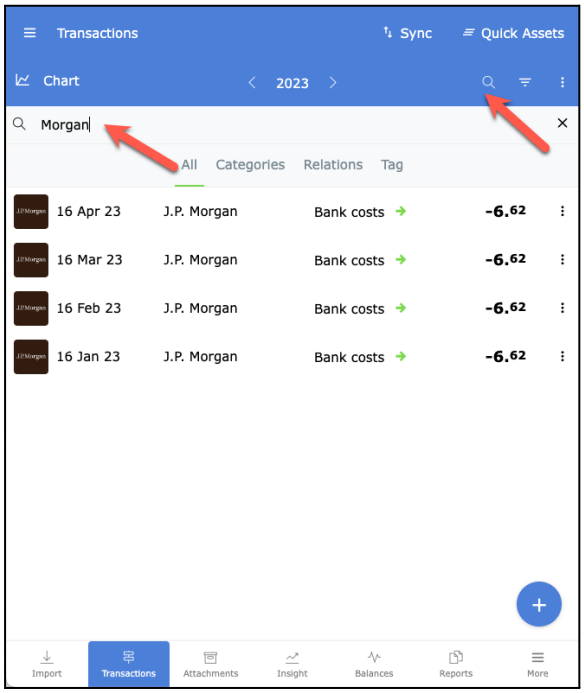

Assign a custom tag



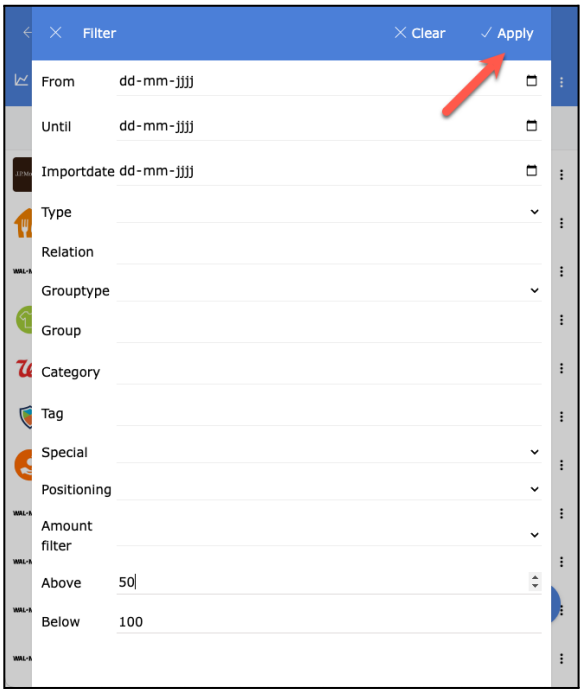

Show a tag total in the Transactions tag tab.

# Transactions

## Search and filter




Search transactions by clicking the search icon.

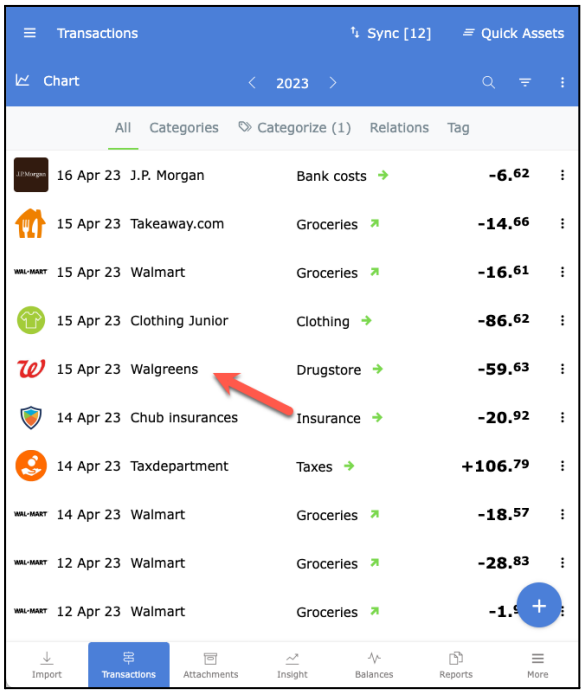



Filter transactions via the filter icon.

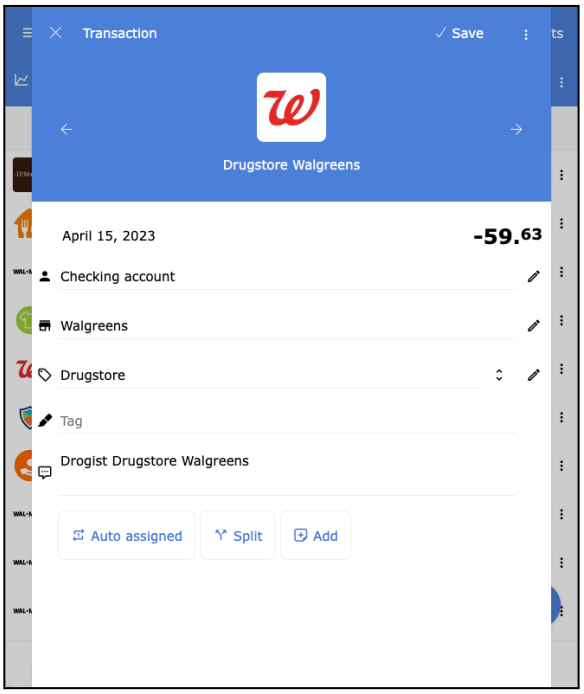
💡 Use space to search on all multiple words or use a comma to search on one of the words.

## Transaction details

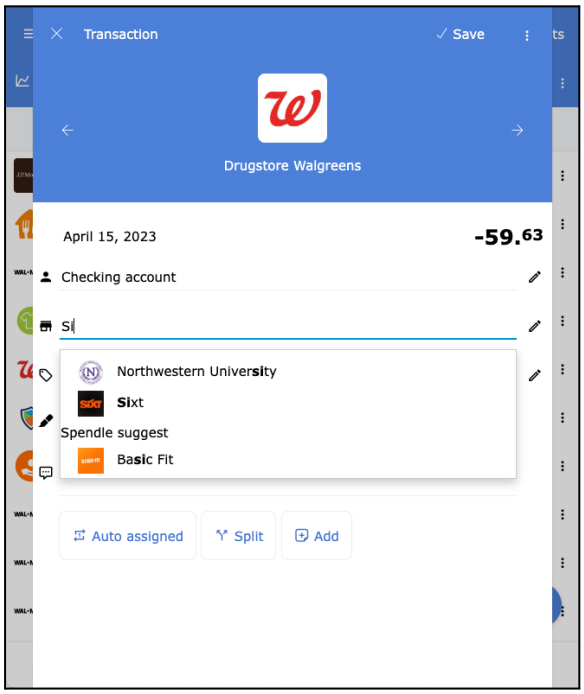
You can view or edit transaction information in the transaction details view by clicking on the row.



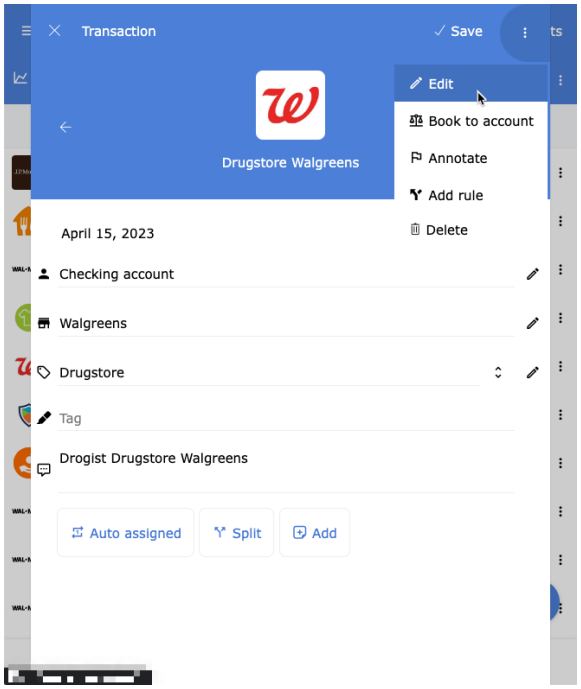

Click on a transaction row to open the transaction details



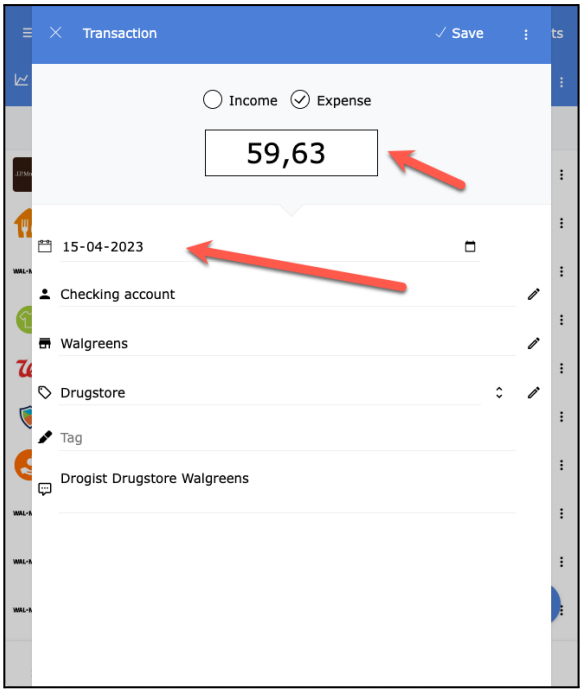

View or update the transaction details and click save when done.




To update a field select it and just start typing for suggestions or add a new entry via the pen iconic the right

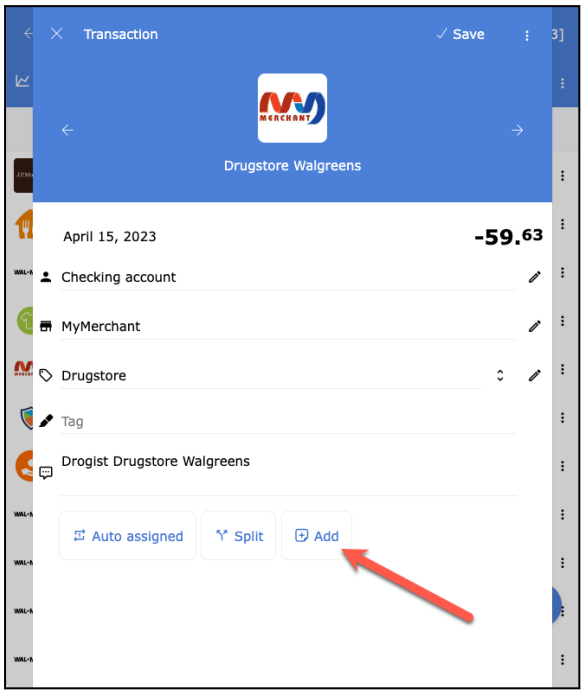



The amount and date can only be edited via the action menu in the top right corner.

