HomeBudget

Family Budget App

User Guide

Track family spending, allowances, bills and EMIs.
Private, offline, no sign-in.

Version 1.1.4 · Free plan and Pro · NHM Apps · nhmappsdev@gmail.com

Contents

1	Start here: modes, your name, the Setup guide, the "?" Help and tour, quick start
2	Budget Manager: Home, expenses, Budget, Monthly (commitments and planned expenses), bank-wise balance, floating buttons, Sync, Reports
3	Family Member: your name, Home, money received, expenses, Share (message or Bluetooth)
4	How Manager and Members work together
5	Settings: appearance, language, reminders, phone notifications, passcode, backup and backup reminder, erase everything
6	Free plan and HomeBudget Pro: what is free, what Pro adds, how to unlock and restore
7	Questions and answers

1. Start here

What HomeBudget does

- Tracks everyday spending, monthly allowances, **monthly commitments** (EMIs, premiums, rent and other bills that repeat every month) and **planned expenses** (one-time or repeating costs that do not come every month).
- Warns you when a month will fall short, and tells you how much cash to keep in each bank account so no EMI or auto-debit bounces.
- Works fully offline. Your data stays on your phone. There is no account and no sign-in. The app is free to start; an optional one-time **Pro** purchase removes the limits (Section 6).

Two modes

Budget Manager	Family Member
The person who runs the family money. Sets income, allowances, monthly commitments and planned expenses. Sees reports and household totals. Imports each member's data.	A family member who tracks only their own spending against the allowance they receive, then shares it with the Budget Manager.
Tabs: **Home · Budget · Monthly · Sync · Reports**	Tabs: **Home · Share**

Switch mode any time in **Settings > Mode**. The app asks you to confirm, so nobody switches by accident. The current mode is shown at the top right of every screen.

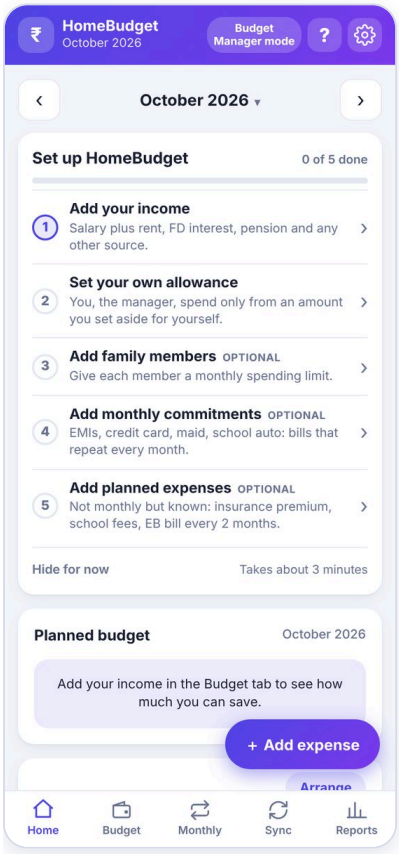
Your name

The first time you open the app in either mode, it asks for your name. This is needed: the Budget Manager sees each family member by name, and reports show your name instead of "Self". The words "Me" and "Self" are not accepted. You can change your name later in **Settings > Your name**.

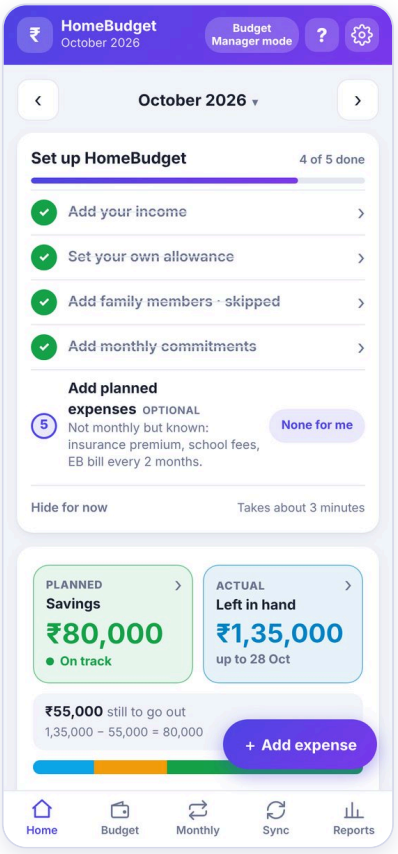
First launch

The app opens empty and ready for your own numbers. The figures in this guide's screenshots are examples only. If you ever want to begin again, use **Settings > Data > Start fresh** (Section 5.6). It asks twice, because it cannot be undone.

