

SenticMoney - Quick Start Guide

Your Complete Setup & First Steps Guide — Version 2.5.6 • April 2026

Welcome to SenticMoney! 🎉

Thank you for choosing privacy-first personal finance management. This guide will have you up and running in under 5 minutes.

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1. System Requirements

Before you begin, ensure you have:

Windows: ✅ Windows 10 or Windows 11 (64-bit) ✅ 4 GB RAM (8 GB recommended) ✅ 500 MB free disk space ✅ Internet connection (for AI features in Standard edition)

Mac: ✅ macOS 12 (Monterey) or later ✅ Apple Silicon (M1/M2/M3/M4) or Intel Mac ✅ 4 GB RAM (8 GB recommended) ✅ 500 MB free disk space

Note: SenticMoney runs locally on your computer. Your financial data NEVER leaves your device.

2. Installation Steps

Step 1: Run the Installer

1. Locate the downloaded **SenticMoney-Setup-v2.5.6.exe** file (usually in your Downloads folder)
2. Double-click the installer to run it
3. If prompted by Windows SmartScreen, click **"More info"** then **"Run anyway"**
4. Follow the installation wizard: – Accept the license agreement – Choose installation location (default: C:\Program Files\SenticMoney) – Choose whether to create a desktop shortcut
5. Click **"Install"** and wait for completion

Step 2: Launch SenticMoney

1. Click **"Finish"** to launch immediately, OR
2. Use the Start Menu shortcut: **Start > SenticMoney**
3. Or use the Desktop shortcut (if you created one)

Note: A small console window may appear — this is your local server running. Minimize it (don't close it).

3. First Launch

Splash Screen

When SenticMoney starts, you'll see a splash screen showing: - **"Server is running!"** confirmation - Local URL (**http://localhost:5007**) — for this computer - Network URL (**http://192.168.x.x:5007**) — for phones/tablets on the same WiFi - Demo login credentials (**demo / demo123**) - A **"Continue to App"** button (auto-continues after 15 seconds)

Bookmark the network URL if you want to access SenticMoney from your phone or another device on your home network. Great for couples and families!

Logging In

Option A: Explore Demo Mode (Recommended for new users) - Log in with **demo / demo123** - Explore pre-loaded sample transactions, bills, goals, and budgets - See all features in action before adding your own data

Option B: Create Your Own Account - On the login page, click **"Need an account? Sign up!"** - Choose a username (e.g., your name or email) - Set a secure password - Your data is encrypted and stored locally on your computer

4. Initial Setup

Setting Up Your Profile

1. Click your **username** (top-left, next to the SenticMoney logo) > **Profile**
2. Update your display name and preferences
3. Set your **currency preference** (USD, EUR, or GBP) — controls how amounts display throughout the app

Ready to Use Your Own Data? Clear the Sample Data

If you explored the demo account and are now ready to start fresh with your own finances:

1. Navigate to **Manage** (in the navigation bar)
2. Click **"Reset Application"**
3. Confirm the reset

This deletes all sample transactions, budgets, bills, goals, and Runway periods — while keeping your user account and license intact. Nothing to re-install. You start with a clean slate.

Tip: Don't skip this step before importing your bank statement. Importing into a demo-filled account mixes your real data with the sample data.

Standard Users: Let the AI Set Up Everything For You

You can follow this guide manually, OR just open the AI and let it teach you everything.

If you have a Standard license, open the AI Chat (Insights > AI Chat) right away. The AI has been trained on every feature in SenticMoney — every button, every form field, every workflow. It doesn't just tell you "what to set up next" — it walks you through the exact steps:

- **"How do I add an income source?"** — It'll tell you to click the Income tab, click "Add Income Source," and fill in each field
- **"Help me set up a budget"** — It walks you through Create Budget, picking a category, setting a limit, and enabling Carry Forward
- **"What should I do next?"** — It checks what you've already configured and recommends the next setup step

Think of it as a personal tutor that knows the app as well as the developer who built it. Ask anything, on any page — type it, or click the microphone button and say it.

Creating Income Sources

Before tracking expenses, tell SenticMoney about your income:

1. Navigate to **Income** tab
2. Click **"Add Income Source"**

3. Enter details: – Source name (e.g., "Salary - Acme Corp") – Amount (monthly amount) – Frequency (Monthly, Bi-weekly, etc.) – Start date

Once you've created income sources, you can link them to budgets and bills to see exactly where each paycheck goes. Income transactions can also be linked to their source via a dropdown on the Add/Edit Transaction page — imported income is auto-matched by amount.

