Ast-Ware Arts

Finlio

User Guide & Documentation

Personal finance for your Mac: friendly, private and completely offline.

By Ast-Ware Arts



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1. Introduction

Welcome

Welcome to Finlio. Whether you are replacing a long-time money program or tracking your finances for the first time, Finlio is designed to feel familiar within minutes: your accounts are listed on the left, your transactions are in a register on the right, and everything you need to understand your money is one click away.

This guide walks you through every part of the program, from opening your first file to building a budget. Each chapter explains what a feature is for, then shows you how to use it. Where a step-by-step example helps, you will find sample data to type in so you can try it yourself without touching real records.

What is Finlio?

Finlio is a personal finance manager for macOS. It keeps track of your bank accounts, credit cards, investments, property and loans in one place, so you can see where your money is, where it went and where it is heading.

- **Private and offline.** Your data lives in a single file on your Mac. Finlio never connects to your bank, never asks for your banking passwords. Financial records remain local and Finlio does not transmit financial data to its own servers or connect to banks.
- **Familiar register.** Enter, edit, split, search and reconcile transactions in a register that works the way you would expect.
- **Understand your money.** Charts, graphs, reports and a calendar show spending, income, net worth and trends.
- **Plan ahead.** Budgets with monthly, quarterly and annual items, planned income and alerts.
- **Your file, your control.** Optional password protection, automatic daily backups, and export to QIF or CSV at any time.

Who is Ast-Ware Arts?

Ast-Ware Arts is a solo software developer that builds focused, easy-to-use Mac software for people and small organizations. My programs share one

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idea: your information belongs to you, so it should stay on your computer, in files you can open, back up and take with you.

Finlio is built, supported and improved by Ast-Ware Arts. If you have a question or a suggestion, we would like to hear from you at info@ast-warearts.com.

2. Getting Started

Minimum System Requirements

Finlio was designed to run on Apple Silicon based Macs. It requires a minimum of macOS 14 (Sonoma), 8 GB of memory and takes up about 24 MB of storage space.

Finlio files are relatively small. A file with 5 years' worth of transactions (5,100) takes up 5 MB of space. A file with 30 years of transactions (26,780) takes up 6.6 MB of space.

Installing Finlio

Once you have downloaded the Finlio bundle and unzipped it you can simply drag Finlio.app into your Applications folder. You'll find it convenient to put the Finlio sample files and User Guide in your Documents folder but it can be placed anywhere you'd like.



The first time you open Finlio, macOS may ask whether you're sure you want to open an app downloaded from the Internet. Click Open.

Opening Finlio and the sample data

When you start Finlio with no file open, you see the **New File…** and **Open File…** buttons, plus a Recent list of files you have used. A Finlio file ends in **.lio**.

1. Choose **File** ▸ **Open File…** (⌘**O**).
2. Find the sample household file that came with Finlio and click **Open**.

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3. This file is purposely not password protected, but we will change that later.

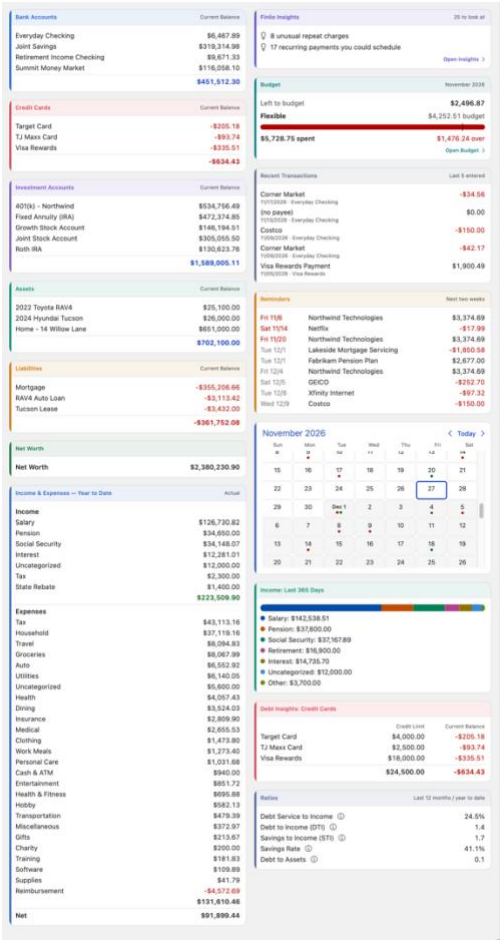
> Tip Menu commands are written like this: File ▸ Back Up Data…. Keyboard shortcuts are shown in parentheses, for example (⇧⌘B) means Shift + Command + B.

The sample file contains a fictional household with checking, savings, credit card, brokerage, retirement and property accounts, so you can explore every screen safely. To start your own records, choose **File ▸ New File…** (⌘**N**), pick a name and a place to save it, and optionally tick the box to protect it with a password.

> Tip Experiment freely in the sample file. It is a separate file, so nothing you do there touches your own data. You can always reopen the original sample to start fresh.

The Home screen

Click **Home** at the top of the sidebar to see a summary of your whole financial picture. The Home screen is made of cards:



Card	What it shows
Bank Accounts	Every checking, savings, cash and money market account with its current balance.
Credit Cards	Your credit cards and lines of credit, with their balances and credit limits.
Investment Accounts	Brokerage and retirement accounts with their latest balances.
Reminders	Scheduled bills and deposits coming up in the next two weeks.
Mini calendar	A month calendar. Small dots mark days with activity: red for payments, green for deposits and gray for transfers. Click a day to open the full Calendar with that day highlighted. Scroll up or down to move through months.
Income: Last 365 Days	A colored bar and list of your income sources over the past year.
Assets and Liabilities	What you own and what you owe, ending in your Net Worth.
Debt Insights and Ratios	Credit card balances against their limits, and ratios such as Debt Service to Income and Debt to Income.
Budget	This month's budget at a glance: how much is left to budget, then Fixed, Flexible and Non-Monthly spending so far against each budget. Click the card to open the Budget screen.
Recent Transactions	The last five transactions you entered, newest first, with the date and account. Click one to open it in its account.

Click any account name on the Home screen to jump straight to its register.

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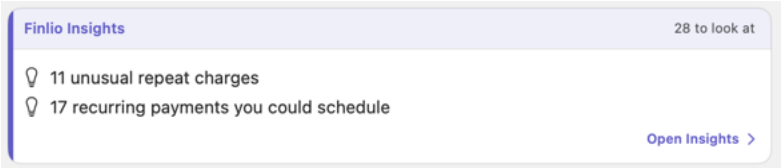
Insights on Home and in the sidebar



The Finlio Insights card on Home summarizes what Finlio has noticed, such as possible duplicates, price changes and recurring payments you could schedule. Click it to open the Insights page. The same number appears beside Insights in the sidebar. It drops as you act on or ignore items. See Insights section 13 for more details on Insights.

Opening a recent transaction

The Recent Transactions card on Home lists the last five transactions you entered, whatever their dates. Click one and Finlio opens its account, selects the transaction and scrolls to it.

A **Back to Home** button appears at the top of the register. Click it (or press ⌘[) to return to Home. The button goes away when you open a different account or screen.

Budget alerts

Budget alerts use three colors. Green means a category is under 70% of its budget, amber means 70–100%, and red means it is over. The most serious alerts are listed first, with a summary line of how many categories are in each state.

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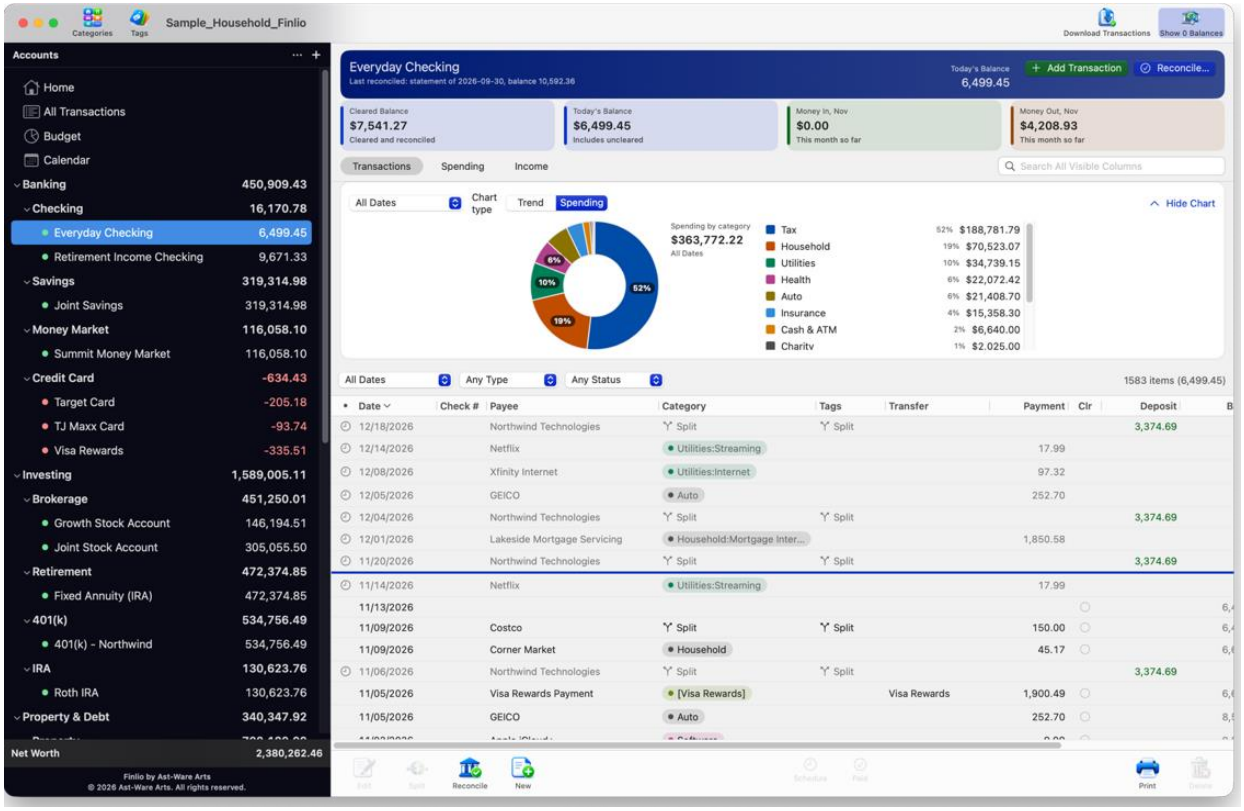
Understanding the account screen (Everyday Checking)

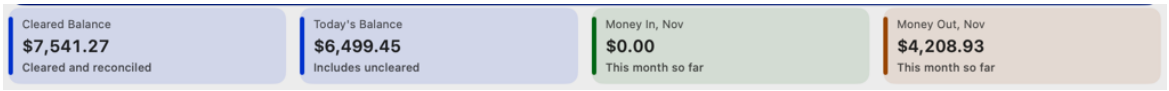
Click **Everyday Checking** in the sidebar under **Banking ▸ Checking**. This is the screen you will use most, so it is worth learning well. From top to bottom:



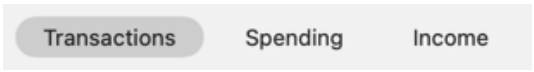
- **Header.** The account name and today's balance, with **Add Transaction** and **Reconcile…** buttons.



- **Balance cards.** Cleared Balance, Today's Balance, Money In and Money Out for the current month.



- **Tabs.** Transactions, Spending and Income (explained below).



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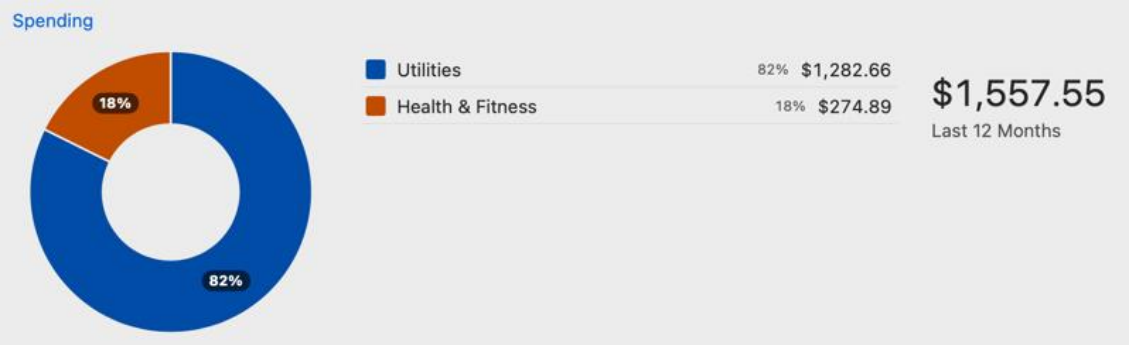
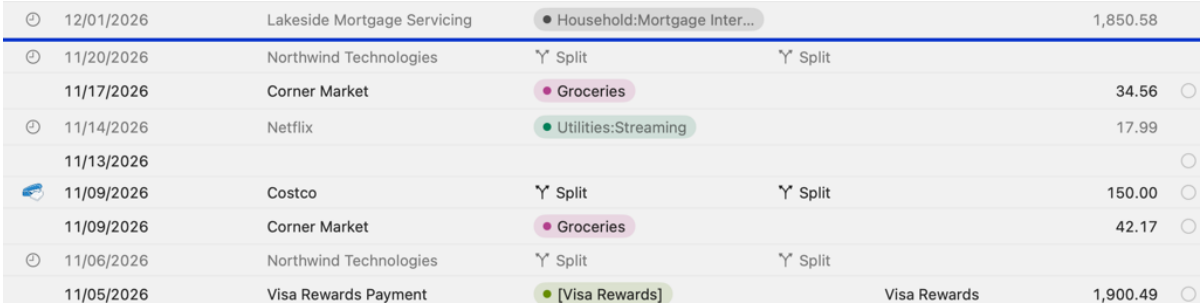
- **Chart.** A picture of the account's activity, which you can change, hide or use to drill down.



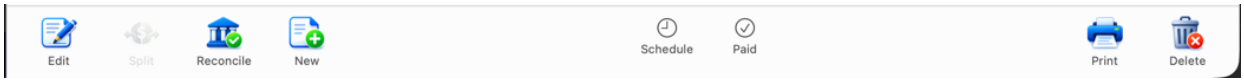
- **Filters and search.** Drop-down menus for dates, type and status, and a search box.



- **Register.** One row per transaction, with columns for Date, Check #, Payee, Category, Tags, Transfer, Payment, Clr (cleared status), Deposit and Memo/Notes. A heavy blue line indicates current date. Transactions above the line indicate scheduled future transactions. Transaction with a grayed out with a clock ( )in the far-left column indicate a scheduled transaction.



- **Bottom bar.** Edit, Split, Reconcile and New on the left; Schedule and Paid in the middle; Print and Delete on the right.



Changing, hiding the account chart

The chart above the register has two controls on its left:

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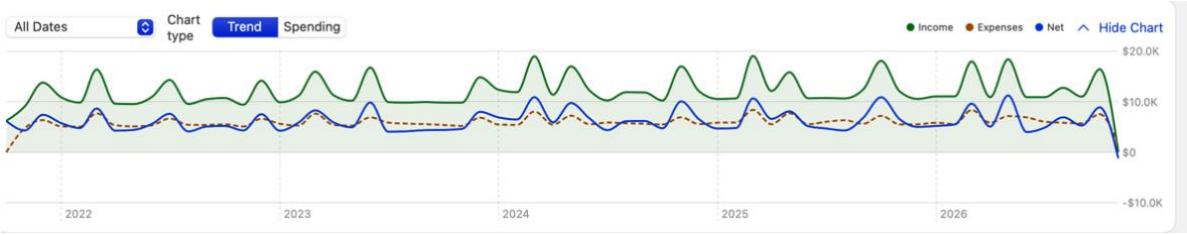
- **Period.** Choose This Month, Last Month, Last 90 Days, This Year, Last 12 Months or All Dates.
- **Chart type. Trend** draws lines for Income, Expenses and Net over time. **Spending** draws a donut chart of spending by category with a legend beside it.

To get the chart out of the way, click **Hide Chart** at its right edge. Click **Show Chart** to bring it back. Finlio remembers your choices.



Drilling into the chart



To **drill down** on the Spending chart, click a slice of the donut or a name in the legend. The chart now shows the subcategories of that category, and a trail above it (for example **All Categories** ▸ **Household** ▸ **Repair**) shows where you are. The register below filters itself to match, so you see exactly the transactions behind the slice. Use the back arrow or click a name in the trail to climb back up, or click **All Categories** to start over. On the Trend chart, a drill-down shows a note such as “Register shows only…” with a **Show All** link.

> Note Property and debt accounts (such as a mortgage or an asset) hold only transfers and value changes, so their chart shows the balance, or amount owed, over time instead.

The Transactions, Spending and Income tabs

- **Transactions** is the register: every transaction in the account, newest first.
- **Spending** answers “where did my money go?” It shows spending by category for the dates you choose, as a donut with a legend and a list

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underneath. Click a category to drill into its subcategories and, finally, the individual transactions.

- **Income** works the same way for money coming in: salary, interest, refunds and so on.

On these two tabs you can change the dates and choose which accounts are included. A line above the list shows how many items there are and their total.

Transaction focus

When you click **New Transaction**, Finlio opens a blank entry row and puts the cursor in the **Date** box, so you can start typing at once.

Where the new row appears depends on what is selected:

- **Nothing selected:** the new row appears at the top of the list.
- **A transaction selected:** the new row appears just above the selected transaction.

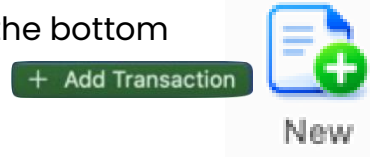
Either way, you can type the date and press Tab to move from box to box.

Adding a transaction

Let's record a grocery purchase. Use these sample details:

Field	Enter
Date	Today's date
Payee	Corner Market
Category	Groceries
Payment	42.17

1. Click **Add Transaction** in the header, or **New** in the bottom bar. A new row opens at the top of the register.



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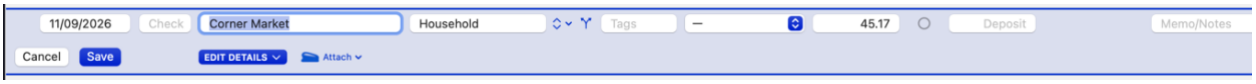
2. Type the date. Pressing a "+" while in the date field will increment the date by one day. Pressing the "-"in the date field will decrement the date by one day. Pressing a "t" while in the date field will change the date to today's date.
3. Press Tab to move through the fields. As you type a payee or category, Finlio suggests names you have used before. Press Return to accept a suggestion or use arrow keys to move down through the suggestions.
4. Enter **42.17** in the **Payment** column (money going out). Use **Deposit** for money coming in.

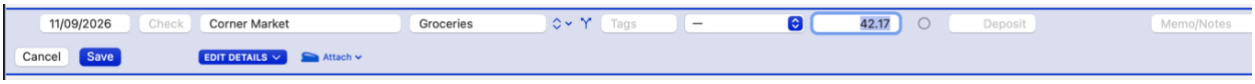


5. Click **Save**, or press Return. The transaction appears in the register and your balance updates.

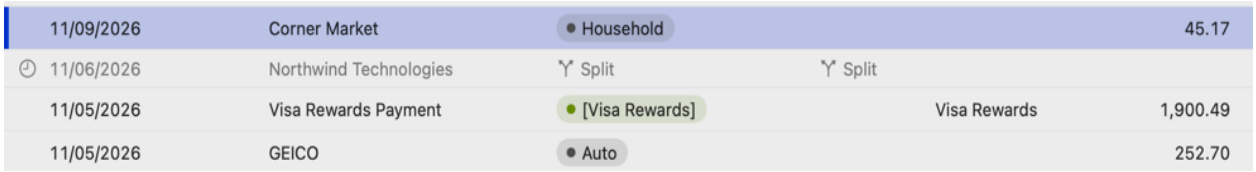
> Tip ⌘N does two things (New File, and New transaction when a register is showing).

Editing a transaction

Double-click a transaction, or select it and click **Edit** in the bottom bar. The row turns into editable fields, with a bar of buttons underneath. If the transaction includes splits the editor automatically opens those splits. Try changing Corner Market's payment to **45.17** and its category to **Household**, then click **Save**. Click **Cancel** (or press Esc) to throw away changes.



Click **EDIT DETAILS** to open a panel below the row. The **Details** tab holds the account, memo, tags and cleared status. The **Splits** tab is where you divide the transaction between categories.



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> **Reconciled transactions** If a transaction has already been reconciled, Finlio shows a Reconciled warning while you edit, because changing its date or amount puts the account out of balance with your bank statement.

Check numbers: + and -

In the **Check #** box, type **+** to fill in the next check number, or **-** to step back one. Finlio looks at the highest all-number check in that account's register.

- **+** enters that number plus one.
- **-** enters that number minus one, and never goes below 1.

If the register has no numbered checks yet, either key enters **0001**.

Leading zeros are kept, so 0105 becomes 0106.

You can also type **=** instead of +. Check numbers that contain letters are ignored.

Calculating the amount

In any amount box, type **=** to calculate right in the box. For example, =12.50*3+4 shows the answer under the box as you type. Press Return or Tab to put the answer in the box, or Esc to go back to what was there before. You can use + - × ÷ and parentheses.

Splitting a transaction

Enter the total amount, then click **Edit Details ▸ Splits** and choose **Split this transaction**. The first split line shows the full amount. Change it to the amount for the first category, and Finlio adds a new line below with the balance. Enter that line's amount, and the next line shows what is left. Keep going until Unallocated is 0.00. To change a split you've already entered, click its amount and retype it. Finlio never changes the lines you entered; if the balance is no longer zero, it adds a line below with the difference.