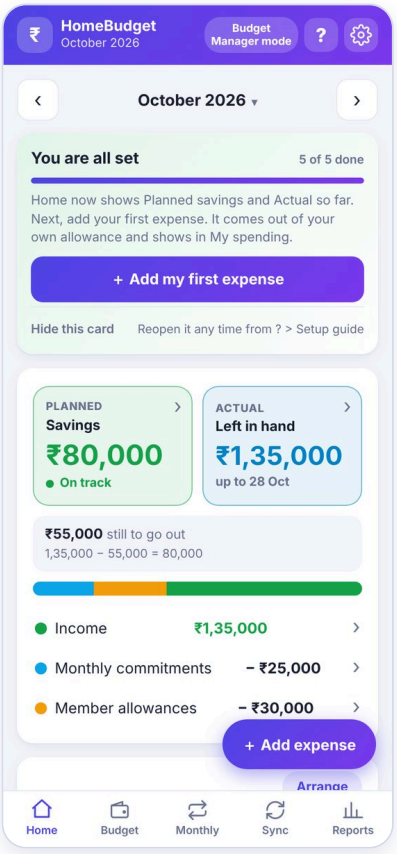
The Setup guide: your first steps



Set up HomeBudget



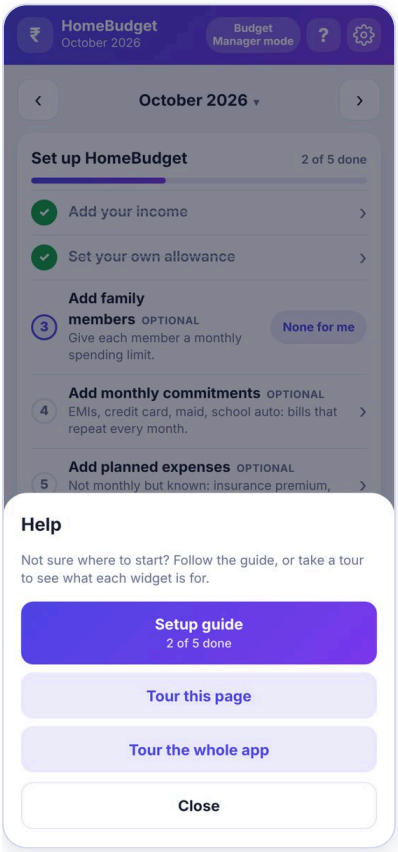
Steps tick themselves



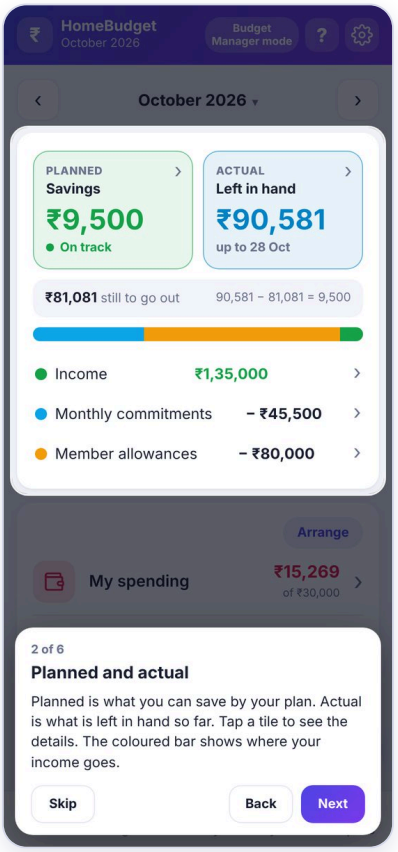
All set

1. The first time a Budget Manager opens the app, a card called **Set up HomeBudget** sits at the top of Home. It lists five steps: **add your income**, **set your own allowance**, **add family members**, **add monthly commitments** and **add planned expenses**. Each has one line saying what to put in.
2. **Set your own allowance first.** The Budget Manager also spends only from an amount set aside for themselves, so the family money that is not allotted stays untouched. Your own spending then comes out of that allowance and shows in **My spending**.
3. Tap a step to go straight to the right place. The step ticks itself as soon as the data is there. Steps 3 to 5 are **optional**: if you have no family members, no EMIs or no planned bills, tap **None for me** and the step is counted as done. Each step is checked for the month shown at the top, and **None for me** applies to that month only. If you move to a later month and something is missing there (for example your own allowance), the step comes back with the name of that month. **Start fresh** in Settings also starts the Setup guide again.
4. When all steps are done the card turns green and offers **+ Add my first expense**. After you add one, the card goes away for good.
5. **Hide for now** folds the card into a slim line, *Setup 2 of 5*. Tap the line to open the card again. Nothing is lost: progress comes from your real data.
6. People who already have data in the app never see the card unasked. Anyone can open it from **? > Setup guide**, even after finishing.
7. In Family Member mode the card is called **Get started** and has three steps: **add money received**, **add your first expense** and (optional) **send to the Budget Manager**.

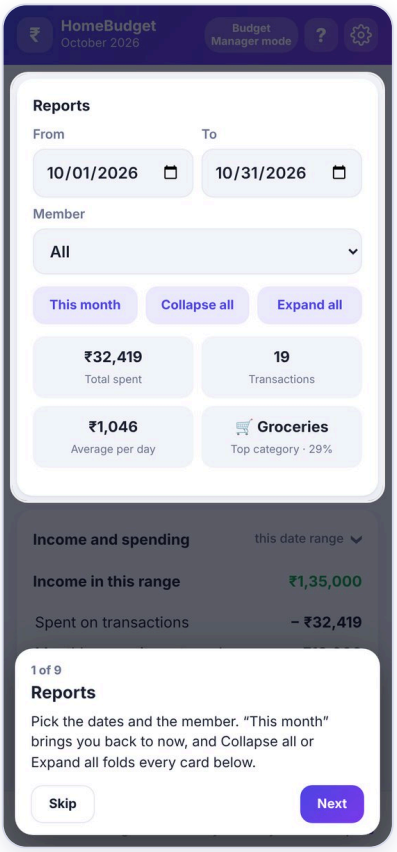
The ? button: Help and tours



Help menu



A tour step on Home



A tour step on Reports

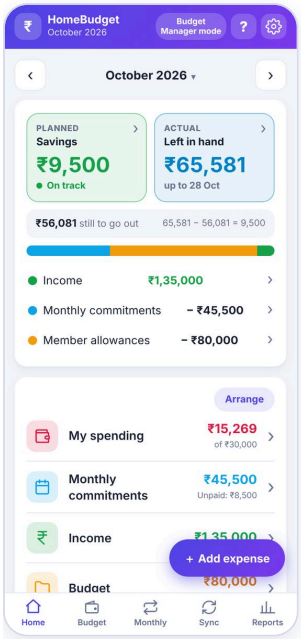
1. Next to the gear icon at the top right of every screen is a **?** button. It is free for everyone.
2. It opens **Help** with three buttons: **Setup guide** (in Family Member mode, **Get started**) with your progress, **Tour this page** and **Tour the whole app**. While setup is unfinished the first button is highlighted; once it is finished the tours take the highlight.
3. A tour dims the screen, highlights one widget and says in a sentence what it is for. Use **Next** and **Back** to move, or **Skip** to leave at any time. Nothing you see during a tour is changed.
4. The tour describes only what is on your screen, so it differs a little between Budget Manager and Family Member mode.

