SenticMoney
Wealth navigated.

SenticMoney - Quick Start Guide

Your Complete Setup & First Steps Guide — Version 2.9 • October 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 the AI features and phone capture)

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. Free or Standard, the rule is the same: your financial data leaves your computer only when you use an AI feature or phone capture. See *Your Privacy Matters* at the end of this guide for exactly what is sent, and when.

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2. Installation Steps

Step 1: Run the Installer

1. Locate the downloaded installer file (`SenticMoney-Setup-v2.9.exe` on Windows, `SenticMoney-v2.9-mac.dmg` on Mac), 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).

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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 - A **"Continue to App"** button (auto-continues after 15 seconds)

Opening SenticMoney from your phone or tablet (optional): SenticMoney stays on this computer by default — that's why Windows doesn't ask whether to allow it through the firewall. If you'd like to open SenticMoney from a phone, tablet, or another computer on the same WiFi, turn on **Home network access** in your Profile and restart the app. A second Network URL (**http://192.168.x.x:5007**) then appears on the splash screen — bookmark that one on your other device. The same address also shows on your Profile page's Network card, beneath the Home network access switch, so you don't need the splash screen to find it again — and both places show a **QR code** above the address: scan it with your phone's camera and

SenticMoney opens there, no address to type. Great for couples and families — one thing to know first: with Home network access on and no App Lock password, anyone on your home WiFi who opens SenticMoney is signed in as you, with full access to your data. Set an App Lock password from your Profile (see section 4) before you turn it on.

Mobile Receipt Capture works either way and needs no change here.

You're Already In

On first launch, SenticMoney signs you in automatically and takes you straight to your dashboard. There's no account to create, no password to set, and no demo data to clear later. You start with a clean slate that's all yours. Your dashboard shows a **Get started** checklist — four steps (add your income, set your first budget, add a transaction, see your Financial Health) that tick off as you complete them. Hide it any time.

Your data is stored on your computer, and it leaves only when you use an AI feature or phone capture. Sharing the computer? You can set an optional **App Lock** password from your Profile (next section) that locks the running app.

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4. Initial Setup

Setting Up Your Profile

1. Click your **username** (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
4. Sharing this computer, or planning to turn on Home network access? Click **Set App Lock (optional)** to set a password that locks the running app. It locks the app, not your data file.

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.

Free edition (v2.8): the Genie button is gold. Open it and tap **"Where do I start?"** for the first four steps — add your income, set up a budget, add a transaction, check your Financial Health score — each linked to the page that does it. It's a fixed guide: it doesn't read your data or answer typed questions.

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 — the amount of **one paycheck**. For Monthly pay that is your monthly amount; for **Weekly**, **Bi-weekly** and **Twice a Month**, enter one paycheck, not a monthly total – Frequency — **Monthly**, **Yearly**, **Weekly**, **Bi-weekly**, or **Twice a Month (Fixed Days)**: – **Weekly** and **Bi-weekly** pay is placed from **A payday you know** — any past or future payday — one week or two weeks apart – **Twice a Month** pays on the **First payday** and **Second payday** you choose, each 1–31 or **Last day of the month**; leave both blank for the 1st and the 15th – The Calendar, the dashboard's payday countdown and Runway show every paycheck – 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.

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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 (one free import on Free; unlimited on Standard)

Free edition: your first import is free — one CSV, Excel, OFX or QFX statement. PDF statements are a Standard feature, and choosing a PDF does not use up your free import. **Standard: unlimited imports, including PDF.**

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, or drag the file onto the upload area
4. Pick the **Account Name** — choose one of your existing accounts from the picker, or choose **New account...** and type one (for example, “Chase Checking”). An account is required before the import will run. The account name is stored on every transaction the import creates, and it is what lets you filter Transactions, All Transactions, Search, the Income Statement and Reconcile to that one account and see its own running balance. If you type a name you already have in different capitalization (“chase checking” when “Chase Checking” exists), your existing account is used; a different name makes a separate account, so pick the existing one from the list whenever you can.
5. For CSV and Excel files, the app detects the columns from your file’s own column names, or you can type them yourself. A PDF statement is read on your computer; if it cannot be read there, tick **“Send this statement’s pages to the AI if SenticMoney cannot read it on its own”** and the AI reads its pages instead
6. Click **“Upload and Process”**
7. Review and confirm transactions

PDF statements are only read once (v2.6.2): once AI analysis has read your PDF, the result is saved on your computer, so clicking “Upload and Process” doesn’t send the whole file again. Large statements finish sooner.

Picking up where you left off (v2.6.2): if you close the app, lose the tab, or come back the next day before finishing an analyzed PDF, the Import Bank Statement page notices it waiting and offers to **Resume** it or **Discard** it — so a second AI analysis isn’t spent on a file already read. If more than one is waiting, they’re offered one at a time, newest first.