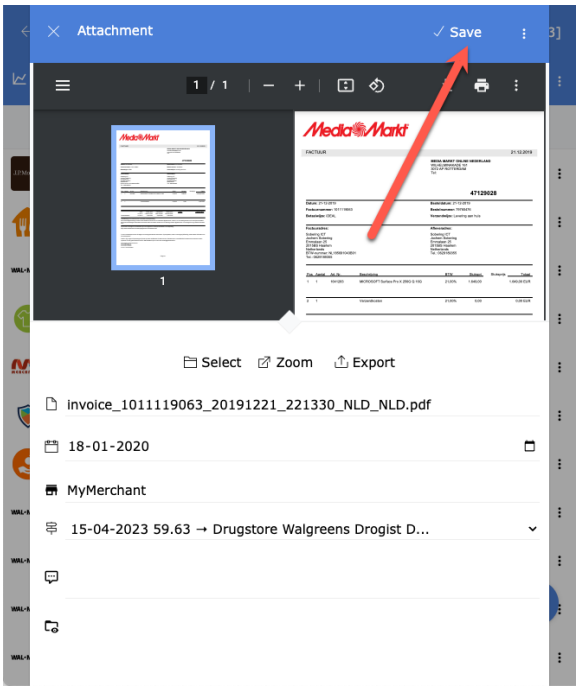



In edit mode you can also update the amount and date of a transaction.

## Add attachments

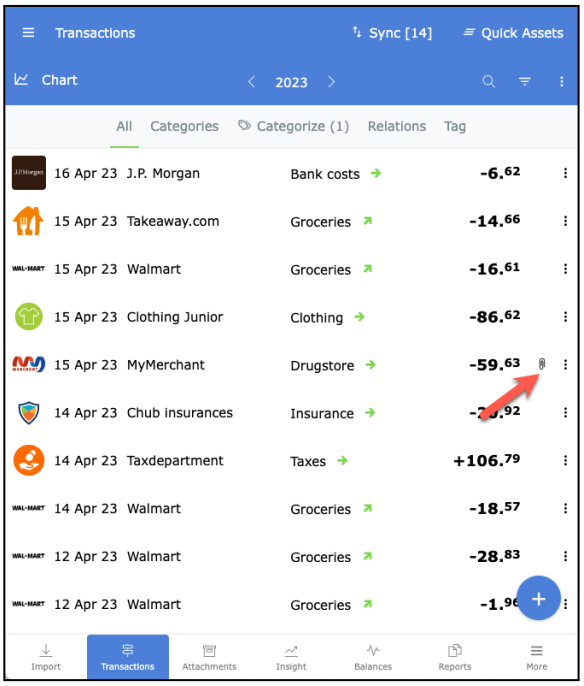



Add a document or picture via “Add” button




Select your attachment and press Save.

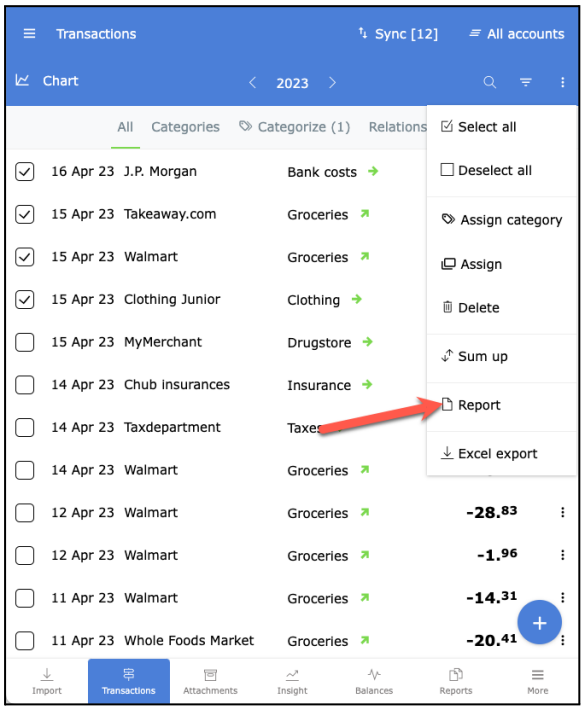
It is now assigned to your transaction.



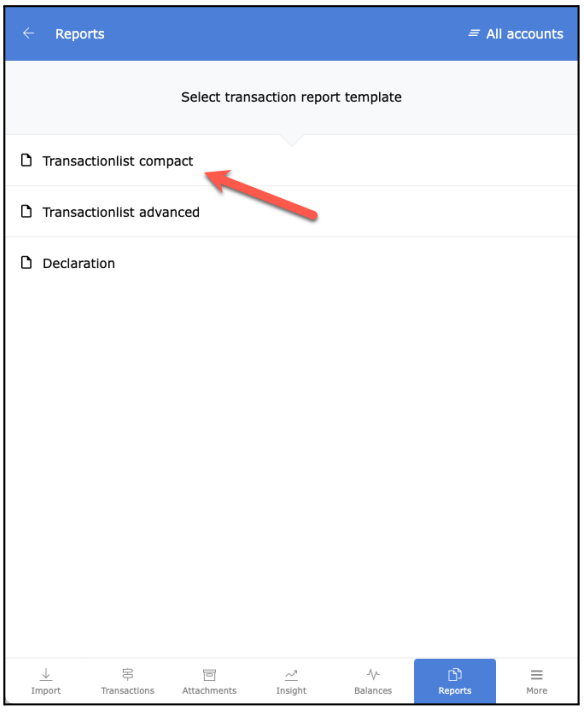

And visible in the Transactions tab.

# Export transactions

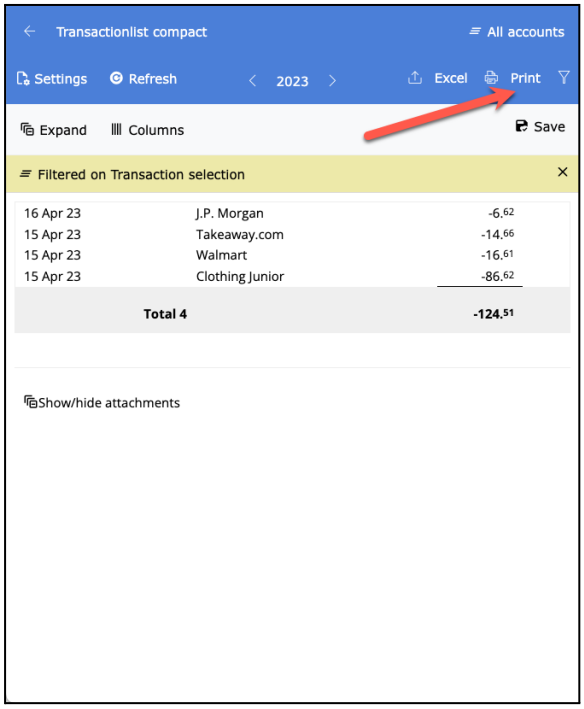
You can export your transaction selection to a report or to Excel



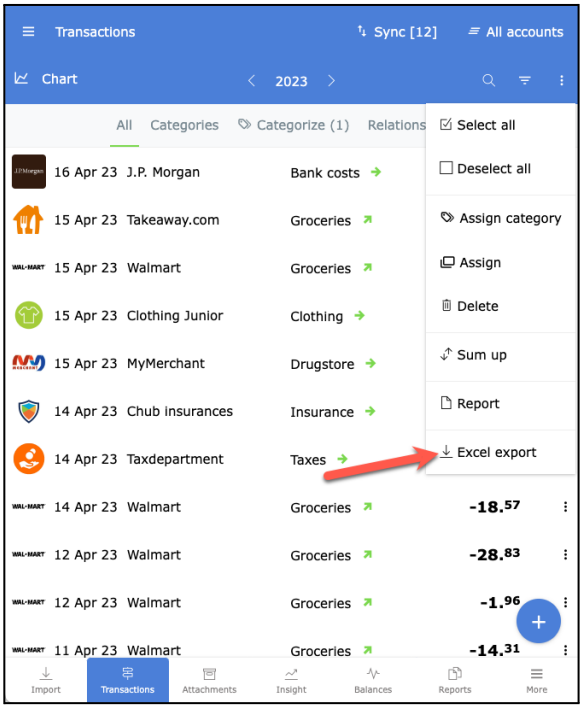

Export a selection




Choose your report template




Print your report

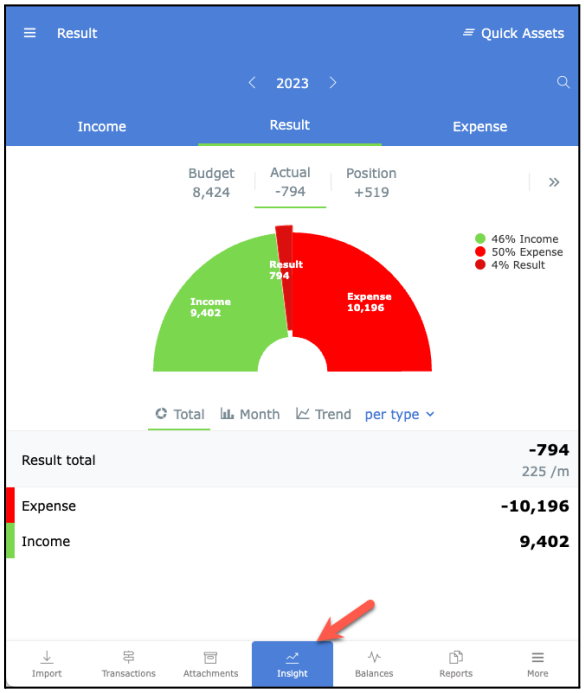



Export all transactions to Excel

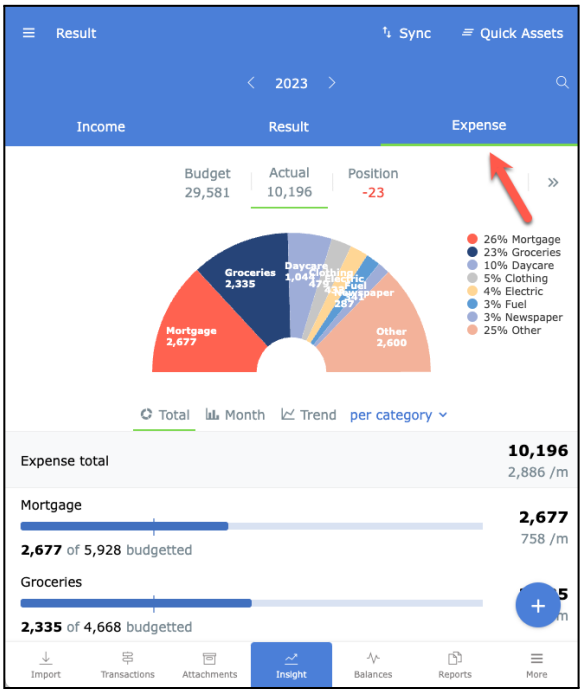
# Insight in your income and expenses

To get grip and insight into your personal finance you use the insight tab after you have categorized your transactions.