Amounts in a split use the same sign as the transaction: payments are negative, deposits are positive. To send part of the amount to another account, choose a **Transfer** account on that line instead of a category. Double clicking on a split transaction will automatically open in a splits tab.

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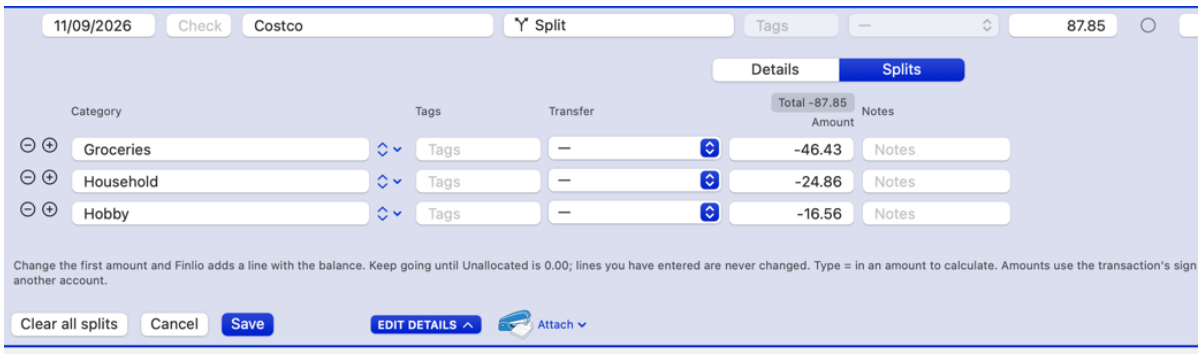
To turn a split transaction back into an ordinary one, open it and click **Clear all splits**. Finlio keeps the first line's category so nothing is lost.

Creating splits

A split lets one transaction cover several categories, such as a single shopping trip that includes groceries, household items and a hobby purchase. Try this:

Field	Enter	Amount / note
Date / Payee	Today's date / Costco	
Payment	87.85	The total of the receipt
Split 1	Groceries	46.43
Split 2	Household	24.87
Split 3	Hobby	16.55

1. Click **New**, then enter the date, payee **Costco** and a payment of **87.85**.
2. Click **EDIT DETAILS**, then the **Splits** tab. (You can also select an existing transaction and click **Split**.). Select Split this transaction.
3. Change the first line's amount to 46.43 and give it a category. Finlio adds a second line already showing the balance, 41.42. Enter 24.86 on it and choose Household; the third line then shows 16.55. Continue until Unallocated reads 0.00.



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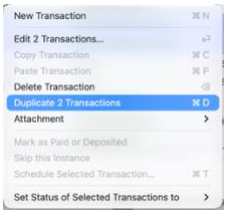
4. Click **Save**. In the register the category and tag columns show **Split**. Selecting the transaction reveals its lines underneath.

Duplicating a transaction or several at once



When entering some transaction, you may find it easier to take an existing transaction, duplicate it and change the date and amount. For instance, once you have entered a single transaction for your monthly electric bill you, the following month you can duplicate that transaction, change the date and the amount and you have saved yourself the time of entering in the payee and category.

To duplicate a transaction:

- Locate and select the transaction you want to duplicate in the register.
- Press ⌘**D** or right click on the transaction and choose **Duplicate**.
- A new transaction is created directly above the original.
- Enter the date, then tab to the amount field and enter the amount.



- Click Save.

Duplicating several transactions at once

You can duplicate more than one transaction in a single step. This is handy for repeating entries such as a monthly premium.

1. Select the transactions. Click the first, then Shift-click the last, or Command-click to pick individual ones.
2. **Right-click** one of the selected transactions and choose **Duplicate 3 Transactions** (the number matches how many you selected), or press ⌘**D**.
3. Finlio asks you to confirm. Click to continue.
4. With several selected, the copies are dated **one month later** than their originals and are not marked cleared. Any check number is left blank.

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Finlio then selects the new copies so you can change the dates or amounts right away, for example when a premium changes.

5. When it finishes, a message in the status bar reads "Duplicated N transactions, dated one month later."

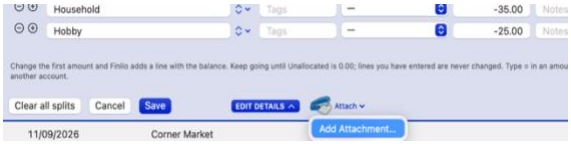
In the Community Edition, each copy counts toward the 350-transaction limit (see section 21).

Attaching a receipt or document

You can attach a copy of a receipt, invoice or any other document to a transaction. PDF, picture (JPG, PNG and so on), Word, Excel and most other files work, up to 25 MB. Each transaction can have one attachment. A small stapler appears at the left of any transaction that has one.

To attach a file:

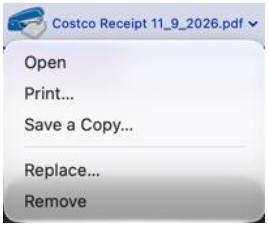
1. Right-click the transaction and choose **Attachment ▸ Add Attachment…**. You can also edit the transaction and use the **Attach** menu in the bar under it.



2. Choose the file and click **Attach**.

If you attach a file while entering or editing a transaction, it is attached when you click Save. Cancel discards it.

Right-click a transaction with a stapler, choose **Attachment**, and pick one of these:



- **Open** shows the file in the program your Mac uses for that kind of file.
- **Print…** prints PDFs and pictures straight from Finlio. For Word and other documents, Finlio opens the file in its own program so you can print from there.
- **Replace…** swaps it for a different file.
- **Save a Copy…** saves a copy anywhere on your Mac.
- **Remove…** takes it out of your Finlio file after asking you to confirm. Your original copy is not touched.

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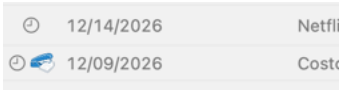


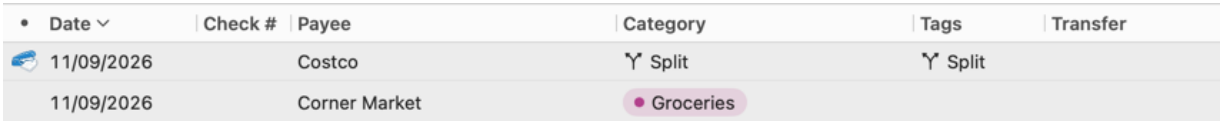
Transactions with attachments can easily be spotted in the register as they have a stapler icon in their left column.

If you schedule a transaction that has an attachment, the file is kept with the schedule and attached to each transaction when you mark it Paid. Scheduled entries show a clock and a stapler.

> Tip Attachments are stored inside your Finlio file, so they travel with it, appear in your backups, and are protected by the password if the file has one. Large attachments make the file larger. Scanned receipts are best saved as PDFs or compressed pictures. Deleting a transaction deletes its attachment. Duplicating a transaction does not copy it, and QIF exports do not include attachments.

Icons in the left-hand column of the register

The narrow column at the left edge of each register row shows what is attached to or behind that transaction.



Icon	Meaning
Stapler attachment icon -	The transaction has an attached file. Point at it to see "Has an attachment."
Clock -	A scheduled transaction that has not been entered yet. Point at it to see "Scheduled."
Clock plus attachment icon -	A scheduled series with an attachment. The file is passed on to each transaction the schedule creates.
Empty	Nothing attached.

To add, open, print, replace, save a copy of, or remove an attachment, select the transaction and use the **Attachment** menu. On a scheduled row, the

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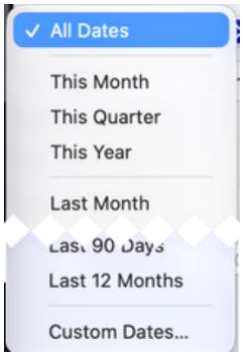
menu works on the whole series ("Add Attachment to Scheduled Series", "Remove from Scheduled Series").

The round status icon farther right is separate: it shows Cleared or Reconciled, not attachments.

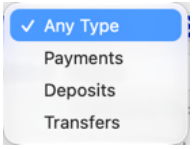
Narrowing the register with the Dates, Type and Status

Three drop-downs sit above the register:

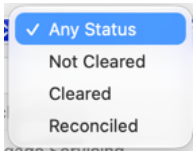




- **Dates:** All Dates, This Month, This Quarter, This Year, Last Month, Last Quarter, Last Year, Month to Date, Quarter to Date, Year to Date, Last 7, 14, 30, 60 or 90 Days, Last 12 Months, or **Custom Dates…** for any range you choose.



- **Type:** Any Type, Payments, Deposits or Transfers.
-
- **Status:** Any Status, Not Cleared, Cleared or Reconciled.



Combine them freely. For example, “Last 90 Days + Payments + Not Cleared” lists the money you have spent recently that has not yet shown up on a statement. A **Clear Filters** button appears whenever a filter is active. The search box at the right looks in every visible column.

Net Worth



At the bottom of the sidebar, **Net Worth** shows what you own minus what you owe, across all your accounts: bank accounts, investments and property, less credit cards, loans and other debts. It updates whenever your balances change, and it is a good single number to watch over time. The **Net Worth** graph and the **Net Worth Over Time** report show how it has grown.

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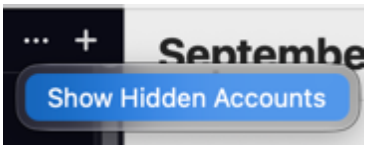
Hide 0 Balance



Over the years you may close accounts or stop using some, leaving a long list of accounts with nothing in them. The **Hide 0 Balance** button in the top toolbar tidies the sidebar: click it and every account whose balance is zero disappears from the list. The button changes to **Show 0 Balances** and stays highlighted while it is on; click it again to bring them all back.



Investment accounts always remain visible, and so does the account you currently have open. Nothing is deleted. The accounts are only hidden from the list.

Print and Delete

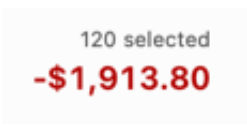


- **Print** (bottom right) prints the register exactly as you see it, including any filters, so you can print just last quarter's payments, for example.
- **Delete** removes the selected transaction after asking you to confirm. You can also press the **Delete** key or right-click a transaction and choose **Delete Transaction**.

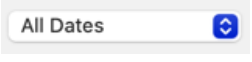
Right-clicking a transaction offers other shortcuts: **New**, **Copy**, **Paste**, **Duplicate** and a submenu to mark it **Not Cleared**, **Cleared** or **Reconciled**.

Editing multiple transactions at once

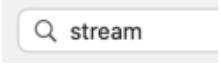
To select several transactions, hold ⌘ and click each one, or click one and hold ⇧ while clicking another to select everything between them. As soon as more than one is selected, the bottom bar shows how many are selected and their **net total**, which is handy for adding up a set of receipts. Let's locate our streaming services and add the tag Entertainment to them.



1. From the Dates pop-up menu select All Dates.



2. In the search bar enter the word stream to show all services classified as streaming services.



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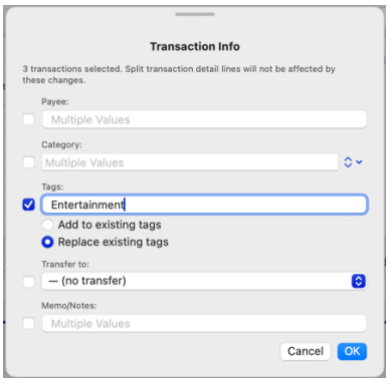
3. Select the transactions by clicking in the register and pressing ⌘-**A**.
4. Click **Edit** in the bottom bar. The **Transaction Info** dialog opens, noting how many transactions are selected.



5. Tick the box below Tags, enter the word Entertainment into the field and make sure Add to existing tags is checked.
6. Click **OK**. Every selected transaction is updated. Split lines are not touched by a bulk edit, only the transaction-level fields.



You can also drag the selected transactions onto another account in the sidebar to move them there.

> Tip The top center grab handles in Finlio's dialog boxes allow you to move the dialog out of the way to see what is behind it.

Date	Check #	Payee	Category	Tags	Transfer	Payment	Clr	Deposit	Balance
10/23/2026		Amazon Prime	Utilities:Streaming	Entertainment		14.99	✓		7,541.27
10/14/2026		Netflix	Utilities:Streaming	Entertainment		17.99	✓		5,432.44
09/23/2026		Amazon Prime	Utilities:Streaming	Entertainment		14.99	→		10,799.96
09/14/2026		Netflix	Utilities:Streaming	Entertainment		17.99	→		9,177.82
08/24/2026		Amazon Prime	Utilities:Streaming	Entertainment		14.99	→		11,270.31
08/14/2026		Netflix	Utilities:Streaming	Entertainment		17.99	→		7,513.31
07/23/2026		Amazon Prime	Utilities:Streaming	Entertainment		14.99	→		8,590.28
07/14/2026		Netflix	Utilities:Streaming	Entertainment		17.99	→		9,961.82
06/23/2026		Amazon Prime	Utilities:Streaming	Entertainment		14.99	→		8,612.93
06/15/2026		Netflix	Utilities:Streaming	Entertainment		17.99	→		10,245.84
05/25/2026		Amazon Prime	Utilities:Streaming	Entertainment		14.99	→		10,066.48
05/14/2026		Netflix	Utilities:Streaming	Entertainment		17.99	→		5,985.18
04/23/2026		Amazon Prime	Utilities:Streaming	Entertainment		14.99	→		9,871.80

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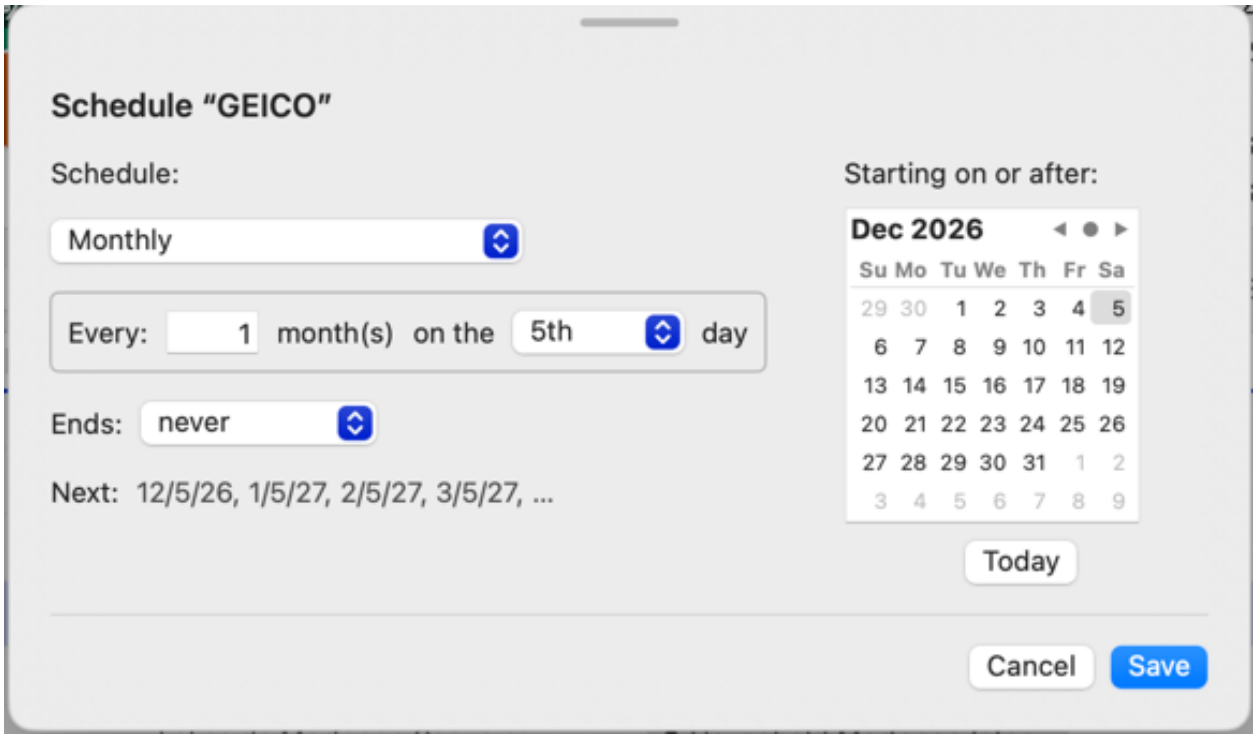
Scheduled transactions

For bills and deposits that repeat, select a transaction and click **Schedule** (Schedule) to set up the series. Upcoming occurrences appear in the register and in the Home screen's Reminders. When one comes due, select it and click **Paid** to record it, or right-click and choose **Skip this Instance**.



To see every scheduled transaction in one place, choose **Scheduled** in the sidebar. See The Scheduled Transactions screen.

The Scheduled Transactions screen

Choose **Scheduled** in the sidebar, under Calendar, to see every scheduled transaction in your file on one page. The page has two sections.

Your scheduled transactions. Each line shows the payee, the account and category, how often it repeats (for example, Monthly on the 15th), when it is next due and the amount. A due date in red is marked Overdue. The list is sorted with the soonest first, and finished series come last.

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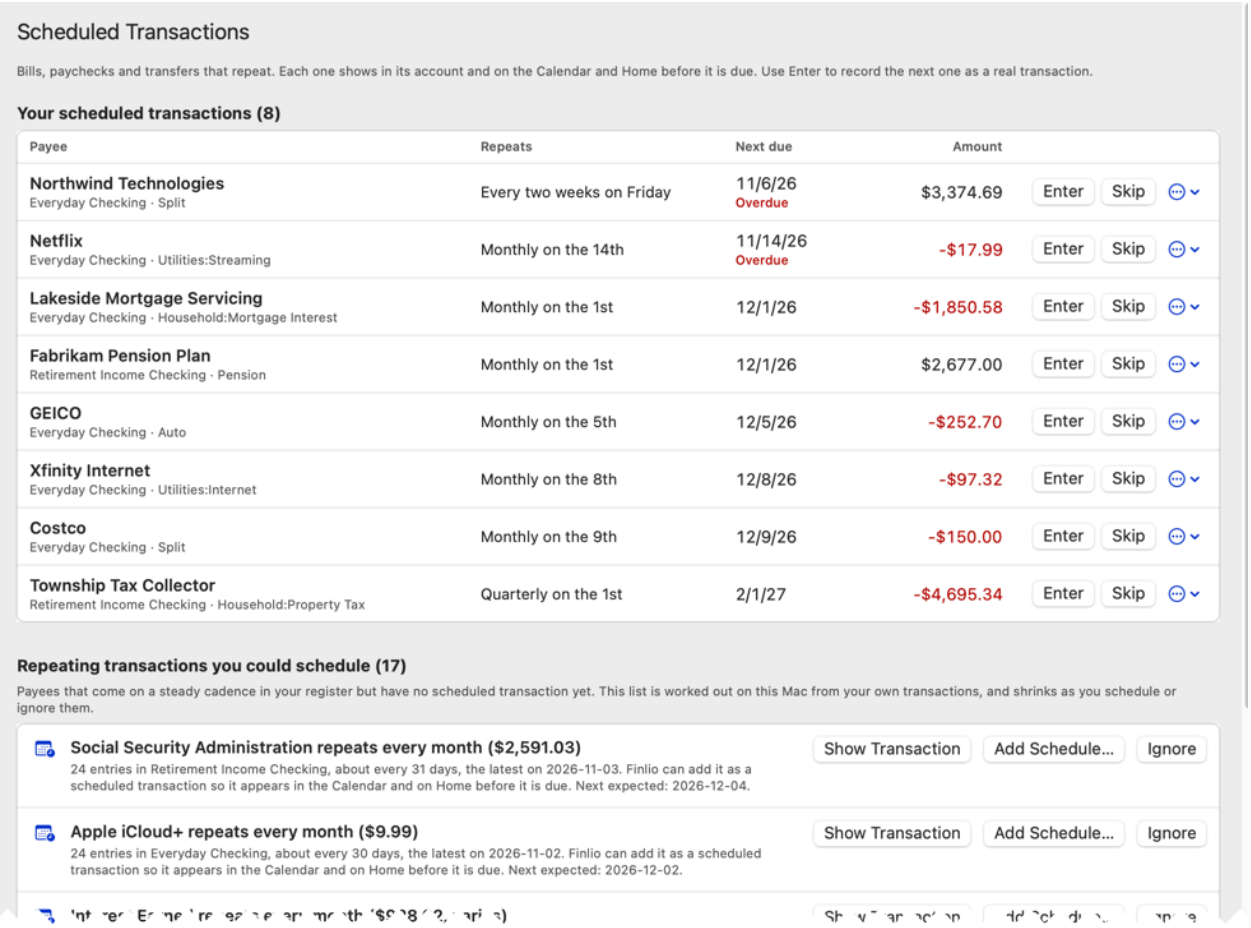

For each scheduled transaction you can:

- Click **Enter** to record the next one as a real transaction. Finlio uses the scheduled amount, payee and category.
- Click **Skip** to pass over the next one without recording it.
- Click the **More** button (…) and choose **Edit Schedule…** to change how often it repeats. You can also double-click a line.
- Choose **Show in Account** to open the account's register, where you can change the payee, amount or category.
- Choose **Delete Schedule…** to stop the series. Transactions you already entered stay.

Repeating transactions you could schedule

Below your schedules, Finlio lists payees that come on a steady cadence in your register but have no schedule yet. This is the same list as Repeating payments you could schedule on the Insights page. For each one you can:

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- Click **Add Schedule…**. The dialog opens with the cadence, the next expected date and the usual amount filled in. Check them and click Save. The payee moves up into your scheduled transactions.
- Click **Show Transaction** to see the latest transaction behind the suggestion. Press **Back to Scheduled** (or ⌘[) to return.
- Click **Ignore** to hide a suggestion you do not want.