Quick start for the Budget Manager

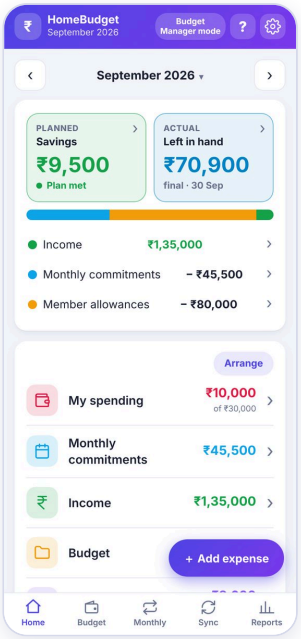
1. Follow the **Set up HomeBudget** card on Home: it walks you through the steps below (open it any time from **? > Setup guide**).
2. **Settings > Language & region**: pick your language, country and currency.
3. **Budget tab**: enter your monthly income, then add family members and set each person's allowance.
4. **Monthly tab**: add your EMIs and bills as **monthly commitments** with due day and bank. Add any **planned expenses** (insurance, school fees, EB bill).
5. **Home**: tap **Add expense** whenever you spend. Check the bell and the planned-expenses button for warnings.
6. **Settings > Backup & restore**: **Back up everything** and switch on the **Backup reminder** (both free). Pro adds a passcode and encryption. The free plan has limits on people, commitments, planned expenses and history; see Section 6.

2. Budget Manager

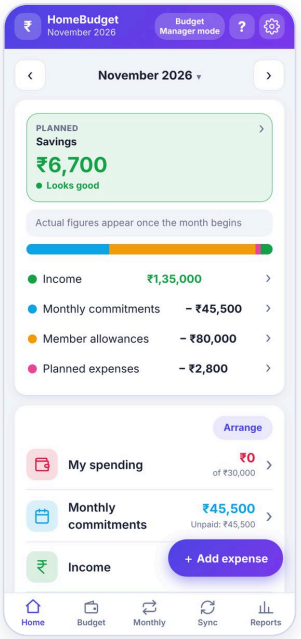
2.1 Home dashboard



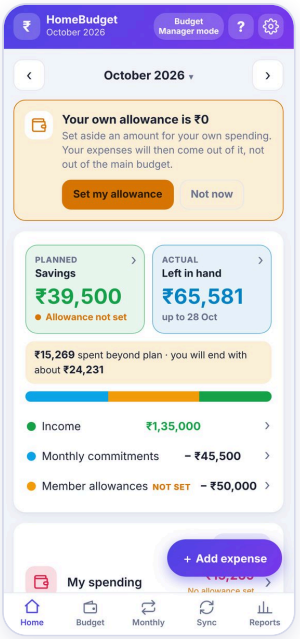
Home: Planned and Actual



Past month



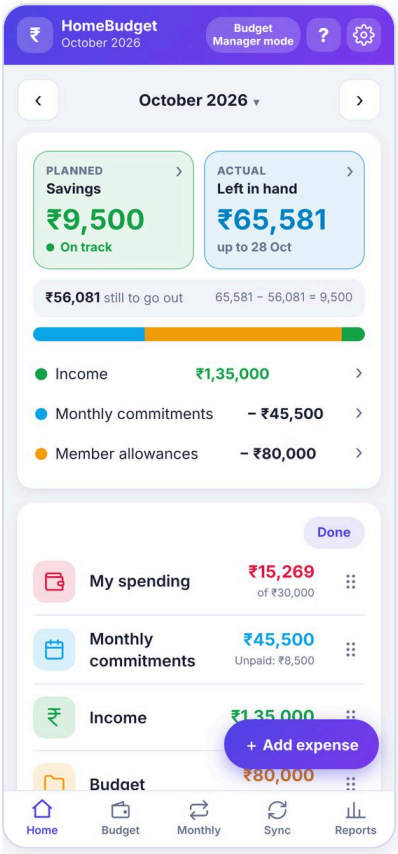
Future month



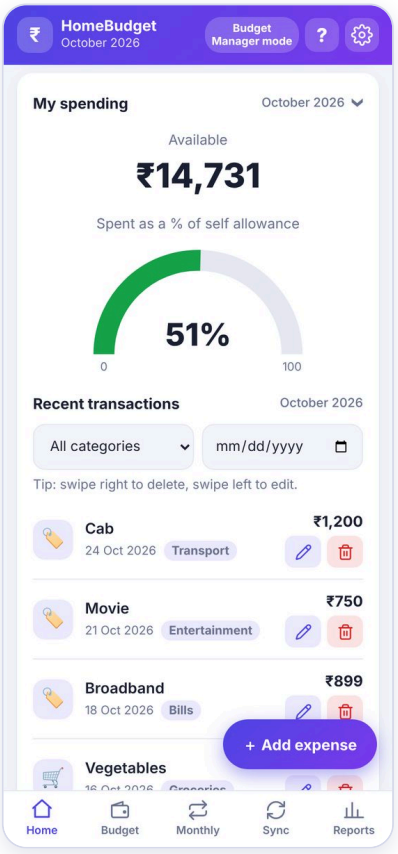
Allowance reminder

1. **Change month**: tap the arrows, **swipe the month bar**, or tap the month name to open the picker. In the picker choose the year with the arrows, tap a month, or press **This month**. The same month bar appears on Budget, Monthly, Reports and Share.
2. **Planned and Actual** (top card): two tiles side by side. **PLANNED · Savings** is what your plan leaves you to save: income minus member allowances, monthly commitments and planned expenses. **ACTUAL · Left in hand** is the money you really hold so far: income minus what you have spent, the commitments you marked paid and the planned expenses you marked paid.
3. **Still to go out**: under the tiles, one line shows what is still to leave your pocket this month (unpaid commitments, unpaid planned expenses and allowance not yet spent) and how it reconciles to your plan. If you have already spent beyond the plan, an amber line says so and shows about what you will **end the month with**. The badge on the Planned tile reads **On track**, **Looks good** or **Over plan**.
4. **Tap a tile to see the detail**: tapping **Planned** opens the Budget tab with **Planned budget** open and highlighted; tapping **Actual** opens **Actual so far**. Press Back to return to Home.
5. **Past and future months**: for a finished month the tiles are final (*final · 30 Sep*) and the Planned tile says **Plan met** or **Below plan**. For a month that has not begun, only Planned is shown, and the Actual tile is replaced by *Actual figures appear once the month begins*.
6. **Your own allowance reminder**: if you are the Budget Manager and your own (Self) allowance is **₹0**, an amber card asks you to set one, so your spending comes out of that allowance and not out of the main amount. Tap **Set my allowance** to open it, or **Not now** to hide the card for that month. Until it is set you will see *Allowance not set* on the Planned tile and *No allowance set* on the My spending row.
7. The coloured bar shows where the income goes: *Income*, *Monthly commitments*, *Member allowances* and *Planned expenses*. **Each of these four rows is a button** (note the **›**): tap *Income* or *Member allowances* to open them on the Budget tab, and *Monthly commitments* or *Planned expenses* to open them on the Monthly tab. The section opens even if you had folded it, and Back returns to Home.