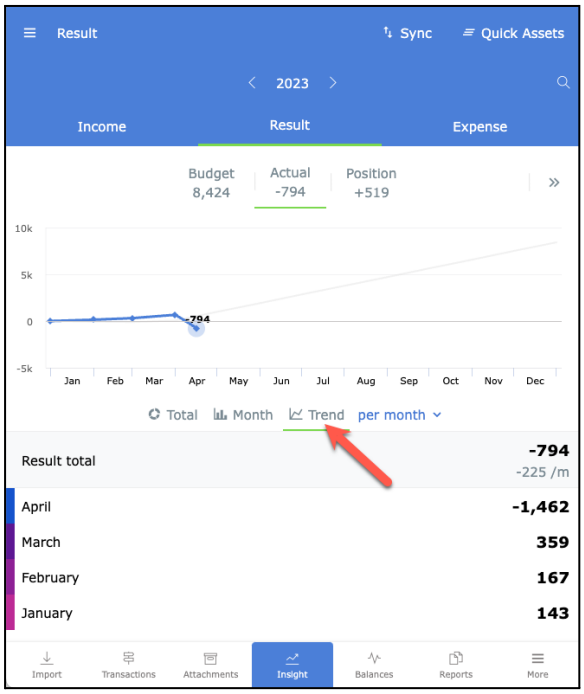
💡 The insight tab only includes transaction categories NOT marked as transfer.



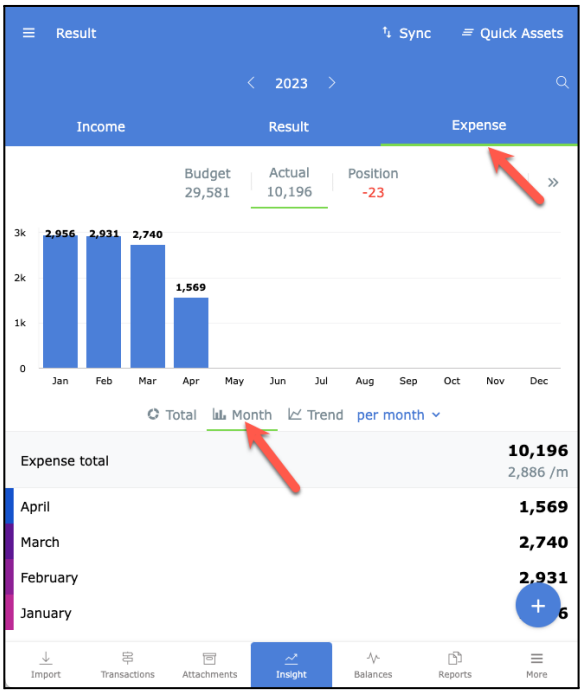

Show the total income, expense and result for the selected year.




Switch from result to expenses for total expenses per category.




Show how you are doing over time.

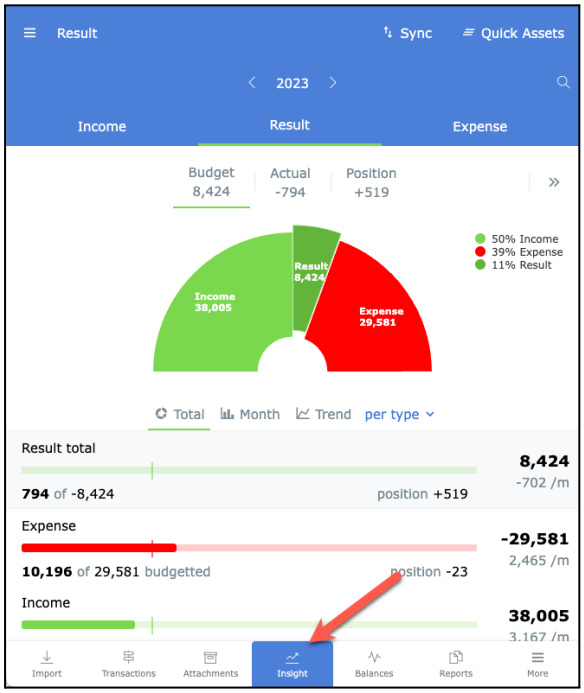



Display monthly expense information.

# Budgeting

You can optionally assign a budget to keep closer track of your spending progress. Budgeting can help you save money and detect budget deviations instantly.

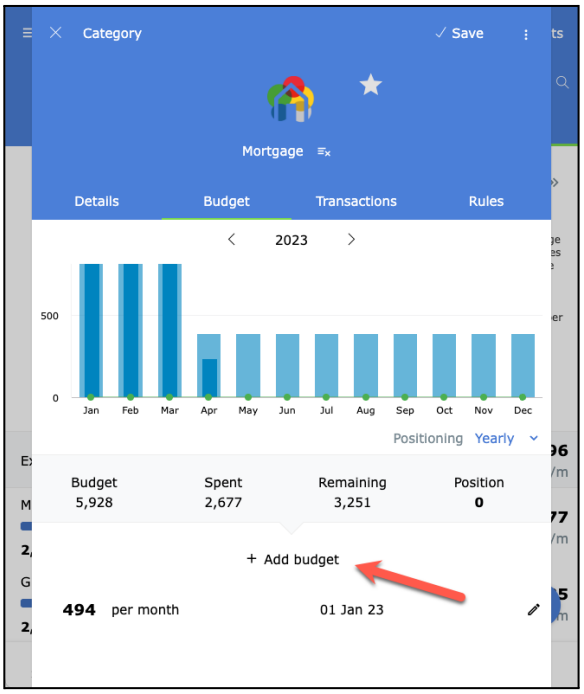
## Assign a budget



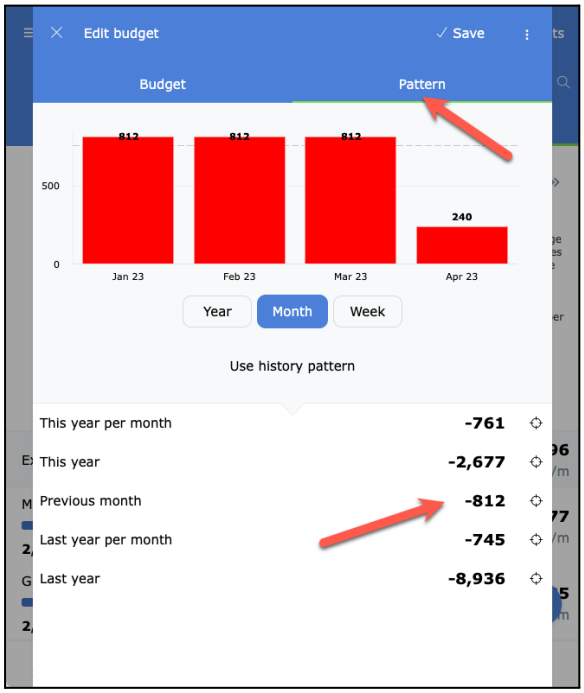

Open the insight tab

Select Income or Expense per category

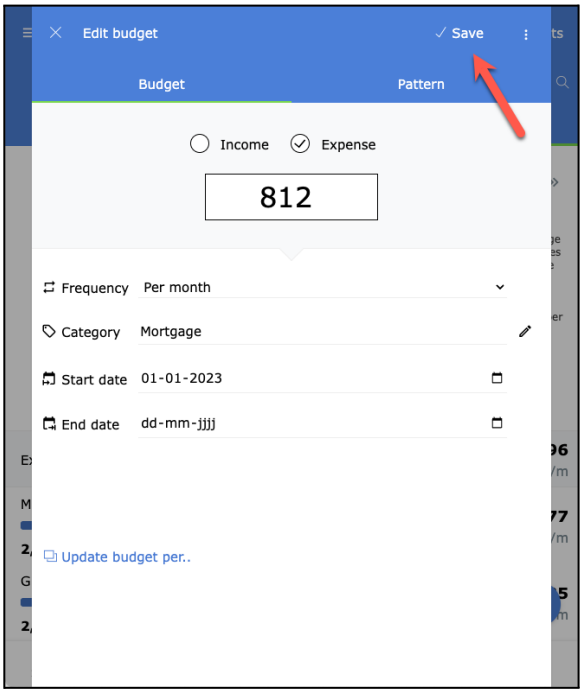
Open a category



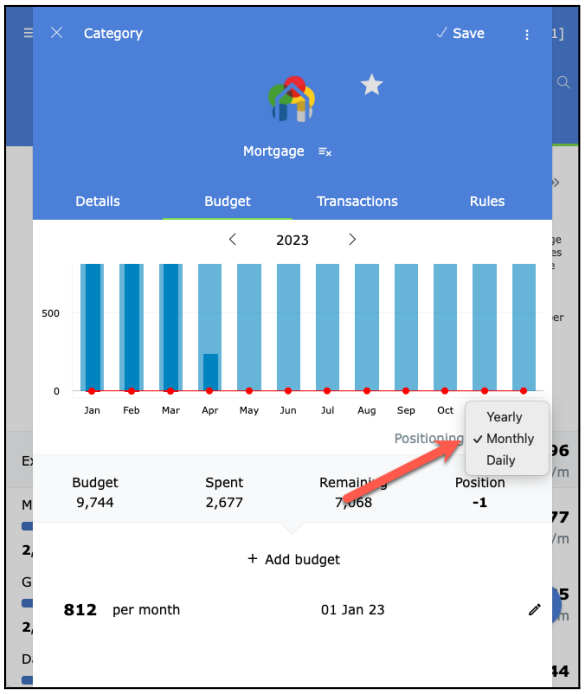

Add or edit your category budget



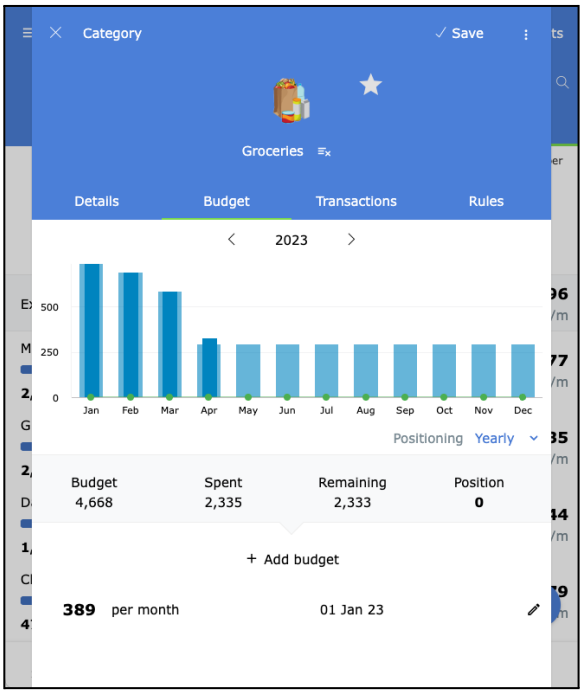

Use the pattern tab to choose a suggested budget based on previous income or spending.