The number beside each heading shows how many items are in that section. It changes as you add, delete or ignore items.

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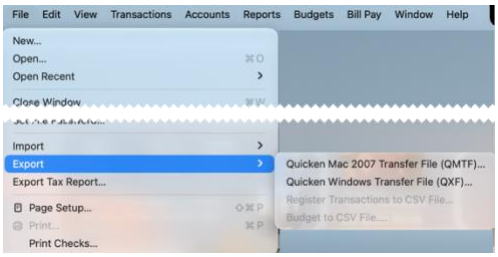
3.Switching From Quicken

Moving from Quicken takes about half an hour for most people. Work through these steps in order.

In Quicken

- ☐ **Finish the month.** Enter any transactions you haven't entered yet, and reconcile your bank accounts if you can.
- ☐ **Back up Quicken.** Use File ▸ Save a Back Up. Keep the backup safe. Nothing you do in Finlio changes it.
- ☐ **Export a QMTF file.** Choose File ▸ Export ▸ Quicken Mac Transfer File (QMTF File), then select all accounts, all dates, and include the account list, categories and transactions. Save the file somewhere you can find it, such as the Desktop.

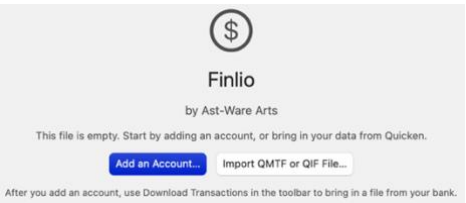


- ☐ **Write down your balances.** Note the balance of each account as it stands in Quicken. You can also run a Quicken report with this information. You will compare them in step "Run the Import Check".

> Tip. If you are unable to save a QMTF file you can export a CSV file instead, but it won't include your categories, splits, tags or scheduled items.

In Finlio

- ☐ **Create a new, empty file.** Choose File ▸ New File… and tick the password box if you want protection from the start. (Do this first so the import has a clean place to go.)
- ☐ **Import the QMTF file.** Choose File ▸ Import QMTF or QIF File (Replaces All Data)… and pick your export. This



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replaces everything in the open file, which is fine because it is new. Finlio saves a safety copy first.

- ☐ **Wait for it to finish.** A large history can take a minute. Finlio reports how many accounts, categories, transactions and split lines were brought in.
- ☐ **Run Import Check.** Click Import Check under Tools in the sidebar. Every account should match the balance Quicken recorded. Look into any that don't, using the balances you wrote down.
- ☐ **Look over your data.** Open a few accounts and confirm that recent transactions, categories and scheduled bills came across. Check the Home screen and the Net Worth figure.
- ☐ **Set up what doesn't come across.** Create your budgets, add your property estimates, and choose a theme and your Settings (currency, backup folder).

Afterwards

- ☐ **Choose a backup place.** In Settings ▸ General, point backups at another drive or a cloud-synced folder.
- ☐ **Keep going in parallel for a month if you like.** Enter new transactions in Finlio, or use Download Transactions with files from your bank, and compare against Quicken at month-end.
- ☐ **Reconcile.** Reconcile each bank account in Finlio once to confirm your starting balances agree with your statements.

> Important: The Quicken import replaces everything in the open file. Don't run it on a file you have been using. If you make a mistake, use File ▸ Revert File to When Opened… to go back to how the file was when you opened it, or restore a backup.

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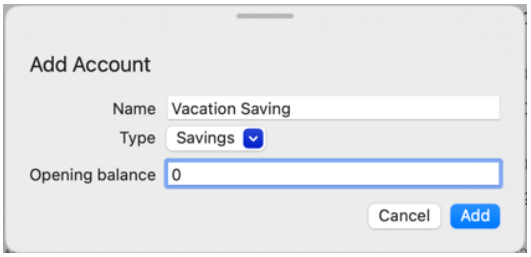
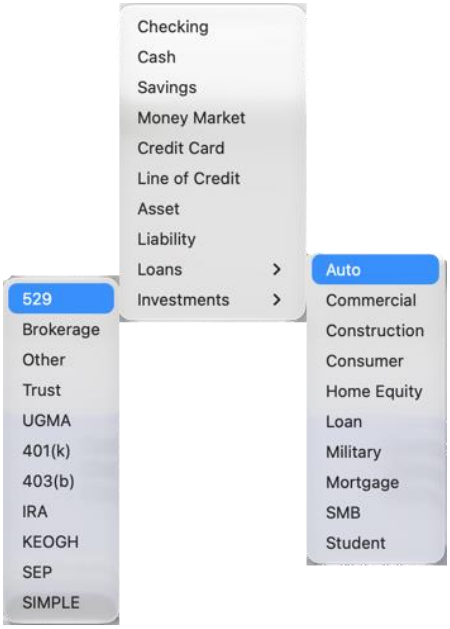
4. Accounts

Adding an account



6. Click the **+** button beside the **Accounts** heading at the top of the sidebar.
7. Type a **Name**, such as “Vacation Saving”.
8. Choose a **Type** from the menu (see below).
9. Enter the **Opening balance**: the balance as of the day you start tracking. For investment accounts this field is **Current balance**.
10. Click **Add**. The new account appears in the sidebar and opens ready for transactions.





What the account types do

The type of account you choose decides which section of the sidebar the account appears in and how the account behaves:

Group	Types	How they behave
Banking	Checking, Cash, Savings, Money Market	Ordinary registers. Your balance is the money you have. Deposits increase it and payments decrease it.

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Group	Types	How they behave
Banking	Credit Card, Line of Credit	The balance is an amount you owe, shown in red. Charges increase it and payments reduce it. These accounts can have a credit limit, which appears in the Credit Limit column of the Home screen.
Investing	Brokerage, 529, IRA, 401(k), 403(b), KEOGH, SEP, SIMPLE, Trust, UGMA, Other	Balance-only accounts. Instead of a register you record the account's value from time to time (a date and a balance). Finlio keeps the history and charts it. Hand-entered balances flow into your net worth.
Property & Debt	Asset, Liability	For things you own (a house, a car) or owe that do not need a full register. The register holds value changes and transfers, and the chart shows the balance over time.
Property & Debt	Auto, Commercial, Construction, Consumer, Home Equity, Military, SMB, Student, other Loan, Mortgage	Loans. The balance is the amount owed. Make payments by transferring from a bank account so both balances stay correct.

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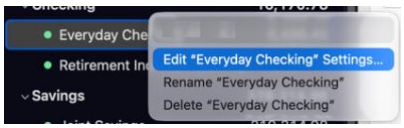
Editing an account



Right-click an account in the sidebar and choose:

- **Edit "…" Settings…** to change the name, add a description, set a credit limit (credit cards and lines of credit), choose how scheduled reminders are shown, or hide the account from lists and reports.
- **Rename "…"** for a quick name change.
- **Delete "…"** to remove the account and its transactions. Finlio asks you to confirm first.

Hidden accounts disappear from the sidebar. To see them again, use the **…** menu above the account list or the Show /Hide 0 Balance button at the top left of the screen and turn on **Show Hidden Accounts**.

How accounts appear in the sidebar

Finlio groups accounts under **Banking**, **Investing** and **Property & Debt**. Inside each group, accounts are gathered by type under bold headings such as **Checking**, **Savings**, **Credit Card**, **Brokerage**, **Retirement**, **IRA**, **Property**, **Mortgage** and so on. Every heading shows the total of the accounts beneath it, and the arrows at the left let you collapse any group you do not need.



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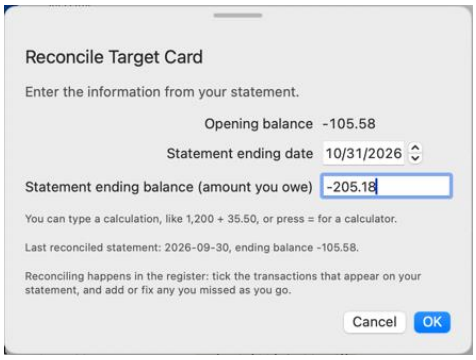
5. Reconciling an account

Reconciling means checking that your Finlio records agree with your bank or card statement. It catches mistakes, such as a missing deposit or a mistyped amount, and gives you confidence that your balance is right. Doing it once a month for each bank account is plenty.

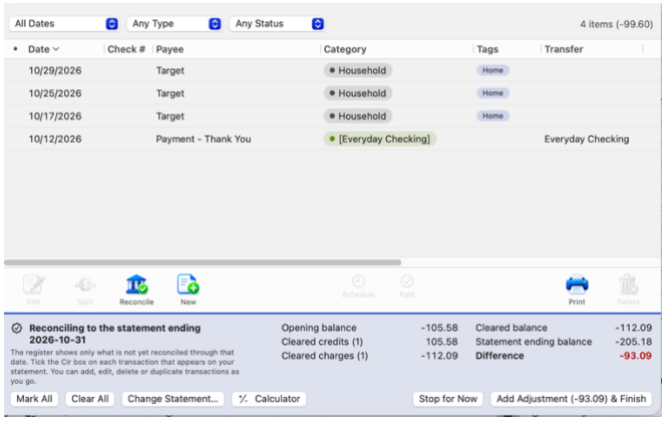
In Finlio you reconcile right in the account's register, so if you find something missing or wrong partway through, you fix it on the spot and carry on. There is no separate list to leave and come back to.



1. Open the account and click Reconcile in the bottom bar.
2. Finlio shows the Opening balance, which is the balance as of your last reconciliation. Enter the Statement ending date and the Statement ending balance from your statement. For credit cards, enter the amount you owe. You can type a calculation like 1,200 + 35.50, or press = for a calculator.



3. Click OK. The register changes to show only the transactions that are not yet reconciled and are dated on or before the statement date. The Clr column becomes a check box, and a reconcile panel appears under the register.



4. Tick the box on each transaction that appears on your statement. Mark All and Clear All in the panel speed things up. The panel shows the opening balance, the cleared deposits and payments, the cleared

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balance, the statement balance and the Difference, which updates with every tick.

5. If something on the statement is missing from the register, click New and enter it; it appears in the list and you tick it like any other. If an amount is wrong, double-click the transaction (or select it and click Edit), fix it, and press Return. Delete, Duplicate and Split all work as usual. The Difference updates as you make changes.
6. When the Difference is 0.00, click Finish. The ticked transactions become Reconciled, shown as a blue arrow ( ) in the Clr column, and the register goes back to showing everything. Cleared transactions that are not yet reconciled show a green check ( ).
    - Cleared: the bank has processed it. You may have marked it yourself after seeing it on the bank's website or app, or it came in through a bank download. It counts toward your cleared balance.
    - Reconciled: you've checked it against a bank statement, with the difference at 0.00, and clicked Finish. It's locked in as confirmed. Editing its date or amount triggers a warning that you'd be putting the account out of balance with the statement.

If the Difference will not reach zero

Look for a missing or mistyped transaction and add or correct it without leaving the register. If you cannot find it and the amount is small, click Add Adjustment & Finish to record the difference as a "Reconcile adjustment" transaction and move on.

If you need to stop partway

Click Stop for Now. Your check marks are kept. The register returns to normal, and you can open other accounts or quit Finlio. When you come back, click Reconcile again, confirm the statement information and continue where you left off. You can also switch to another account or screen in the middle; the reconcile panel is still there when you return to this account.

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To correct the statement date or balance

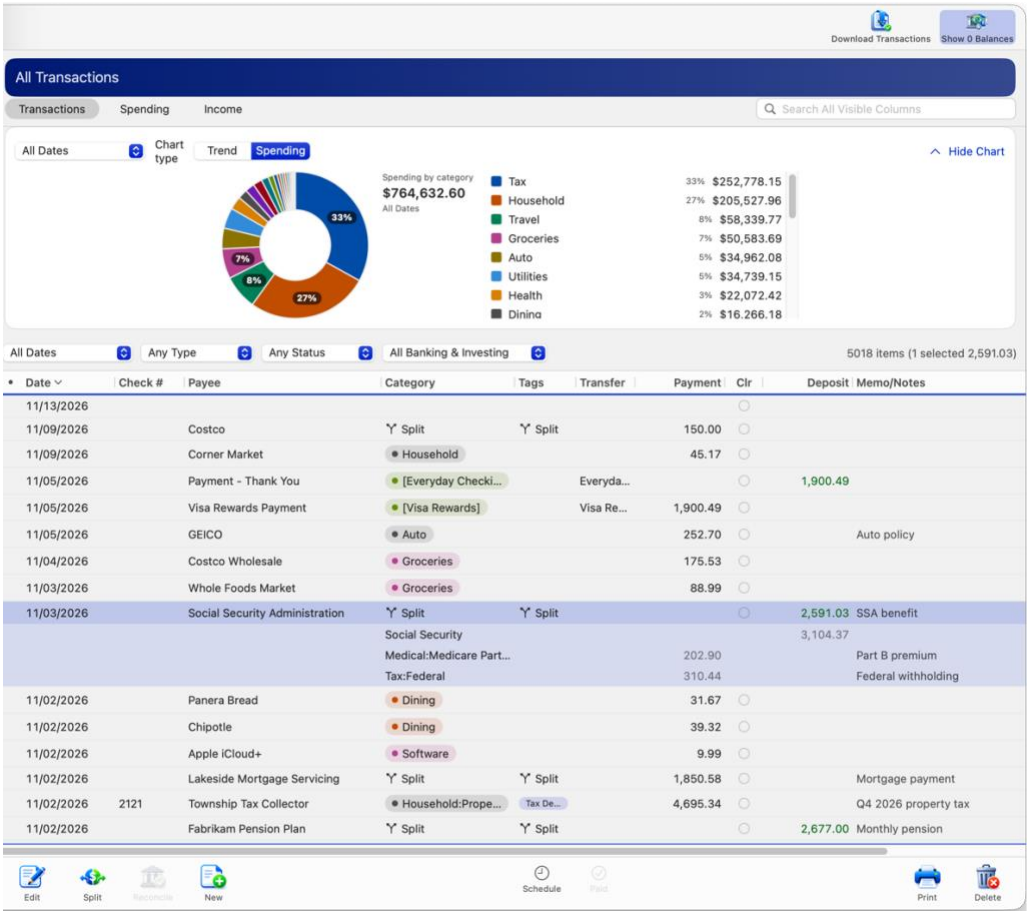
After you have started, click Change Statement… in the panel.

Tip: A transaction's Clr column has three states: Not cleared (blank), Cleared (the bank has processed it) and Reconciled (confirmed against a statement). Reconciling is optional, but a reconciled register is the best proof that your records are right.

> Tip: While reconciling, the search box and the Dates, Type and Status filters still work, so you can narrow a long list to find a particular transaction. Clear the filters to see the whole statement period again.

6. The All Transactions screen

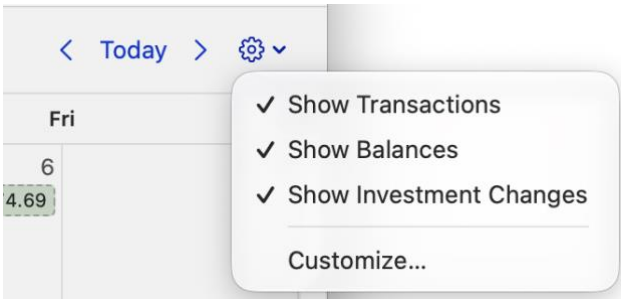
Click **All Transactions** in the sidebar to see every transaction from every account in a single register, with an extra **Account** column. It has the same chart, filters, search and bottom-bar buttons as an individual account.



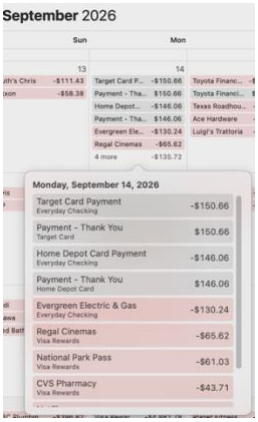
Use it when you want to look across accounts. For example:

- **Search for a payee**, such as “Amazon”, and see everything you have spent there no matter which card or account paid.
- Click the donut chart’s slices to **drill down** from a main category into its subcategories and the individual transactions behind them.
- **Find a transaction** when you cannot remember which account it was in.
- Choose whether to include only **banking and investing** accounts or all accounts.

7. The Calendar screen



Click **Calendar** in the sidebar to see your transactions laid out by day. Each day shows the transactions that happened (or are scheduled) as small chips with the payee and amount, and a balance chip showing the day’s balance and its percent change from the day before. Finlio also shows your investment changes. You turn on and off the viewing of daily transactions, balance with percentages and investment changes using the gear cog at the top right of the screen. If a day has more entries than fit, it shows “N more”: click it for the full list.



- **Scroll** up and down to move through months, and click **Today** to jump back to the present.
- Click a transaction to open it in its account. A **Back to Calendar** button appears at the top so you can return to exactly where you were.



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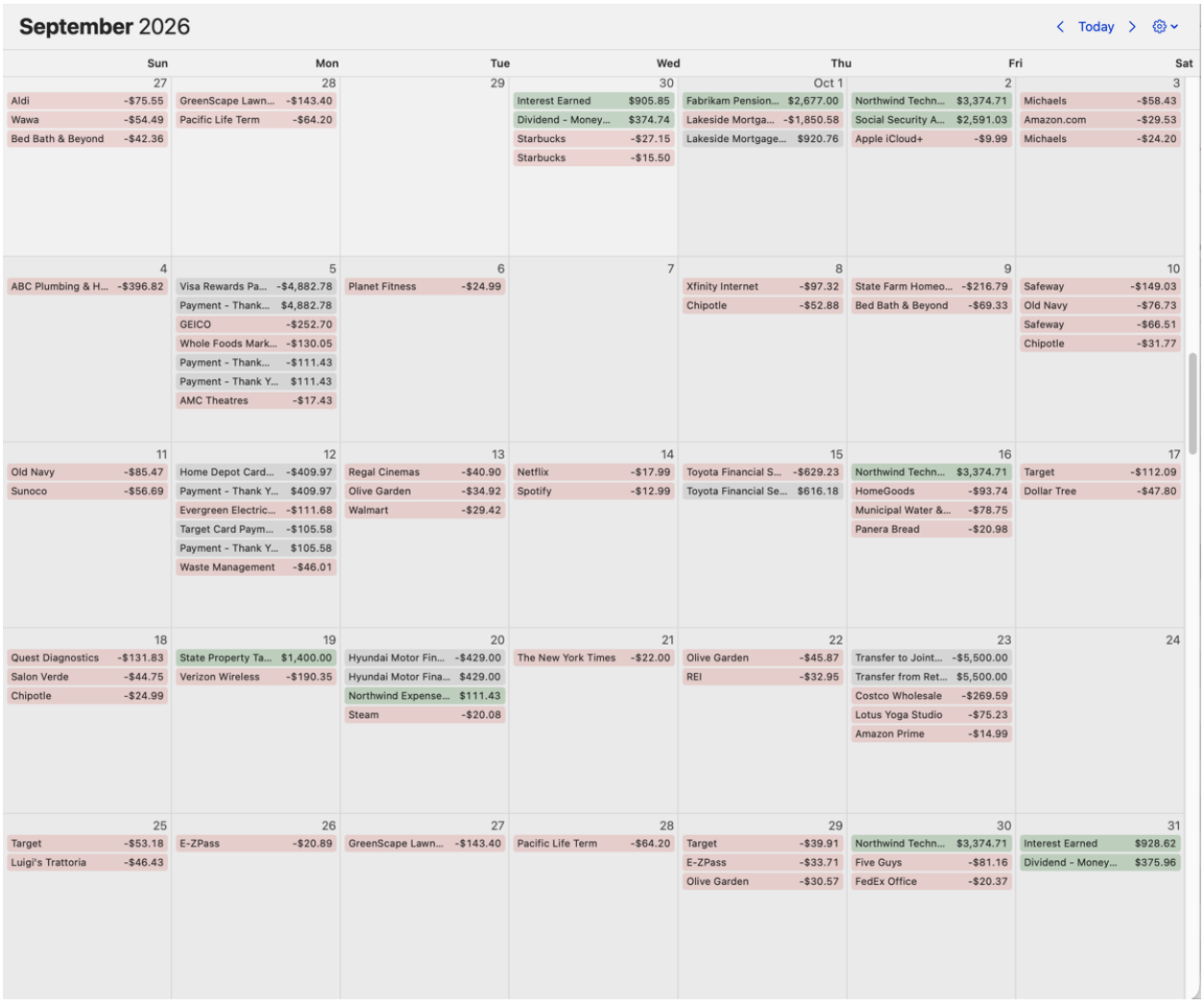
- Choose **Customize…** from the options menu to limit the calendar to certain accounts, categories, tags or payees.
- The calendar is useful for spotting when bills land, planning around a heavy week, and seeing what a pay period looks like at a glance.

> Note: **Finlio remembers where you were.** While you work, Finlio keeps your place on each page. If you scroll the Calendar out to December, look at an account, then come back, the Calendar is still on December. In an account, Finlio remembers which tab you were on (Transactions, Spending or Income), what you typed in the search box, and how far you had scrolled. This makes it easy to chase down a question across several screens and then return to exactly where you left off.



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8. Categories

What categories and subcategories are

A **category** says what a transaction was for: Groceries, Utilities, Salary, Insurance. A **subcategory** is a more specific category inside it. Finlio writes the pair with a colon, so **Utilities:Gas & Electric** and **Utilities:Water** are two subcategories of **Utilities**.

Each category is either **Expense** or **Income**, and can be marked **Tax-related** with a tax form (such as W-2 or Schedule A) so the Tax Schedule report can gather those transactions for you.

