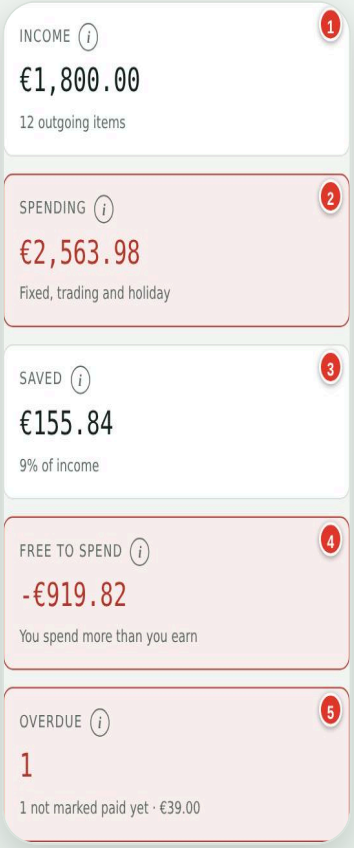
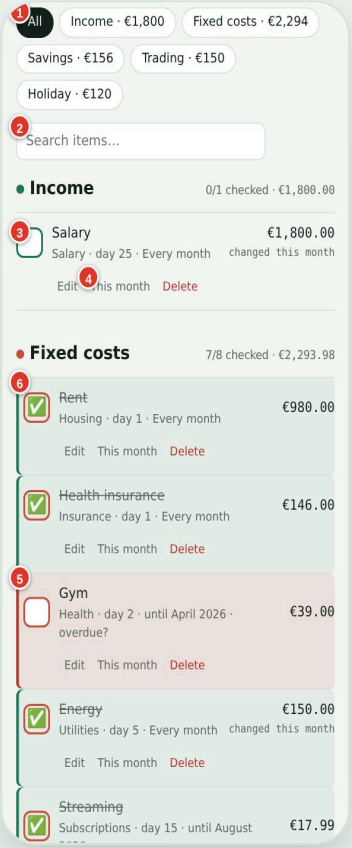
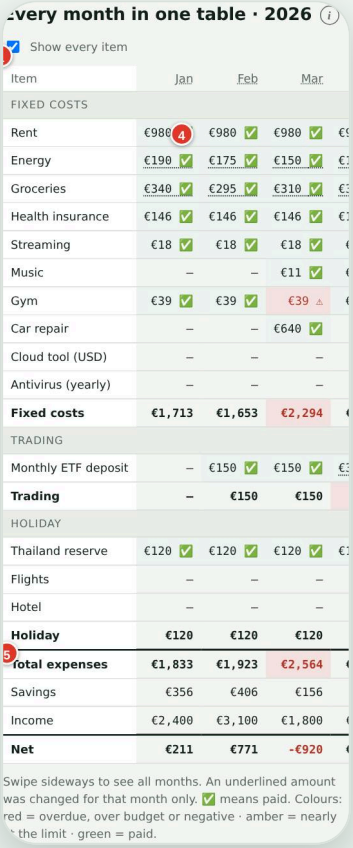
XSPLASH

monthly tracker

User manual







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VITHYA · Owner
Free app · ko-fi.com/xsplash · xsplash.app

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The screenshots in this manual use the example data you can load from the welcome card. The numbered red circles in the pictures match the numbered texts next to them.

1. Welcome and quick start

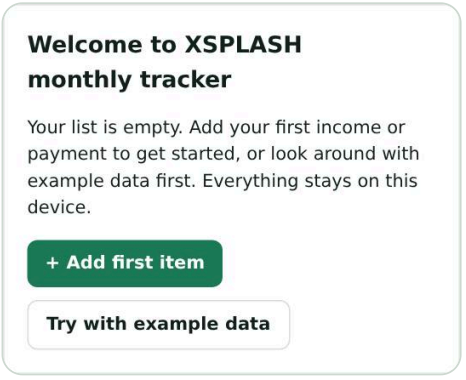
XSPLASH monthly tracker shows where your money goes each month. You list your income, fixed costs, savings, trading and holiday costs once. The app then adds everything up per month, warns you when you spend too much, and shows how your balance develops through the year.

It works in 15 languages and 10 currencies, on a phone or a computer, and your data stays private on your own device.

Get started in 4 steps

1. **Choose your language and currency** at the top of the screen.
2. **Start empty or look around.** The first time you open the app it is empty and shows a welcome card. Press **+ Add first item** to begin, or **Try with example data** to see how everything works. Example data is not yours; press **Clear examples** when you are done.
3. **Add your items** with **+ New item**: your salary, rent, subscriptions, savings and so on. Enter each one once; the app repeats it every month.
4. **Tick the ✅ box** on the Month tab each time you have paid (or received) something.

This is what you see the first time you open the app: an empty list and two choices. Nothing is stored anywhere except on your own device.

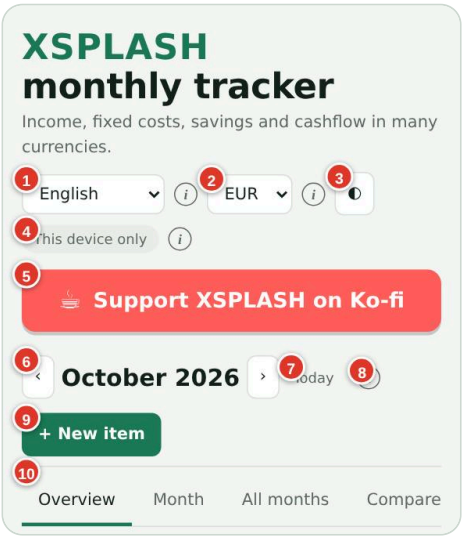


The welcome card

> **Remember**
> Do a backup now and then. Your budget lives only on your own device, so a backup file is your safety net (chapter 20).

2. The screen at a glance

The top of the screen is the same on every page.



The header, month bar and tabs

1 **Language.** Pick one of 15 languages. All texts and month names change.

2 **Currency.** Show all amounts in EUR, USD, GBP, THB, CNY, JPY, CHF, AUD, CAD or SGD.

3 **Light / dark.** Switch between a light and a dark look.

4 **Sync status.** Shows whether your data is synced across devices or stays on this device only.

5 **Ko-fi button.** Free app, made by XSPLASH. A coffee helps build the next app.

6 **Previous / next month** arrows.

7 **Today** jumps back to the current month.

8 **(i) help** explains the page you are on.

9 **+ New item** adds an income, cost, saving, trade or holiday item.

10 **Tabs.** Swipe the tab bar sideways to see all pages.

You can also **swipe left or right** on the page to change month.

3. Overview: your month in one look

The Overview tab is your dashboard for the month shown in the month bar.

1 **Income**: everything you receive this month.

