

Money Matters

The friendly guide. Give every dollar a job, and always know what you can spend.

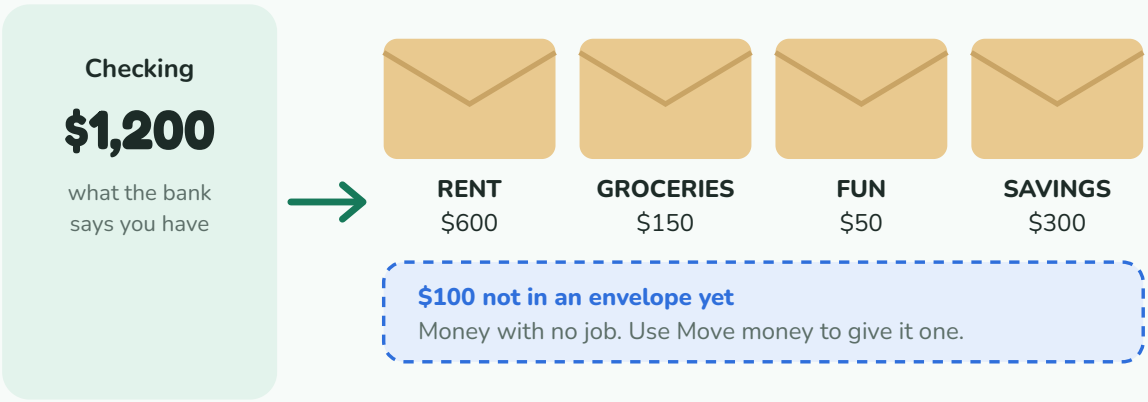
No accounting needed · About 1 minute a day · Your files stay yours

1 The big idea
2 Getting started
3 The 5 buttons
4 Your budget
5 Your Home screen
6 Credit cards
7 Weekly check
8 Keeping it safe
9 On a computer
10 If something looks wrong
11 Words you might see
12 Cheat sheet

THE BIG IDEA

Your money lives in envelopes

Long ago, people kept cash in paper envelopes: one for rent, one for food, one for fun. When the food envelope was empty, food spending stopped for the month. Money Matters does the same thing, without the paper.



The envelopes plus the "no job yet" money always add up to what you have: 600 + 150 + 50 + 300 + 100 = 1,200.

1

Give every dollar a job.

When money comes in, split it into envelopes until nothing is left over.

2

Spend from an envelope.

Every time you buy something, say which envelope paid for it.

3

Empty? Move money.

If an envelope runs out, move money in from another one. That's allowed and normal.

The envelope balance is the number to watch. If GROCERIES says $42, you can spend $42 on groceries. That's the whole trick.

GETTING STARTED · ABOUT 2 MINUTES

Set up your books

Open Money Matters on your phone. The first time, it asks a few easy questions. Guesses are fine; you can change anything later.

1. **Your first name.** So Money Matters can say hello. You can skip it.

2. **Where you keep money.** Checking, savings, cash, Venmo… and how much is in each one today. Look at your bank app for the numbers.

3. **Cards and loans.** What you owe on each credit card or loan today. Skip this if you don't owe anything.

4. **Where your money comes from.** The name of your job, like "Target", how often you get paid, and about how much.

5. **What you spend on.** Tap Rent, Groceries, Fun, and so on. Each one becomes an envelope.

6. **Your bills.** Tap the bills you pay (Rent, Phone, Netflix…), then type how much and when each is due next. You can skip this and add them later in Budget.

7. **Give your money a job.** Type how much goes in each envelope. A bar at the bottom counts down what's left. When it says **Every dollar has a job ✓**, you're done. Tip: tap **Fill in what my bills need now**, then **Put what's left in SAVINGS**.

Put it on your home screen

iPhone: in Safari, tap Share, then **Add to Home Screen**, then **Add**.
Android: tap the **Install** button on Home.

It then opens like an app and works without internet.

Just want to look around?

Tap **Look around with sample books first** on the first screen. It shows made-up numbers so you can try every button safely.

EVERYDAY USE

The 5 buttons you'll use

Tap **Add** (the big + at the bottom). It asks "What happened?" Pick the button that matches, fill in a couple of boxes, and save. Money Matters writes everything else for you.