5. Adding Your First Transactions

Method 1: Manual Entry (Free Edition)

1. Click "Transactions" in the navigation
2. Click "Add Transaction"
3. Fill in the details: – **Date:** When did this happen? – **Amount:** How much? – **Category:** What type of expense? (Groceries, Gas, etc.) – **Description:** Brief note (optional but helpful) – **Payment method:** Cash, Credit Card, Debit, etc.
4. Click "Save"

Tip: Add transactions as they happen for best accuracy!

Method 2: Import Bank Statement (Standard Edition)

Requires Standard subscription

1. Download your bank statement: – CSV format (most banks support this) – Excel (.xlsx) – OFX/QFX (Quicken format) – PDF bank statements
2. Navigate to **Transactions > Import Bank Statement**
3. Click "Choose File" > Select your statement
4. The app auto-detects your bank format from 15+ presets, or you can manually map columns
5. Click "Upload and Process"
6. Review and confirm transactions

Supported Banks: Works with statements from any bank that exports to CSV, Excel, OFX, or PDF. 15+ bank presets included (Chase, Bank of America, Wells Fargo, Citi, Capital One, and more).

AI Shortcut (Standard): Ask the Genie "How do I import a bank statement?" and it'll walk you through the entire process. You can also drag and drop a bank statement file directly into the Genie chat for analysis.

Method 3: Mobile Receipt Capture (Standard Edition)

Requires Standard subscription

Snap a photo of any receipt with your phone and SenticMoney pulls the details into your inbox automatically — no typing, no scanning hardware, no email forwarding.

One-time setup:

1. On your desktop, go to **Receipts & Bills**
2. Click **"Mobile Setup"** — a QR code appears
3. Scan the QR code with your phone's camera
4. Bookmark the capture page on your phone (add to home screen for one-tap access)

Daily use:

1. Tap the bookmark, snap a photo, tap **"Send to SenticMoney"**
2. On your desktop, the receipt appears in the **Receipts & Bills** inbox — highlighted yellow until you review it
3. Click the card, confirm or adjust the extracted amount and category, and save

Works from anywhere (v2.5.6): On home WiFi, the photo goes straight to your app. On cellular or unfamiliar WiFi, it queues securely on the SenticMoney cloud relay and syncs the next time you open the app at home. You can also tap **"Sync Mobile"** on the Receipts & Bills page to pull any queued captures right away.

Privacy: Photos sent over home WiFi never leave your local network. Photos queued on the cloud relay are automatically deleted once your app pulls them in — your financial data stays on your computer.

Splitting Transactions Across Categories

Need to split a Costco trip between Groceries and Household? Click any transaction to edit it, then check "Split across categories." The primary category amount updates automatically as you enter amounts for the other rows — zero manual math. If the transaction has receipt items attached, you can select specific items with checkboxes, pick a category, and the split amounts calculate automatically.

6. Understanding Categories

Default Categories

Income: - Salary - Freelance/Side Income - Gifts/Other

Expenses: - Housing (Rent/Mortgage) - Transportation (Gas, Car Payment) - Groceries - Dining Out - Utilities (Electric, Water, Internet) - Entertainment - Healthcare - Shopping/Clothing - Subscriptions - Debt Payments

Customizing Categories

1. Go to **Categories** tab
2. Click **"Add Category"**

3. Choose: – **Name:** (e.g., “Pet Care”) – **Icon:** (select from library) – **Color:** (for visual identification) – **Type:** Income or Expense

4. **Add subcategories** for granular tracking (e.g., Pet Care > Vet Bills, Food, Grooming)

Tip: Don’t over-complicate categories. Start with 10–15 main categories and refine as needed.

AI Shortcut (Standard): Ask the Genie “How do I create a custom category?” and it’ll guide you through the Categories tab, adding subcategories, choosing icons, and setting colors.

7. Creating Your First Budget




Why Budget?