Set the frequency and save your budget.

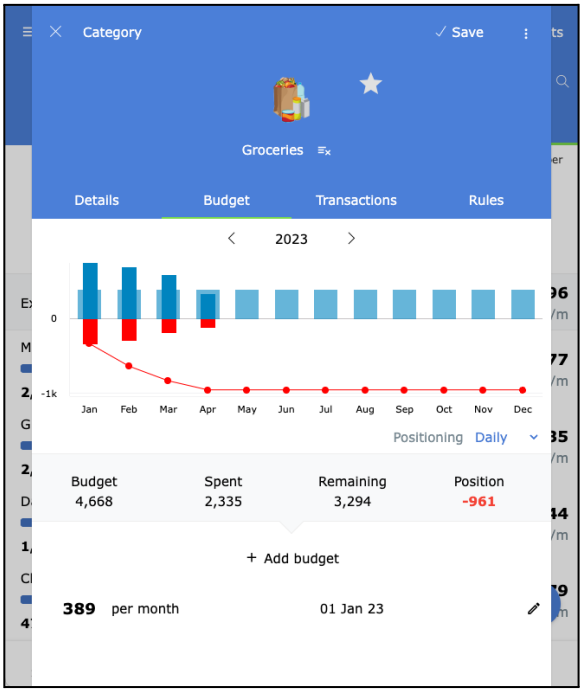



Review the positioning method.




Yearly positioning example:Remaining budget slides of remaining months.

Monthly positioning example: Position is calculated on a monthly basis.

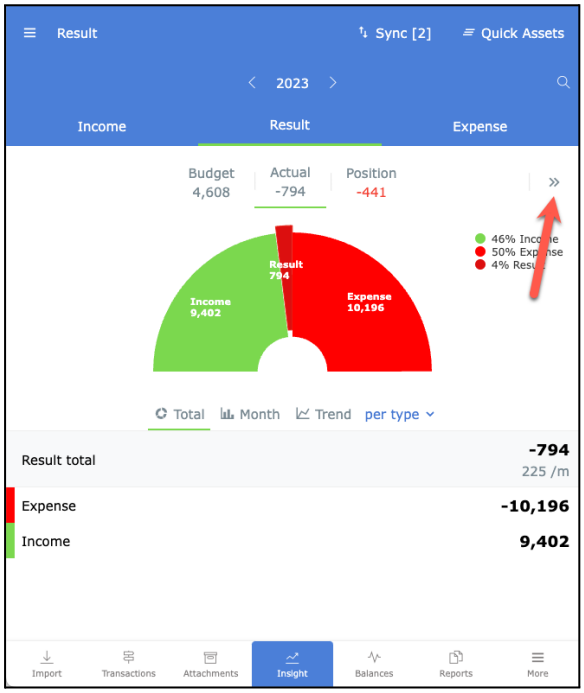



Daily positioning example: Position is calculated on a daily basis.

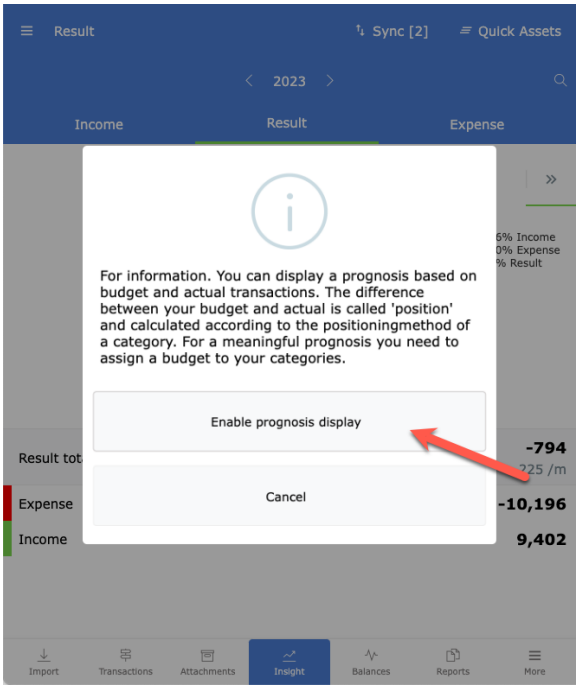
💡 The budget tab is only visible in the insight tab if “Show budgets” is enabled in the selected profile.

# Prognosis

With a budget assigned to all categories, you can enable the prognosis mode via >> the button in the insight tab. This adds additional prognosis information which uses your budget, actual and position information to create an end-of-year forecast.

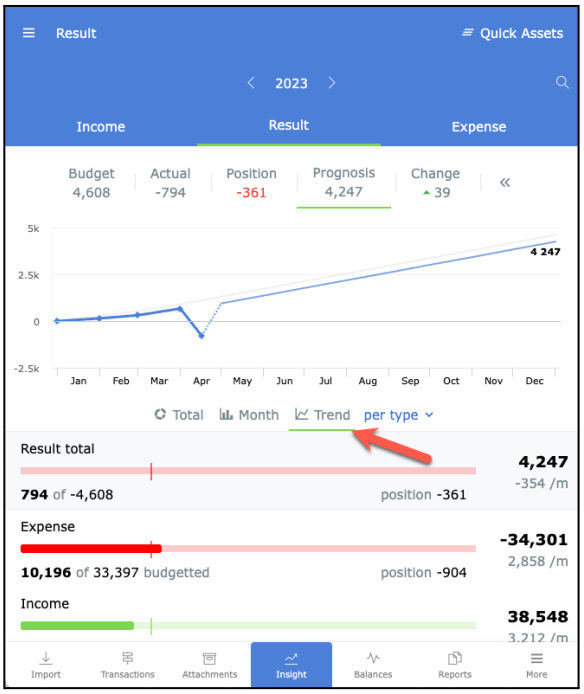



Enable prognosis mode after you assigned a budget to your categories.

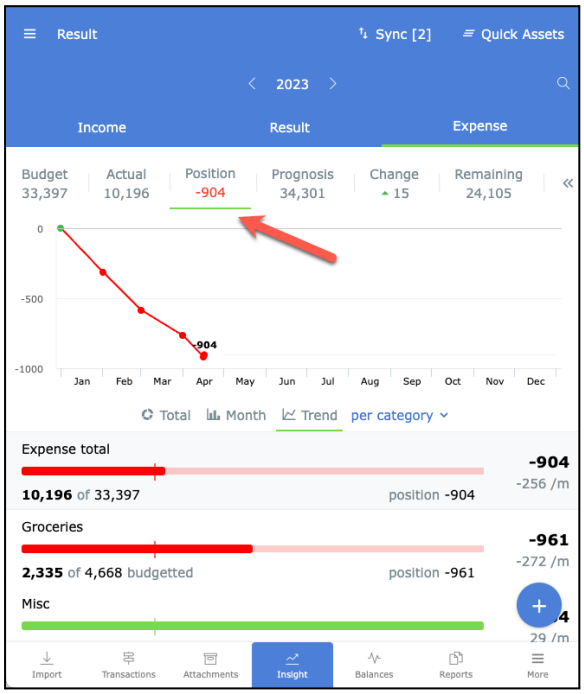



Enable prognosis mode.

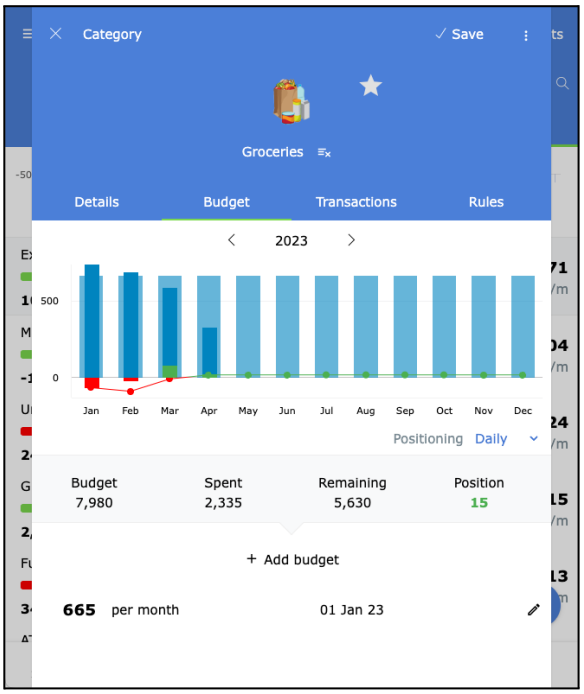
Additional prognosis information is now shown



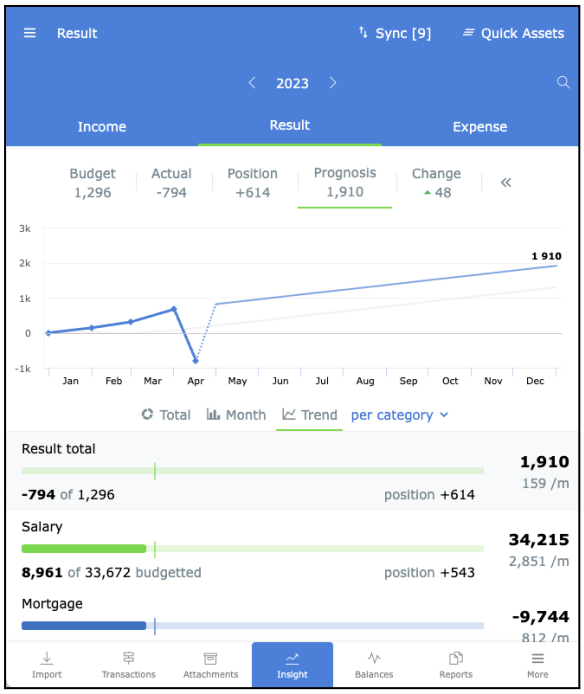

In this example the end-of-year forecast shows that you will save 4.247 left if you stick to your budget.



