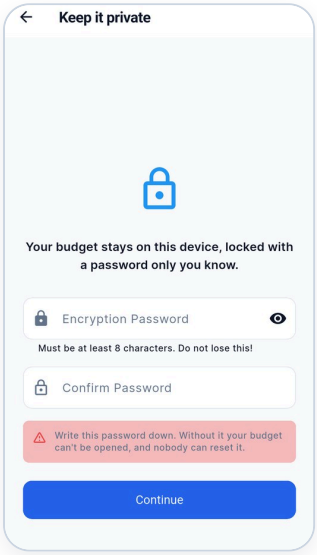
Getting started with Zeroed

Set up in four steps, then find your way round the five tabs. The same app on phone, tablet and computer: on a computer, the tabs run down the left side.

SET UP IN FOUR STEPS

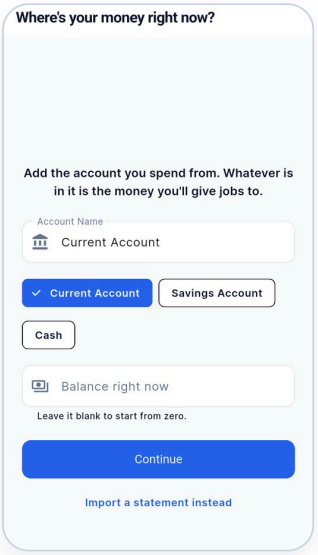
From a new budget to your first logged spend



1

Create your budget and lock it

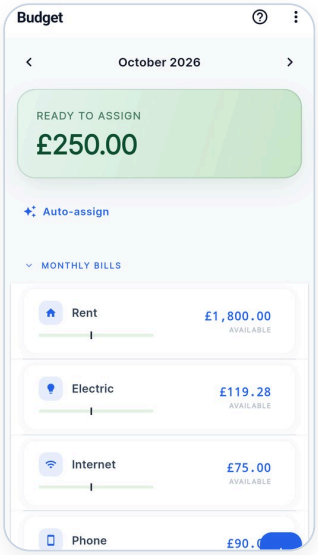
On the first screen tap **New budget**, then choose an encryption password of at least 8 characters. Your budget stays on this device, locked with it.



2

Add the account you spend from

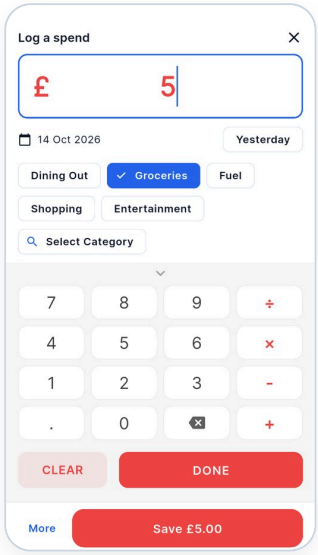
Name it, pick **Current**, **Savings** or **Cash**, and type what is in it right now (or leave it blank to start from zero). Have a statement file? **Import a statement instead**.



3

Give every pound a job

Ready to Assign is money without a job yet. On **Budget**, tap a category and choose how much it gets; keep going until Ready to Assign reaches zero. **Auto-assign** can do a first pass.



4

Log spending as it happens

Tap **+** to **Log a spend**: type the amount, tap a category, **Save**. Or import your bank's statement once a month and let Zeroed fill it in.