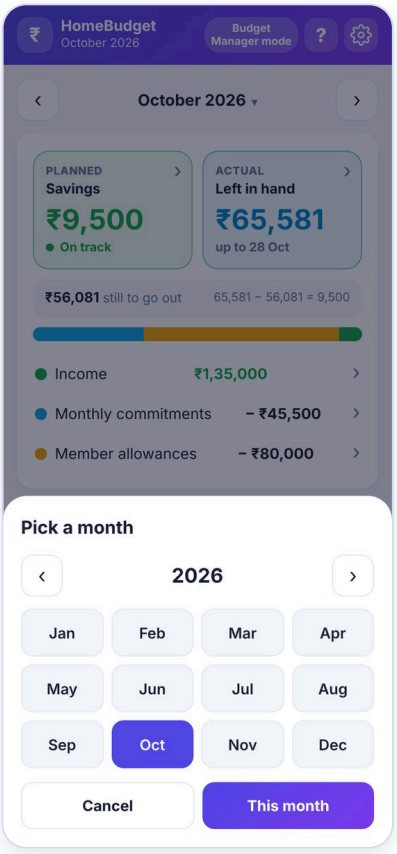
Home: rows, arranging and months



Arrange rows



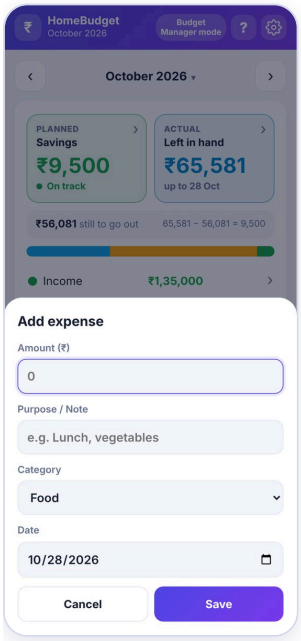
My spending



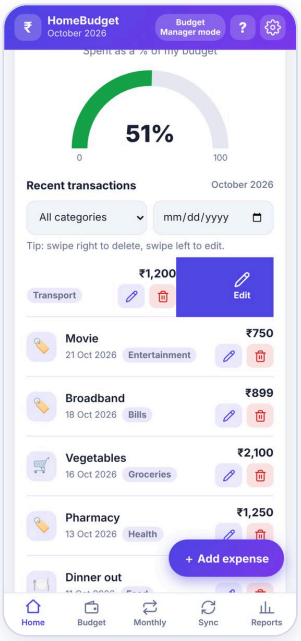
Month picker

1. Below are five rows: **My spending**, **Monthly commitments** (with the unpaid amount), **Income**, **Budget** and **Family spending**. Tap a row to go to its screen. Tap **Family spending** to open each member's spending against their allowance.
2. **Arrange**: tap **Arrange**, drag a row by its handle to put the rows in your own order, then tap **Done**. The app remembers your order.
3. **My spending** (card lower down): **Available** is what remains of your own allowance, and the half-circle gauge shows the percentage already spent. Below it are your **Recent transactions**. Tap the card's title to fold it away or open it again.
4. **Show more**: long lists load 50 entries at a time. Tap **Show more** at the bottom to see the next ones.

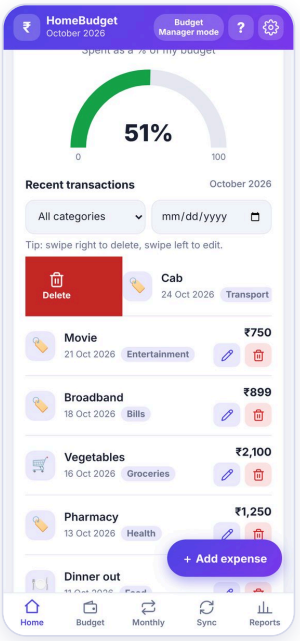
2.2 Add, edit and delete expenses



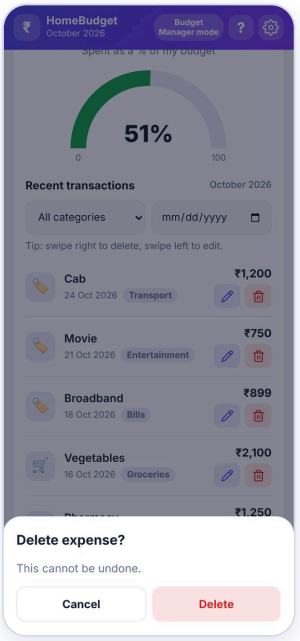
Add expense



Swipe left = Edit



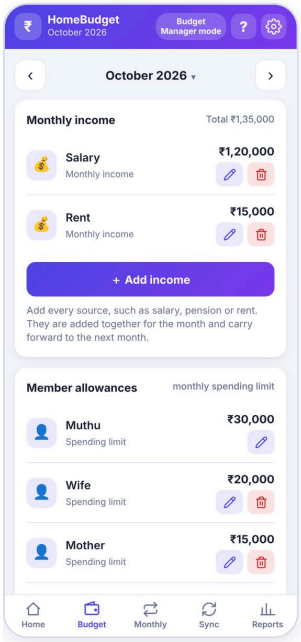
Swipe right = Delete



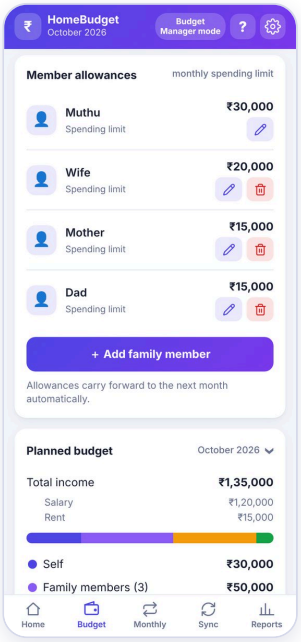
Delete asks first

1. On Home tap **+ Add expense**. Enter the amount, a short note, the category and the date, then **Save**. Choose *Custom* in the category list to add your own category.
2. Recent transactions list your latest spending. Filter it by category or date.
3. Every editable item (expenses, allowances, commitments, planned expenses, income sources, family members) has a **pencil** (edit) and a **bin** (delete) icon.
4. Or use gestures: **swipe left to edit, swipe right to delete**. Deleting always asks you to confirm.