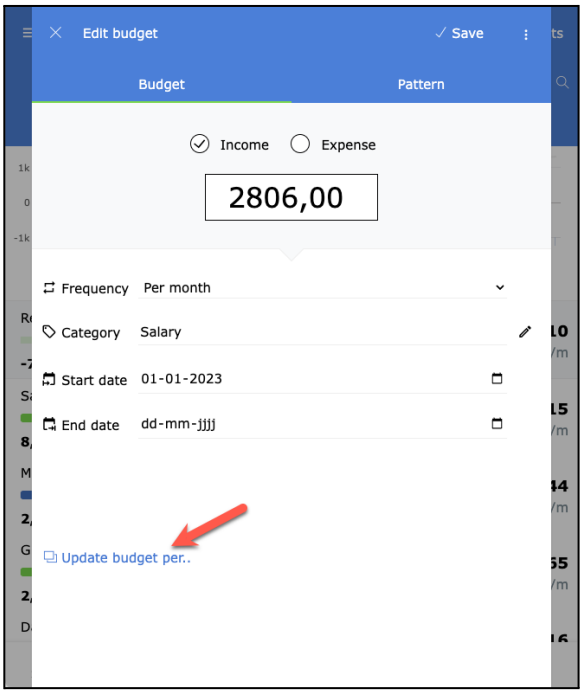

But you should monitor your position periodically and adjust your budget to keep the prognosis more accurate.



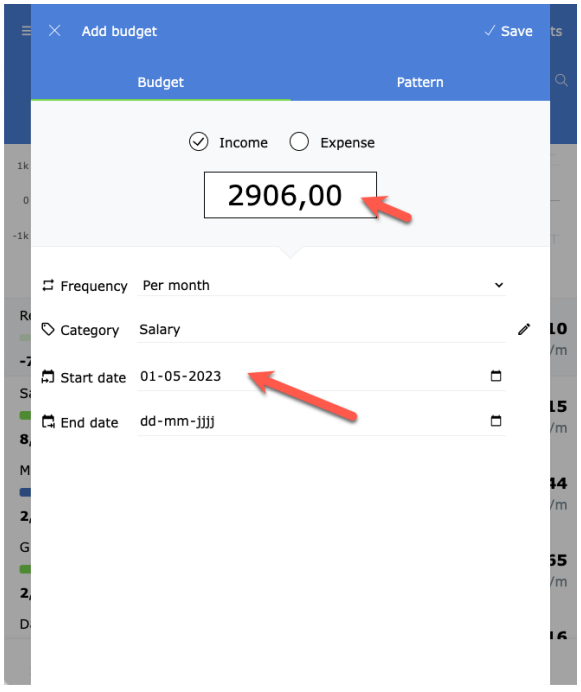

Change the groceries to a more realistic budget



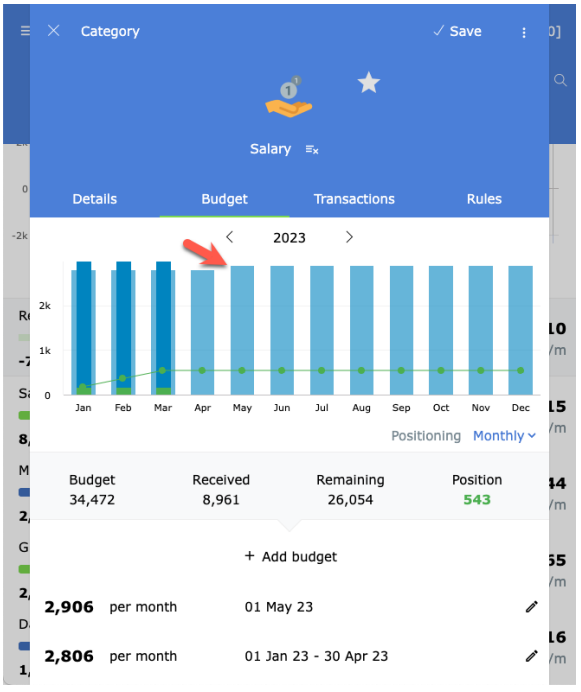

And you will get a more accurate end-of-year result prognosis and avoid setbacks at the end of the year.




You can also update your budget in the future via “Update budget per”.



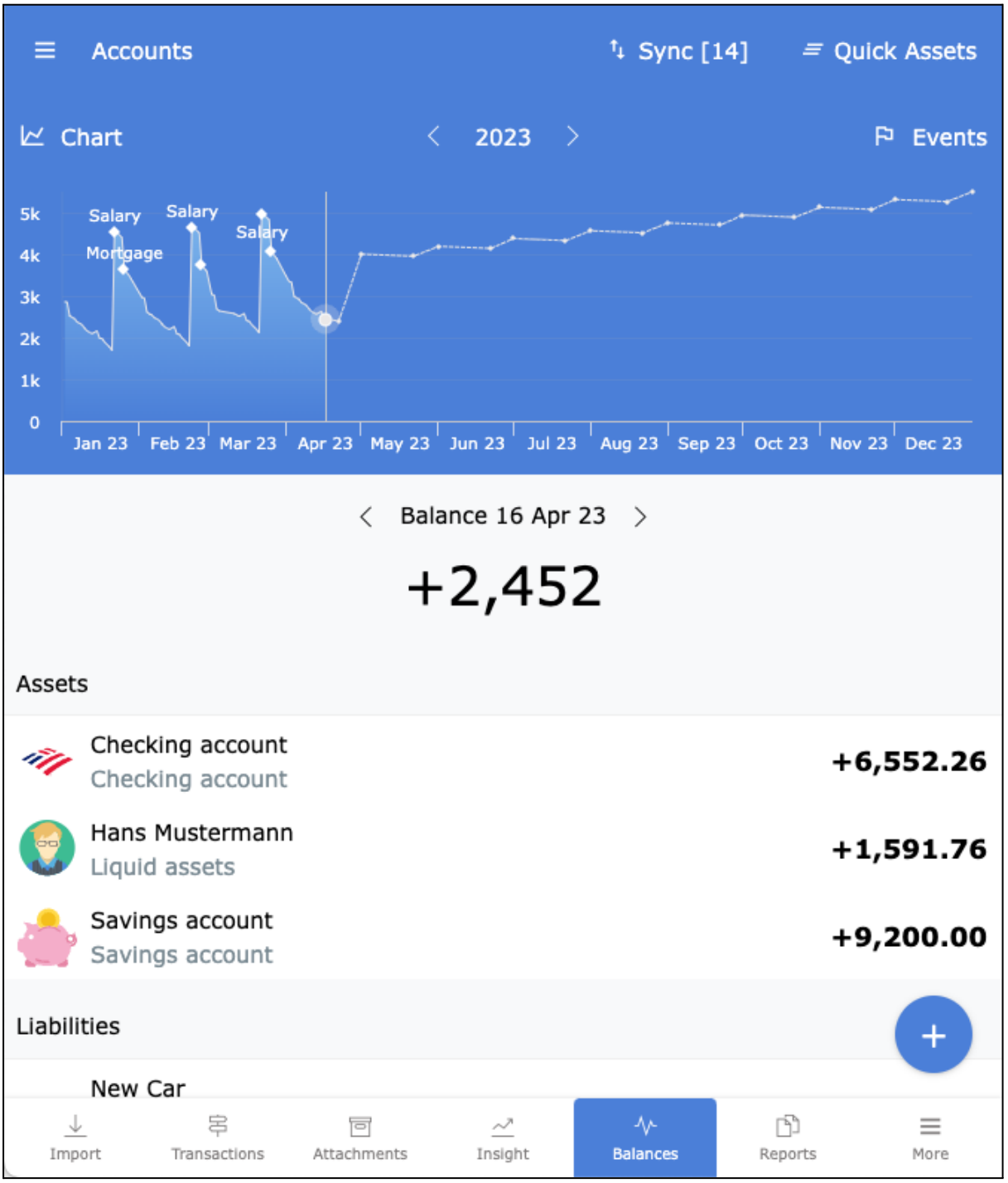

Provide a new budget and startdate.




The enddate of the previous budget is now set to the start date of the new budget and the new budget is added.

# Balances

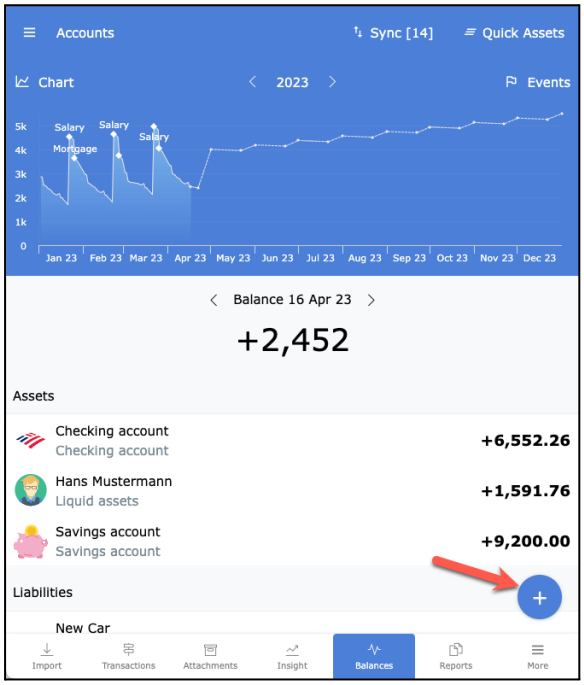
In the balances tab you can see, add and edit the balances of all your administration accounts. Here you can add checking-, savings-, loans-, mortgages- and all the accounts you own to get a full picture of your assets and liabilities.