Spent money

You bought something

Type how much, what it was, the **category** (Groceries, Gas…), what you **paid with**, and which **envelope** it came out of.

> Lunch at Wendy's, $11.40, paid with Checking, out of **EATING OUT**. That envelope goes down $11.40.

Bought at the same store before? Money Matters fills in the rest like last time.



Got paid

Your paycheck came in

Type the amount that landed in your bank. Money Matters splits it into your envelopes using your **payday plan**. The first time, you set the plan; after that it's one tap.

> Paycheck $800: **RENT** 325, **GROCERIES** 120, **GAS** 50, **FUN** 40, the rest to **SAVINGS**.

Move money

An envelope needs more

Move money from one envelope to another. Nothing changes at your bank; you're just changing the plan.

> Concert tickets cost more than **FUN** has. Move $30 from **SAVINGS** to **FUN**.

Also use this for money that's "not in an envelope yet". Pick that as the From.

Pay a card

You paid your credit card bill

Pick the card. Money Matters shows what you owe and fills it in. Choose the account you paid from, usually Checking.

> Paid Visa $101.08 from Checking. The money comes out of the **CC-VISA** envelope, which was saving up for this.

Transfer

Money moved between your own accounts

Checking to savings, cash into the bank, and so on. Your envelopes don't change, because it's still your money.

> Moved $100 from Checking to Savings in your bank app. Record the same thing here.

There's also **Full entry**, for anything unusual. Most people never need it.

PLAN AHEAD

Your budget: ready for every bill

List your real bills once: rent, car insurance, electric, phone, Netflix. Money Matters works out how much each paycheck sets aside for each one, so the money is waiting when the bill is due.

1. **Open Budget.** Phone: the Budget button on Home. Computer: the Budget tab.

2. **Add each bill.** What it is, how much, how often (monthly, every 6 months, yearly…) and when it's due next. Tap a suggestion like Rent or Netflix to fill in most of it. Each bill gets its own envelope.

3. **Tell it about your paychecks.** How often you get paid, your next payday, and about how much.

4. **On payday, tap Got paid.** Type the amount. Your budget fills the envelopes for you: bills due soonest first, then spending money, then saving goals. Check it and save.

How it works it out

Car insurance is **$600 every 6 months**. You get paid every 2 weeks, 26 times a year.

600 × 2 ÷ 26 **$46.15 a paycheck**

By the time it's due, the full $600 is in the envelope. No surprise bills.

Each paycheck, at a glance

Bills	$519.45
Spending money	$120.00
Saving goals	$66.67
Left over	**$106.38** ✔

If your plan needs more than a paycheck, it tells you before it becomes a problem.

Ready ✓
The full amount for the next payment is already there.

On track
Not full yet, but right where it should be today. That's normal.

Catching up
Behind, so the next paychecks put in a little more.

Short
Due before your next paycheck and not enough. Tap Move money to cover it.

Paying a bill: in Budget, under Coming up, tap **I paid it**. It fills in Spent money for you. Money Matters sees the payment and moves on to the next due date by itself. Paid it some other way? Tap **Paid some other way**.

READING THE SCREEN

Your Home screen

Home answers one question: how am I doing right now?

What you have
All the money in your accounts added up.

What you owe
Credit cards and loans added up.

Net worth
What you have minus what you owe. Watch it grow over time.

Your envelopes
Each bar shows how much is left this month. A short bar means slow down.

Not in an envelope yet
Money with no job. Tap **Give it a job** to move it into an envelope.

Things to do
Friendly reminders, like a card to check. Tap one to go straight there.

CREDIT CARDS MADE SIMPLE

A card is a promise to pay later

When you set up a card, Money Matters gives it its own envelope, like **CC-VISA**. That envelope holds the money to pay the card bill. You never have to think about it; it happens by itself.

1. You buy groceries on your Visa

GROCERIES	−20.00
CC-VISA	+20.00

The money moves from the groceries envelope into the card's envelope, ready for the bill.

2. The bill comes. You tap Pay a card.

Checking	−20.00
CC-VISA	−20.00
What you owe	0.00 ✔

The money was already waiting, so paying the card costs your budget nothing new.