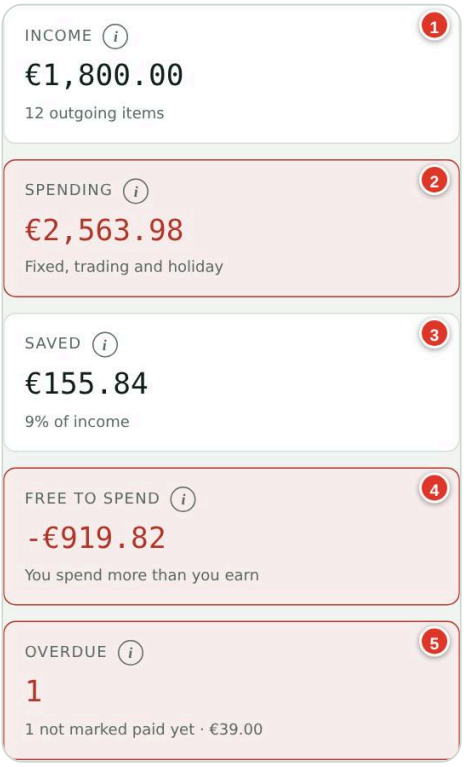
2 **Spending**: fixed costs + trading + holiday. It turns red when it is higher than your income or over a limit.

3 **Saved**: money you set aside, and the share of your income.

4 **Free to spend**: income minus spending minus savings. Negative (red) means you plan to spend more than you earn.

5 **Overdue**: payments whose day has passed and are not ticked as paid yet. It only appears when something is overdue.

In the current month a **Per day** tile also shows how much you can spend each remaining day.



Tiles in March 2026 (example data)

Year at a glance

The bar chart shows income (green) and spending plus saving (red) for all 12 months. The current month is highlighted. Use it to spot expensive months at once.



Income against spending, per month

Monthly limits

Set limits in Settings (chapter 16) and watch the bars here.

1 **Red bar**: you are over your limit.

2 **Amber bar**: you have used 85% or more of the limit.

Green and purple bars mean you are within the limit. The text below each bar says how much is left or how much you are over.

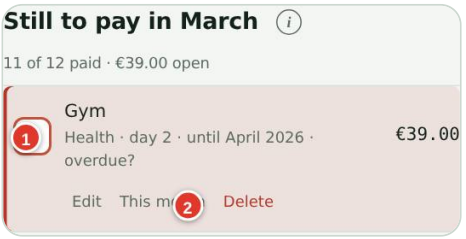


Limits per group and per category

Still to pay

This list shows what is still open this month. Tick the box to mark an item paid; it then disappears from the list. Use **This month** to change the amount for this month only (chapter 6).

A red row with a red edge means the payment is overdue.



Open payments for the month

4. Month: tick off what you have paid

The Month tab lists every item for the month, grouped as Income, Fixed costs, Savings, Trading and Holiday.

1 **Filter chips**: show everything or only one group. Each chip also shows the group total.

2 **Search** by name, note or category.

3 **The ✅ box.** Tap it when a cost is **paid** or an income is **received**. Paid rows get a green edge and a line through the name.

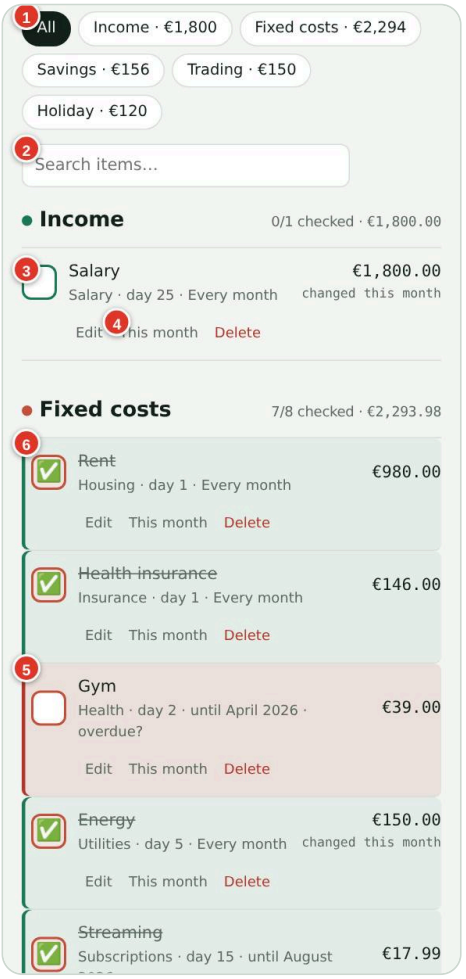
4 **This month**: change the amount for this month only.

5 **Red row**: the day has passed and it is not ticked yet.

6 **Green row**: paid.

Under each group name you see how many items are checked and the group total. Amber means the payment is due within 3 days.

Edit changes the item itself. **Delete** removes it; a message with **Undo** appears for a few seconds in case you tapped by mistake.



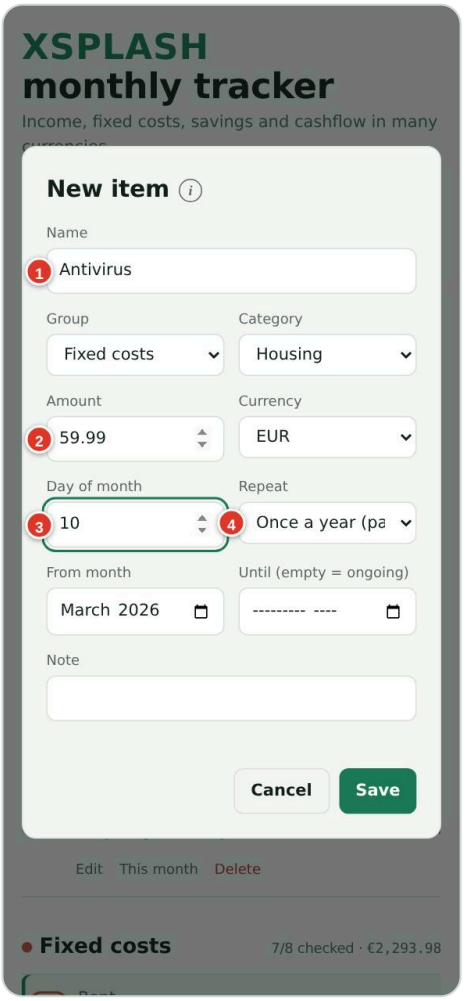
The Month tab in March 2026

5. Adding and editing items

Press **+ New item** (or **Edit** on an existing one).

1. **Name**, for example “Rent”.
2. **Amount** and **Currency**. You can enter an amount in another currency; the app converts it with the rates in Settings.
3. **Day of month** the payment is due. This drives the overdue and “due soon” colours.
4. **Repeat**: Every month, Once a year (paid upfront), or Once.

Also choose the **Group** (Income, Fixed costs, Savings, Trading, Holiday) and a **Category**. **From month** is the first month the item counts; **Until** is optional and ends it. Add a **Note** if you want.



Adding a yearly subscription

The three “Repeat” choices

Every month	Rent, salary, internet. Counts every month from the start month until the end month (if you set one).
Once a year (paid upfront)	A subscription or insurance you pay for a whole year at once. The full amount counts only in the payment month and returns in the same month every year. The Subscriptions tab also shows the monthly equivalent.
Once	A one-time cost or income, such as a car repair, flights, or a freelance job. It only counts in the From month.

> **Tip**
> If you already pay a subscription monthly and switch to paying a year upfront, set “Until” on the monthly item to the month before the switch. Then add a new yearly item starting in the month you paid.