How categories are used when you drill down

Categories are what make your data answerable. On the Spending and Income tabs, in All Transactions, and on the Spending chart, Finlio adds up transactions by category. Clicking a main category such as **Entertainment** drills in to show its subcategories, and clicking again shows the transactions themselves. Spending that was entered directly on the main category is listed as **(no subcategory)**. Budgets and reports use the same categories.

Opening the Category manager



Click **Categories** at the top left of the window, or choose **File ▸ Categories…** (⇧⌘**C**). The list shows every category, with the subcategories nested beneath their parents. Subcategories can have their own subcategories providing as much granularity as you need. The arrows at the left of a parent collapse and expand it, and **Collapse All** and **Expand All** open or close everything at once. The **Filter** box finds a category by name.

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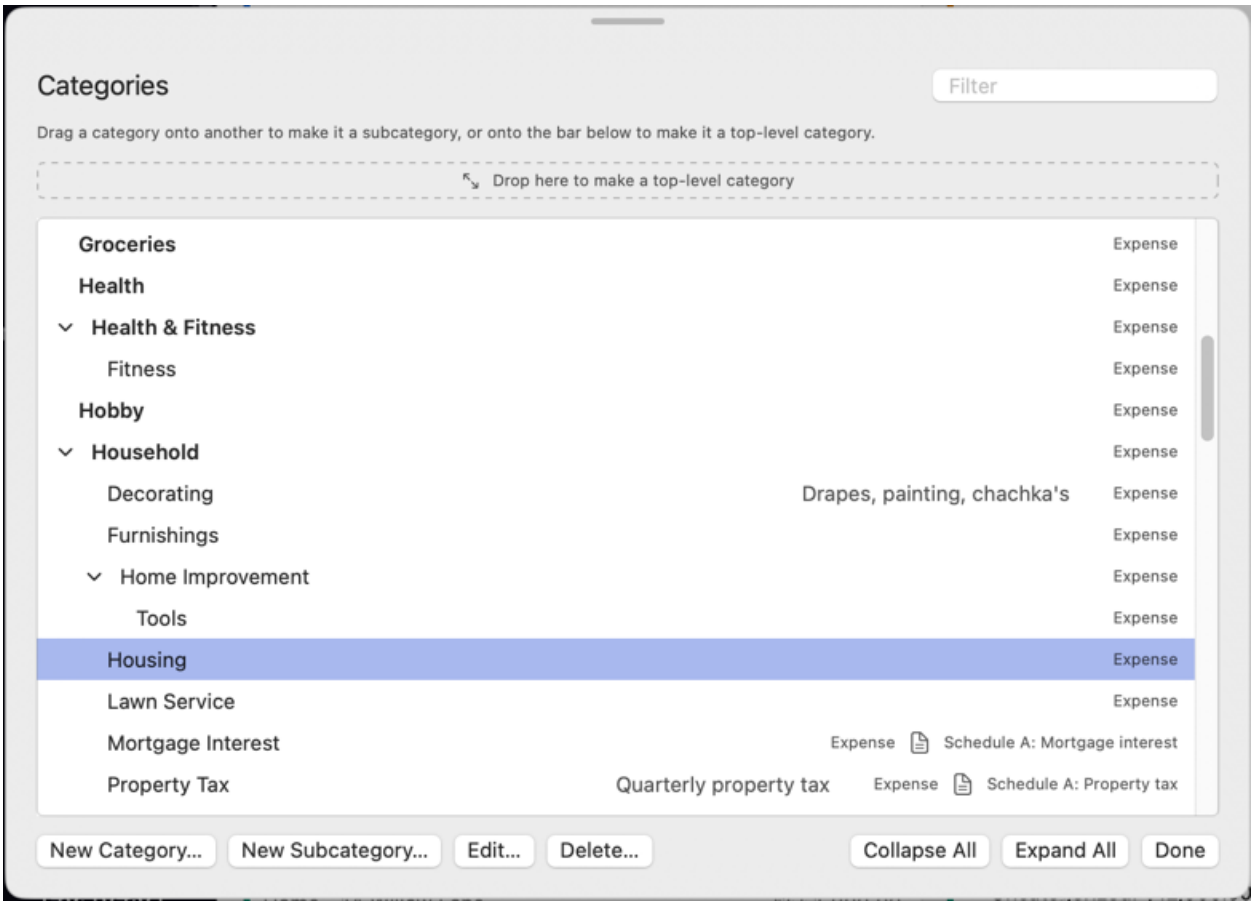
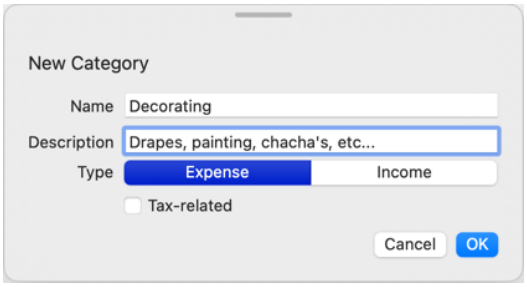


Creating categories and subcategories

1. Click **New Category…** to create a main category, or select a parent and click **New Subcategory…**.
2. Enter a **Name** and an optional **Description**.
3. Choose **Expense** or **Income**. Tick **Tax-related** if it matters at tax time and enter the tax form.
4. Click **OK**.

Editing and deleting

- Select a category and click **Edit…** to rename it or change its type or tax settings. Renaming a main category renames its subcategories too, and



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Finlio updates every transaction, split, budget and schedule that uses the old name.

- Select a category and click **Delete…**. If transactions use it, Finlio asks where to move them (for example **Uncategorized** or another category) before deleting.

Moving subcategories

Reorganizing is a matter of dragging:

- Drag a category **onto another category** to make it a subcategory of that one. Its own subcategories come along.
- Drag a subcategory onto the bar marked **Drop here to make a top-level category** to promote it to a main category.
- Or right-click a subcategory and choose **Make Top-Level Category**.

Every transaction using the moved category follows it automatically, so your history and reports stay consistent.

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9. Tags

What tags are

A category answers “what kind of spending was this?” A **tag** answers a different question that cuts across categories: “what was it for?” or “who was it for?” Examples are **Vacation 2026**, **Kitchen Remodel**, **Tax Deductible** or **Reimbursable**. One trip might include flights, hotels and meals, which are three different categories but a single tag.

A transaction can have several tags, separated by commas. In a split transaction every line can carry its own tag.

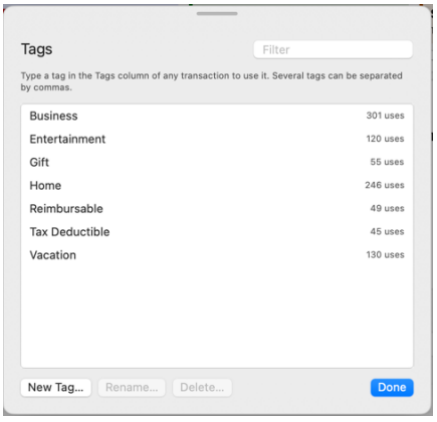
How tags are used when you drill down

Tags work with the same tools as categories. Search for a tag in the register’s search box to see everything marked with it. In reports and custom graphs, the **Tags** tab of the **Customize…** dialog lets you include only the transactions with certain tags, either any of them or all of them. That makes it easy to see, for example, the total cost of the kitchen remodel across every account.

Creating tags

- Simply type a tag in the **Tags** column of any transaction. If it does not exist, it is created.
- Or click **Tags** at the top left of the window, then **New Tag…**, enter a name and click **OK**. This is handy for planning ahead.





Editing and deleting tags

- In the Tag manager, select a tag and click **Rename…**. Every transaction using the tag is updated. Renaming a tag to the name of an existing tag merges the two.

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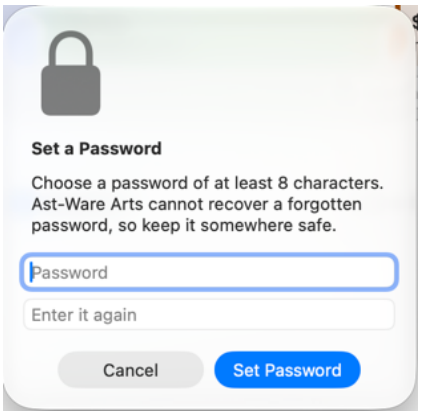
- Select a tag and click **Delete…** to remove it from the list and from every transaction that uses it.

Use the **Filter** box to find a tag in a long list.

10. Protecting your file with a password

You can lock a Finlio file with a password. A protected file is encrypted, so nobody can read your finances without the password, even if they copy the file, and its backups are protected too.



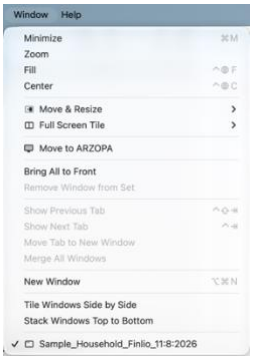
1. Choose **File ▸ Set Password…**.
2. Type a password of at least **8 characters** and confirm it.
3. Finlio encrypts the file. From now on it asks for the password each time the file is opened. The window title shows **(Password Protected)**.

To change or remove the password, choose **File ▸ Change Password…** or **File ▸ Remove Password…**. When you create a new file you can also tick the password box in the save panel.

> Important Ast-Ware Arts cannot recover a forgotten password. Keep it somewhere safe, such as a password manager.

11. The Window Menu

In addition to being able to use the standard Macintosh windows commands Finlio's Window menu allows you to open a New Window.



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Working with More Than One Window

Finlio can show your data in several windows at once. This lets you keep one area in view while you work in another. For example, you can leave the Budget page open in one window while you enter transactions in a second.

Opening a new window

Choose **Window ▸ New Window** (or press **Option-Command-N**). A second Finlio window opens on the same file. All windows show the same data, so a change you make in one appears in the others right away.

Each window keeps its own place in the program. You can show the Home page in one window, an account register in a second, and Reports in a third. Moving to a different page in one window does not move the others.

Arranging your windows

When two or more Finlio windows are open, the Window menu can arrange them for you:

- **Tile Windows Side by Side** places the windows next to each other across the screen. Each one gets an equal share of the width.
- **Stack Windows Top to Bottom** places the windows one above the other. Each one gets an equal share of the height.

The windows are arranged on the screen that holds your active window. A window you have minimized is left alone. You can still resize or move any window by hand afterward.

Other Window menu items

The menu also has the standard Mac items: Minimize, Zoom, and Bring All to Front. It lists your open windows at the bottom, so you can switch between them.

Dialogs and messages

A dialog opens only in the window you were using when you asked for it. Examples are Categories, Tags, a bank download, and the Quicken import.

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Error messages and status messages also appear only in the active window. If you click another window while a dialog is open, the dialog stays where it is until you finish with it.

Closing windows and quitting

Closing a window does not close Finlio. The program stays open until you choose **Finlio ▸ Quit Finlio**. When you quit, Finlio saves the open file first. If you close every window, click the Finlio icon in the Dock to open a window again.

Good to know

- All windows work on the same open file. If you open a different file, or close the file, every window changes with it.
- Very narrow windows can crowd the sidebar and register. If a window feels cramped, widen it, or use Stack Windows Top to Bottom instead of Side by Side.

12. Downloading Transactions

Typing every transaction by hand is tedious, so Finlio can import the transaction files your bank, card company or brokerage lets you download. Because Finlio is private and offline, it never signs in to your bank for you. You sign in on your institution's own website, download a file, and then give that file to Finlio.

Step 1: Download a file from your bank or card issuer

1. Sign in to your bank, credit card or investment company's website, using your own browser and your own password.
2. Open the account and look for **Download**, **Export** or **Download Transactions**. It is often near the account activity or statements.

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3. Choose a date range, and choose the format **QFX** or **OFX** (sometimes labeled "Quicken" or "Web Connect"). If those are not offered, choose **CSV** (a spreadsheet file).
4. Save the file. It usually lands in your **Downloads** folder.

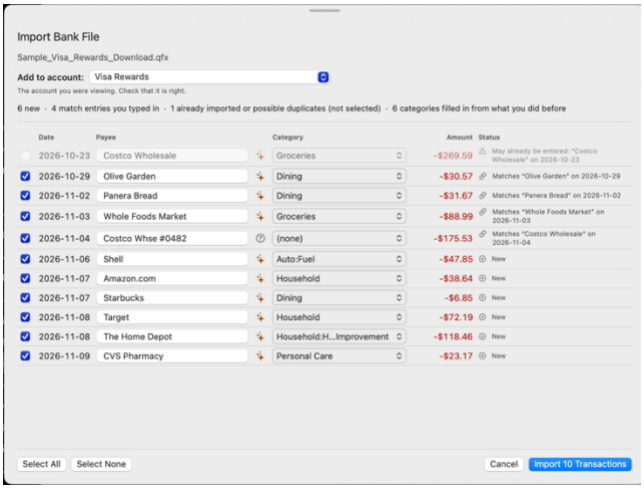
> Practice files The Sample Data folder that came with Finlio includes Sample_Visa_Rewards_Download.qfx and Sample_Everyday_Checking_Download.csv, so you can try the steps below without signing in anywhere.

Step 2: Import the file with Download Transactions

1. Open the Finlio file and click **Download Transactions** in the toolbar at the top of the window. (You can also choose **File ▸ Import Bank File…**, ⇧⌘I.)



2. Choose the downloaded file. Finlio starts in your Downloads folder.
3. In the **Import Bank File** dialog, choose the account to add the transactions to in the **Add to account** menu. Finlio will not import until you choose one. If the file holds several accounts, pick each one from **Account in file**.



4. Look over the list. Each row has a checkbox, a date, a payee, a suggested **Category** (based on what you have entered before) and a **Status**. Change a category by clicking it.
5. **Choosing a category when importing**. Click the category for a transaction and start typing. The list shows only the matching names.

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Press Return to choose the top one, or use the arrow keys first. To use a category that doesn't exist yet, type it and choose "Use new category"

6. Click **Import** at the bottom of the dialog. Finlio shows how many transactions it added.

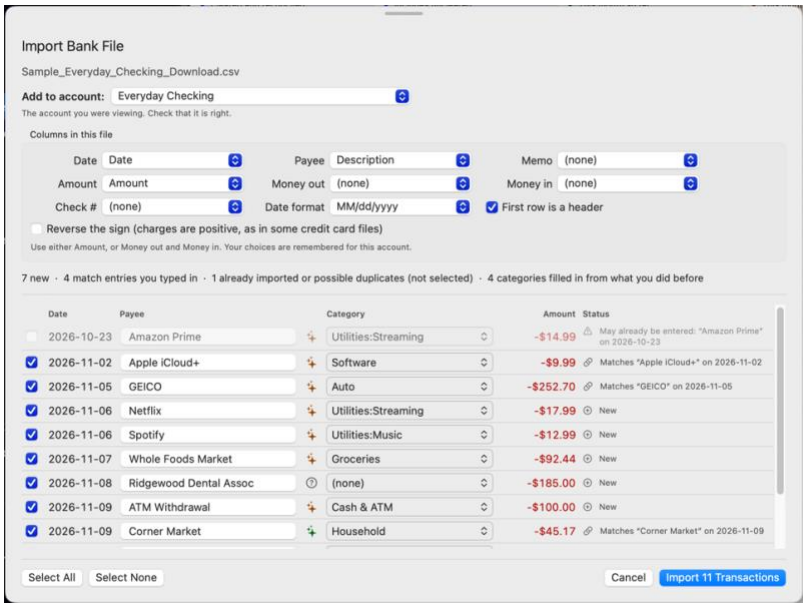
Finlio fills in the payee and category for you wherever it can, and the small mark next to each payee tells you how sure it is. See Smart Features for how this works and how Finlio learns your names for merchants.

Duplicates and matches

Finlio guards against double entry. A transaction that was imported before is marked **Already imported** and is left unchecked. A transaction that looks like one you typed yourself is marked **May already be entered**, so you can leave it out, or import it and let Finlio match it to your entry. Imported transactions are marked **not cleared** until you reconcile.

Using a CSV file

CSV files have no fixed layout, so Finlio shows a mapping section. Tell it which column holds the **Date**, **Payee**, **Memo**, **Amount** (or separate **Money out** and **Money in** columns) and **Check #**, choose the **Date format**, and say whether the **First row is a header**. If your card lists charges as positive numbers, turn



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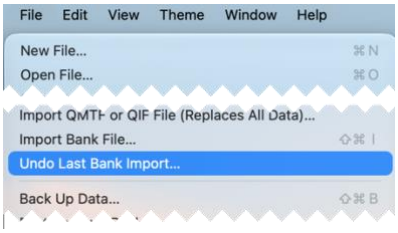
on **Reverse the sign**. Finlio remembers your choices for that account, so next time it is automatic.

Undoing an import

If something goes wrong, choose **File ▸ Undo Last Bank Import…**. Finlio removes the transactions from that import. Entries you typed yourself are not affected.



13. Smart Features

Finlio pays attention to how you enter things and uses that to save you work. Everything in this chapter is worked out from the transactions in your own file, on your Mac. Nothing is sent anywhere, and there is nothing to sign up for. You can turn each feature off in Settings ▸ General ▸ Smart Features.

Categories that fill themselves in

When you type a payee Finlio has seen before and move on to the next box, the Category box fills in with the category you usually give that payee. If you want something different this time, just choose another category; Finlio only fills in the box when it is empty.

The same happens when you download transactions from your bank. Each line in the Import Bank File window arrives with a payee and category already chosen, and a small mark next to the payee tells you how sure Finlio is:

- A **green sparkle** means Finlio has seen this exact payee or bank text before, and the category is the one you gave it then.
- An **amber sparkle** means the bank text looks like a payee you use, but it is a guess. Check the payee and category before you import.
- A **grey question mark** means the payee is new to Finlio. Choose a category and Finlio will remember it for next time.

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Hold the mouse over the mark to see why Finlio chose what it did. The line above the list tells you how many categories were filled in for you.

Tidy payee names

Banks describe transactions in their own shorthand, such as "SQ *BLUE BOTTLE 0421 SAN FRAN" or "AMZN MKTP US*2K4". The first time you import one of these, type the name you would rather see, such as Blue Bottle Coffee, and choose a category. Finlio remembers the link between the bank's text and your name. The next time that merchant appears in a download, even with a different store number or city, the line arrives with your name and category already filled in.

Finlio also recognizes a payee from its words, so a bank line containing "BLUE BOTTLE" is matched to a Blue Bottle Coffee you have typed yourself. If the match is wrong, correct the payee in the review window before importing, and Finlio learns the correction.

Settings ▸ General ▸ Smart Features shows how many payees Finlio has learned. Click Forget Learned Payees to start again; Finlio will learn from your next imports.

Insights

Choose Insights under Tools in the sidebar to see what Finlio has noticed in your transactions. It looks at the last two years and reports in four groups:

- ***Possible duplicates***. The same payee and amount entered twice within a few days of each other. If one is a mistake, open the account and delete it. If both are real, click Ignore.
- ***Price changes***. A regular payment or deposit that has been the same amount for a while and has just changed. A streaming subscription that went from 15.49 to 17.99 appears here, as does a pension deposit that went up.
- ***Unusual repeats***. A payee that normally comes on a regular cadence has turned up much sooner than usual. For example, a salary deposit that usually arrives every two weeks and has now appeared twice in a few days.

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- ***Repeating payments you could schedule***. Payees that come on a steady weekly, every two weeks, monthly, quarterly, half-yearly or yearly cadence but have no scheduled transaction yet. See the next section.

Each insight shows the account, the dates and amounts involved, and what you might do about it. Click Ignore to hide one you have dealt with or do not need. Show Ignored at the top of the screen brings them all back, and Refresh looks again after you have made changes.

Across the top of the Insights page, a row of counts shows how many items there are in each group: Duplicates, Price changes, Unusual repeats and To schedule. Each group's heading shows its count too. A count goes down as you deal with an item, whether you ignore it, schedule it or correct the transaction behind it. A group with a count of 0 has nothing left for you to do. The number beside Insights in the sidebar and on the Home card is the total of all four groups.

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Going to the transaction

Click any insight to see the transaction behind it. Finlio opens the account, selects the transaction and scrolls to it. For possible duplicates, use **Show Newer** or **Show Earlier** to pick which of the two entries to look at. When you are done, press **Back to Insights** (or ⌘[). You return to the same insight you left, highlighted briefly, so you can carry on down the list. Insights are suggestions, not corrections. Finlio does not change any transaction on its own.

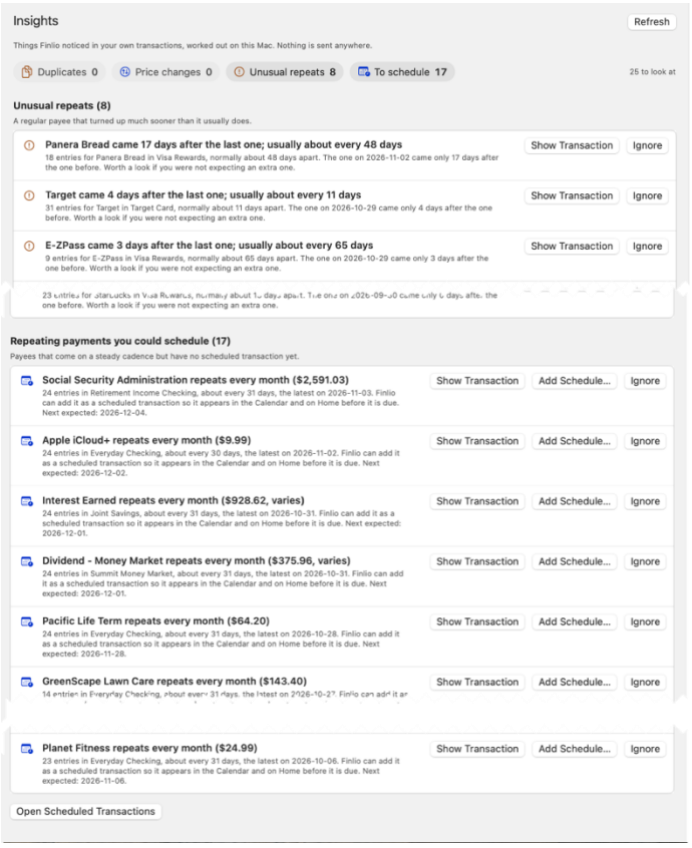


Turning a repeating payment into a schedule

If a bill, salary or transfer arrives on a regular cadence, Finlio can add it as a scheduled transaction so it appears in the Calendar, in the Reminders on Home and in the register before it is due. In Insights, find the payee under Repeating payments you could schedule and click Add Schedule…. The schedule dialog opens with the cadence, the next expected date and the usual amount already filled in. Check them, change anything you like, and click Save. From then on, it works like any other scheduled transaction (see Scheduled Transactions).