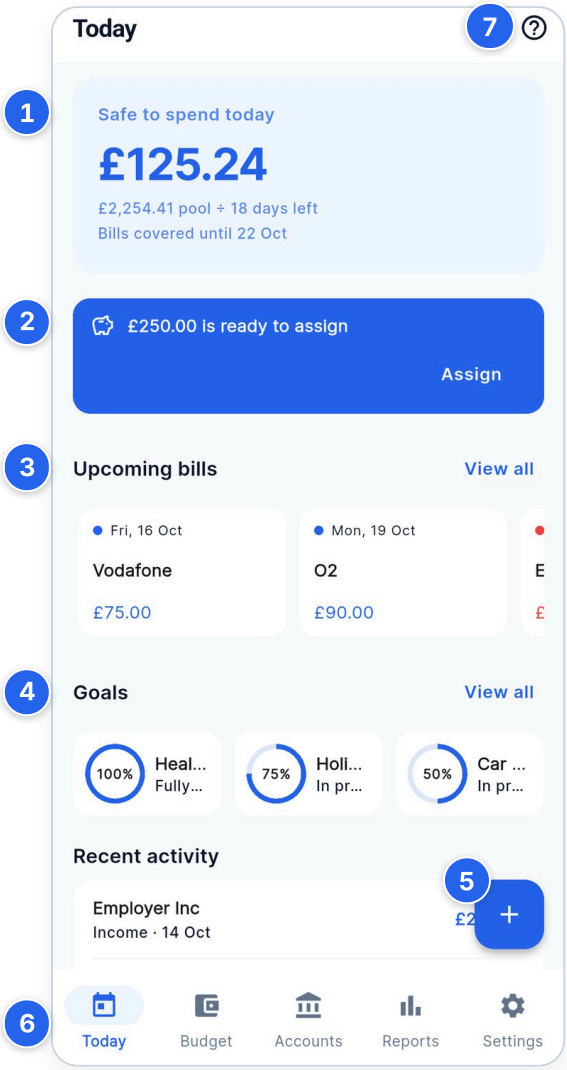
Write it down Your password is the only key. Without it the budget can't be opened, and nobody can reset it: not even us.

34 days free Every feature is unlocked for your first 34 days, with no card. Afterwards Zeroed stays readable and exportable; one payment keeps it unlocked, with no subscription.

FIND YOUR WAY

The five tabs

Today, Budget, Accounts, Reports and Settings sit along the bottom of a phone, or down the left side of a computer.



The Today tab, with a demo budget in pounds. Your own currency shows instead.

Today, at a glance

1. **Safe to spend today.** Your spending pool shared over the days left, and the date your bills are covered until.
2. **Ready to assign.** Money with no job yet; **Assign** takes you to give it one.
3. **Upcoming bills.** The next few; **View all** opens the Bills calendar.
4. **Goals** and, below them, **Recent activity**. **View all** opens every goal.
5. **+** logs a spend or an income, from Today or Budget.
6. **The tabs.** Tap one to switch.
7. **?** explains the screen you are on. On Budget it opens the **Quick Start Guide**.

Budget	This month's plan: Ready to Assign at the top, then your categories in groups, each with what is available. ‹ › change month; the ⋮ menu has **Move Money**.
Accounts	Your net worth and every account. Open one for its transactions, and the buttons to **Import** a statement, **Reconcile** with the bank or **Export CSV**.
Reports	Overview, Cash Flow and Spending, for any dates and accounts; a 30-day forecast and your net-worth trend.
Settings	Your licence, Google Drive Sync, sharing with your household, accounts, categories, payees, import rules, recurring transactions, backups, exports, Migrate from YNAB, security and preferences.

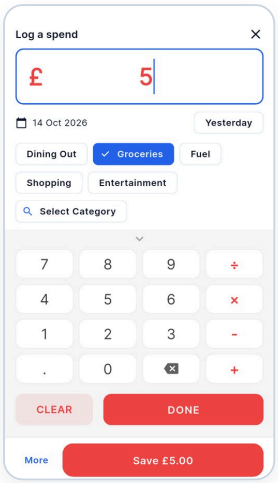
EVERYDAY

The tasks you will do most

Log a spend

1. Tap **+** on Today or Budget.
2. Type the amount on the keypad.
3. Tap a category, or **Select Category**.
4. Tap **Save**.