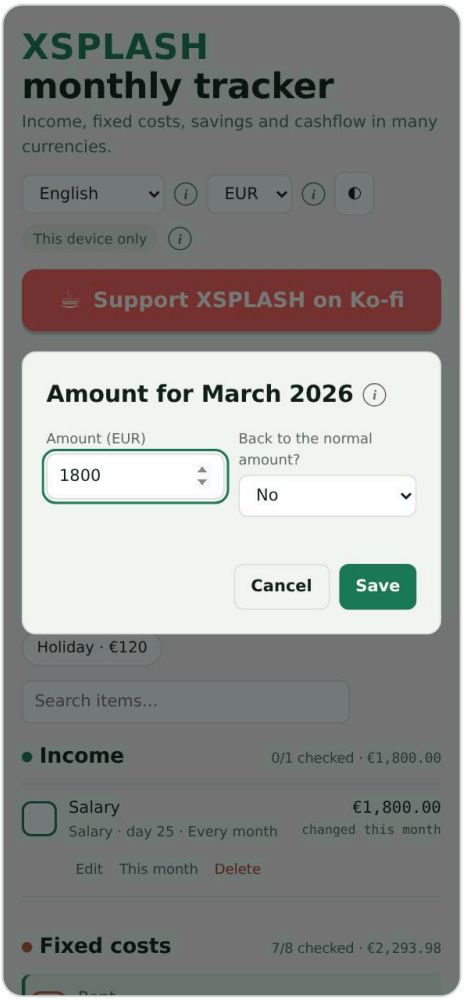
6. When your amount changes: one month only

Not every month is the same. Your energy bill is higher in winter, your income may vary, a bill may be a bit different. Instead of making a new item, change the amount for **one month only**.

1. Go to the month on the Month tab (or the Overview “Still to pay” list).
2. Tap **This month** on the item.
3. Enter the amount for this month and press Save.

The row now says “changed this month”, and all totals, the year table and the forecast use the new amount. Other months keep the normal amount.

To go back to the normal amount, open **This month** again, choose **Yes** at “Back to the normal amount?” and save.



Changing one month only

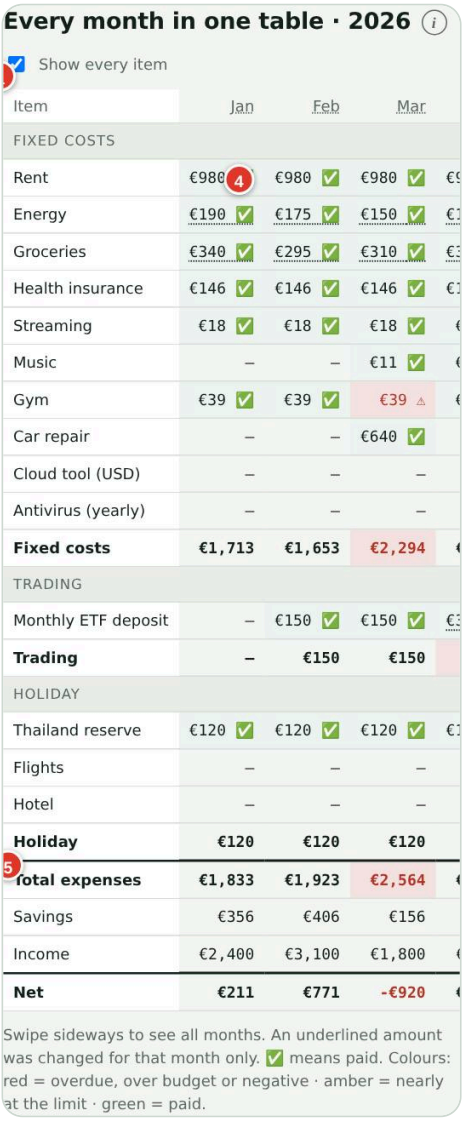
> **Tip**
> This is the main tool when you earn a different amount each month. Put your usual salary in as the normal amount and change the months that differ. Chapter 10 shows how the app helps you plan with uncertain income.

7. All months: every month in one table

This tab answers “what do I pay in each month?”. Every item is a row, every month a column, with totals on the right (Year and monthly Average).

1. **Show every item**: switch off to see only the group totals.
2. **Month names**: tap one to open that month.
3. **Red cell with ⚠**: overdue and not paid yet.
4. **Green cell with ✅**: paid.
5. **Total expenses**: all spending of that month, then Savings, Income and Net below it.

An underlined amount was changed for that month only. A red total means you are over your budget limit, or spending more than your income. The table scrolls sideways on a phone, and the item names stay in view.



The year table

8. Compare

The Compare tab has two tools.

Year overview

The same bar chart as on the Overview, for the year you are viewing.

Two months side by side

Choose **Month A** and **Month B**. For every group you see both amounts, the difference and the percentage. Green means better for your budget (more income or savings, less spending); red means worse.



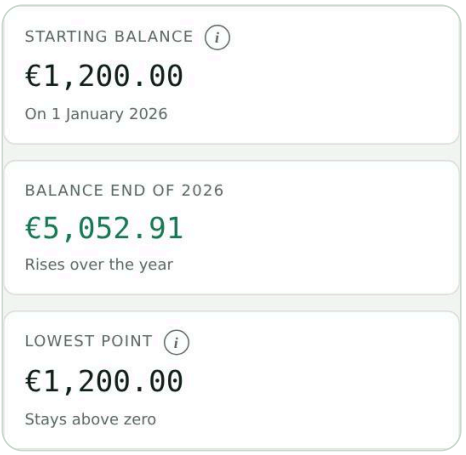
Comparing two months

9. Cashflow and forecast

The Cashflow tab shows how your bank balance develops. It starts from the **Starting balance** you enter in Settings (your balance on 1 January).

The tiles show your **starting balance**, the balance at the **end of the year**, and the **lowest point**. If the balance dips below zero, a red warning names the first month it happens.

Below the tiles there is a balance line for each month and a table with income, spending, savings, net result and balance per month.



Balance tiles

Forecast: the next 12 months

1. **Extra saving per month**: see what happens if you save more.
2. **Change in spending (%)**: try spending 10% less (or more).
3. **Use average income**: plan with your average income instead of this year's planned income. Useful when income varies.

The chart shows two lines: your scenario and the plan as it is now. The tile under it shows the expected balance after 12 months.



Try "what if" scenarios

10. Variable income: when you earn a different amount every month

This tab helps you plan when your income is uncertain, for example as a freelancer.

1 **Look back**: how many past months the app uses (3, 6 or 12).

2 **Target buffer**: how many months of fixed costs you want in reserve.

3 **Add income for this month**: add a one-off income, such as a freelance job.

The tiles then show:

- **Average income** over the months you chose.
- **Lowest and highest month**.
- **Cautious income**: the average of your three lowest months. A safe number to plan fixed costs with.
- Whether your fixed costs fit within your cautious income, and how long it takes to build your buffer.

Below is a bar chart of income per month with a dashed line for the average.



The Variable income tab

> **Tip**
> Rule of thumb: pay your fixed costs from your cautious income. Everything above that goes to your buffer first, then to savings.