- Set spending limits per category
- Track progress visually
- Identify overspending areas

Setting Up a Budget

- Navigate to **Budgets** tab
- Click “**Create Budget**”
- Select a category (e.g., “Groceries”)
- Set your monthly limit (e.g., \$600)
- Choose time period (monthly is most common)
- **Link to income sources** — connect the budget to one or more income sources to see which paychecks fund which spending categories
- Click “**Save**”

Monitoring Your Budget

Visual progress bars show: -  **Green:** Under budget -  **Yellow:** Approaching limit (80%+) -  **Red:** Over budget

Sample Budget Setup

Category	Monthly Limit	Notes
Groceries	\$600	Family of 3
Dining Out	\$200	Max 2x/week
Gas	\$150	30-mile commute
Entertainment	\$100	Movies, games
Shopping	\$150	Clothing, misc
Total	\$1,200	Discretionary spending

Money Flow Sankey Chart

Once you've linked income sources to budgets and bills, visit **Accounting Dashboard** to see the Money Flow Sankey chart — a visual diagram showing how your income flows to expenses. Toggle between **Planned** (budgets and bills mapped to income sources) and **Actual** (real transaction data by month with savings rate) views.

AI Shortcut (Standard): Ask the Genie "Help me create a budget" and it'll walk you through every step — including enabling Carry Forward to roll unused amounts into the next month.

8. Free Tools: Financial Calculators

SenticMoney includes four financial calculators, completely free — no subscription required. Navigate to **Insights > Calculators** to access them.

Mortgage/Loan Payoff Calculator

Enter your loan balance, interest rate, and term to see your payment schedule. Add extra payments to see how much time and interest you can save.

Credit Card Payoff Calculator

Enter your balance, APR, and monthly payment to see how long until you're debt-free. Includes payment comparison scenarios and total interest breakdown.

Compound Savings Calculator

See how your savings grow over time with compound interest. Compare contribution scenarios and track milestones.

Debt Snowball vs Avalanche

Enter multiple debts and compare the two most popular payoff strategies side by side. See which saves more money and which gets you quick wins.

9. Pro Tips for Success

Tip #1: Track Daily (1 Minute/Day)

Set a daily reminder (9 PM) to add any transactions. Takes 60 seconds and keeps data accurate.

Tip #2: Use Descriptive Notes

Instead of: "Store purchase" Better: "Target — Halloween candy for party"

Why? The Genie (Standard) can answer detailed questions like "How much did I spend on Halloween supplies?"

Tip #3: Reconcile Monthly

Once a month: - Compare your tracked transactions vs. bank statement - Look for missing transactions - Check for duplicate entries (use **Manage > Find Duplicates** to catch them) - Update any misclassified categories

Use the Reconcile feature: **Manage > Reconcile**

Tip #4: Set Realistic Budgets

Start with tracking (no budgets) for 1 month to understand your baseline spending. Then set budgets 10% below your averages.

Tip #5: Use Tags

Tag transactions for deeper analysis: - #tax-deductible - #business-expense - #reimbursable - #holiday-shopping

Benefit: Search and filter transactions by tag anytime.

Tip #6: Take Advantage of the Genie (Standard Edition)

The SenticMoney Genie has been trained on every feature in the app — not just your financial data, but the exact buttons, form fields, and workflows on every page. It's like having the developer sitting next to you.

Ask about your money: - "How much did I spend on groceries last month?" - "Am I over budget on dining out?" - "Show me all transactions tagged #deductible"

Ask it to teach you features: - "Walk me through setting up a Runway period" - "How does Carry Forward work?" - "What's the difference between bills and budgets?" - "How do I map columns for a bank import?"

Ask what to do next: - "What should I set up next?" - "I just added transactions, now what?"

Talk to the Genie: Click the microphone button to speak your question instead of typing. Supports English, Spanish, and French with a language toggle. Your words appear in the input field so you can review before sending. Works in Chrome, Edge, and Safari.

Voice input on Notes fields: The microphone button also appears on transaction and other Notes fields throughout the app — dictate notes hands-free in EN, ES, or FR.

Attach files to chat: Click the paperclip button (or drag and drop) to attach CSV, Excel, text, PDF, or image files to your message. The Genie can analyze uploaded bank statements, compare them against your data, extract receipt details from photos, and read scanned PDFs.

Screen-aware answers: The Genie reads the actual numbers on your screen — your dashboard balances, budget progress, runway totals — so its answers are anchored to exactly what you're looking at, not stale data.

Clickable navigation: When the Genie tells you to go to a page, the page name is a clickable link — just click it and you're there. When the Genie references a specific transaction, it links directly to that transaction's edit page.