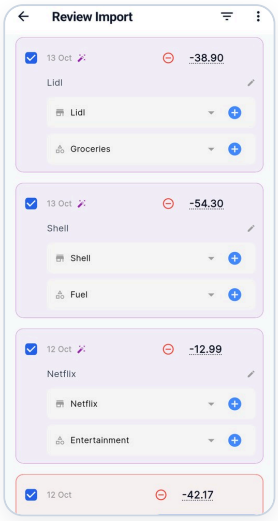
Yesterday changes the date. Pin a favourite to log it in one tap; there is a Log a spend shortcut on the app icon too.



Import a statement

1. **Accounts** → open the account → **Import**.
2. Choose the file: CSV, OFX, QFX, QIF, PDF or ZIP.
3. In **Review Import**, check each row's payee and category; your import rules fill many in.
4. Untick anything you don't want, then **Import**.

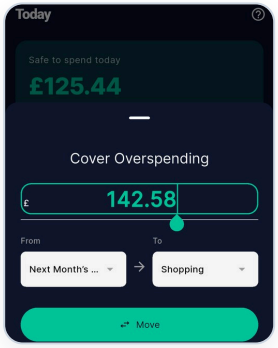
Duplicates are filtered out automatically.



Cover an overspend

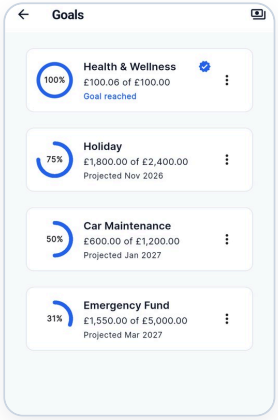
1. An overspent category stays overspent until you cover it.
2. Tap **Cover**: Cover Overspending opens.
3. Pick the category to take the money **From**; check the amount.
4. Tap **Move**.

Any time: Budget → ⋮ → **Move Money**.



Bills and goals

1. Today → Upcoming bills → **View all**: the month as a calendar, each bill marked Assigned, Partial or Unfunded.
2. Today → Goals → **View all**: each goal's progress and projected finish; **Set up a goal** adds one.
3. Paying off debts? The Goals page has a **debt payoff planner** (snowball or avalanche).



Reconcile

Once a month, match an account to your bank: **Accounts** → the account → **Reconcile**, type the statement balance, and Zeroed shows the difference. It can add a balancing adjustment that you can delete later.

KEEP IT YOURS

Your budget stays safe, and stays yours

Your password

Nobody can reset it. About once a month Zeroed asks for it, so it stays fresh in your memory. On a phone, **Settings → Security → Biometric Unlock** lets your face or fingerprint open it day to day.

Backups

Settings → Backups: automatic daily or weekly copies, **Back up now**, **Save a copy elsewhere** and **Restore from a file**. Zeroed also keeps a copy before any update that changes the file format.

Google Drive Sync

Optional. **Settings → Google Drive Sync** keeps a copy in your own Drive, encrypted on your device before it is uploaded. Zeroed can only see the files it creates there.

Export

Settings → Export full budget: everything, as one zip you own. Each account can also **Export CSV**. After the trial, exporting still works.

Your licence

Bought Zeroed on another device? **Settings → Activate License Key**. Your licence and your budget are separate: syncing the budget is its own choice.

Coming from YNAB?

Settings → Migrate from YNAB brings accounts, categories, assignments and history across from a YNAB export.

I WANT TO...	GO TO	I WANT TO...	GO TO
Log a spend	**+** on Today or Budget	Set up a goal	Today → Goals → View all
Give money a job	**Budget** → tap a category	Check against the bank	Accounts → the account → **Reconcile**
Move money between categories	Budget → ⋮ → **Move Money**	Back up now	**Settings → Backups**
Import a statement	Accounts → the account → **Import**	Turn on cloud sync	**Settings → Google Drive Sync**
See this month's bills	Today → Upcoming bills → View all	Change currency or language	**Settings** → Preferences

Stuck? The ? on every tab explains that screen.

Still stuck: **support@stillwareltd.com**. More about Zeroed: **stillwareltd.com/zeroed**