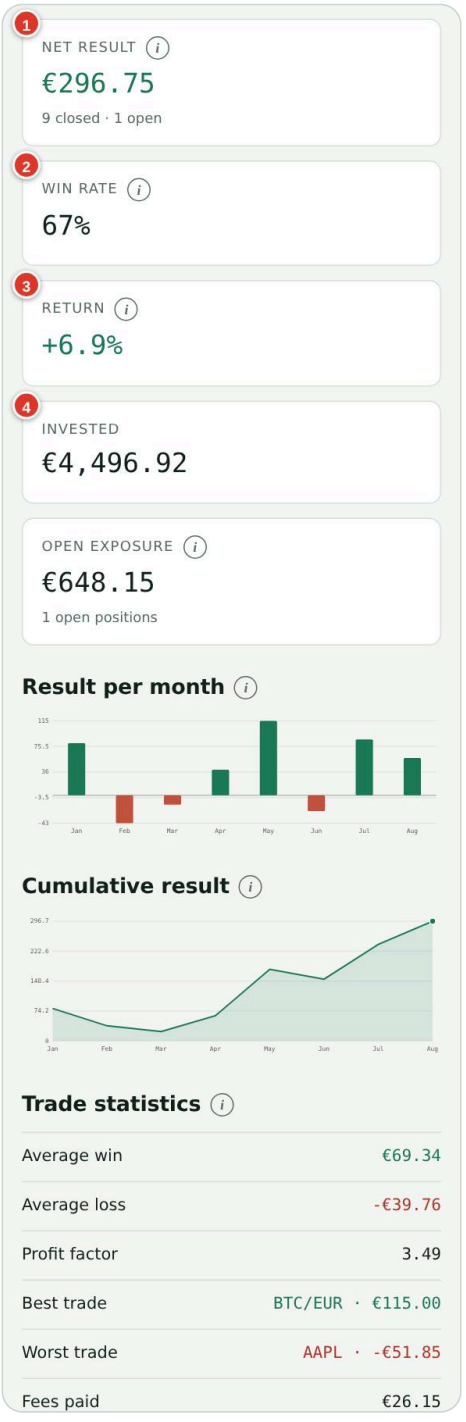
11. Trading

Keep a log of your trades and see how you are doing.

1. Press **+ Add trade**.
2. Enter the asset (for example BTC/EUR), the **market** (Crypto, Stocks, Forex, ETFs/funds, Commodities or Other), buy or sell, the open date, the amount and currency.
3. Optionally enter the **entry price**, **exit price** and **fees**.
4. When you close the trade, set the status to closed and enter the **close date**. Enter the result before fees, or leave it empty and the app calculates it from entry and exit price (a sell trade gains when the price falls).

Fees are subtracted, so every result you see is **net**. Open trades only count after you close them. Everything is converted into your display currency.

1. **Net result** of all closed trades.
2. **Win rate**: the share of closed trades with a profit.
3. **Return**: net result divided by the amount invested in closed trades.
4. **Invested** and **Open exposure**: the money tied up in open trades.

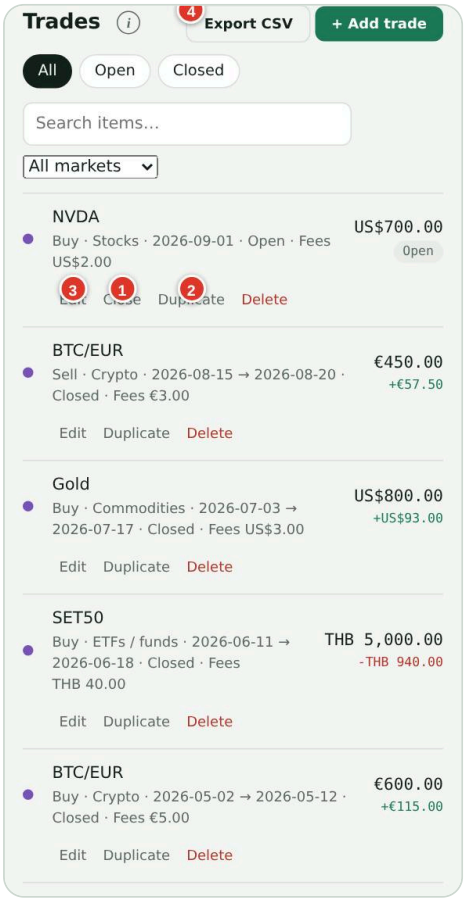


The Trading tab

Statistics and charts

Below the tiles you find the result per month, a **cumulative result** line, and **Trade statistics**: average win and loss, **profit factor** (total wins divided by total losses; above 1 means profitable), best and worst trade and the fees you paid. **By market** and **By asset** show where you win or lose.

Filter, search and manage



Filters and trade actions

Use the chips to show **All**, **Open** or **Closed** trades, pick a market, or search by asset or note.

1. **Close**: finish an open trade quickly. The form opens with status closed and today as close date.
2. **Duplicate**: copy a trade as a new open trade.
3. **Edit** and **Delete** (with Undo).
4. **Export CSV**: download all trades as a file for Excel or Numbers.

> **Tip**
> The Excel export (Settings) also contains all trade details, including market, fees and prices.

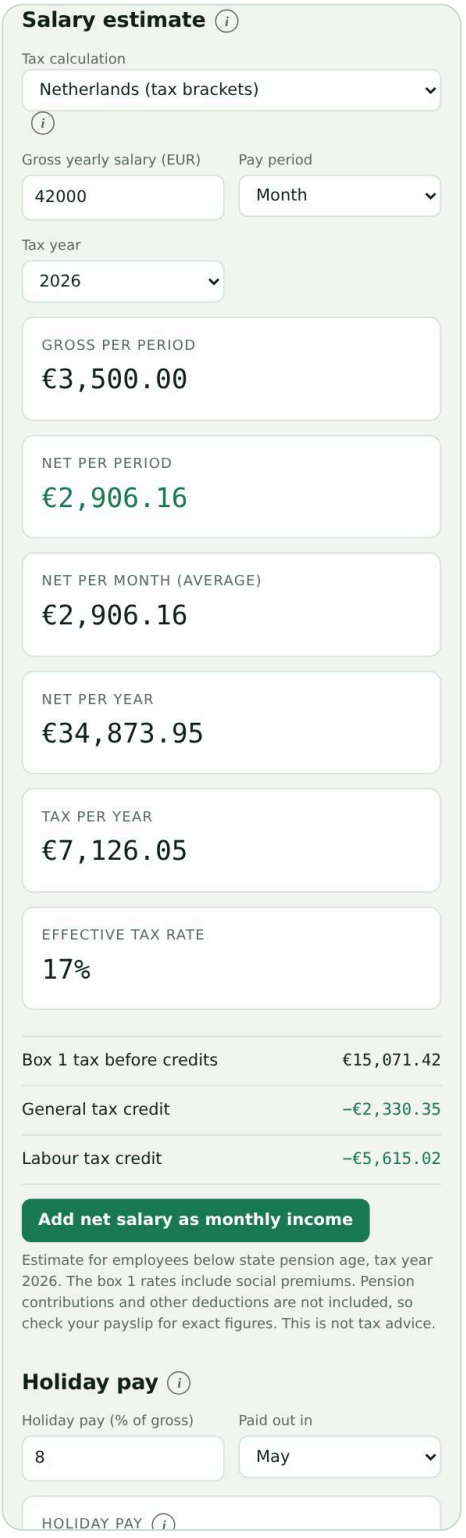
12. Salary estimate and holiday pay

An estimate of your take-home pay. First choose the **Tax calculation**:

- **Flat rate**: enter the payroll tax percentage from your payslip and your yearly tax credits.
- **Netherlands (tax brackets)**: pick the **tax year** (2025 or 2026). The app calculates box 1 tax over the brackets and subtracts the general tax credit and the labour tax credit. You see the tax per year, your effective tax rate and the three amounts one by one.