! If you owe more on a card than its envelope holds, Money Matters tells you. That usually means you bought something with no envelope behind it. Use **Move money** to fill the card's envelope back up.

ONCE A WEEK · 5 MINUTES

Check against your bank

This is called **Reconcile**. It sounds fancy. It just means "make sure Money Matters and your bank agree".

1. **Open Reconcile** on Home. Pick an account, like Checking.
2. **Type the balance your bank app shows.**

3. **Tick each entry that also shows in your bank app.** When the numbers match, you're done. Ticked entries stay ticked, so next week is quicker.

i Numbers don't match? Usually something wasn't entered, or was typed twice. Look for a purchase in your bank app that's missing here, and add it.

YOUR MONEY, YOUR FILES

Keeping your books safe

Your books are two small text files, **MM26DATA.txt** (your list of accounts and envelopes) and **MM26JNL.txt** (everything that happened). They belong to you. Nothing is sent to anyone else.

Best: connect the cloud

In **Books**, tap **Connect Google Drive** or **Connect Dropbox**. After that, every change saves by itself, and a dated backup copy is made each day.

Or: save them yourself

In **Books**, tap **Save my books**. You get the two files to keep wherever you like. Tap **Open my files** to load them again later.

! Without the cloud, your books live only in this phone's browser. Save them now and then, especially before you clear your browser or get a new phone.

OPTIONAL

Using a computer too

The desktop program has the same buttons as the phone, and it can use the same books.

1. **Put the books in the cloud from your phone** (see Keeping your books safe).

2. **Install Dropbox or Google Drive** on the computer and sign in.

3. **Start Money Matters.** It asks "Where are your books?" and finds your Dropbox or Google Drive folder. Pick it. Later you can change this in **Tools → Where Are My Books?**

4. **Use Quick start on Home.** Spent money, Got paid, Move money, Pay a card and Transfer work just like on the phone.

i Starting fresh on a computer? Pick an empty folder. Money Matters asks the same setup questions as the phone.

DON'T WORRY, IT'S FIXABLE

If something looks wrong

I typed the wrong amount.
Tap **Find**, search for it (by store name or amount), open it, fix it, and save.

An envelope shows a minus number.
You spent more than it held. Use **Move money** to cover it from another envelope, like SAVINGS or FUN.

"Your envelopes promise more than you have."
You put more into envelopes than is really in your accounts. Lower an envelope with **Move money** (move it to "not in an envelope yet"), or check that your account balances are right with Reconcile.

I need a new category or envelope, or a name is wrong.
Go to **Books → Your accounts** (computer: **Tools → Your Accounts**). You can add, rename, or close anything. Old entries keep working.

Where did my money go?
Open **Reports → Account history** and pick an account, card, envelope or category, or just tap an envelope on Home. You see every line with what it was for and what was left after. In Find & Edit, **Transaction report** explains one entry in plain words. Both can be saved as a text file or a spreadsheet (CSV).

I'm not sure everything is right.
Tap **Check My Books** in Books. It looks over everything and tells you in plain words if anything needs fixing.

I made a big mess.
If you use Dropbox or Google Drive, there's a dated copy for each day in the **MM26 Backups** folder. On a computer, **Tools → Restore a Backup** brings one back.

PLAIN ENGLISH

Words you might see

Account	A real place money is: Checking, Savings, Cash, a credit card.
Envelope	A job for your money: RENT, GROCERIES, FUN. It's a plan, not a place.
Category	What you spent on. Used for reports like "how much did I spend on eating out?"
Entry	One thing that happened, like one purchase or one paycheck.
Journal	The list of all your entries (the MM26JNL.txt file).
Reconcile	Checking that Money Matters agrees with your bank.
Net worth	What you have minus what you owe.
Z_ENVELOPE-EQUITY	A behind-the-scenes envelope that holds money with no job yet. The app calls it "not in an envelope yet". You can ignore its name.

SCREENSHOT THIS

Cheat sheet

Spent money	I bought something
Got paid	My paycheck came in
Move money	An envelope needs more, or money needs a job
Pay a card	I paid my credit card bill
Transfer	I moved money between my own accounts
Budget	Is every bill ready? What does each paycheck cover?
Reconcile	Once a week: does it match my bank?

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