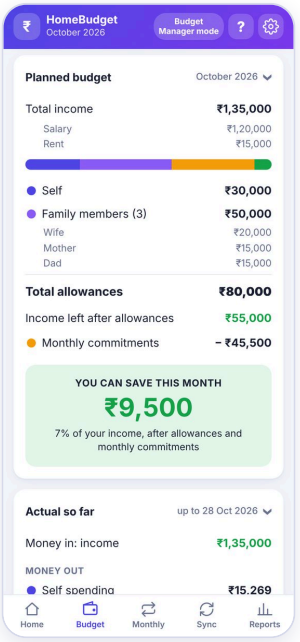
2.3 Budget tab: income and member allowances



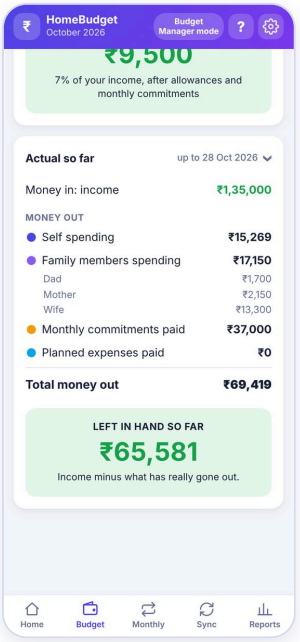
Income and member allowances



Member allowances



Planned budget

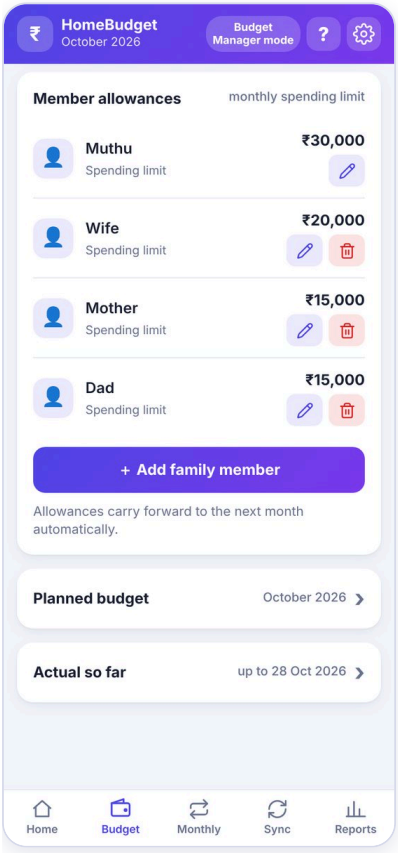


Actual so far

1. **Monthly income**: each source (Salary, Pension, Rent and so on) is a row with its amount, a **pencil** (edit) and a **bin** (delete). Tap **+ Add income**, pick a quick name or type your own, enter the amount and press **Save**. All sources are added together.

2. **Member allowances**: each person (Self and your family members) is a row showing their monthly spending limit. Tap the pencil to change the limit, or tap **+ Add family member** to add someone with a name and a limit. Use the bin to remove a member.
3. Income and member allowances **carry forward** to the next month automatically. Change them in any month and later months follow.
4. **Planned budget** is your plan for the month: income, total allowances, monthly commitments and what is left. A green box shows the *Savings* you can plan for. A red box says *Shortfall this month* and by how much. It also shows the effect of planned expenses.
5. **Actual so far** is what really happened, up to today: **Money in** (income) and **Money out** (your spending, each family member's spending, monthly commitments marked paid and planned expenses marked paid). The box shows what is **Left in hand so far**, or **Overspent so far**.

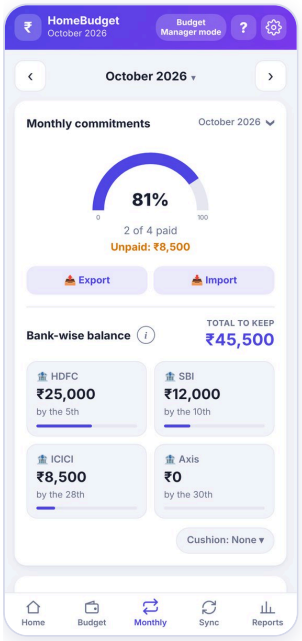
Fold the Budget cards away



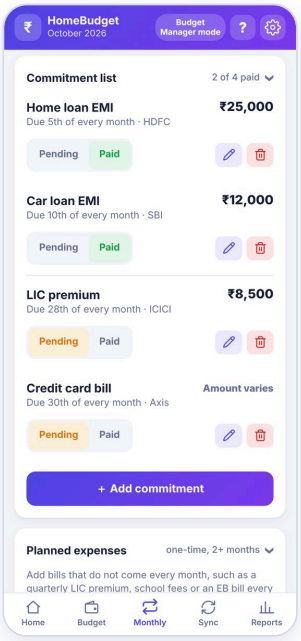
Folded cards

1. **Planned budget** and **Actual so far** are folded cards. Tap a card's title to fold it to one line, which shows the month, or tap again to open it. This keeps a long page short when you only need one card.