1. Enter your **gross yearly salary** and the **pay period**.
2. Read the gross and net amounts per period, per month and per year.
3. Press **Add net salary as monthly income**. It is added to Income from the current month, every month, on day 25. A message tells you where to find it: Overview, Month and All months. If you press it again with a new amount, the salary changes from this month on and earlier months keep the old amount.

> **Important**
> This is an estimate for employees below state pension age. Pension contributions and other deductions are not included. It is not tax advice; always check your payslip.

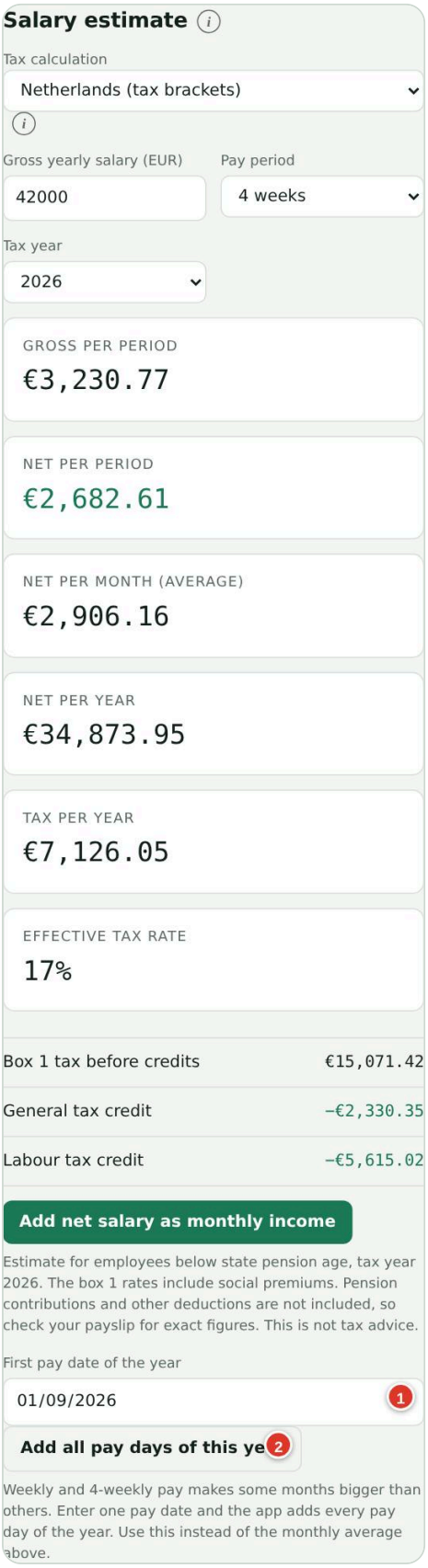


The Salary tab

Holiday pay

Enter the percentage (for example 8%) and the month it is paid out. The app shows the gross and the estimated net amount (taxed at your top rate). Press **Add as one-off income** to add it in that month of the year you are viewing. Adding it again for the same month updates it.

Weekly or 4-weekly pay: uneven months



Pay days of a 4-weekly salary

With weekly or 4-weekly pay, some months have an extra pay day, so that month is bigger. Choose the pay period, enter **one pay date** of the year and press **Add all pay days of this year**. The app adds the real income per month; months with two pay days show double. Use this **instead of** the monthly average above. Pressing it again replaces the earlier pay days.

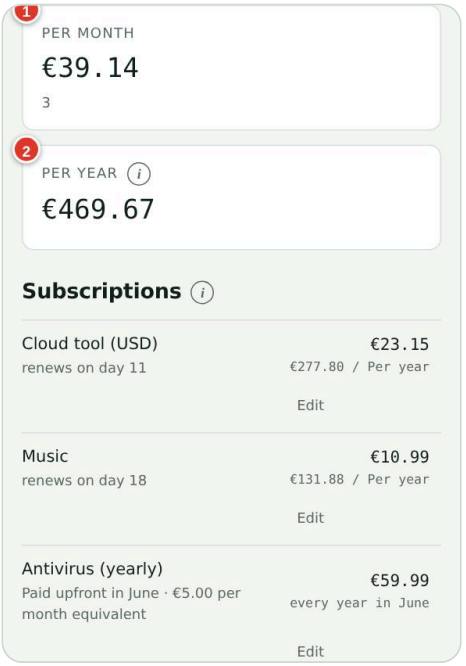
13. Subscriptions

All your subscriptions in one list: everything with the category “Subscriptions”.

The tiles show the cost **per month** and **per year**. For each subscription you see the amount and the renewal day.

A subscription you pay **once a year** shows “Paid upfront in June” with its monthly equivalent. Both the monthly and yearly tiles count it correctly.

To add a subscription, press **+ New item** on this tab. It already has the category set to Subscriptions.



The Subscriptions tab

14. Debts

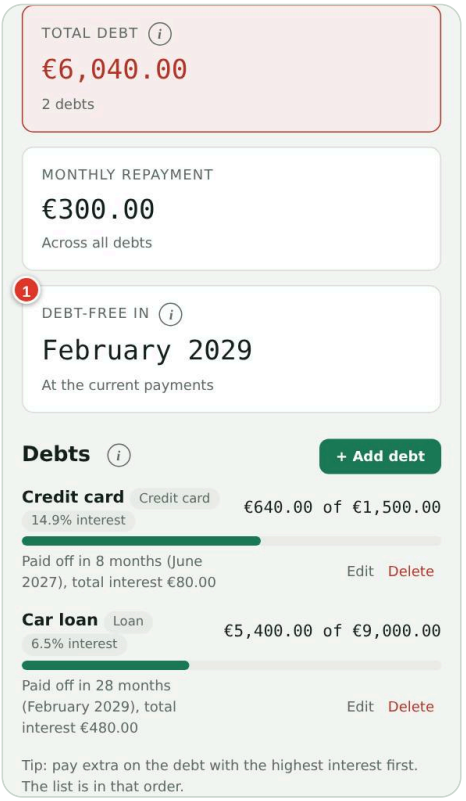
Track loans, credit cards and a mortgage.

1. Press **+ Add debt**.
2. Enter the original amount, the current balance, the interest rate and your monthly payment.

The tiles show the **total debt**, the total **monthly repayment** and the month you will be **debt-free**. Each debt has a progress bar and the number of months left plus the total interest you will still pay.

The list starts with the highest interest, because paying that one off first saves the most money.

> **Tip**
> Paying a little extra each month on the debt with the highest interest brings the debt-free date closer. Try it by raising the monthly payment and see the date change.