10. Upgrading to Standard

Free Edition vs. Standard Edition

Your Current Edition: FREE

Included in Free: - Manual transaction entry (unlimited) - Categories & subcategories - Budgets with progress tracking - Financial Goals (savings targets, progress bars) - Bills & Subscriptions tracking (due dates, overdue alerts) - Reminders (recurring financial task reminders) - Financial Calendar (3-month view) - Financial Health Score (0-100 with key metrics) - Financial Calculators (4 tools) - Tags (custom labels for cross-category tracking) - Reconciliation tools - Backup management - Dashboard with charts - Dark mode - Local data storage (100% private)

What Standard adds: - Bank statement imports (CSV, Excel, OFX, QFX, PDF) - Receipt capture from your phone (snap + send, works away from home) and AI Vision extraction - SenticMoney Genie (natural language + voice input + file analysis + screen-aware answers) - Runway cash flow planning (paycheck-to-paycheck) - Split transactions across multiple categories - Auto-categorization (AI learns your patterns) - Money Flow Sankey chart (income-to-expense visualization) - AI model choice — powerful or fast assistant modes - Advanced reports (Income Statement, Balance Sheet, Cash Flow, Tax Summary) - Export to Excel/PDF/CSV - Email support

Standard Edition — \$39/year

Best for: Anyone who wants to save time with automation and AI insights

How to Upgrade

- Click your **username** (top-left, next to the SenticMoney logo)
- Click **“License”**
- Click **“View Upgrade Options”**
- Choose payment method (Stripe, PayPal, or other available options)
- Complete purchase
- Enter license key (received via email)
- Features unlock immediately
- **No data migration needed** — all your existing data stays intact

Note: Discount codes (like WELCOME20) can only be applied with Stripe checkout.

30-Day Money-Back Guarantee: Not satisfied? Full refund, no questions asked.

11. Getting Help

Built-in Help System

Click the **? Help** button on any page for context-specific help, or navigate to the Help section from the navigation bar.

Support Channels

Email Support: support@senticmoney.com Response time: Within 24 hours (weekdays)

FAQ & Documentation: <https://senticmoney.com/support>

Your Privacy Matters

How SenticMoney Protects You

- **100% Local Storage:** Your database file lives on YOUR computer
- **No Cloud Uploads:** Data never leaves your device (except AI queries in Standard)
- **No Tracking:** We don't track your usage, collect analytics, or sell data
- **No Ads:** We make money from subscriptions, not your data
- **Works Offline:** No internet required (except for AI features)

AI Feature Privacy (Standard)

- When you ask a question, SenticMoney generates a **Financial Snapshot** on your computer — a brief summary of your recent spending totals, budget status, and last 30 transactions
 - Only this snapshot and your question are sent to the AI — your full database is NEVER uploaded
 - The AI processes the summary and returns an answer
 - Queries are not stored or used for training
-

What's Next?

Week 1 Checklist

- Add all income sources
- Enter last 30 days of transactions (or import bank statement)
- Create 5–10 main categories
- Set up 3–5 budgets for top spending categories
- Try the Financial Calculators (free!)
- Explore the Money Flow chart (Accounting Dashboard)
- Set up Mobile Receipt Capture on your phone (Standard)
- Try talking to the Genie with the microphone button (Standard)

Week 2–4 Goals

- Build daily transaction tracking habit
- Review budgets weekly
- Adjust budget limits based on reality
- Link income sources to budgets and bills
- Try splitting a multi-category transaction
- Capture a receipt on your phone while you're out (Standard)
- Ask the Genie questions about spending (Standard)

Month 2+ Optimization

- Identify savings opportunities
 - Set financial goals (Goals tab)
 - Track net worth trends
 - Consider upgrading if using Free (unlock AI + imports)
 - Share feedback with us!
-

Special Offer: 20% Off Upgrade

Use code: **WELCOME20**

Valid for 30 days from account creation.

Standard: ~~\$39~~ → **\$31.20/year**

Redeem at: <https://senticmoney.com/pricing>

Note: Discount codes can only be applied with Stripe checkout.

Thank You!

Welcome to the SenticMoney family. We're excited to help you take control of your finances while respecting your privacy.

Questions? Feedback? Ideas?  support@senticmoney.com

We read every email and actively incorporate user feedback into development.

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