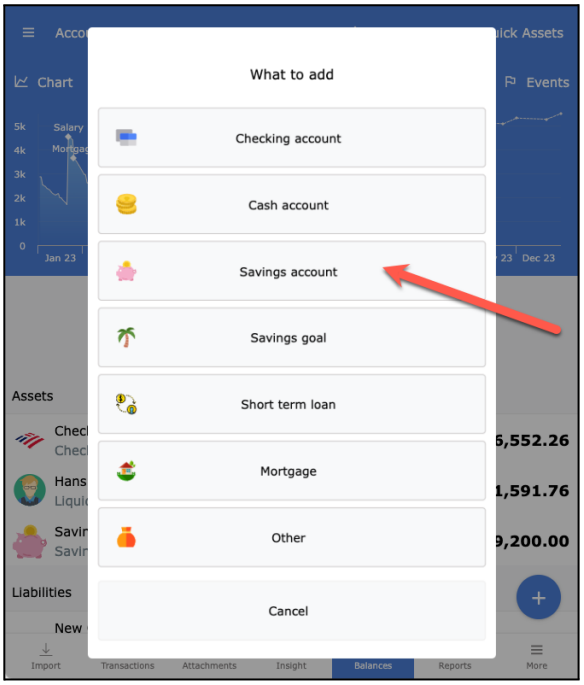
## Checking accounts

When importing transactions new accounts are automatically added.

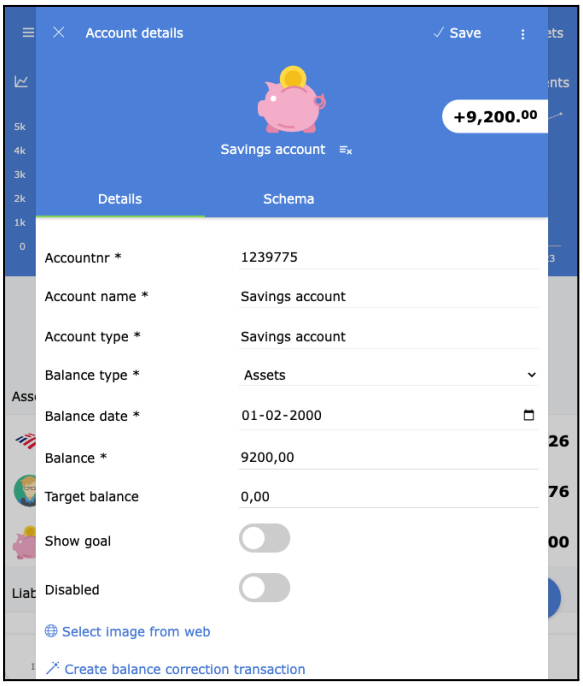
## Saving account




Add a new account via + button

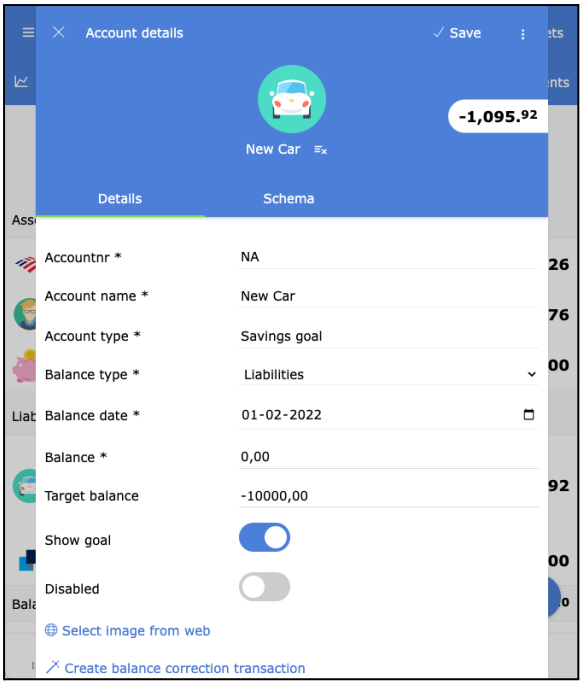



Choose an account type you want to add

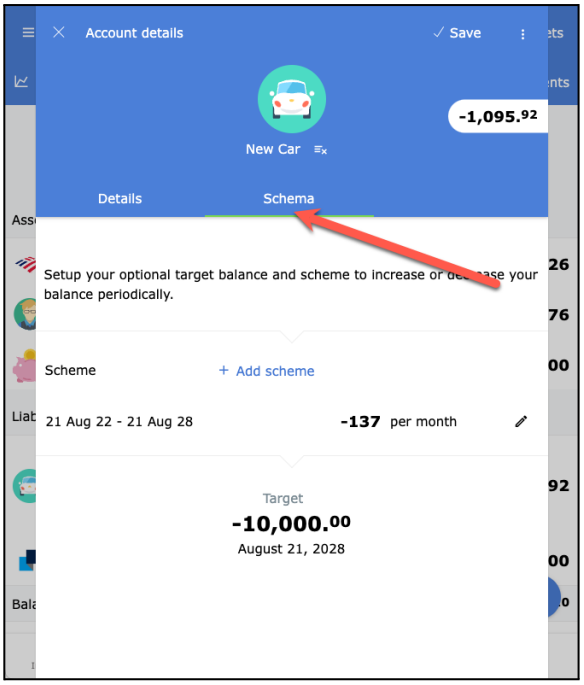



Fill the account information including the balance on “balance date” at the end of the day.

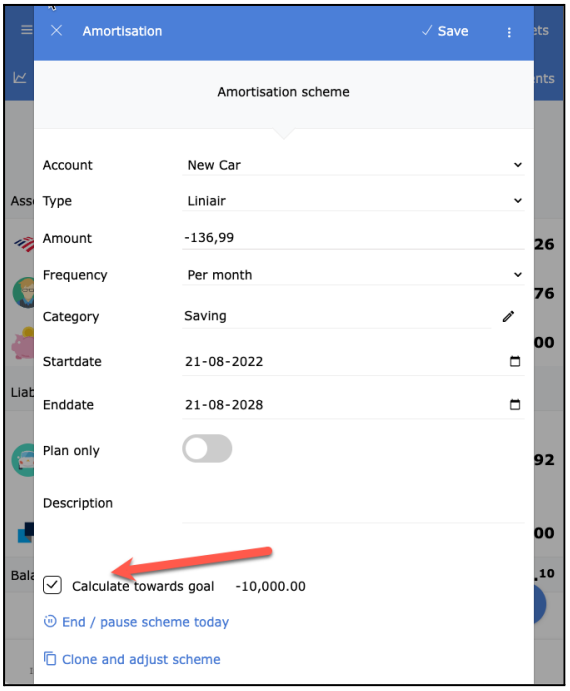
## Saving goals



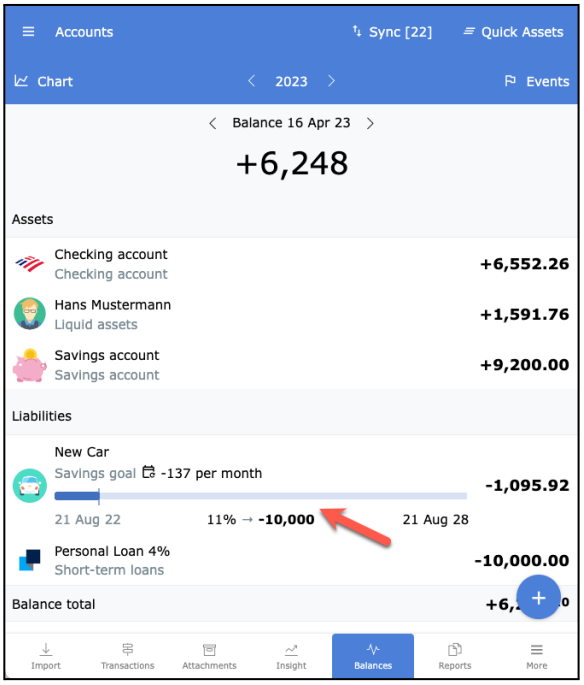

“Saving goals” are virtual debts to yourself. You can set a goal you want to save for.



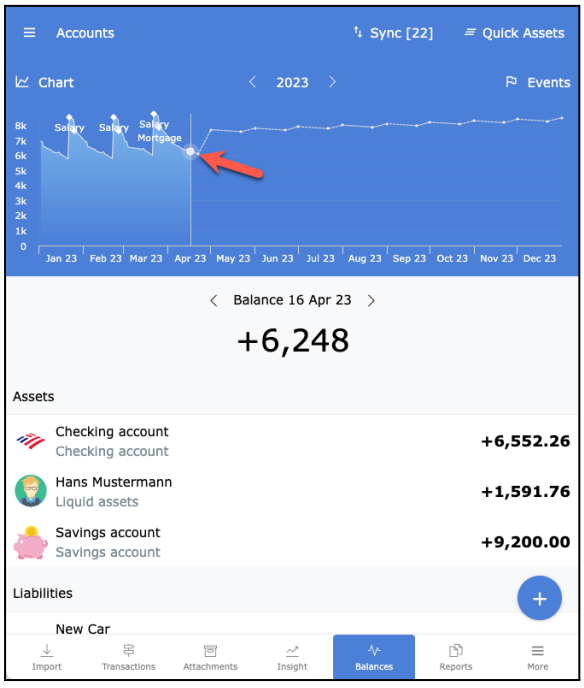

Go to the schema tab and optionally define a schema.



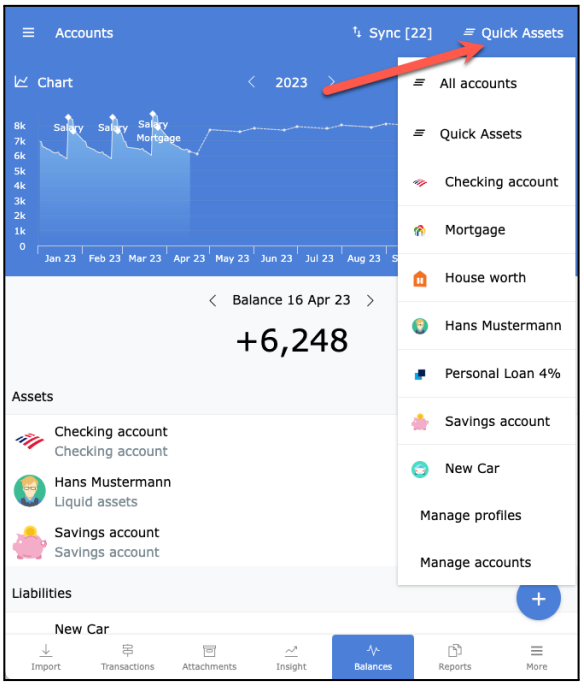

Specify how you want to achieve your given goal.




You can see the progress of your goal in the balances tab.




Mind that you need to monitor your total balance and prognosis to stay above 0 and otherwise adjust your goals to a more realistic goal.