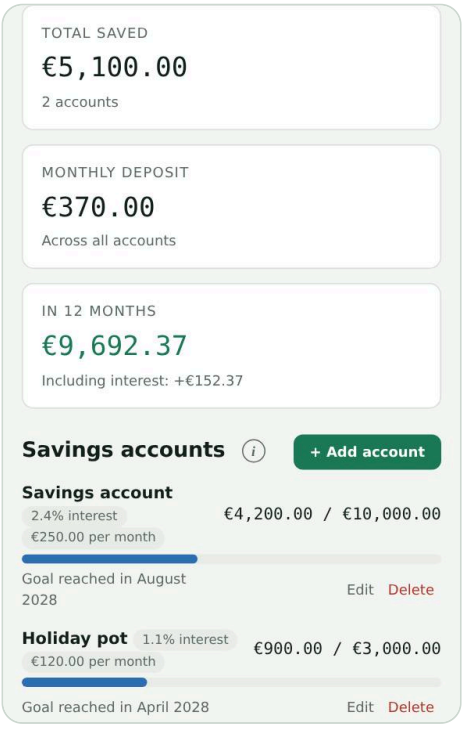
The Debts tab

15. Savings

Keep your savings accounts and goals together.

1. Press **+ Add account**.
2. Enter the balance, yearly interest, monthly deposit and (optional) a goal.

The tiles show the **total saved**, the total **monthly deposit** and the expected total **in 12 months**, including interest. With a goal, a progress bar shows how far you are and the month you will reach it.



The Savings tab

16. Settings

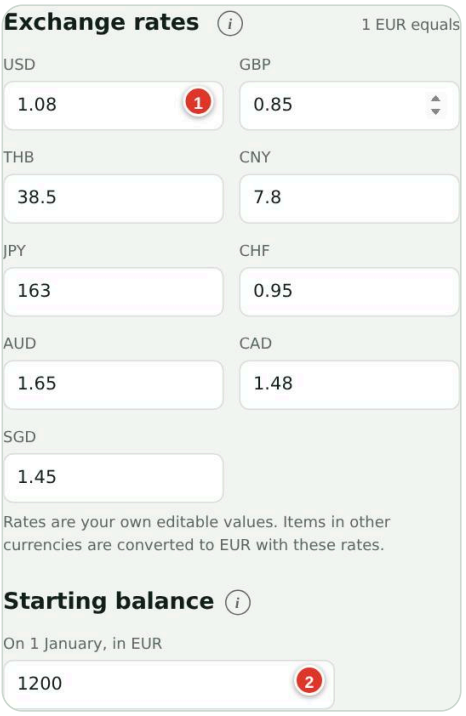
Open the Settings tab (the last tab) for everything you set once. At the very top you find the **Download the user manual (PDF)** button, which gives you this manual again at any time.

Exchange rates

1 The rates are your own editable values (1 EUR equals…). The app has no live rates, so update them now and then. Items in another currency are converted into EUR with these rates.

Starting balance

2 Your balance on 1 January in EUR. It is the starting point of the Cashflow tab.



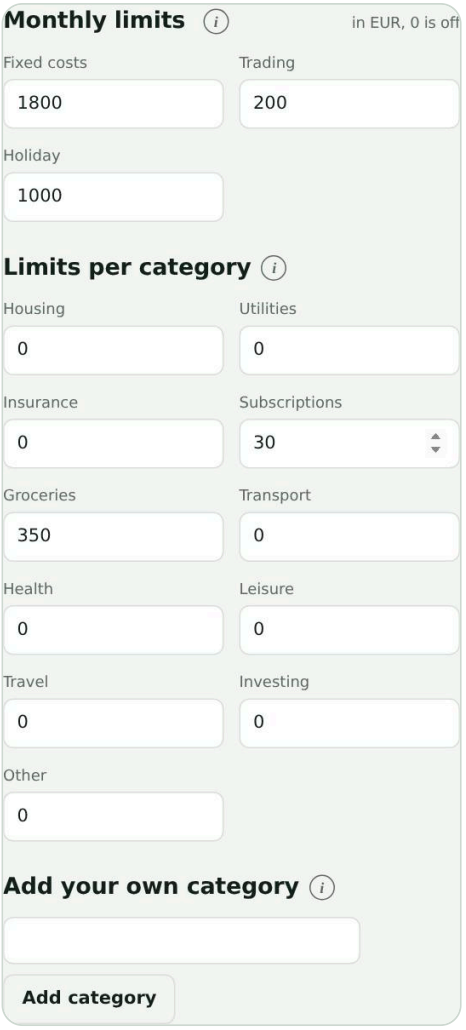
Exchange rates and starting balance

Limits

Set a monthly limit per group (Fixed costs, Trading, Holiday) and per category (Housing, Groceries, Subscriptions…). Enter 0 to switch a limit off. The bars on the Overview turn amber and red when you get close or go over.

Your own categories

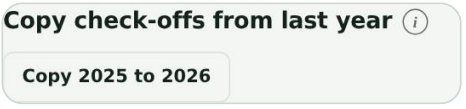
Type a name and press **Add category**.



Limits per group and category

Copy check-offs from last year

New year, same payments? This copies last year's ✅ ticks into the current year, so recurring items start from the same pattern. Ticks copied this way show up as paid.



Copying check-offs

17. Calculator and currency converter

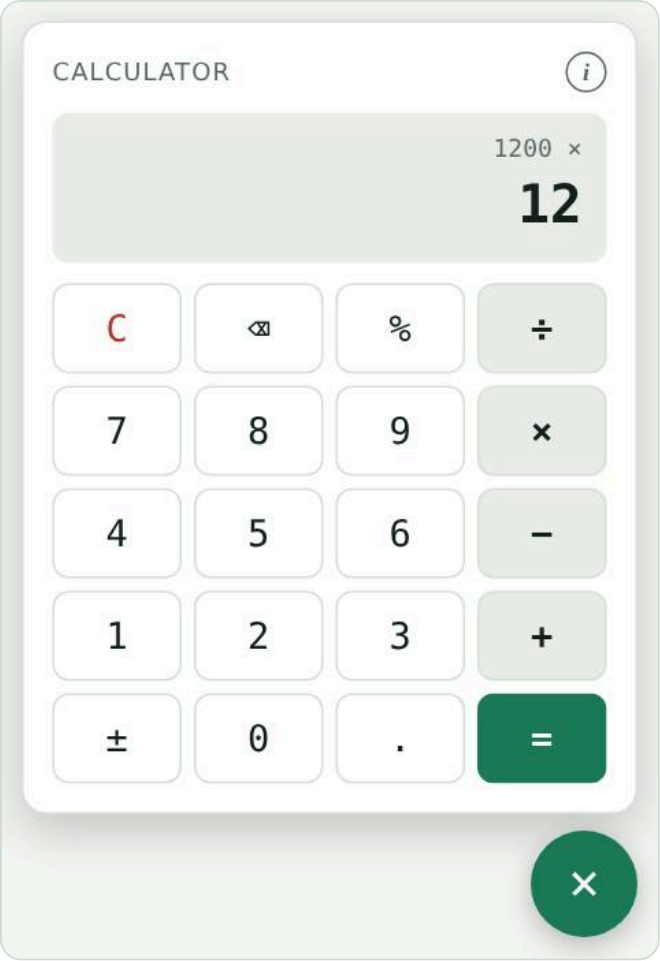
Two round buttons float at the bottom right of every page.

🧮 Calculator

A quick pocket calculator for sums while you plan. It has + − × ÷ %, a sign change (±), backspace and clear. It works left to right, like a basic pocket calculator. Nothing you calculate is saved. Tap the button again, or tap outside, to close it.