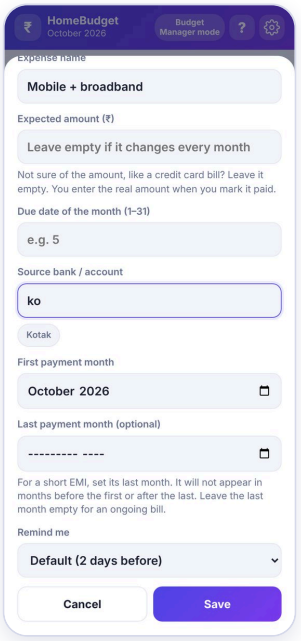
2.4 Monthly tab: commitments and planned expenses



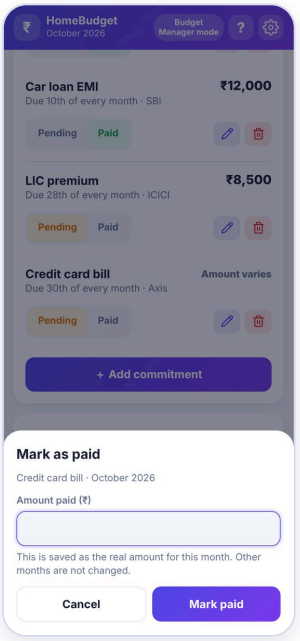
Monthly overview



Commitment list



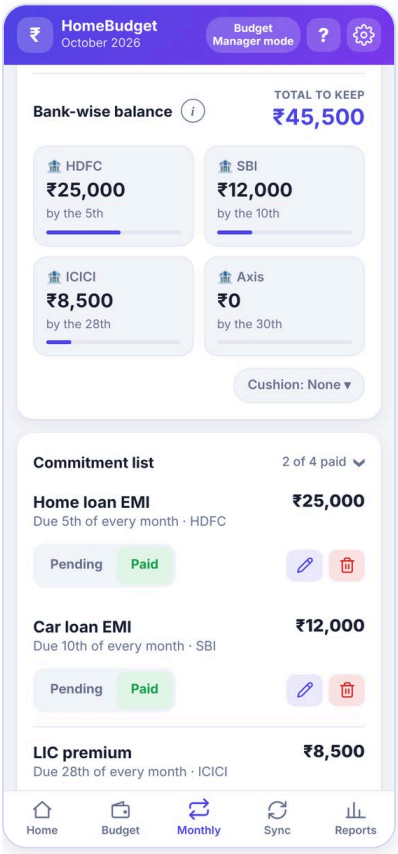
Add commitment



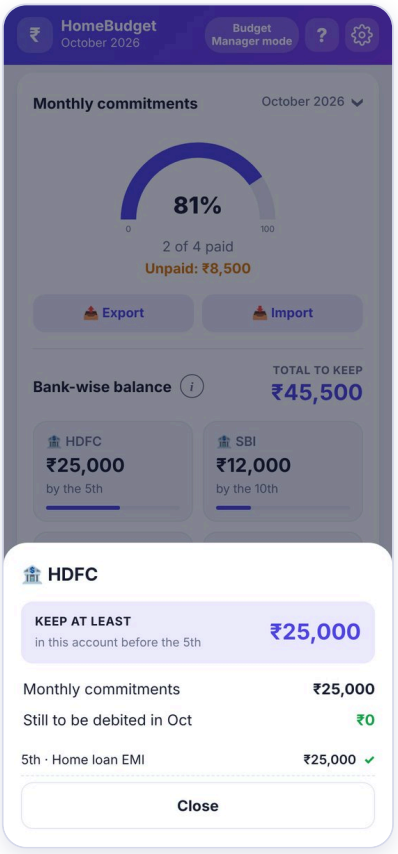
Enter the amount paid

1. The tab was called *Fixed* in earlier versions. It has two lists, and the difference is simple: a **monthly commitment** comes **every month** (home loan EMI, rent, broadband), a **planned expense** does **not** (quarterly LIC premium, school fees, an EB bill every 2 months).
2. The gauge at the top shows how many commitments are marked paid this month, and the unpaid total. **Export** and **Import** save your commitments as an **Excel / Sheets file** or a **Full data file**, or copy them as text, handy for moving them to another phone.
3. Tap **+ Add commitment**. Enter the name, the amount (leave it empty if it changes every month, like a credit card bill), the **due day of the month (1 to 31)** and the source bank or account. Optionally set the first and last payment month (for example the month a car loan ends) and a different reminder time.
4. **Bank or account**: just type. As you type, matching bank names appear below the box as buttons. Tap one to fill it in, or keep typing your own name. Tap a quick-name button at the top to fill common commitments.
5. On each card tap **Paid** after you pay. The app asks the **amount you really paid** and saves it for that month only. Tap **Pending** to undo. Unpaid items past their due date show an **Overdue** badge.
6. To change an amount, edit the card and choose **This month and later months** or **Only this month**. Earlier months keep their own amounts, so last month stays exactly as you paid it.
7. The **Commitment list** and **Planned expenses** cards fold away when you tap their title.