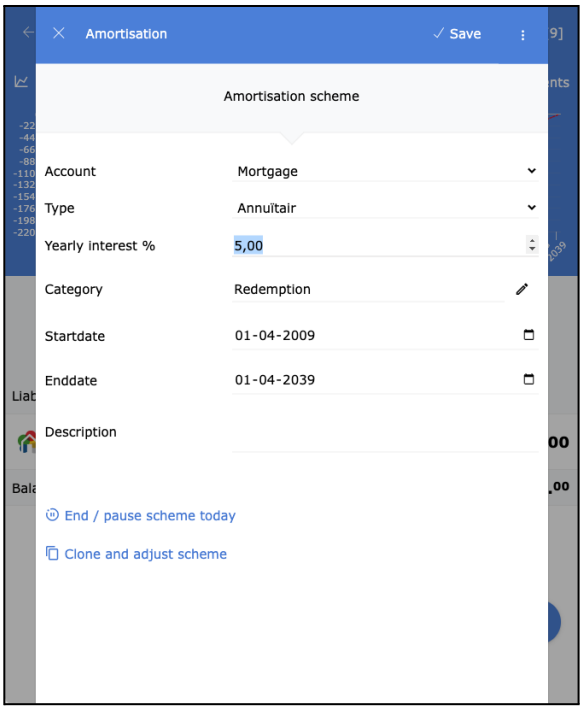



Switch between account profiles to see the totals of a selection of accounts.

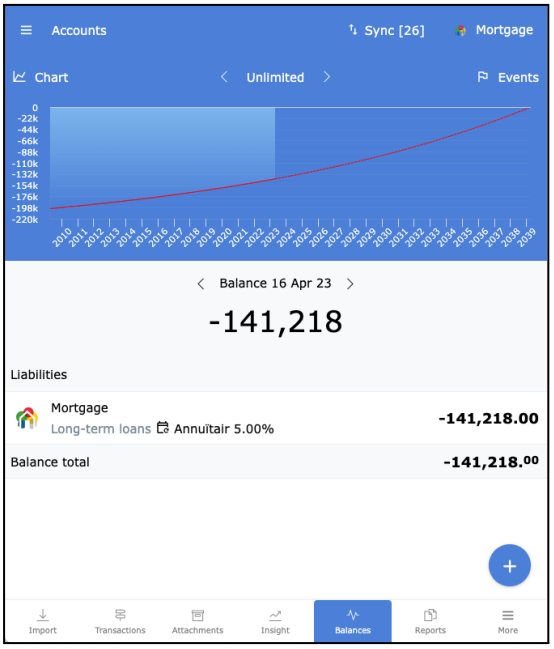
# Mortgage

To get a full picture of your assets and liabilities you can add your house worth and mortgage as an account.

Add a mortgage account



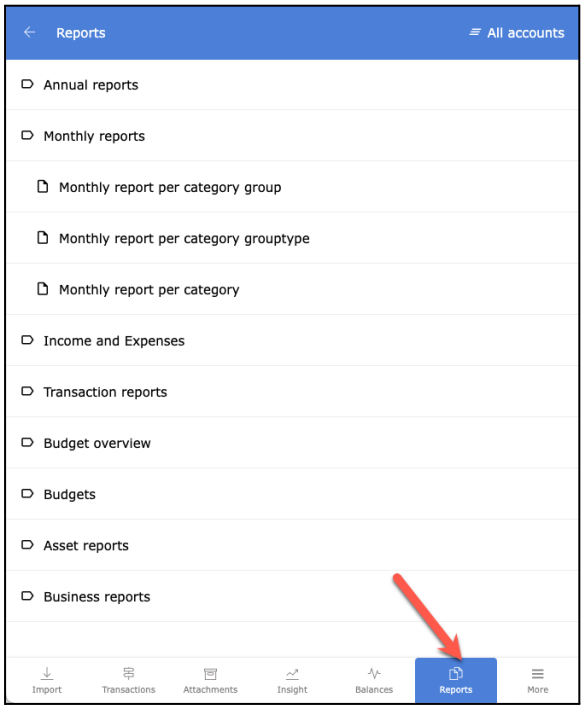

Add the yearly interest percentage as a scheme.



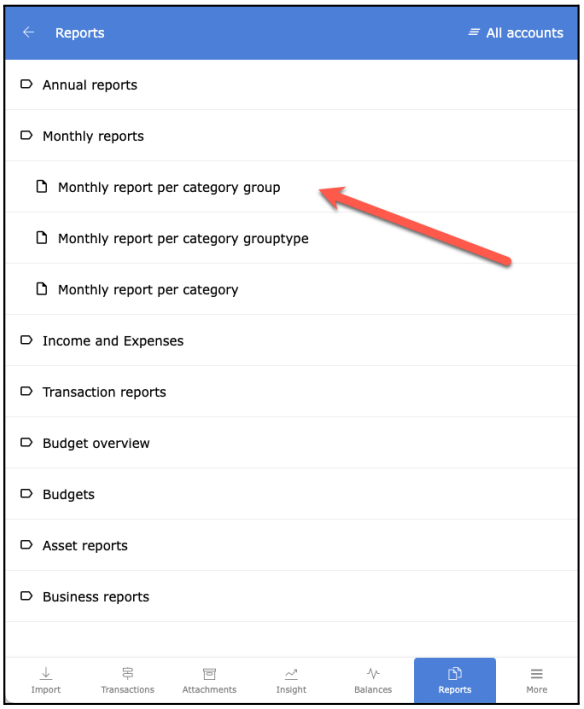

When selecting an unlimited period you can see your debt decreasing over the selected mortgage period.

# Reporting

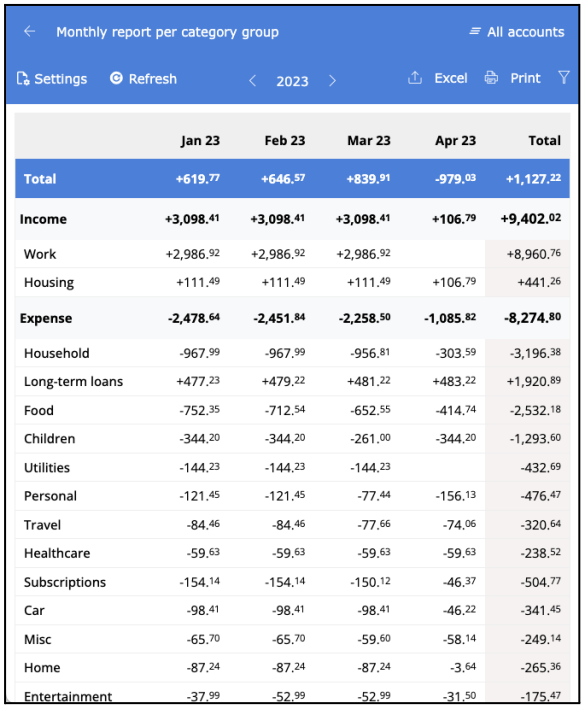
The reports tab offers a list of predefined reports you can customize to your needs and store for later use. A report can be printed (to PDF) or exported to Excel for further processing.




Go to the report tab

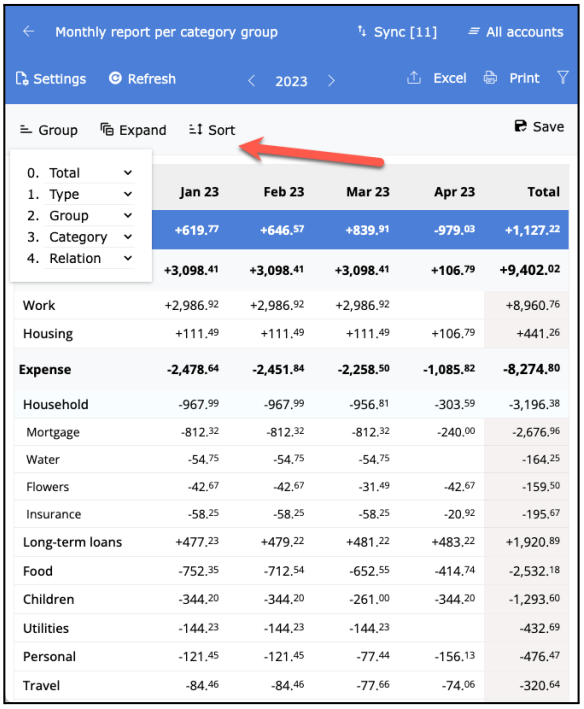



Select your report



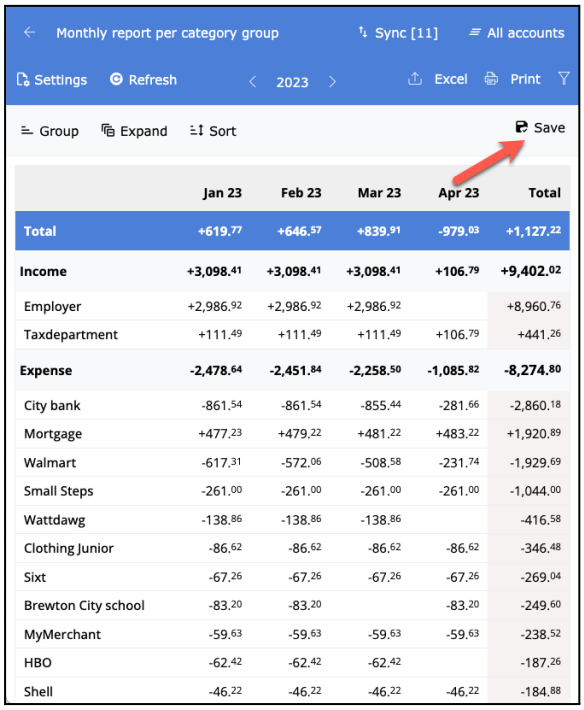

| | Jan 23 | Feb 23 | Mar 23 | Apr 23 | Total |
|---|---|---|---|---|---|
| **Total** | **+619.77** | **+646.57** | **+839.91** | **-979.03** | **+1,127.22** |
| **Income** | **+3,098.41** | **+3,098.41** | **+3,098.41** | **+106.79** | **+9,402.02** |
| Work | +2,986.92 | +2,986.92 | +2,986.92 | | +8,960.76 |
| Housing | +111.49 | +111.49 | +111.49 | +106.79 | +441.26 |
| **Expense** | **-2,478.64** | **-2,451.84** | **-2,258.50** | **-1,085.82** | **-8,274.80** |
| Household | -967.99 | -967.99 | -956.81 | -303.59 | -3,196.38 |
| Long-term loans | +477.23 | +479.22 | +481.22 | +483.22 | +1,920.89 |
| Food | -752.35 | -712.54 | -652.55 | -414.74 | -2,532.18 |
| Children | -344.20 | -344.20 | -261.00 | -344.20 | -1,293.60 |
| Utilities | -144.23 | -144.23 | -144.23 | | -432.69 |
| Personal | -121.45 | -121.45 | -77.44 | -156.13 | -476.47 |
| Travel | -84.46 | -84.46 | -77.66 | -74.06 | -320.64 |
| Healthcare | -59.63 | -59.63 | -59.63 | -59.63 | -238.52 |
| Subscriptions | -154.14 | -154.14 | -150.12 | -46.37 | -504.77 |
| Car | -98.41 | -98.41 | -98.41 | -46.22 | -341.45 |
| Misc | -65.70 | -65.70 | -59.60 | -58.14 | -249.14 |
| Home | -87.24 | -87.24 | -87.24 | -3.64 | -265.36 |
| Entertainment | -37.99 | -52.99 | -52.99 | -31.50 | -175.47 |

The report is shown. You can click on a row to drill down to more details.