€ Currency converter

Type an amount in EUR and see it in all other currencies, using the rates from Settings.



The calculator



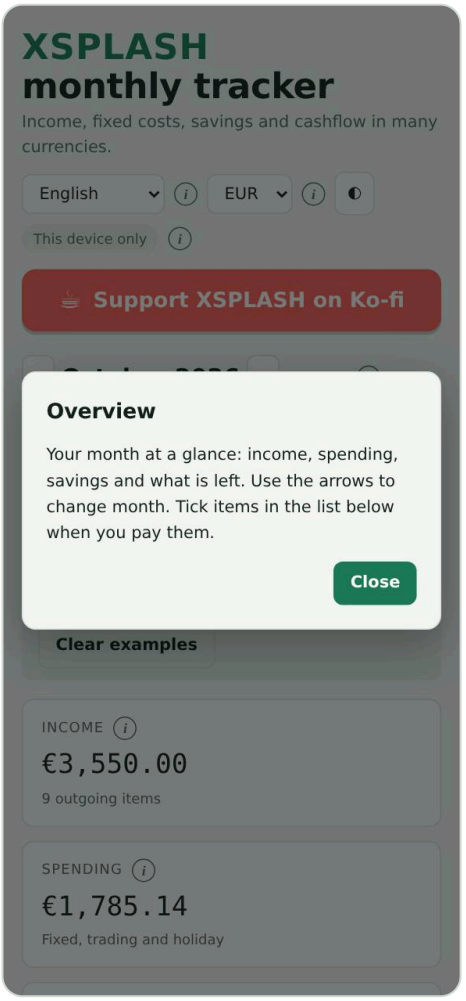
The currency converter

18. The (i) help buttons

Almost everything has a small **(i)** button. Tap it and a short explanation appears, in your own language.

The (i) next to the month bar explains the page you are on. The (i) buttons next to headings and tiles explain that part.

Close the explanation with the **Close** button or press `Esc`.



An (i) explanation

19. Colours: what they mean

Colours tell you at a glance where you stand.

Red	A payment is overdue and not ticked. You are over a limit. Spending is higher than income. A balance or net result is below zero.
Amber	You have used 85% or more of a limit. A payment is due within 3 days.
Green	Paid or received. Within your limits. A positive result.

> **Tip**
> A red “Overdue” tile stays until you tick the payments as paid. If a payment was never due this month, remove it or change its day.

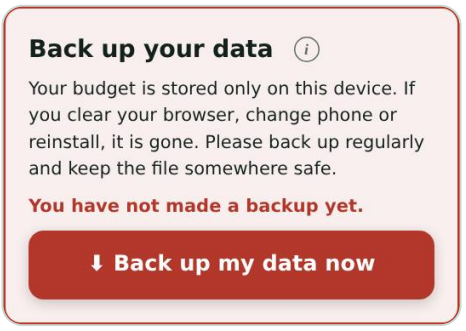
20. Backup, restore, export and sync

> **Please back up your data**
> Your data lives only in your browser on this device. If you clear the browser data, change phone or reinstall, it is gone. Make a backup regularly and keep the file somewhere safe, such as cloud storage or your email.

At the bottom of every page you find the **Back up my data now** box.

- **Red**: you have never made a backup.
- **Amber**: your last backup is more than 30 days old.
- **Green**: you made a backup recently, with its date.

Press the big button and a **.json** file is downloaded with all your data.



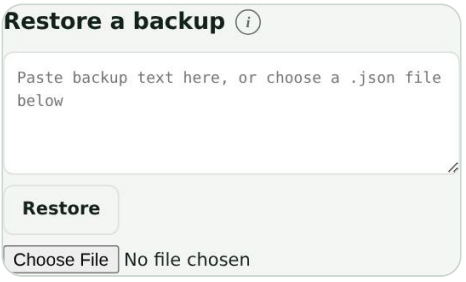
The backup box

Restoring a backup

In Settings, find **Restore a backup**. Paste the backup text, or choose the .json file, and press **Restore**.

Careful: this replaces everything that is in the app now with the data from the file.

Use this to move your budget to a new phone: make a backup on the old one, open the app on the new one, and restore.

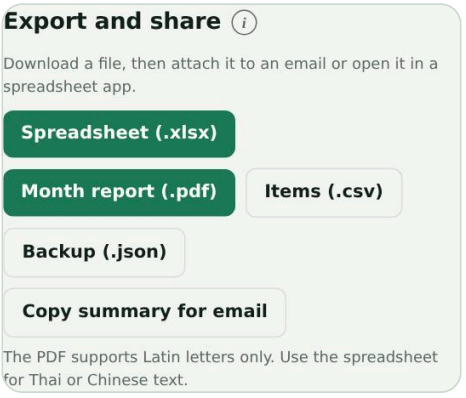


Restore a backup

Export and share

In Settings, **Export and share** gives you:

- **Spreadsheet (.xlsx)**: open in Excel, Numbers or Google Sheets. Supports all languages.
- **Month report (.pdf)**: a printable report of the month. The PDF supports Latin letters only; for Thai or Chinese use the spreadsheet.
- **Items (.csv)**: a plain list of all items.
- **Backup (.json)**: the same file as the backup button.
- **Copy summary for email**: copies a text summary you can paste into an email or message.

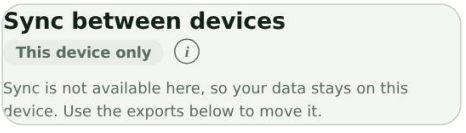


Export and share

Sync between devices

When the app is opened while you are signed in to Claude, your budget is stored privately for you and is available on your other devices as well. The status chip at the top then says “Synced across your devices”.

When sync is not available, the chip says “This device only”. Your data stays on the device, and you can move it with a backup file or an export.