Once a payee has a schedule it no longer appears in this list.

The same suggestions also appear on the Scheduled Transactions screen, in the section called Repeating transactions you could schedule. You can add a schedule from either place. Under Repeating payments you could schedule on the Insights page, **Open Scheduled Transactions** takes you to that screen.



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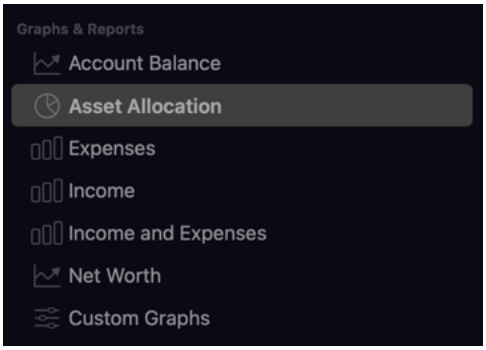
14. Graphing

The **Graphs & Reports** section of the sidebar holds six ready-made graphs. Pick one and adjust its dates, accounts and view with the controls above it.



The built-in graphs

Graph	What it shows
Account Balance	How the balances of the accounts you tick have changed over time. Show the accounts **Combined** as one line or **Separate** to compare them. A table below gives each account's Start, Now, Change and percentage change. You can save a selection of accounts as a named group to reuse.
Asset Allocation	How what you own is divided, as a donut chart. Switch between **By Type** (cash, investments, property) and **By Account**.
Expenses	Spending by category over the period you choose, with totals, per-month averages and percentages, so you can see where your money goes.
Income	Income by category over the period, with totals and per-month averages.
Income and Expenses	Income and spending side by side across time, with the net result, to see whether you are saving or overspending.

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Graph	What it shows
Net Worth	Your assets, debts and net worth over time.

Most graphs have a range menu: **3M**, **6M**, **YTD**, **1Y**, **3Y**, **5Y**, **10Y** or **All**. Rest the pointer on part of a chart for details.

Customizing and saving a chart



When the built-in graphs are not quite what you want, build your own.

1. Click **Custom Graphs** in the sidebar, then **New Custom Graph**.
2. Click **Customize…**. In the dialog, give the graph a **name**, choose the **date range**, and use the **Accounts**, **Categories**, **Tags** and **Payees** tabs to choose exactly which transactions to include.
3. Click **OK** to see the result.
4. Click **Save Graph**. It now appears under **Saved Graphs** on the Custom Graphs page, and shows **Saved**.

Open a saved graph at any time to see it with up-to-date data. After a graph is saved, any change you make with **Customize…** is saved automatically. The **Custom Graphs** button at the top takes you back to the list.

Exporting a graph

Click **Export** in the toolbar. You can save the graph or report as a picture (PNG), save it as a PDF, copy the picture to paste into another document, or print it.

> Example Name a graph “Kitchen Remodel”, set Tags to Kitchen Remodel and the date range to All, and you have a running total of the project.

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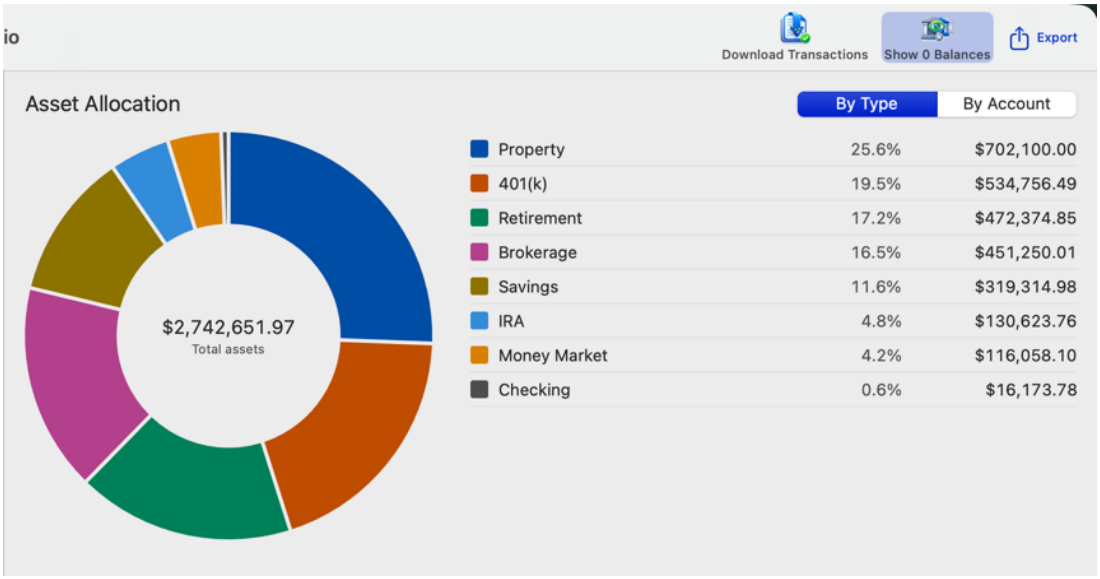
Account Balance Sample Graph



Asset Allocation Sample Graph



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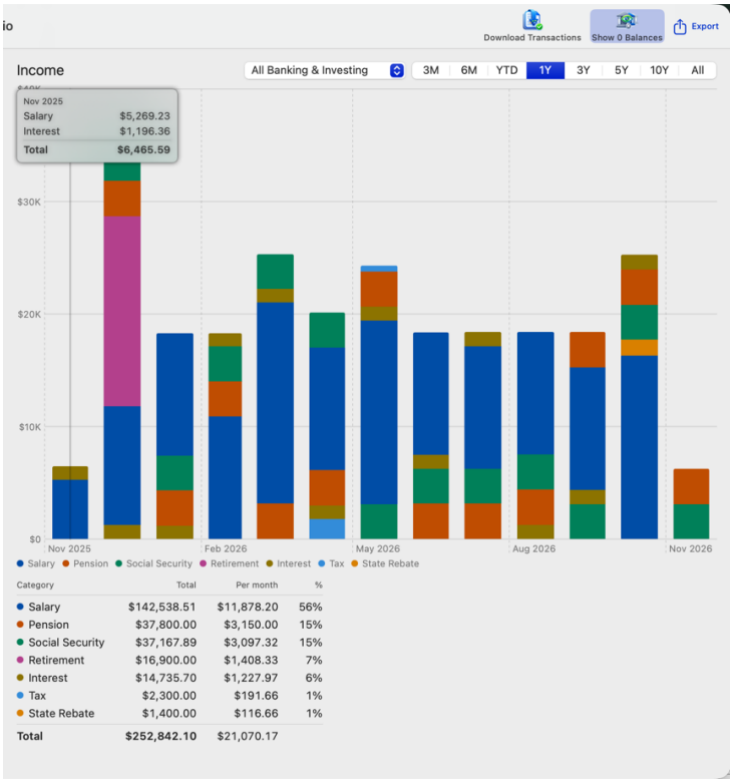
Expenses Sample Graph



Income Sample Graph



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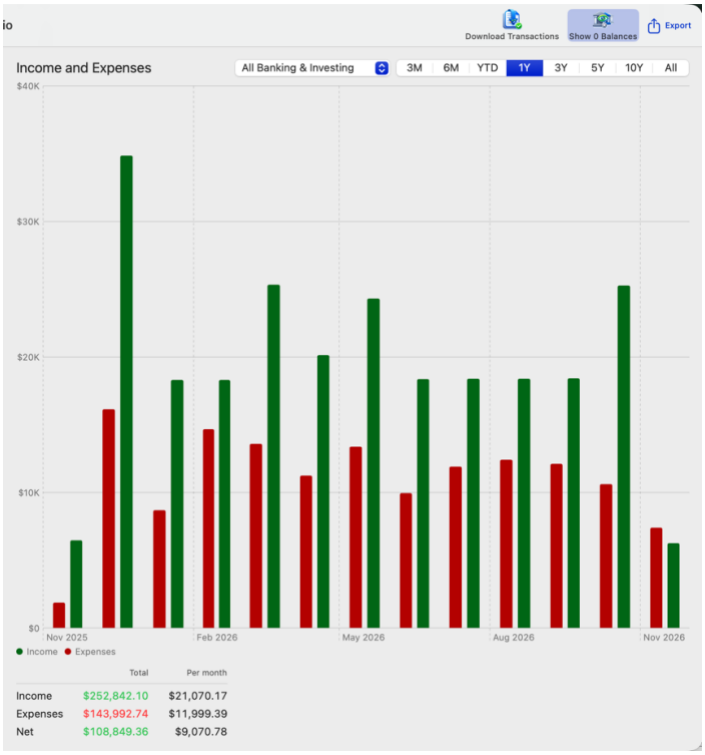
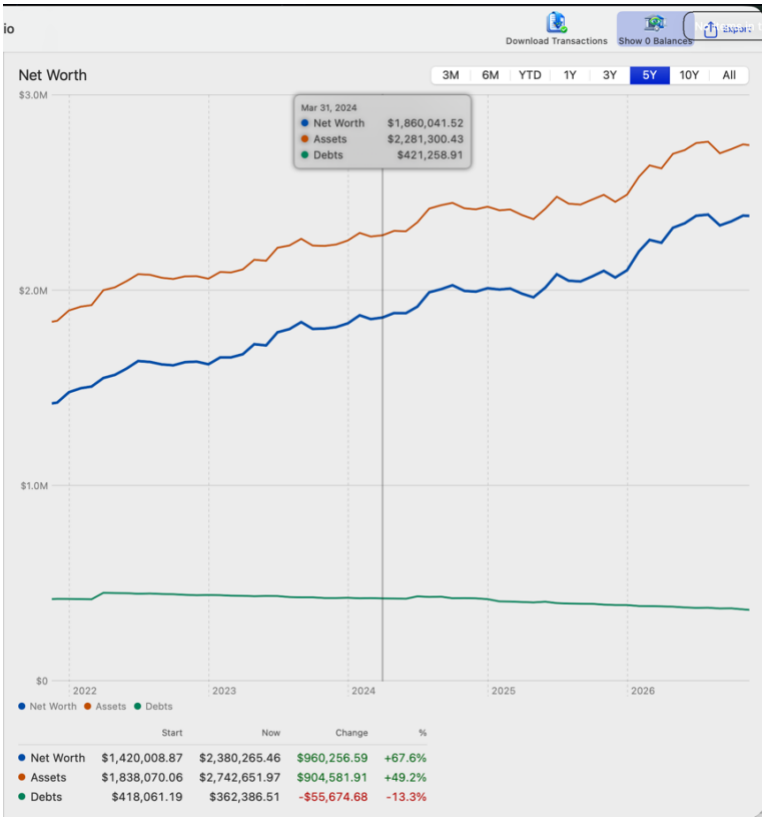
Income and Expenses Sample Graph



Net Worth Sample Graph



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15. Reports

Reports are detailed lists you can read, print and keep. Click **Reports** in the sidebar to see the built-in reports and any you have saved.

The built-in reports

Report	What it shows
Accounts Summary	Lists every account with its balance, grouped by type (bank, credit card, investment, property and so on), with a net worth line at the bottom. When you choose a date range, the report shows three columns: Start (the balance the day before the range begins), Change (how much the balance moved during the range) and End (the balance at the end of the range). If you choose All Dates or an "as of" date with no start, only the End balance is shown.
Category Summary	Income and spending by category, with subcategories.
Last Month	Every transaction from last month, grouped by category.
This Month	Every transaction this month, grouped by category.
Net Worth Over Time	Assets, debts and net worth at the end of each month.
Payee Summary	What you paid and received from each payee, with counts.

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Report	What it shows
Spending Cloud	Your spending categories sized by amount: the biggest words are your biggest expenses.
Spending Over Time	Spending by month, quarter or year, so you can spot trends.
Tax Schedule	Tax-related categories grouped by tax form, ready for tax time.

Saving a report.

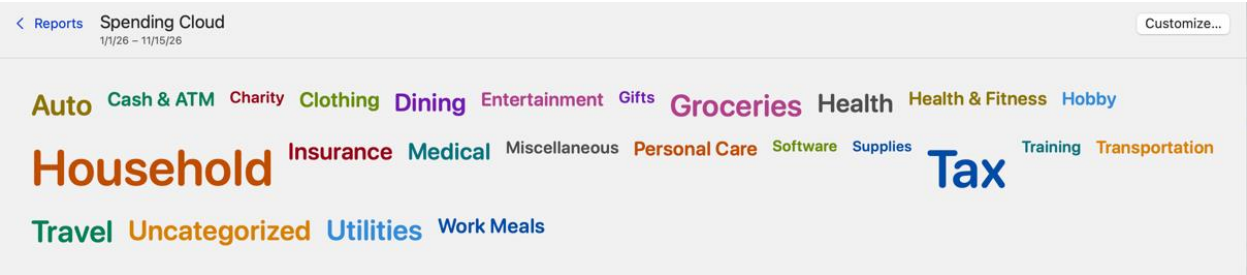
Open any report, adjust it with Customize, and press **Save Report**. Give it a name and it appears under Saved Reports at the top of the Reports page. Click a saved report to open it. Right-click to delete it.

Exporting a report

Click **Export** in the toolbar. You can save the graph or report as a picture (PNG), save it as a PDF, copy the picture to paste into another document, or print it.

The Spending Cloud

The Spending Cloud turns your spending into a picture. Each of your spending categories appears as a word, and the bigger the word, the more you spent in it. At a glance you can see where your money goes, without reading a column of numbers.



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How to read the Spending Cloud Report

- **Size shows amount**. The category with the most spending is the largest word. A category with half as much spending isn't half the size; Finlio shrinks sizes gently so that smaller categories remain readable instead of disappearing next to the biggest one.
- **Each word is a main category**. Subcategories are added into their parent, so Groceries and Dining appear as themselves, and "Auto:Fuel" and "Auto:Repair" are both counted under Auto. To see the breakdown within a category, use the Category Summary report.
- **Colors are only there to tell the words apart**. They don't mean anything, and a color doesn't show good or bad.
- **Words are arranged alphabetically**, so you can find a category quickly.
- Hold the mouse over a word to see the category name and the exact amount.
- The cloud **shows up to the 60 largest categories**.

What is counted

The cloud counts money you spent: payments from bank and card accounts, including the category lines of split transactions. It leaves out income, and it leaves out transfers between your own accounts, so paying a credit card bill or moving money to savings doesn't inflate it. Spending that has no category is grouped under Uncategorized, which is a good prompt to categorize it.

Choosing the period

The cloud opens showing the year to date. Click Customize… to choose any other range, such as Last Month, Last Year or Custom Dates…. You can also narrow it to certain accounts, categories, tags or payees. For example, choose just your credit card to see how that card is used, or choose a single tag to see only vacation spending. As with any report, change the name and save it to keep a version for later.

> Tip: Look at the cloud for a month and then for a whole year. Categories that look small in a month but large in a year are your regular, steady costs; categories that are large in one month and gone the next are one-off purchases.

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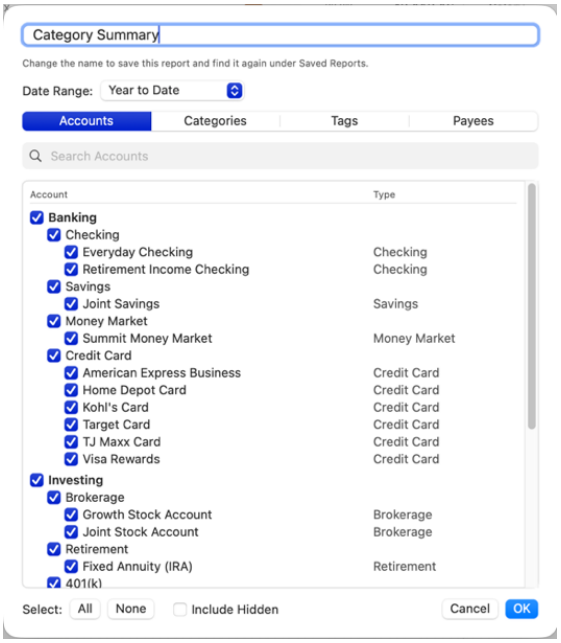
> Tip: If the biggest word is “Uncategorized”, your spending isn’t categorized yet. Download Transactions can fill in categories for you; see Smart Features.

Customizing and saving a report

1. Open the report you want to start from.
2. Click **Customize…**. Choose the **date range** (any of the standard ranges or **Custom Dates…**).
3. Narrow the report with the tabs: **Accounts** (including hidden accounts if you like), **Categories**, **Tags** (any or all) and **Payees**. Reports that only show balances use just the Accounts tab.
4. For **Spending Over Time** you can also choose whether to group by month, quarter or year.
5. **Change the name** of the report to save it. It then appears under **Saved Reports**, where you can open it again later.



> Tip Save a report for each purpose: “Medical expenses this year”, “Charity gifts” or “Amazon purchases”. Open the saved version any time and it is already up to date.

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Account Summary Sample Report

< Reports **Accounts Summary**
As of today

Banking	**450,909.43**
Checking	16,170.78
Everyday Checking	6,499.45
Retirement Income Checking	9,671.33
Savings	319,314.98
Joint Savings	319,314.98
Money Market	116,058.10
Summit Money Market	116,058.10
Credit Card	-634.43
American Express Business	0.00
Home Depot Card	0.00
Kohl's Card	0.00
Target Card	-205.18
TJ Maxx Card	-93.74
Visa Rewards	-335.51
Investing	**1,589,005.11**
Brokerage	451,250.01
Growth Stock Account	146,194.51
Joint Stock Account	305,055.50
Retirement	472,374.85
Fixed Annuity (IRA)	472,374.85
401(k)	534,756.49
401(k) - Northwind	534,756.49
IRA	130,623.76
Roth IRA	130,623.76
Property & Debt	**340,347.92**
Property	702,100.00
2022 Toyota RAV4	25,100.00
2024 Hyundai Tucson	26,000.00
Home - 14 Willow Lane	651,000.00
Debt	-3,432.00
Tucson Lease	-3,432.00
Auto Loan	-3,113.42
RAV4 Auto Loan	-3,113.42
Mortgage	-355,206.66
Mortgage	-355,206.66
Net Worth	**2,380,262.46**

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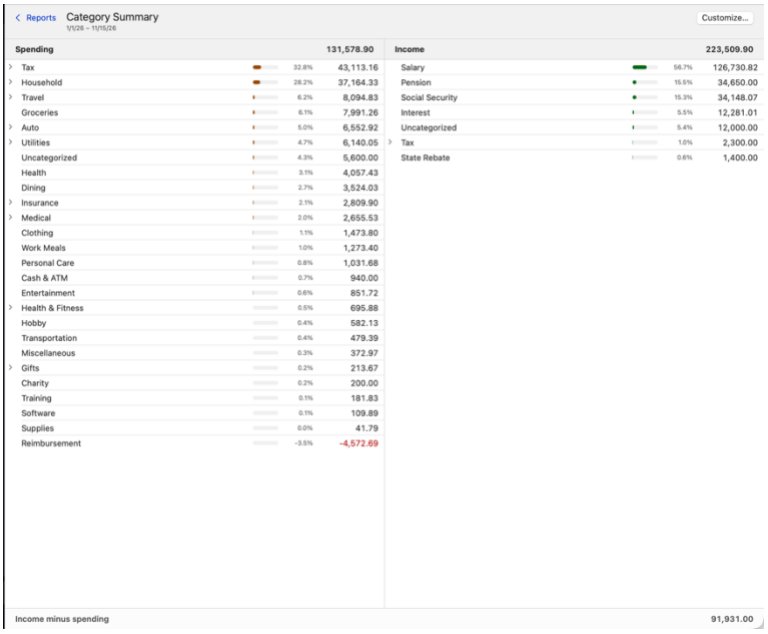
Category Summary Sample Report

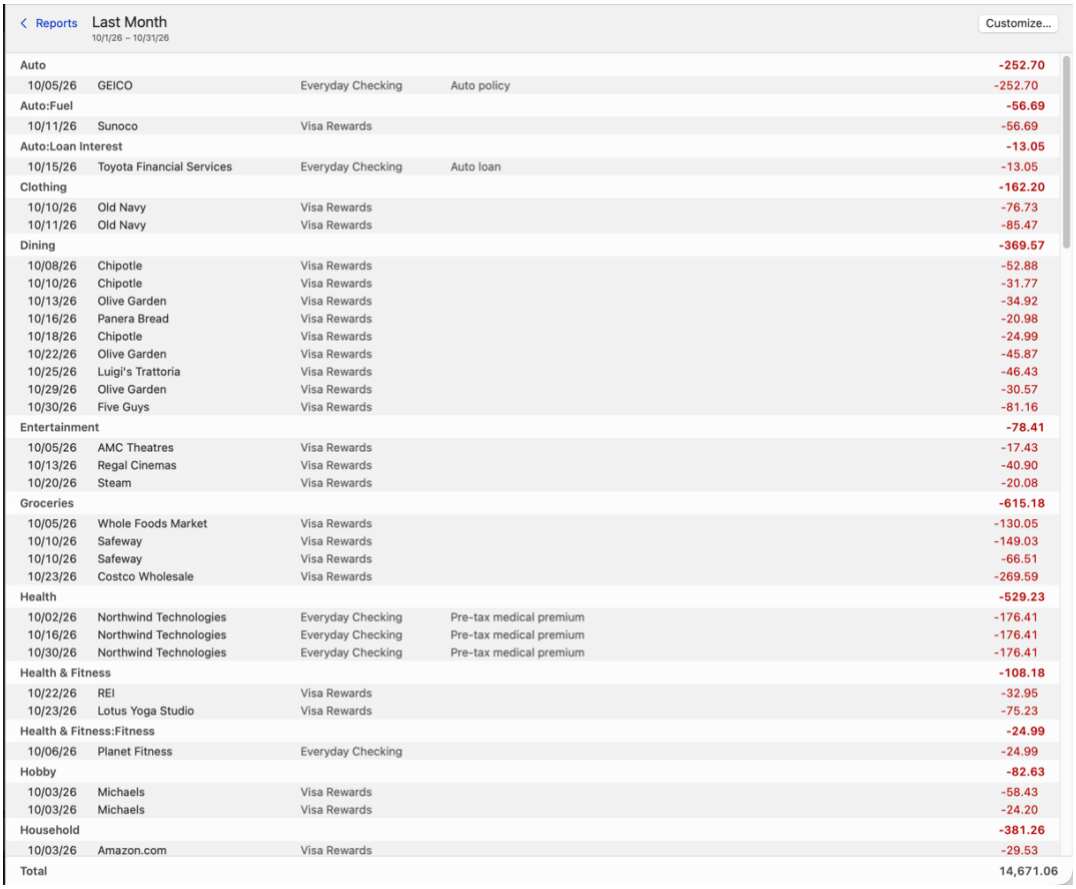


Reports Category Summary 1/1/26 – 11/15/26 Customize...