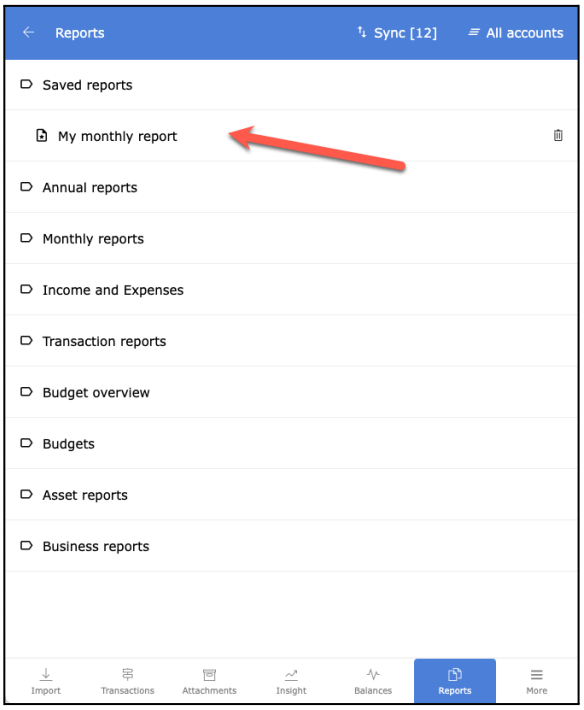

| | Jan 23 | Feb 23 | Mar 23 | Apr 23 | Total |
|---|---|---|---|---|---|
| **Total** | **+619.77** | **+646.57** | **+839.91** | **-979.03** | **+1,127.22** |
| **Income** | **+3,098.41** | **+3,098.41** | **+3,098.41** | **+106.79** | **+9,402.02** |
| Work | +2,986.92 | +2,986.92 | +2,986.92 | | +8,960.76 |
| Housing | +111.49 | +111.49 | +111.49 | +106.79 | +441.26 |
| **Expense** | **-2,478.64** | **-2,451.84** | **-2,258.50** | **-1,085.82** | **-8,274.80** |
| Household | -967.99 | -967.99 | -956.81 | -303.59 | -3,196.38 |
| Mortgage | -812.32 | -812.32 | -812.32 | -240.00 | -2,676.96 |
| Water | -54.75 | -54.75 | -54.75 | | -164.25 |
| Flowers | -42.67 | -42.67 | -31.49 | -42.67 | -159.50 |
| Insurance | -58.25 | -58.25 | -58.25 | -20.92 | -195.67 |
| Long-term loans | +477.23 | +479.22 | +481.22 | +483.22 | +1,920.89 |
| Food | -752.35 | -712.54 | -652.55 | -414.74 | -2,532.18 |
| Children | -344.20 | -344.20 | -261.00 | -344.20 | -1,293.60 |
| Utilities | -144.23 | -144.23 | -144.23 | | -432.69 |
| Personal | -121.45 | -121.45 | -77.44 | -156.13 | -476.47 |
| Travel | -84.46 | -84.46 | -77.66 | -74.06 | -320.64 |

Click the settings button to change the way the report is grouped and sorted.



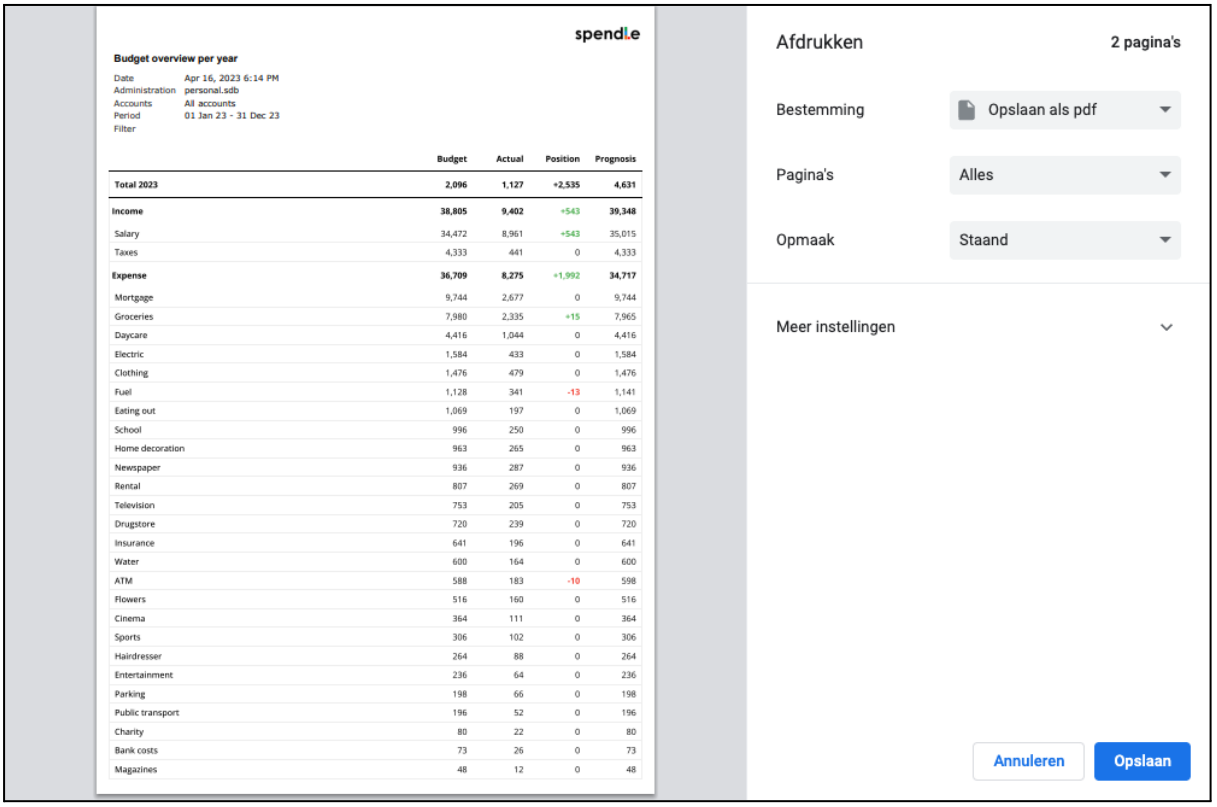

| | Jan 23 | Feb 23 | Mar 23 | Apr 23 | Total |
|---|---|---|---|---|---|
| **Total** | **+619.77** | **+646.57** | **+839.91** | **-979.03** | **+1,127.22** |
| **Income** | **+3,098.41** | **+3,098.41** | **+3,098.41** | **+106.79** | **+9,402.02** |
| Employer | +2,986.92 | +2,986.92 | +2,986.92 | | +8,960.76 |
| Taxdepartment | +111.49 | +111.49 | +111.49 | +106.79 | +441.26 |
| **Expense** | **-2,478.64** | **-2,451.84** | **-2,258.50** | **-1,085.82** | **-8,274.80** |
| City bank | -861.54 | -861.54 | -855.44 | -281.66 | -2,860.18 |
| Mortgage | +477.23 | +479.22 | +481.22 | +483.22 | +1,920.89 |
| Walmart | -617.31 | -572.06 | -508.58 | -231.74 | -1,929.69 |
| Small Steps | -261.00 | -261.00 | -261.00 | -261.00 | -1,044.00 |
| Wattdawg | -138.86 | -138.86 | -138.86 | | -416.58 |
| Clothing Junior | -86.62 | -86.62 | -86.62 | -86.62 | -346.48 |
| Sixt | -67.26 | -67.26 | -67.26 | -67.26 | -269.04 |
| Brewton City school | -83.20 | -83.20 | | -83.20 | -249.60 |
| MyMerchant | -59.63 | -59.63 | -59.63 | -59.63 | -238.52 |
| HBO | -62.42 | -62.42 | -62.42 | | -187.26 |
| Shell | -46.22 | -46.22 | -46.22 | -46.22 | -184.88 |

You can store your report settings to reuse it later




The “Saved reports” contain the report settings you saved earlier.

It is possible to print reports as PDF or export them to Excel for further processing.


spendle
Budget overview per year
Date Apr 16, 2023 6:14 PM
Administration personal.sdb
Accounts All accounts
Period 01 Jan 23 - 31 Dec 23
Filter
Budget Actual Position Prognosis
Total 2023 2,096 1,127 +2,535 4,631
Income 38,805 9,402 +543 39,348
Salary 34,472 8,961 +543 35,015
Taxes 4,333 441 0 4,333
Expense 36,709 8,275 +1,992 34,717
Mortgage 9,744 2,677 0 9,744
Groceries 7,980 2,335 +15 7,965
Daycare 4,416 1,044 0 4,416
Electric 1,584 433 0 1,584
Clothing 1,476 479 0 1,476
Fuel 1,128 341 -13 1,141
Eating out 1,069 197 0 1,069
School 996 250 0 996
Home decoration 963 265 0 963
Newspaper 936 287 0 936
Rental 807 269 0 807
Television 753 205 0 753
Drugstore 720 239 0 720
Insurance 641 196 0 641
Water 600 164 0 600
ATM 588 183 -10 598
Flowers 516 160 0 516
Cinema 364 111 0 364
Sports 306 102 0 306
Hairdresser 264 88 0 264
Entertainment 236 64 0 236
Parking 198 66 0 198
Public transport 196 52 0 196
Charity 80 22 0 80
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Staand
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