2.5 Bank-wise balance PRO



Bank tiles

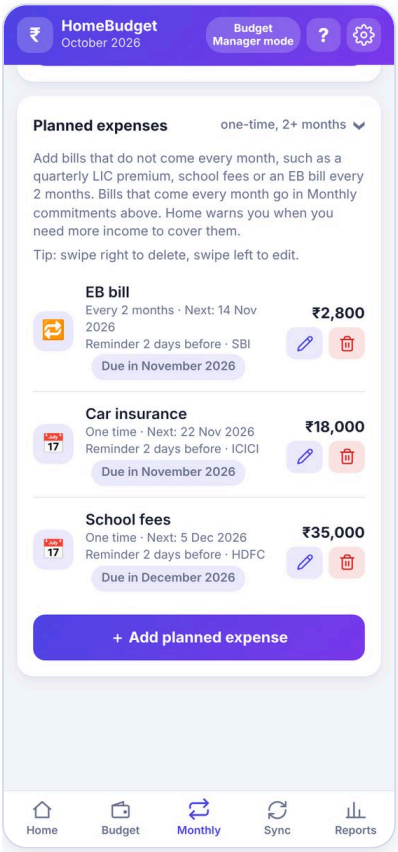


Tap a bank

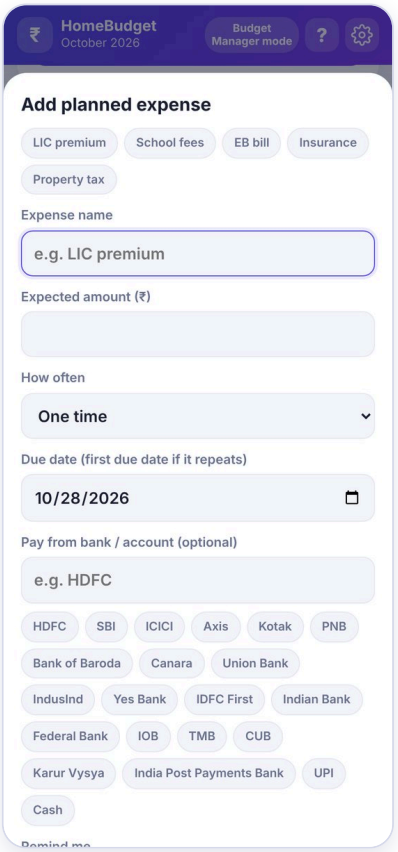
1. **Total to keep** is the cash you need across all your bank accounts so every EMI and auto-debit goes through.
2. Each tile is one bank: the amount to keep, the first due date (*by the 5th*) and a bar for its share of your commitments. Cash payments need no bank balance.
3. Tap a tile to see that bank's payments, what has been paid, and **Still to be debited** this month.
4. Tap the **Cushion** chip to add a safety margin of **None, 5% or 10%** for bank charges or timing slips. The amounts update at once.
5. The **i** button explains the card.

> Bank-wise balance is a **Pro** feature. On the free plan the card shows *Unlock with Pro* instead.

2.6 Planned expenses



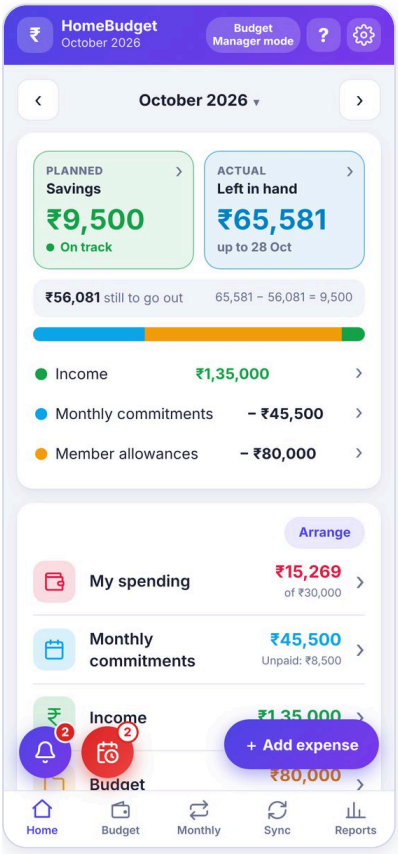
Planned expenses



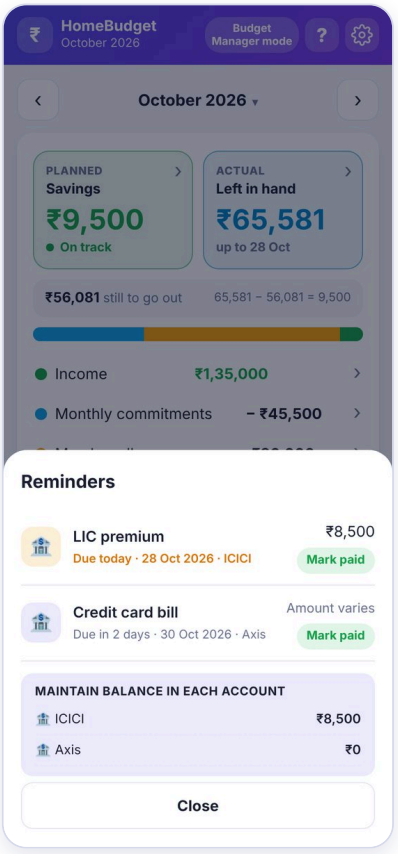
Add planned expense

1. At the bottom of the Monthly tab, tap **+ Add planned expense**.
2. Use it for costs that are not monthly: a quarterly LIC premium, school fees, an EB bill every 2 months.
3. **How often**: *One time*, or repeating every 1, 2, 3, 4, 6 or 12 months. Set the first due date, an optional bank (type or tap a bank button) and the reminder lead time.
4. Tap **Mark paid** on a planned item when you have paid it. Repeating items move on to the next date. **Mark paid** appears once the bill's month has started (or its reminder window opens). Before that you see *Due in* and the month, so a future date cannot be marked paid by mistake. What you mark paid counts in **Actual so far** and in Reports for that month.
5. Home warns you when income minus member allowances and commitments cannot cover your planned expenses, and says how much more you need.

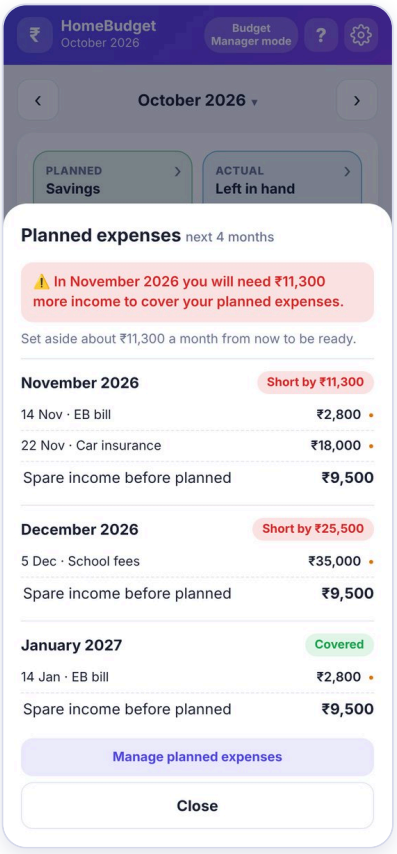
2.7 Floating buttons: reminders and planned expenses