Spending			Income		
		131,578.90			223,509.90
Tax	32.8%	43,113.16	Salary	56.7%	126,730.82
Household	28.2%	37,164.33	Pension	15.5%	34,650.00
Travel	6.2%	8,094.83	Social Security	15.3%	34,148.07
Groceries	6.1%	7,991.26	Interest	5.5%	12,281.01
Auto	5.0%	6,552.92	Uncategorized	5.4%	12,000.00
Utilities	4.7%	6,140.05	Tax	1.0%	2,300.00
Uncategorized	4.3%	5,600.00	State Rebate	0.6%	1,400.00
Health	3.1%	4,057.43			
Dining	2.7%	3,524.03			
Insurance	2.1%	2,809.90			
Medical	2.0%	2,655.53			
Clothing	1.1%	1,473.80			
Work Meals	1.0%	1,273.40			
Personal Care	0.8%	1,031.68			
Cash & ATM	0.7%	940.00			
Entertainment	0.6%	851.72			
Health & Fitness	0.5%	695.88			
Hobby	0.4%	582.13			
Transportation	0.4%	479.39			
Miscellaneous	0.3%	372.97			
Gifts	0.2%	213.67			
Charity	0.2%	200.00			
Training	0.1%	181.83			
Software	0.1%	109.89			
Supplies	0.0%	41.79			
Reimbursement	-3.5%	-4,572.69			

Income minus spending 91,931.00

Last Month's Spending Sample Report



Reports Last Month 10/1/26 – 10/31/26 Customize...

Auto				**-252.70**
10/05/26	GEICO	Everyday Checking	Auto policy	-252.70
Auto:Fuel				**-56.69**
10/11/26	Sunoco	Visa Rewards		-56.69
Auto:Loan Interest				**-13.05**
10/15/26	Toyota Financial Services	Everyday Checking	Auto loan	-13.05
Clothing				**-162.20**
10/10/26	Old Navy	Visa Rewards		-76.73
10/11/26	Old Navy	Visa Rewards		-85.47
Dining				**-369.57**
10/08/26	Chipotle	Visa Rewards		-52.88
10/10/26	Chipotle	Visa Rewards		-31.77
10/13/26	Olive Garden	Visa Rewards		-34.92
10/16/26	Panera Bread	Visa Rewards		-20.98
10/18/26	Chipotle	Visa Rewards		-24.99
10/22/26	Olive Garden	Visa Rewards		-45.87
10/25/26	Luigi's Trattoria	Visa Rewards		-46.43
10/29/26	Olive Garden	Visa Rewards		-30.57
10/30/26	Five Guys	Visa Rewards		-81.16
Entertainment				**-78.41**
10/05/26	AMC Theatres	Visa Rewards		-17.43
10/13/26	Regal Cinemas	Visa Rewards		-40.90
10/20/26	Steam	Visa Rewards		-20.08
Groceries				**-615.18**
10/05/26	Whole Foods Market	Visa Rewards		-130.05
10/10/26	Safeway	Visa Rewards		-149.03
10/10/26	Safeway	Visa Rewards		-66.51
10/23/26	Costco Wholesale	Visa Rewards		-269.59
Health				**-529.23**
10/02/26	Northwind Technologies	Everyday Checking	Pre-tax medical premium	-176.41
10/16/26	Northwind Technologies	Everyday Checking	Pre-tax medical premium	-176.41
10/30/26	Northwind Technologies	Everyday Checking	Pre-tax medical premium	-176.41
Health & Fitness				**-108.18**
10/22/26	REI	Visa Rewards		-32.95
10/23/26	Lotus Yoga Studio	Visa Rewards		-75.23
Health & Fitness:Fitness				**-24.99**
10/06/26	Planet Fitness	Everyday Checking		-24.99
Hobby				**-82.63**
10/03/26	Michaels	Visa Rewards		-58.43
10/03/26	Michaels	Visa Rewards		-24.20
Household				**-381.26**
10/03/26	Amazon.com	Visa Rewards		-29.53
Total				14,671.06

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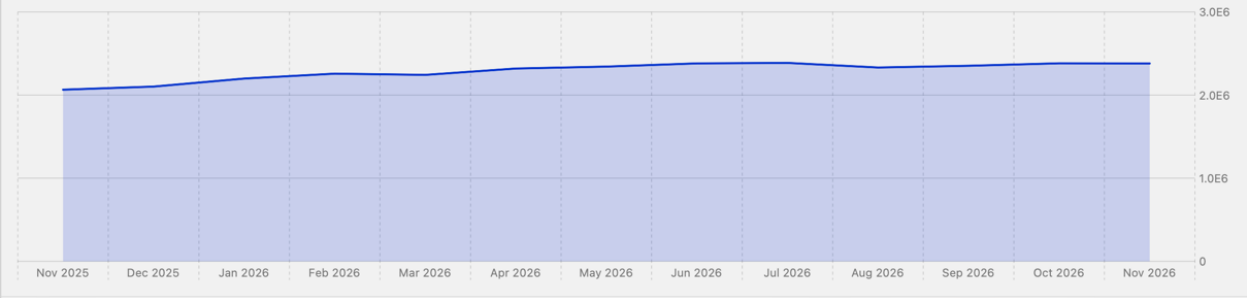
Net Worth Over Time Sample Report

Reports Net Worth Over Time
11/15/25 – 11/15/26
Customize...



Month	Assets	Debts	Net Worth
Oct 2026	2,747,039.56	-364,874.65	2,382,164.91
Sep 2026	2,722,575.34	-370,150.94	2,352,424.40
Aug 2026	2,701,075.59	-369,392.29	2,331,683.30
Jul 2026	2,760,627.79	-373,469.33	2,387,158.46
Jun 2026	2,753,707.90	-372,573.87	2,381,134.03
May 2026	2,717,699.31	-375,084.39	2,342,614.92
Apr 2026	2,698,169.10	-378,838.00	2,319,331.10
Mar 2026	2,623,568.79	-380,663.84	2,242,904.95
Feb 2026	2,639,413.04	-381,860.66	2,257,552.38
Jan 2026	2,580,700.35	-382,225.39	2,198,474.96
Dec 2025	2,489,463.30	-387,222.81	2,102,240.49
Nov 2025	2,452,150.61	-387,318.53	2,064,832.08

Payee Summary Sample Report

Reports Payee Summary
1/1/26 – 11/15/26
Customize...

Payee	Count	Payments	Deposits	Net
Fabrikam Pension Plan	33	-5,203.00	34,650.00	29,447.00
Social Security Administration	33	-5,646.74	34,148.07	28,501.33
Township Tax Collector	4	-18,781.36	0.00	-18,781.36
Market Value Adjustment	1	0.00	12,000.00	12,000.00
Lakeside Mortgage Servicing	11	-10,332.51	0.00	-10,332.51
Interest Earned	10	0.00	8,575.74	8,575.74
Depreciation	2	-5,600.00	0.00	-5,600.00
Northwind Expense Reimbursement	7	0.00	4,572.69	4,572.69
Dividend - Money Market	10	0.00	3,705.27	3,705.27
GEICO	11	-2,779.70	0.00	-2,779.70
State Farm Homeowners	10	-2,167.90	0.00	-2,167.90
Costco Wholesale	17	-2,118.50	0.00	-2,118.50
Verizon Wireless	10	-1,903.50	0.00	-1,903.50
United Airlines	4	-1,879.05	0.00	-1,879.05
The Home Depot	10	-1,845.01	0.00	-1,845.01
IRS TREAS 310 TAX REF	1	0.00	1,780.00	1,780.00
Target	14	-1,458.41	0.00	-1,458.41
Safeway	15	-1,442.09	0.00	-1,442.09
State Property Tax Relief Rebate	1	0.00	1,400.00	1,400.00
Evergreen Electric & Gas	10	-1,360.28	0.00	-1,360.28
ABC Plumbing & Heating	3	-1,335.95	0.00	-1,335.95
Wegmans	12	-1,252.73	0.00	-1,252.73
Whole Foods Market	14	-1,229.41	0.00	-1,229.41
Trader Joe's	13	-1,138.64	0.00	-1,138.64
Hyatt	1	-1,107.51	0.00	-1,107.51
GreenScape Lawn Care	7	-1,003.80	0.00	-1,003.80
Delta Air Lines	2	-975.15	0.00	-975.15
Xfinity Internet	10	-973.20	0.00	-973.20
Aldi	11	-963.85	0.00	-963.85
ATM Withdrawal	7	-940.00	0.00	-940.00
Hyatt Place	4	-899.23	0.00	-899.23
Municipal Water & Sewer	10	-763.27	0.00	-763.27
Five Guys	15	-713.95	0.00	-713.95
Airbnb	1	-692.74	0.00	-692.74
Hilton	3	-676.82	0.00	-676.82
Dollar Tree	12	-656.12	0.00	-656.12
Pacific Life Term	10	-642.00	0.00	-642.00
131 payees				Net 91,931.00

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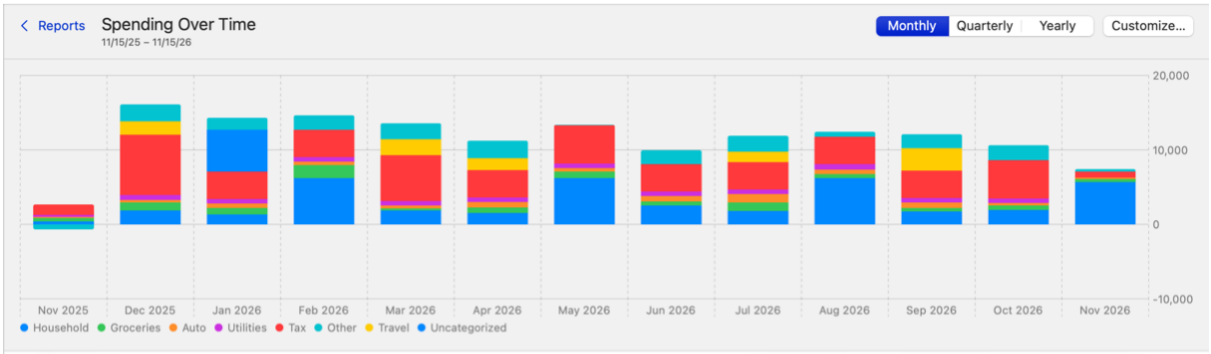
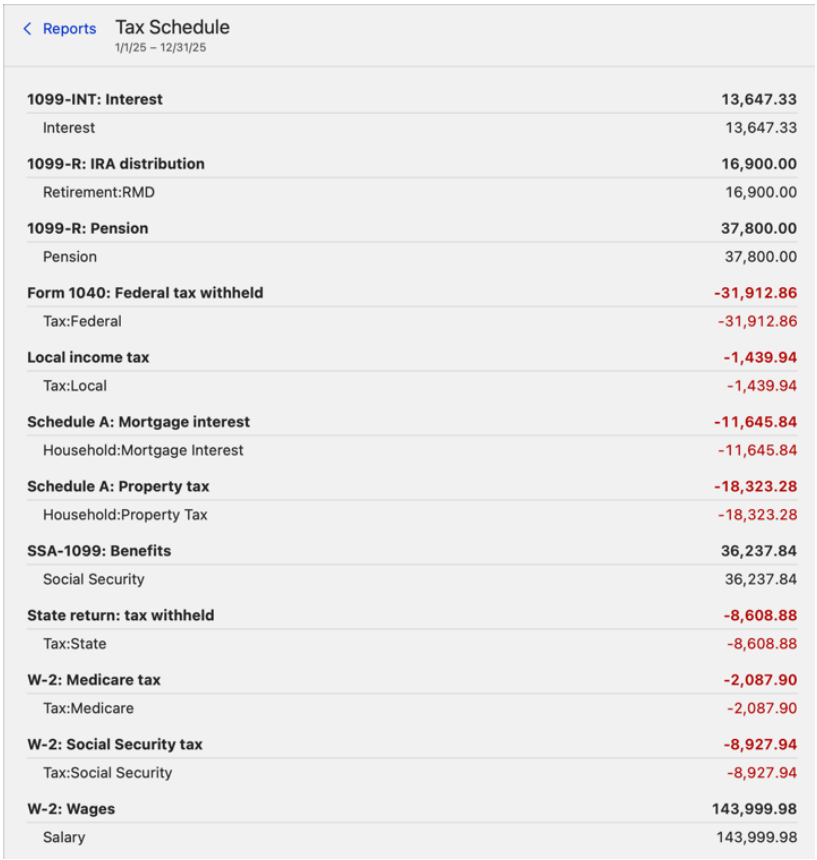
Spending Over Time Sample Report



Period	Spending	Income	Income – Spending
Dec 2025	16,140.39	34,866.61	18,726.22
Jan 2026	14,285.97	30,301.95	16,015.98
Feb 2026	14,660.27	18,305.46	3,645.19
Mar 2026	13,577.73	25,326.49	11,748.76
Apr 2026	11,254.25	20,129.85	8,875.60
May 2026	13,379.47	24,317.33	10,937.86
Jun 2026	9,943.23	18,376.19	8,432.96
Jul 2026	11,918.31	18,394.51	6,476.20
Aug 2026	12,433.18	18,398.29	5,965.11
Sep 2026	12,109.20	18,419.58	6,310.38
Oct 2026	10,614.82	25,285.88	14,671.06
Nov 2026	7,402.47	6,254.37	-1,148.10

Tax Schedule



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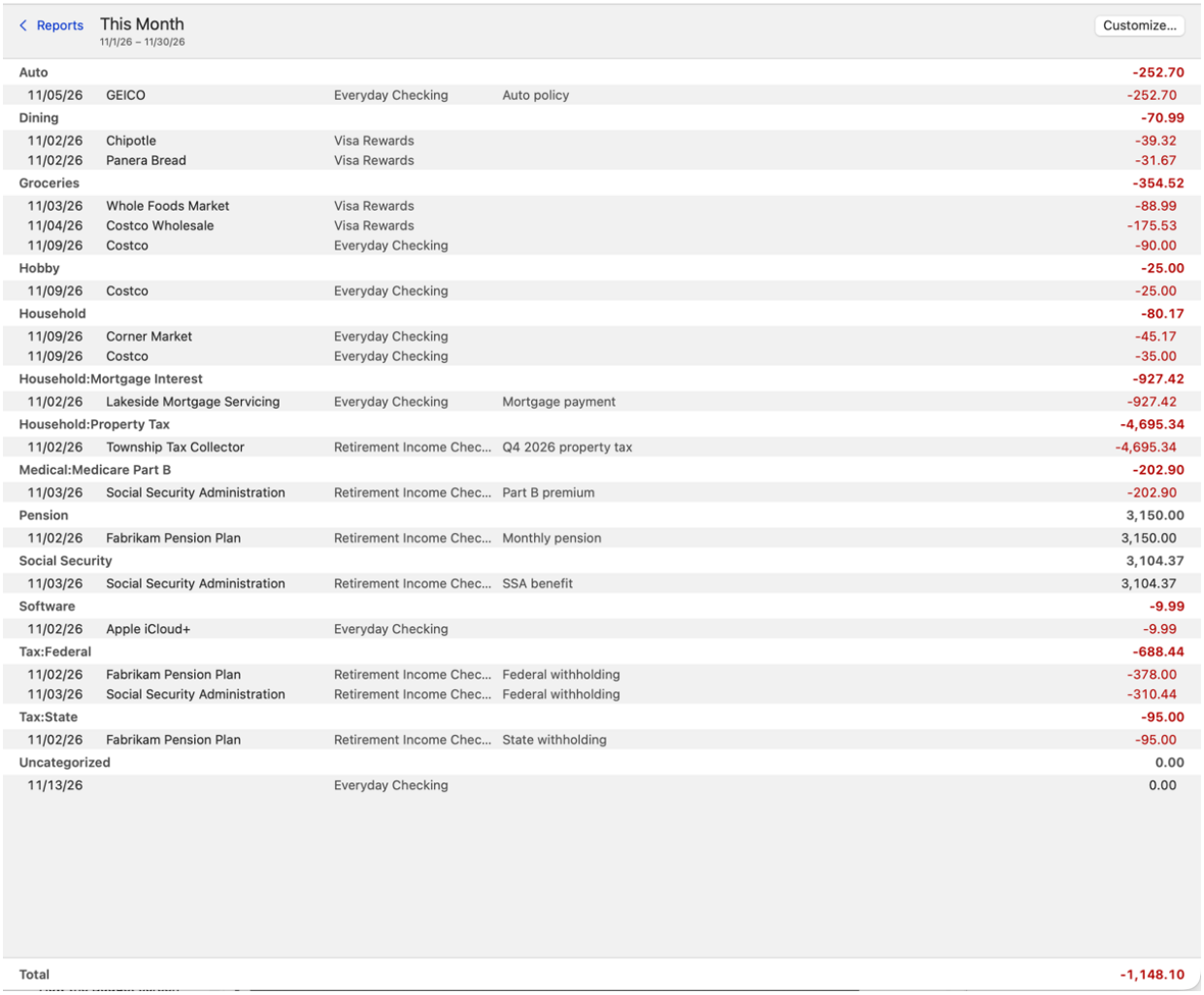
This Month



Reports | This Month | 11/1/26 – 11/30/26 | Customize...

Auto				**-252.70**
11/05/26	GEICO	Everyday Checking	Auto policy	-252.70
Dining				**-70.99**
11/02/26	Chipotle	Visa Rewards		-39.32
11/02/26	Panera Bread	Visa Rewards		-31.67
Groceries				**-354.52**
11/03/26	Whole Foods Market	Visa Rewards		-88.99
11/04/26	Costco Wholesale	Visa Rewards		-175.53
11/09/26	Costco	Everyday Checking		-90.00
Hobby				**-25.00**
11/09/26	Costco	Everyday Checking		-25.00
Household				**-80.17**
11/09/26	Corner Market	Everyday Checking		-45.17
11/09/26	Costco	Everyday Checking		-35.00
Household:Mortgage Interest				**-927.42**
11/02/26	Lakeside Mortgage Servicing	Everyday Checking	Mortgage payment	-927.42
Household:Property Tax				**-4,695.34**
11/02/26	Township Tax Collector	Retirement Income Chec...	Q4 2026 property tax	-4,695.34
Medical:Medicare Part B				**-202.90**
11/03/26	Social Security Administration	Retirement Income Chec...	Part B premium	-202.90
Pension				3,150.00
11/02/26	Fabrikam Pension Plan	Retirement Income Chec...	Monthly pension	3,150.00
Social Security				3,104.37
11/03/26	Social Security Administration	Retirement Income Chec...	SSA benefit	3,104.37
Software				**-9.99**
11/02/26	Apple iCloud+	Everyday Checking		-9.99
Tax:Federal				**-688.44**
11/02/26	Fabrikam Pension Plan	Retirement Income Chec...	Federal withholding	-378.00
11/03/26	Social Security Administration	Retirement Income Chec...	Federal withholding	-310.44
Tax:State				**-95.00**
11/02/26	Fabrikam Pension Plan	Retirement Income Chec...	State withholding	-95.00
Uncategorized				0.00
11/13/26		Everyday Checking		0.00
Total				**-1,148.10**

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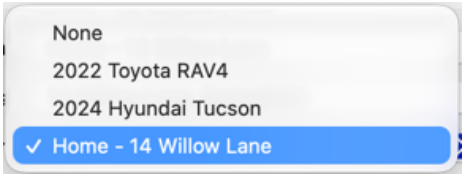
16. Properties (Home Value)

The **Properties** page, found under **Tools** in the sidebar, helps you track what your real estate is worth. You can track as many properties as you own, such as your main home, a vacation home or a rental, and each one keeps its own estimates and history.