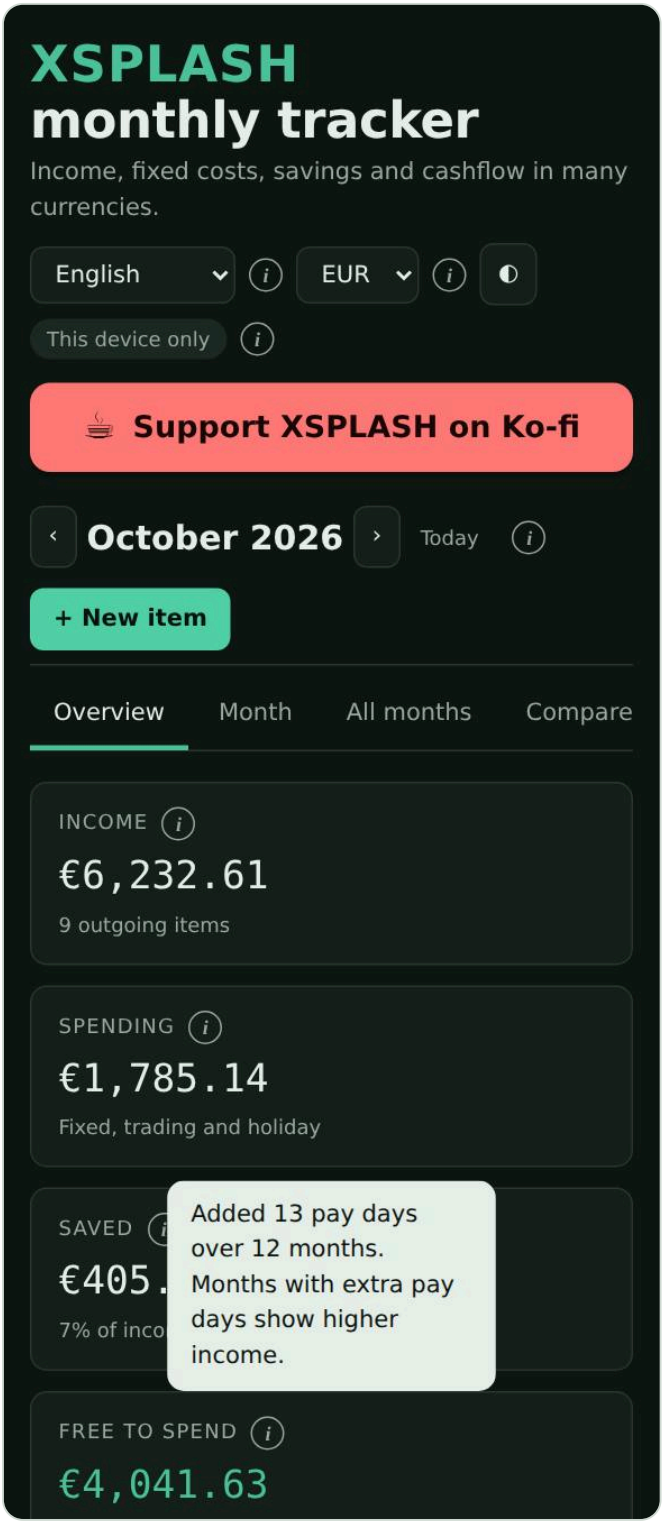


Sync status

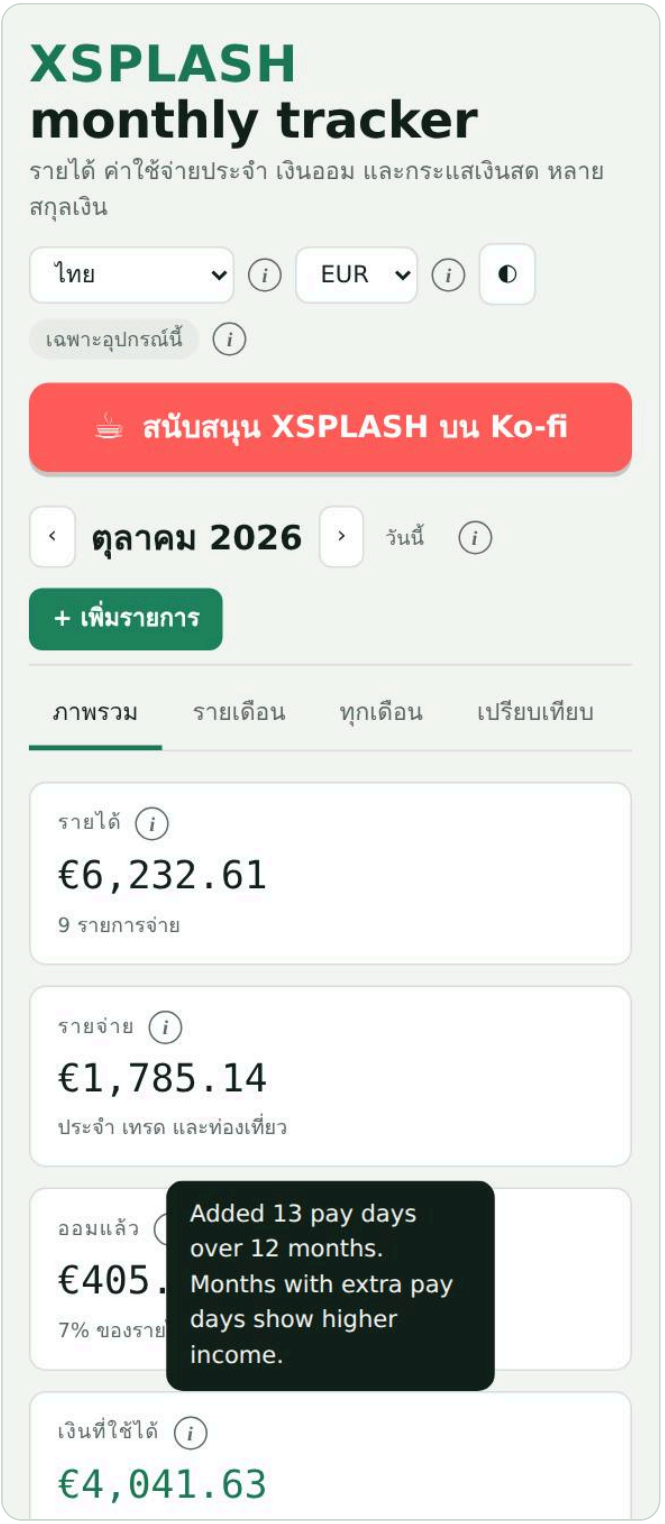
21. Languages, currencies and the dark look

The app speaks **15 languages**: English, Nederlands, Deutsch, Français, Español, Italiano, Português, Polski, Svenska, Dansk, Čeština, Română, Ελληνικά, ไทย and 中文. Change it with the language box at the top; month names, number formats and all texts follow.

You can show everything in **10 currencies**. Your data is stored in EUR internally and shown in the currency you choose, so you can switch at any time without losing anything.



Dark look



Thai language

22. Questions and answers, support

Where is my data stored?

On your own device, in your browser. If you are signed in to Claude, it is also synced privately for you. XSPLASH does not read it.

I pay a subscription for a whole year at once. How do I enter it?

Choose **Repeat: Once a year (paid upfront)** and the month you pay (chapter 5).

I do not earn the same amount every month.

Use **This month** to change a single month (chapter 6) and the Variable income tab to plan with a cautious income (chapter 10).

A red “Overdue” tile will not go away.

Tick the ✅ box of each overdue payment on the Month tab. If it is no longer due, edit or delete the item.

I tapped Delete by mistake.

Press **Undo** in the message that appears for a few seconds.

Why are there example amounts?

They only appear when you press **Try with example data** on the welcome card, to show how the app works with varying amounts. Press **Clear examples** on the Overview to start fresh.

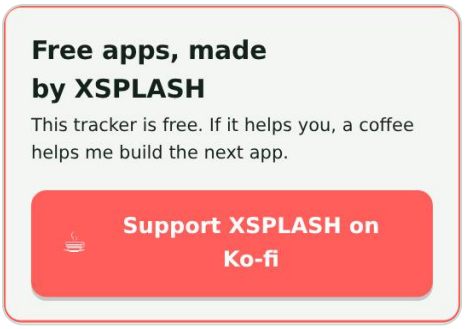
I got money back from my company, never the same month or amount.

Open the Variable income tab and press **Add income for this month**. It is a one-off item for that month only (chapter 10).

Can I use the app on a computer and on my phone?

Yes. Open it on both and use sync (when available) or a backup file to move your data.

Support the app



This app is free. If it helps you, a coffee helps XSPLASH build the next app. Use the red **Support XSPLASH on Ko-fi** button at the top or bottom of the app, or go to **ko-fi.com/xsplash**.

Thank you!