Personal Finance Tracker

A simple guide to getting started, planning each paycheck, and keeping your information private.

Your financial information stays in a Google Sheet owned by your Google Account. First Fruits Apps does not receive or store your balances, bills, income, debts, or transactions.

What this app helps you do

See what is available now, what must be paid before the next paycheck, and what may be safe to spend. It also helps organize recurring bills, debts, sinking funds, transfers, shortfalls, and what-if choices.

Start your tracker

The first questions establish your starting point. Use accurate current amounts, but never enter account passwords, PINs, full card numbers, or banking credentials.

1 **Open the full app and sign in with Google**

Use the private full-version link you received. Choose the Google Account that should own the tracker. The app asks Google to create or open your private finance Sheet; it does not ask for bank access.

2 **Enter what is available today**

Choose a safe account nickname such as Main Checking. Enter the current balance and the amount you want to keep untouched. Use the date that matches the balance.

3 **Add the next paycheck**

Enter the take-home amount, date, and how often it repeats. For monthly income, choose the last-day option when appropriate so shorter months are handled correctly.

4 **Add upcoming and overdue bills**

Enter each bill's next unpaid due date and amount. Include overdue items. The tracker uses these dates to determine what the next paycheck must cover.

5 **Open the home screen**

Review Safe-to-Spend, upcoming bills, and warnings. Safe-to-Spend is an estimate based on the information entered, so update the tracker whenever real life changes.

Tip: Start with only your main account, next paycheck, and immediate bills. Add more details after the first plan makes sense.

Use it from paycheck to paycheck

Keep the tracker useful by recording changes as they happen. It is a planning tool; it does not move money or pay bills.

1. **Update account balances**

   Enter the latest real balance when money arrives or spending changes the account. This keeps Safe-to-Spend from relying on an old number.

2. **Record bills and transactions**

   Mark payments accurately, add unexpected expenses, and update changed amounts or due dates. Do not count the same payment twice.

3. **Review Safe-to-Spend**

   This shows what may remain after protected money and planned obligations. A negative result means the plan has a shortfall that needs attention.

4. **Use the Shortfall Planner**

   Review the priority order and explanations. Explore partial payments or timing changes, then confirm the real arrangement directly with the biller.

5. **Plan debts and savings**

   Use debts for balances, APRs, and payments. Use sinking funds for future costs such as repairs, holidays, or insurance. Transfers move money between your own tracked accounts and should not be treated as income.

6. **Try a what-if change**

   Test a different payment, bill date, income amount, or savings contribution before changing the real plan. A simulation is an estimate, not a bank transaction.

Need to restart the opening questions? Use the setup or restart option on the home screen. Review entries before replacing an existing starting plan.

Privacy, sharing, and safe use

The design keeps each household's tracker separate. Your Google Account owns the Sheet that contains your records.

Where your records live	In a Google Sheet owned by the Google Account used during setup.
What First Fruits Apps stores	The app provider does not receive or store the balances, bills, income, debts, or transactions entered in your personal Sheet.
Bank connection	None. The app does not request bank usernames, passwords, PINs, security codes, routing numbers, or full account/card numbers.
Sharing with a spouse	The Sheet owner chooses whether to share that specific Sheet with the spouse's exact Google Account. Do not use public or anyone-with-the-link sharing.
Sharing with other customers	Each person or household creates a separate private tracker and Sheet. Never duplicate a tracker that contains your personal records.
If access ends	Your Google Sheet remains in your Google Account unless you choose to delete it. Export a backup from Google Sheets when desired.

Remember

Keep the Sheet sharing setting Restricted. Use safe account nicknames. Sign out of shared devices. Review estimates before making financial decisions, and contact billers or qualified professionals when a decision requires confirmation.

Questions or full-version access: hello@firstfruitsapps.com