Setting up a property



1. Click **Properties** in the sidebar, then **Add Property**.
2. Enter a **Name** (for example “Main Home”) and the **Address**.
3. Choose the **Property account** this value should update. This is an Asset account in your sidebar; add one first with the **+** button if you do not have it. Its current balance is shown beside the menu.



Use the menu at the top of the page to switch between properties. **Remove** deletes a property’s saved estimates and links, but never the account or its transactions.

Tracking the value

Free online estimates differ, so Finlio lets you collect several and averages them. For each source (**Zillow**, **Redfin**, **Realtor.com**, **RE/MAX**, **Compass** and **Homes.com**):



1. Click **Open**. Finlio opens that site’s page for your address in your web browser. It finds the page automatically where it can, or you can paste a link into the link box under the source and Finlio remembers it.

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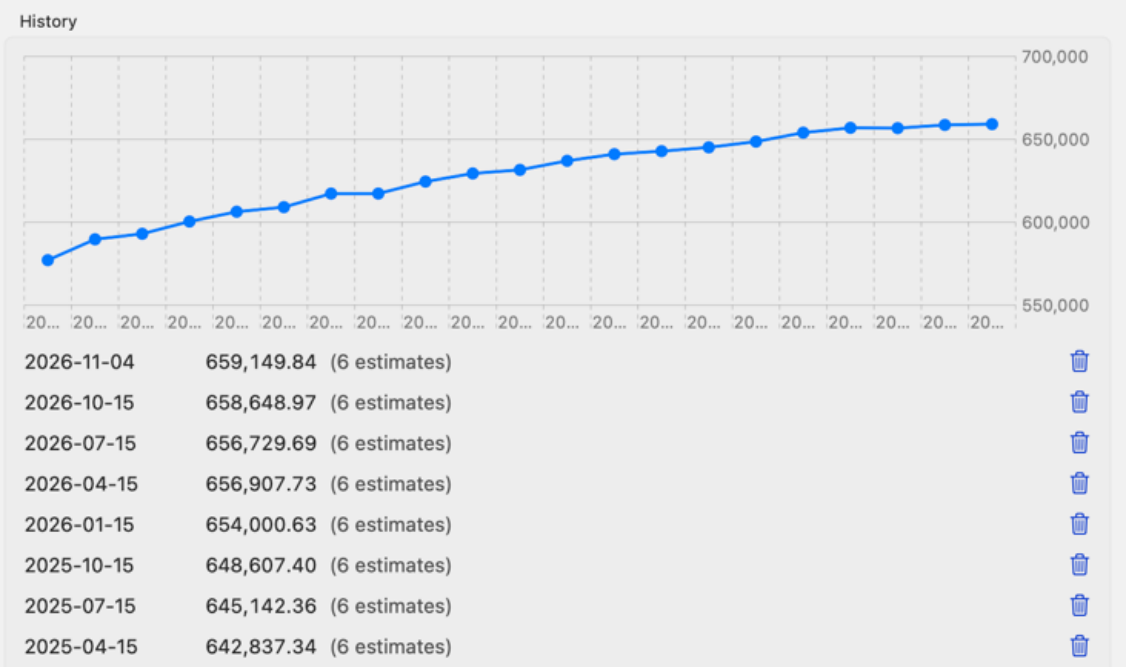
2. Copy the estimate shown on the site and paste it into the source's **Estimate** field.
3. Repeat for the sources you want to use. You do not need all of them.
4. Click **Save Estimates**. The estimates are saved with today's date.

Finlio shows the **average** of the estimates you entered, and how much it has gone up or down since your last update. To make the property's account match, click **Update Account to Average…** and confirm. Finlio adds a **Market Value Update** entry to the account so its balance equals the average, which flows into your net worth.

History

Each time you save, Finlio keeps that day's average. The **History** section charts how the value has changed and lists every update with its date and how many estimates it included. Use the trash button to delete an update entered by mistake. Checking once a month or once a quarter is plenty.

When you click **Add** to update a balance, the cursor starts in the **As of** date field, so you can type the date first. An entry dated in the future shows a **future** label in the list. An account's balance is always the latest entry dated today or earlier, so a future entry does not change the balance until its date arrives.



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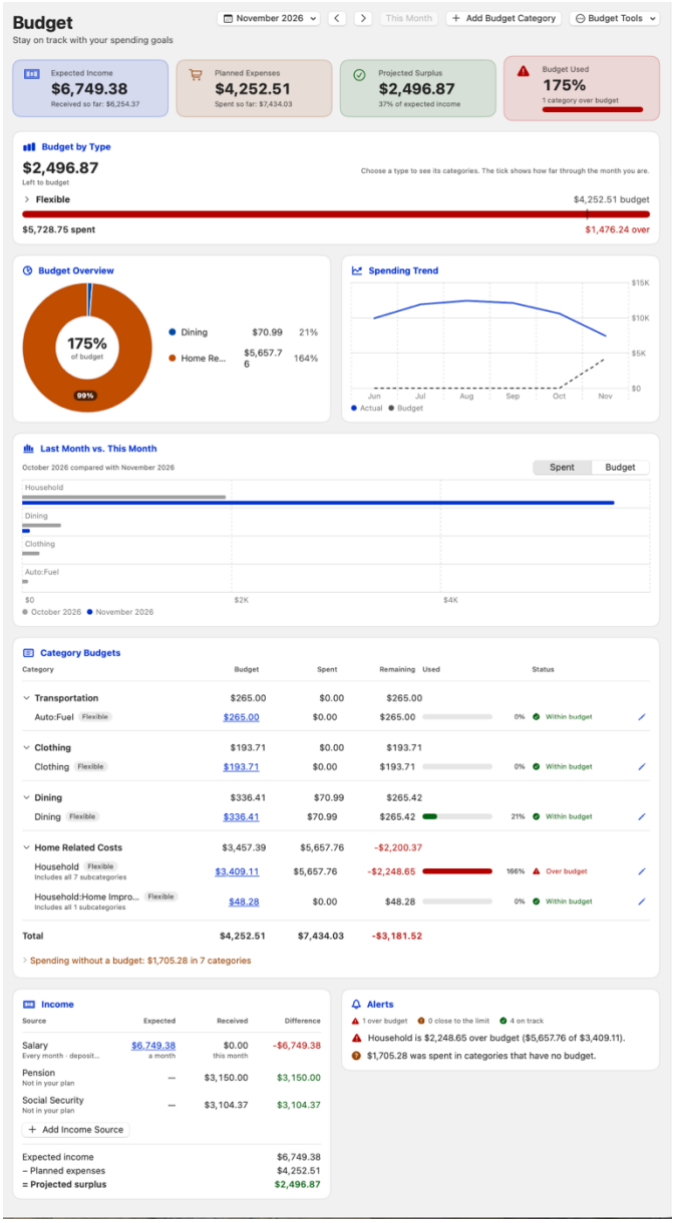
17. Budgeting

How the Budget screen works

A budget is a plan: how much you expect to spend in each category, and how much money you expect to receive. Click **Budget** in the sidebar to see how you are doing for the month. Finlio compares your plan with your actual transactions automatically, so there is nothing to enter twice.

The screen shows summary tiles (such as Budget Used), a Budget by Type chart, a chart comparing actual spending with budget, a chart comparing last month with this month, and a table with these columns:



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Column	Meaning
Category	The budgeted category. A note appears if it includes its subcategories.
Budget	How much you planned for the month.
Spent	What you have actually spent so far in that category.
Remaining	Budget minus spent.
Used / Status	A progress bar showing how much of the budget is used, and a status for the category.

Use the arrows beside the month name to look at other months, and **This Month** to return. Click a category row to see the transactions behind it. At the bottom, Finlio lists any **spending without a budget**, with an **Add Budget…** button for each category so you do not miss anything.

Budget by Type

The Budget by Type card, near the top of the Budget screen, shows your spending so far this month for each cost type: Fixed, Flexible and Non-Monthly. Each type has a bar. The bar fills as you spend and uses the same three colors as the budget alerts: green under 70%, amber from 70 to 100% and red over budget. Below it you see the amount spent and the amount remaining, or how far over you are.

If you have planned income, the top of the card shows **Left to budget**. This is your expected income minus everything you plan to spend this month. A negative number means you have planned to spend more than you expect to receive.

When you are looking at the current month, a small tick on each bar marks how far through the month you are. A bar that has not reached the tick means you are spending slower than the calendar. A bar past the tick means you are spending faster.

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Click a type to open it and see its categories with the amount spent, the budget and what is left. Click a category to see the transactions behind it.

Non-Monthly categories show their share of this month. A $1,200 annual category, for example, counts as $100 a month.

Comparing last month with this month

The Last Month vs. This Month chart puts each budget category's amounts for the two months side by side, so you can see what has changed. It shows the twelve largest categories, with the biggest at the top.

Use the buttons at the top right of the chart to choose what it compares:

- **Spent** compares what you spent in each category. Last month's bars show what you spent in the categories you budget this month, even if you had no budget last month.
- **Budget** compares the amounts you planned. If you set no budget last month, the chart says so.

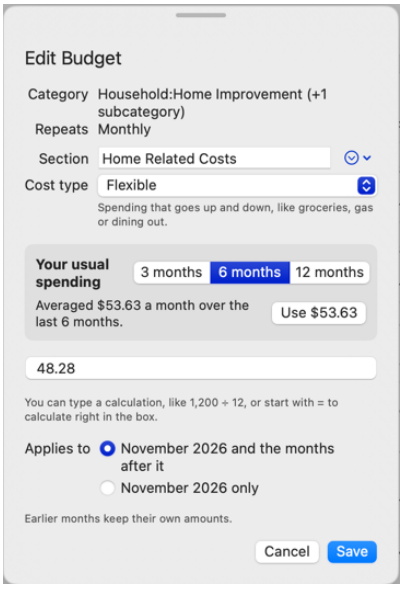
Use the arrows beside the month name to compare other pairs of months.

Adding categories and subcategories to a budget

1. Click **Add Budget Category** at the top of the Budget screen.



2. Choose the **Category** from the list. Below it, Finlio shows **your usual spending** in that category averaged over 3, 6 or more months, to help you pick a realistic amount.
3. If the category has subcategories, choose **Include all of them in one budget** (spending in any subcategory counts toward one amount) or **Budget each one separately**.



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4. Enter the **amount** and choose how often it **Repeats**: Monthly, Quarterly or Annual. Quarterly and annual amounts are spread across the months for you.
5. Optionally type a **Section** name, such as Housing or Fun, to group related categories together. The menu beside the field lists sections you have already made.
6. Choose the **Cost type**: Fixed, Flexible or Non-Monthly. See Fixed, Flexible and Non-Monthly costs.
7. Click **Add**.

Fixed, Flexible and Non-Monthly costs

Every budget category has a cost type, which groups your budget by how the money behaves:

- **Fixed.** The same bill every month, such as rent, a mortgage or insurance.
- **Flexible.** Spending that goes up and down, such as groceries, gas or dining out.
- **Non-Monthly.** Costs that come less often than monthly, such as annual fees, gifts or repairs.

Choose the type in the Cost type menu when you add a category. To change it later, click the pencil on the category's row and choose another type. A small label beside each category's name shows its type.

Until you choose, Finlio sets quarterly and annual categories to Non-Monthly and everything else to Flexible. Changing a type does not change any amounts or earlier months.

Creating and editing budgets

- **Change an amount:** click the budget amount, or the pencil, on a row. Or right-click a row and choose **Edit Budget...**.

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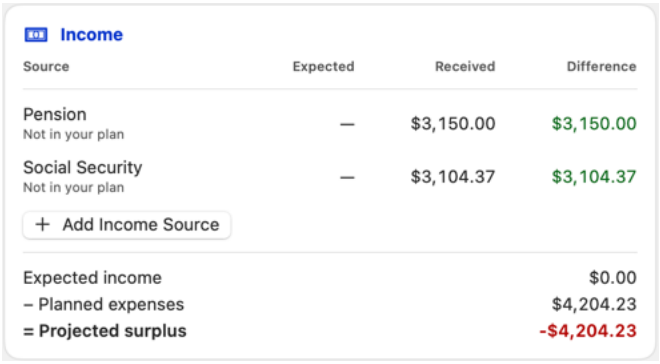
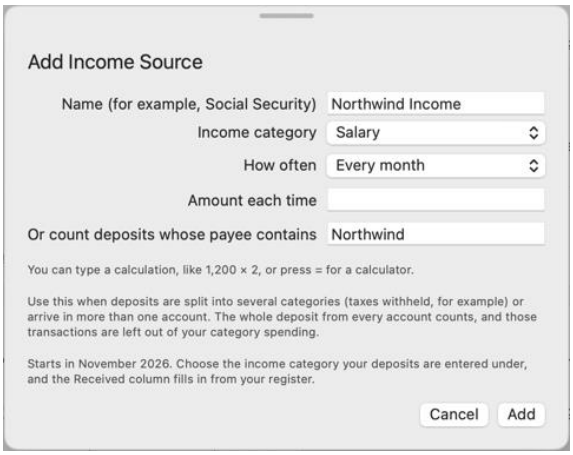
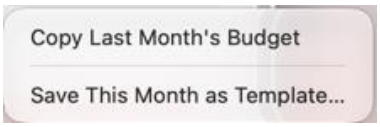
- **Remove a category:** right-click and choose **Remove From Budget…**. You can remove it from this month on, and earlier months keep it.
- **Copy last month's budget:** open **Budget Tools** menu (top right) and choose **Copy Last Month's Budget**.
- **Templates:** choose **Save This Month as Template…** to name this month's amounts. Later, use **Apply Template to This Month Only** or **Apply Template From This Month On** to reuse them. Templates can also be deleted from this menu.



Because each change says whether it applies to "this month only" or "this month and after", you can change your plan going forward without rewriting history.



Income sources



Below the categories is your income plan, with columns **Source**, **Expected**, **Received** and **Difference**. It compares the money you expected, such as paychecks, Social Security, pensions and interest, with what actually arrived.

1. Click **Add Income Source**.
2. Type a **Name** (for example "Social Security").
3. Choose the **Income category** whose deposits Finlio should count, or **None** if you do not want to track what was received.

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4. Choose **How often** the income arrives and the **Amount each time**.
5. If deposits are split across several categories (for example taxes withheld) or arrive in more than one account, type part of the payee's name, such as "SSA TREAS", in **Or count deposits whose payee contains**. Finlio then counts the whole deposit from every account.
6. Click **Add**.

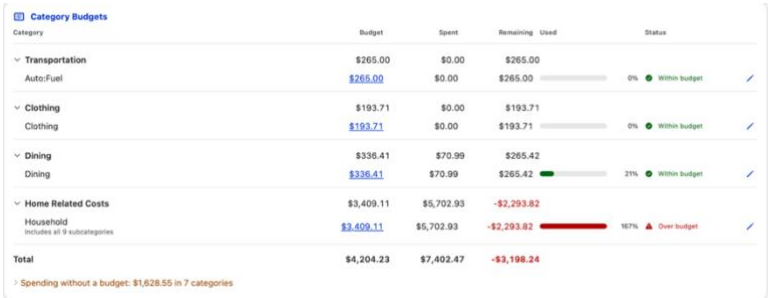
Right-click an income source to **Edit Income…** or **Remove From Plan…**. Deposits that match no source are shown as **Not in your plan**. An **Alerts** area reminds you of categories nearing or over their budget.

18. Importing Your Data

Importing from Quicken

If you are moving from Quicken, Finlio can bring your accounts, categories, transactions, splits and scheduled items across in one step. It reads the **QMTF** file that Quicken can export.

1. In Quicken, export your data as a QMTF file. (A Windows PC **.QFX** file cannot be read by Finlio.)
2. In Finlio, choose **File ▸ Import QMTF or QIF File (Replaces All Data)…** If you have an empty file, the welcome screen also offers **Import QMTF or QIF File (Replaces All Data)…**.
3. Choose the exported file and confirm. Finlio saves a safety backup of your current data first.
4. Wait while Finlio imports. A status message reports how many transactions, accounts, categories and split lines were brought in.



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5. Check the result with **Import Check** (see the next chapter).

Finlio can also read its own QIF export, so you can move your data into a new Finlio file: choose File ▸ New File..., then File ▸ Import QMTF or QIF File.... Budgets, scheduled transactions, properties and reconciliation history do not come across; use Save As... to copy a whole file.

> Important A Quicken import **replaces all the data in the open file**. Use it on a new, empty file, or accept that existing data will be replaced. The automatic safety backup lets you go back if you change your mind.

Importing a CSV file

A CSV (spreadsheet) file of transactions is imported with **Download Transactions**. Finlio lets you map its columns, then adds the transactions to the account you choose without removing anything. See the Downloading Transactions chapter for the details.

Importing versus downloading

	Importing your data	Downloading transactions
Purpose	Move your whole financial history from Quicken into Finlio.	Add recent activity from your bank, card or brokerage to an account you already track.
File type	Quicken QMTF or QIF text export.	QFX, OFX or CSV from your institution.
Effect	Replaces everything in the file.	Only adds new transactions to the account you choose.
How often	Once, when you switch to Finlio.	As often as you like: weekly or monthly.

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	Importing your data	Downloading transactions
Undo	Restore the automatic safety backup.	File ▸ Undo Last Bank Import…
Command	File ▸ Import QMTF or QIF File (Replaces All Data)…	Download Transactions button, or File ▸ Import Bank File…

19. Import Check

After a big import you want to be sure nothing went missing. **Import Check** compares each account's balance in Finlio with the balance Quicken recorded in the export. If they match, the account came across correctly.

Using Import Check

1. Import your Quicken file.
2. Click **Import Check** under **Tools** in the sidebar.
3. Read the summary at the top, such as "28 of 30 accounts match the balance Quicken recorded in the export."
4. Review the accounts in the list. Accounts that match the balance Quicken recorded are confirmed; any that do not are the ones to look into.

Two things are worth knowing when you read the results. Balances count transactions dated through today; bills dated in the future are listed separately and are not part of the current balance, just as in Quicken. Brokerage accounts are balance-only in the export, so they are compared by balance.

Import Check is only a mirror of your most recent import, so it is mainly useful right after you switch.

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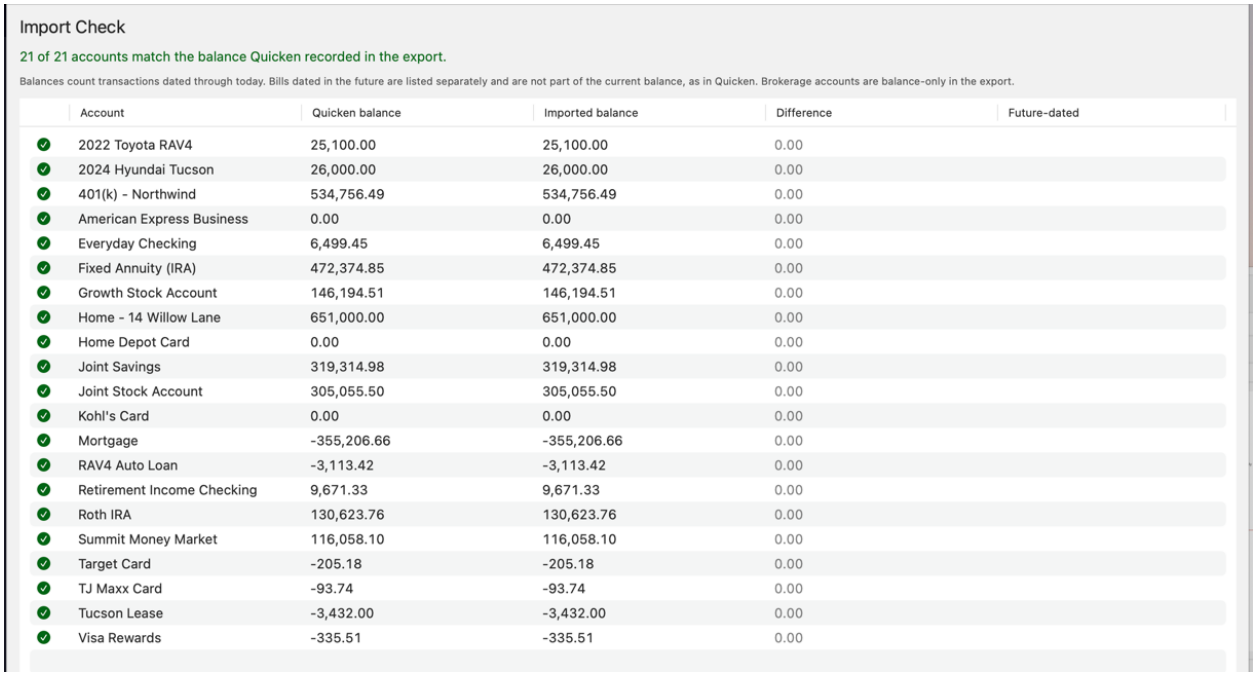
20. Finlio Settings

Settings holds the choices that belong to your Mac and your way of working rather than to a particular data file. Open it by choosing **Finlio ▸ Settings** (or press **Command-comma**). The window has two

tabs: **General** and **Appearance**. Appearance is where you choose and customize themes (see "Themes"). This section covers General.

Settings take effect right away, and Finlio remembers them the next time you open it. They are kept on your Mac, not inside your data file. If you move to a different Mac, set them again there.



Import Check

21 of 21 accounts match the balance Quicken recorded in the export.

Balances count transactions dated through today. Bills dated in the future are listed separately and are not part of the current balance, as in Quicken. Brokerage accounts are balance-only in the export.