Credit-card statements and the sign of your amounts (v2.6.3): card statements often record charges as positive numbers, which is the reverse of how a budget reads them. The **Flip Signs** control on the import form corrects this. SenticMoney helps three ways: it reads your statement’s direction and shows the effect in the preview; it pre-ticks **Flip Signs** when you mark the account as a **Credit card** under **Account Type**; and if your statement has separate debit and credit columns, those columns decide each row’s sign automatically — the form tells you when that is happening, and the checkbox is ignored for those rows.

Supported Banks: Works with statements from any bank that exports to CSV, Excel, OFX, or PDF. The app recognizes the column names Chase, Bank of America, Wells Fargo, Citi, Capital One and many other banks use, so most files need no setup.

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, open **Manage** → **Mobile Capture** — a QR code appears
2. Scan the QR code with your phone's camera. Setup needs an internet connection; your phone does not need to be on your home WiFi
3. Add the capture page to your phone's home screen (iPhone: Share → Add to Home Screen; Android: menu → Add to Home Screen) so you can open it without the QR code next time
4. Optional: the **Mobile Capture** card on your Profile shows whether a phone is paired and sets the account your phone pre-selects

Daily use:

1. Open the capture page, snap a photo, pick the account if you like, and tap **"Send to SenticMoney"**
2. Every capture waits on our relay until SenticMoney on your desktop pulls it in — when the app opens, or right away when you tap **"Sync Mobile"** on the Receipts & Bills page. If your phone has no signal when you tap Send, nothing is sent and the photo stays on screen; tap Send again when you're connected
3. The receipt appears in the **Receipts & Bills** inbox — highlighted yellow until you review it. Click the card, confirm or adjust the extracted amount and category, and save

Privacy: a photo, and the account you chose for it, wait on our relay until your desktop collects them, then are deleted. While a phone is paired, your account names (names only, no balances or numbers) are kept on the relay so the phone can list them; **Forget phone** on your Profile removes them. Tip: give accounts a nickname, not a full account number.

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.

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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)

Transfers and card payments: paying a credit card from your bank account, or moving money between two of your own accounts, is not income and it is not spending — but both statements record it. Tick **Exclude from income and spending totals** (in the Totals section of the Add or Edit Category form) on a category such as Transfers or Card Payments. Its transactions stay in every list and still count toward each account's balance, but are left out of your income and spending totals, and show a gray **Transfer** badge. Nothing changes until you tick the box.

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.

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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.

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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.

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9. Pro Tips for Success

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

In SenticMoney, go to **Manage**, then **Reminders**, and add a **Daily** reminder for 9 PM to enter the day's transactions. Takes 60 seconds and keeps the 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.

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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 - Income Statement report - Backup management, with restore from inside the app - One free bank statement import (CSV, Excel, OFX/QFX) - Dashboard with charts - Dark mode - Local data storage — Free or Standard, the rule is the same: your financial data leaves your computer only when you use an AI feature or phone capture.

What Standard adds: - Unlimited 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 — it learns from your own categorizing, on your computer - Money Flow Sankey chart (income-to-expense visualization) - AI model choice — powerful or fast assistant modes - Advanced reports (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** (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.

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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

- **Stored on your computer:** Your database file lives on YOUR computer
- **One rule:** Free or Standard, the rule is the same: your financial data leaves your computer only when you use an AI feature or phone capture. That means: – a Genie question sends a financial snapshot (below) – an AI bank-statement import sends the first ten rows of a CSV or Excel file, or the pages of a PDF – a receipt or bill scan sends the image, or for an email or text receipt this computer cannot read, its text with the links removed; with **Read receipt files on this computer only** turned on under Privacy on your Profile page, no receipt or bill goes to the AI – phone capture: a photo, and the account you chose for it, wait on our relay until your desktop collects them; while a phone is paired, your account names (names only) are kept there so the phone can list them Our server passes AI requests on to the AI and keeps none of them
- **No Tracking:** No analytics beyond an anonymous open counter (on by default, one click to turn off under Privacy on your Profile page). We never collect or sell your data
- **No Ads:** We make money from subscriptions, not your data
- **Works Offline:** No internet required (except for the AI features and phone capture)

What the Genie Is Sent (Standard)

- Each question sends a snapshot of your finances: totals by month and category, budgets, bills, income and goals, and a limited set of transactions (recent ones, your largest this year, and ones you have tagged or noted, up to 180 days back; on All Transactions, and for a Deep Dive on AI Insights, up to 50 from the dates you chose) with their date, description, amount and category and any tags or notes, plus the items on recent receipts and bills. A file you attach is sent too
- Your full database, your Private Information fields and your name are never sent
- Our server passes your question to the AI and returns the answer; it keeps nothing

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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`

Enter it at checkout on the pricing page.

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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