Account	Quicken balance	Imported balance	Difference	Future-dated
2022 Toyota RAV4	25,100.00	25,100.00	0.00	
2024 Hyundai Tucson	26,000.00	26,000.00	0.00	
401(k) - Northwind	534,756.49	534,756.49	0.00	
American Express Business	0.00	0.00	0.00	
Everyday Checking	6,499.45	6,499.45	0.00	
Fixed Annuity (IRA)	472,374.85	472,374.85	0.00	
Growth Stock Account	146,194.51	146,194.51	0.00	
Home - 14 Willow Lane	651,000.00	651,000.00	0.00	
Home Depot Card	0.00	0.00	0.00	
Joint Savings	319,314.98	319,314.98	0.00	
Joint Stock Account	305,055.50	305,055.50	0.00	
Kohl's Card	0.00	0.00	0.00	
Mortgage	-355,206.66	-355,206.66	0.00	
RAV4 Auto Loan	-3,113.42	-3,113.42	0.00	
Retirement Income Checking	9,671.33	9,671.33	0.00	
Roth IRA	130,623.76	130,623.76	0.00	
Summit Money Market	116,058.10	116,058.10	0.00	
Target Card	-205.18	-205.18	0.00	
TJ Maxx Card	-93.74	-93.74	0.00	
Tucson Lease	-3,432.00	-3,432.00	0.00	
Visa Rewards	-335.51	-335.51	0.00	

Opening Screen

Finlio allows you to choose which screen shows when you start it and open your file. The standard is **Home.**

- **Home** shows the summary of all your accounts.

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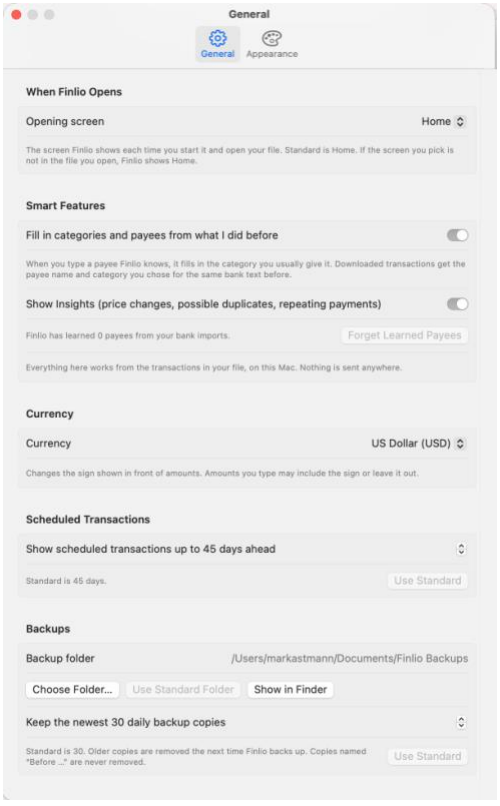
- **The last screen I used** takes you back to whatever page you were on when you last used Finlio.
- Or choose any page in the sidebar: All Transactions, Budget, Calendar, Scheduled, any one of your accounts, a graph, Reports, Properties, Insights or Import Check. If you check Everyday Checking every morning, choose it here and Finlio opens straight to its register.

The choice applies once, when Finlio starts. Windows you open later start on Home. If the account you picked is not in the file you open (for example, a different data file), Finlio shows Home instead. Like the other settings, this is kept on your Mac, not in your data file.

Smart Features

Two switches. “Fill in categories and payees from what I did before” controls the automatic category in the register and the suggestions in the Import Bank File window. “Show Insights” controls the Insights screen. The section also shows how many payees Finlio has learned from your bank imports and has a Forget Learned Payees button. Everything here works from the transactions in your file, on your Mac; nothing is sent anywhere.



Currency

Choose the currency Finlio uses to show amounts. The standard is US Dollar (USD). Other choices include Canadian, Australian and New Zealand dollars, Euro, British Pound, Swiss Franc, Indian Rupee and several more.

The currency sets the sign shown in front of amounts on the Home page, in budgets, graphs, charts, and the spending and income lists.

- When you type an amount, you can include the currency sign or leave it out. Both “42.50” and “$42.50” are understood.

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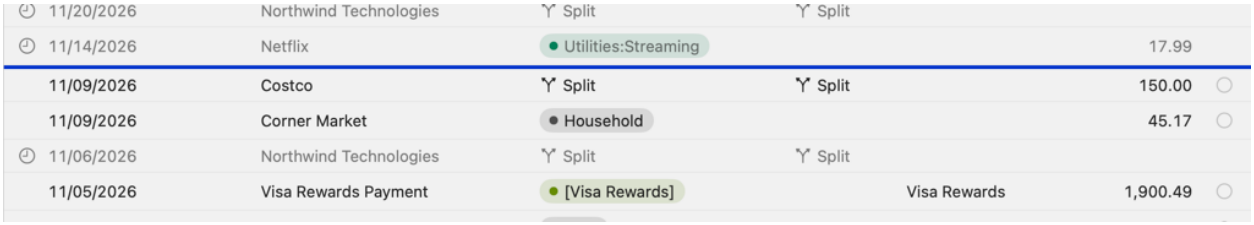
- Changing the currency changes only how amounts are labeled. It does not convert any amounts. If you switch from dollars to euros, a balance of 1,000.00 simply becomes €1,000.00.
- Finlio always shows numbers in the form 1,234.56, with a comma



between thousands and a period before the cents, whatever currency you choose.

- The currency box in an account's settings shows your chosen currency. To change it, come back to this Settings window.

Scheduled transactions

Scheduled transactions (bills and deposits that repeat) appear in an account's register before they are due, shown in a different style so you can tell them from real entries. This setting controls how far ahead they appear.

The standard is **45 days**. You can choose any number from 1 to 365. Use a smaller number for a tidy register that shows only what is coming up soon. Use a larger number to see further into the future, such as a whole quarter of bills. Click **Use Standard** to return to 45 days.

This setting affects only what is shown in the register. It does not change the schedules themselves.

Backups

Finlio makes an automatic backup copy of your data each day, and again when you quit. These choices control where the copies go and how many are kept.

Backup folder

The standard location is a folder named **Finlio Backups** in your Documents folder. To use a different place, such as an external drive or a cloud-synced

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folder, click **Choose Folder…** and pick it. Click **Use Standard Folder** to go back to the original location, or **Show in Finder** to open the current folder.

Once you choose a folder, Finlio uses it for automatic backups, for the Back Up and Restore commands, and for **Open Backups Folder** in the File menu. Backups already in the old folder are not moved. Copy them across yourself if you want them in one place.

Number of copies kept

The standard is **30**. You can choose any number from 1 to 365. When Finlio makes a new daily backup, it removes the oldest copies beyond this number. If you lower the number, the extra old copies are removed the next time Finlio backs up, not immediately.

Backups with names that start with “Before…” are the safety copies Finlio makes before something drastic, such as restoring from a backup. These are never removed automatically. Delete them yourself when you no longer need them.

If your file has a password, its backups are protected with the same password.

> Tips
>
> - Choose a backup folder on a different drive than your data file. A backup on the same drive won’t help if that drive fails.
> - Keeping more copies uses more disk space, but backups are small. Thirty days is a good balance for most people.

21. Community Edition

Finlio is free to use as the **Community Edition**. It never expires and needs no sign-up. It is limited to **350 of your own transactions**. A license key removes the limit.

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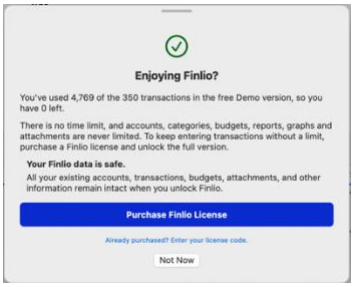
How to tell which edition you have

While you run the Community Edition, the title bar reads “Finlio Community Edition (145 free transactions left)”, and an orange badge at the bottom of the sidebar shows a count such as “120 of 350”. Once you enter a license key, the badge disappears and About says "Licensed. Thank you!"

What you can do

Everything in Finlio works: accounts, reports, graphs, budgets, scheduled transactions, themes, password protection and backups. The only limit is the number of transactions you add.



What counts toward the 350 transactions?

Transactions you create by any route: typing a new one, duplicating, pasting, importing from your bank, importing a QIF file, or entering a scheduled one. The sample household file that comes with Finlio does not count.

As you get close

Finlio shows a reminder when **50 transactions are left**, and again at **15**. Click the orange badge at any time to see how many remain.





- **At the limit.** You cannot add more transactions. You can still open, search, edit, report on, print and export everything you already have, including a file with more than 350 transactions, along with its categories, tags and attachments. Entering a license key lifts the limit at once.
- **How to get a license key.** Choose **Enter License…** from the Finlio menu, or click the **orange badge**. The license window explains how to buy a key. Purchases are not open yet, but will be shortly.

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Sample File Rules

In the sample file you can add, change and delete your own transactions. The sample's own accounts and transactions stay in place: you can't delete them, can't hide accounts that started with a positive balance, and can't use Import QMTF or QIF File (Replaces All Data).

To use **your own data**, choose **File** ▸ New File....

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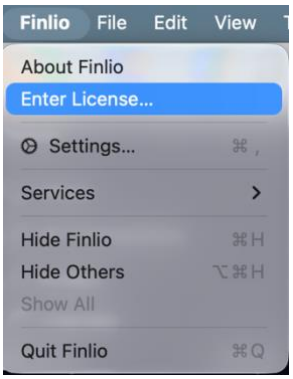
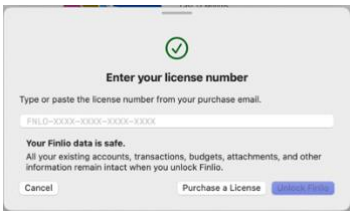
22. Finlio License



A license key looks like **FNLO-XXXX-XXXX-XXXX-XXXX**. It unlocks Finlio on your Mac with no limit on transactions.

To enter your key

Choose **Enter License…** from the Finlio menu, or click the orange Community Edition badge.



Type or paste the key exactly as you received it, including the dashes.

Click the Unlock Finlio button to confirm. A message thanks you and says there is no limit on transactions.

Finlio checks the key on your Mac. It needs no internet connection and sends nothing anywhere. It checks the key again each time Finlio starts.

After you license Finlio

The orange badge disappears and About Finlio says "Licensed. Thank you!" The Finlio menu item now reads **License…**, where you can see your key again.

Keep your key

Save the email you received it in. If you lose it or move to a new Mac, choose Help ▸ Contact Support… and ask us to resend it.

Refunds

If a key is refunded, it stops working the next time you update Finlio. Finlio then returns to the Community Edition and your data stays untouched.

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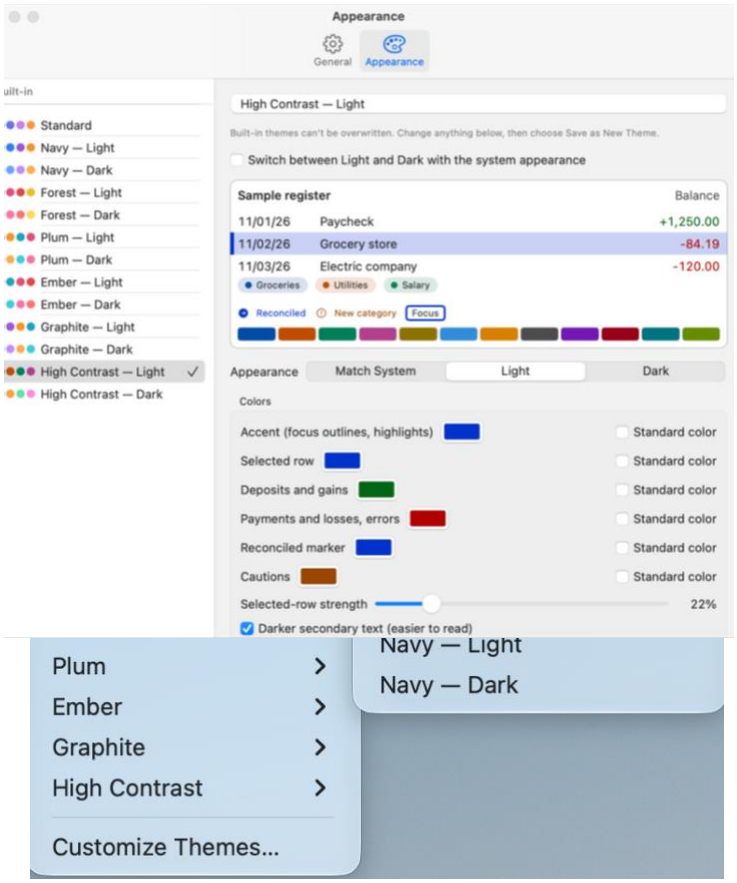
23. Themes

How themes work

A theme is the set of colors and styles Finlio uses: the accent color of buttons and highlights, the shade of selected rows, the colors for positive and negative amounts, and the colors of charts. Themes change only how Finlio looks, never your data.

Choosing a theme



1. Open the **Theme** menu in the menu bar.
2. Choose a theme. The checkmark shows the one in use. The change is immediate.

Finlio comes with Standard, Navy, Forest, Plum, Ember, Graphite and High Contrast. Most come as a light and a dark version, grouped in a submenu. Inside a submenu, choose Match System (Light or Dark) to have Finlio switch automatically with your Mac's appearance. Any themes you create yourself are listed at the bottom of the menu.

Customizing a theme

1. Choose **Theme ▸ Customize Themes…**. The theme settings window opens.
2. Choose the theme to start from. Built-in themes cannot be overwritten, so Finlio asks you to save your changes as a new theme.

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3. Adjust what you like: **Appearance** (Match System, Light or Dark); the **accent color**; the **selected-row color** and its strength; the colors for **positive**, **negative**, **info** and **warning** amounts; a **window tint** and its strength; and the **chart colors** (or turn on **Use the standard chart colors**).
4. Turn options on or off: **Darker secondary text (easier to read)**, **Colored category pills in the register**, and **Balance cards above the register**.
5. Check the **Sample register** at the bottom to see your choices as you make them.
6. Click **Save as New Theme**, give it a name, and it appears in the Theme menu.

For a theme you made yourself, **Save** updates it, **Revert** discards your edits, and **Delete…** removes it. If you delete the theme in use, Finlio switches back to the Standard theme.

> Accessibility The High Contrast themes and the Darker secondary text option make Finlio easier to read for anyone who needs stronger contrast.

24. Handling Your Data

Where your data lives

Everything is in one file on your Mac, ending in **.lio**. Finlio saves your work as you go, and a password-protected file is re-saved a few seconds after each change. Choose **File ▸ Show Data File in Finder** to see where it is. You can copy that file to another Mac and open it there.

Closing a file

Closing the Finlio window closes the data file too. To work on another file, choose **File ▸ Open File…** or **Open Recent**. Finlio reopens the file you were last using the next time you start it.

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If you are in the middle of typing a transaction and open another file, Finlio asks first. Choose **Keep Editing** to go back and save it, or **Discard and Continue** to open the other file and lose what you typed. Changes to the data itself, like saved transactions, are already saved as you go.

Automatic backups

Finlio makes backups for you, without any action on your part:

- It keeps **one backup per day**. The day's backup is refreshed each time you open a file, close it or quit.
- Finlio backups end in .liob and carry the Finlio backup icon, whether or not the file has a password. Double-clicking a .liob starts a restore with a confirmation. Double-clicking a .lio file opens it in Finlio.
- It keeps the **newest 30 daily backups** and quietly removes older ones.
- Backups are in the **Finlio Backups** folder inside your **Documents** folder. Choose **File ▸ Open Backups Folder** to go there.
- The number of backups kept and the backup folder itself can be changed in Finlio Settings.
- A password-protected file produces password-protected backups. All Finlio backup files have a .liob extension.
- Before anything destructive, such as importing from Quicken or restoring, Finlio also makes a safety copy named "Before …". These are kept in the same folder.
- Backups include everything in the file, including attachments.

Fixing a serious mistake

Finlio saves your work as you go, so there is no "close without saving". If you make a serious mistake, such as importing the wrong file or deleting an account, you have two ways to go back:

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Revert File to When Opened… (File menu)

Finlio puts the file back exactly as it was when you opened it. Everything you entered, imported or changed since then is lost and must be entered again. Use this when you notice the mistake in the same session.

Restore From Backup (File menu).

Choose the most recent backup from before the mistake, then re-enter or re-import any data you added after that backup was made. Use this when you've already closed the file or quit since the mistake.

Because both options discard work, check your file now and then and keep your bank downloads until you're sure an import is right.

> Tip. Finlio refreshes the day's automatic backup each time it opens or quits. A backup from the same day as your mistake may already contain it, so restore from the previous day's backup.

Backing up and restoring by hand



For an extra copy, for example on a USB drive or cloud folder:

1. Choose **File ▸ Back Up Data…** (⇧⌘**B**).
2. Pick where to save it and click **Save**.

To go back to a backup:

1. Choose **File ▸ Restore From Backup…**.
2. Choose the backup file. If it is protected, Finlio asks for its password.
3. Confirm. Finlio saves a safety copy of your current data first, then replaces it with the backup.

> Tip Restoring replaces all current data. If you restore the wrong file, restore the "Before restore" safety copy to undo it.

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Exporting your data

Your data is never locked in. At any time you can export it:

- **File ▸ Export to QIF…** creates a QIF file that other finance programs can read.
- **File ▸ Export All Transactions to CSV…** creates a spreadsheet file with every transaction, for Numbers, Excel or your accountant.

Choose a name and location and click **Save**. Exporting does not change your Finlio file.

Finlio protects your unsaved changes

If you are in the middle of typing a transaction and open another file, Finlio asks first. Choose Keep Editing to go back and save it, or Discard and Continue to open the other file and lose what you typed. Changes to the data itself, like saved transactions, are already saved as you go.

What happens, step by step

1. Finlio opens the file in the same window and doesn't open a second one. It asks first only if you are in the middle of typing a transaction.
2. Before leaving the first file, Finlio saves it and makes today's backup of it (the same backup it makes on quit).
    - **No password:** changes are written to the file as you go, so there's nothing waiting to be saved.
    - **Password-protected:** Finlio saves the encrypted file immediately. If that save fails, it stops, shows an error, and stays on the first file.
3. Then Finlio opens the new file. A protected one asks for its password first. If you cancel, or the file isn't a Finlio file, you stay on the first file.
4. The status line says "Opened <name>".

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Finlio icons

Finlio uses a different icon for each kind of file, so you can tell them apart in Finder.

File	Extension		Icon
The Finlio app	Finlio.app		The Finlio app icon
Your data file	.lio		A blue document showing the Finlio logo and a bank, bar chart, credit cards and pie chart, with a ".lio" banner
A backup	.liob		The Finlio backup icon
CSV export	.csv		Comma-separate export of your data
QIF export	.QIF		Quicken export of your data

Double-click a **.lio** file to open it in Finlio. Backups made by Finlio use the **.liob** extension; use **Restore From Backup** in the File menu to open one.

Exports have their own icons too: a **CSV** export and a **QIF** export each show the Finlio mark.

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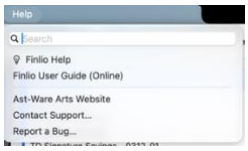
25. Getting Help

The Help menu in Finlio allows you to open Finlio's online User Guide, connect to Ast-Ware Arts website, Contact Support or send a bug report to Ast-Ware Arts.



Opening the online User Guide

Choose **Help > Finlio User Guide (Online)** (or press ⌘**?**) to open it in your web browser. You need an internet connection for this. The same Help menu also has **Ast-Ware Arts Website**, which opens our home page.

Sending a bug report

If something in Finlio does not work, tell us. Choose **Help > Report a Bug...**

Finlio opens a new email in your mail app, addressed to bugs@ast-warearts.com. The subject is "Finlio bug report" with your version number. The message has blanks for what you did, what you expected, and what happened instead, plus a few technical details: the Finlio version and build, the edition (Community or Licensed), your macOS version, your Mac model, chip and memory.

The report contains **none of your financial data**. Please do not attach your data file. If a screenshot helps, attach that.

Fill in the blanks and send. If no mail app opens, Finlio copies the report to the clipboard and tells you, so you can paste it into any email program.

Contact Support

Questions or license help? Choose **Help > Contact Support...** instead. It opens a new email to support@ast-warearts.com with your Finlio version filled in. Use Report a Bug for things that do not work, and Contact Support for everything else.

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26. Keyboard shortcuts

Files and Windows

Shortcut	What it does
⌘N	New File (when no register is showing)
⌘O	Open File…
⌘S	Save
⇧⌘S	Save As…
⇧⌘W	Close File
⇧⌘I	Import Bank File… (Download Transactions)
⇧⌘B	Back Up Data…
⇧⌘C	Categories…
⌥⌘N	New Window
⌘,	Settings
⌘Q	Quit Finlio (saves the open file first)

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In a register

Shortcut	What it does
⌘N	New transaction
Return	Edit the selected transaction (or save the one you are editing)
Esc	Cancel the edit in progress
⌘C / ⌘V	Copy / Paste a transaction
⌘D	Duplicate the selected transaction, or several at once
⌘T	Schedule the selected transaction, or edit its schedule
Delete	Delete the selected transaction (asks you to confirm)
↑ ↓	Move the selection up or down
⌘-click	Add or remove a transaction from the selection
⇧-click	Select everything between two transactions
⌘A	Select all visible transactions
⌘[	Go back to Home, Scheduled, the Calendar or Insights (when you arrived from there)
Right Click	▸ Attachment: add, open, print, replace or remove a receipt

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While typing a transaction

Shortcut	What it does
Tab	Move to the next field
+ / -	In a date field, move the date forward or back one day
T	In a date field, enter today's date
Return	Accept the suggested payee or category
=	In an amount box, start a calculation. Return or Tab puts the answer in the box; Esc puts back what was there
+ , =, -	In check field "=" and "+" increment check number, "-" decrements check number.

Dialogs

Shortcut	What it does
Return	Press the highlighted button (Add, Save, OK)
Esc	Cancel
Move a dialog	Drag the bar at the top edge

Thank you for using Finlio.

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