The two buttons



Reminders

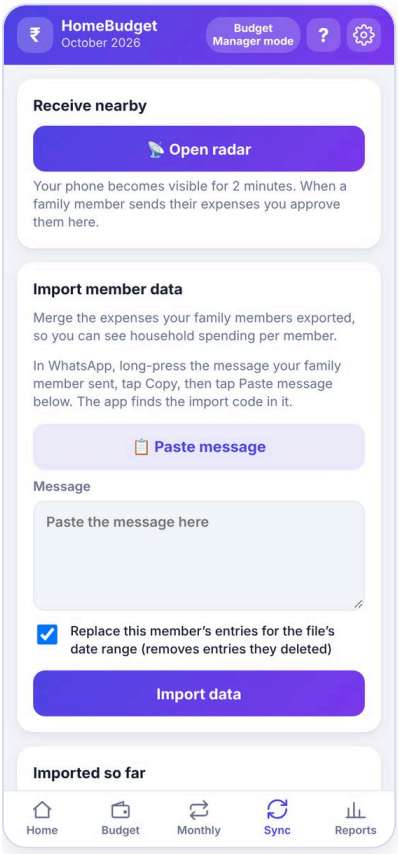


Planned expenses forecast

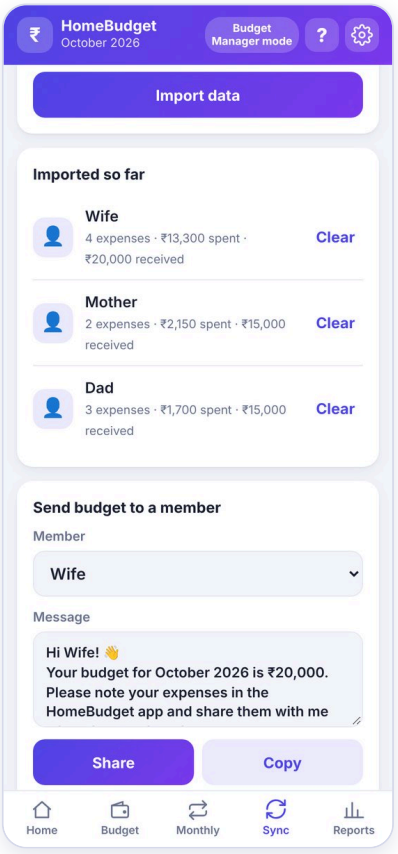
1. **Bell** (purple). The badge counts reminders you have not seen. The bell turns **red and rings** when something is overdue or due today. Tap it for the list.
2. Each reminder shows the item, its due date, the bank, and **Mark paid**. **Maintain balance in each account** lists how much cash to keep in each bank.
3. A reminder starts **2 days before** the due date by default (you can set it per item) and stays until the item is marked paid.
4. **Calendar button** (teal). It turns **red with a number** when a coming month is short. Tap it for the next 4 months: planned items, spare income, and how much extra income you need. **Manage planned expenses** opens the Monthly tab.
5. **Move them**: press and drag either button anywhere. **Settings > Reminders > Button corner** sets the starting corner. **Reset button positions** puts them back. You can turn either button off in Settings; the same details then appear on the Home page.
6. **Pro:** dragging the buttons and choosing their corner are Pro features. On the free plan they stay in the bottom-left corner.

> Reminders appear inside the app. On Android you can also turn on **phone notifications** in Settings (Section 5).

2.8 Sync tab: import from members, send budgets



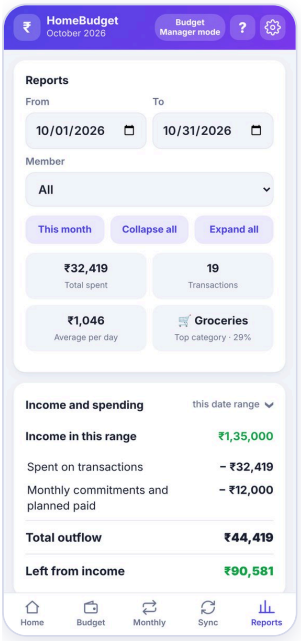
Receive and import



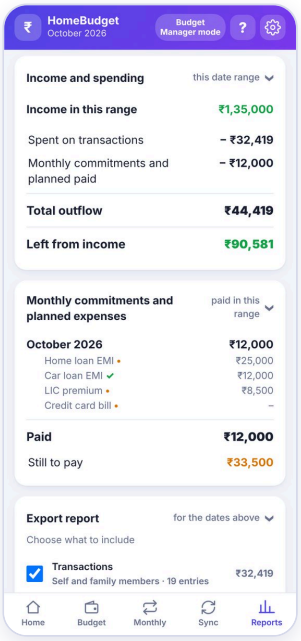
Imported so far and send

1. **Receive nearby**: tap **Open radar**. Your phone becomes visible by Bluetooth for 2 minutes and the family member sends their expenses directly (see 3.4). You approve before anything is imported.
2. **Import member data**: a family member sends you a message from their Share tab (see Section 3). In WhatsApp, long-press it and tap **Copy**. Then tap **Paste message** and **Import data**. The app finds the import code in the message, so it does not matter if extra text was copied. Importing the same message twice is safe; nothing is duplicated.
3. If the data arrives with the name **Me** or **Self** (no name set), the app asks **Whose expenses are these?**. Pick the member or type a name, then **Continue**.
4. Tick *Replace this member's entries for the file's date range* if the member deleted entries and you want the same here.
5. **Imported so far** lists each member's expenses and money received. **Clear** removes one member's imported data.
6. **Send budget to a member**: choose the member, edit the message if you like, then **Share** (WhatsApp or any app) or **Copy**.

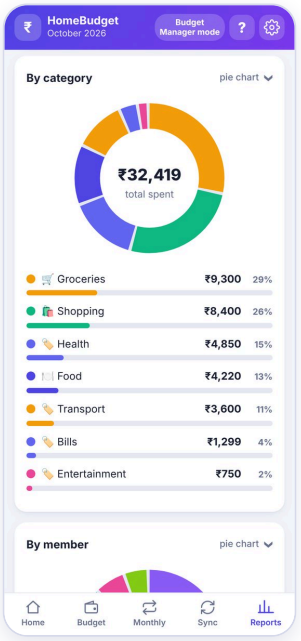
2.9 Reports



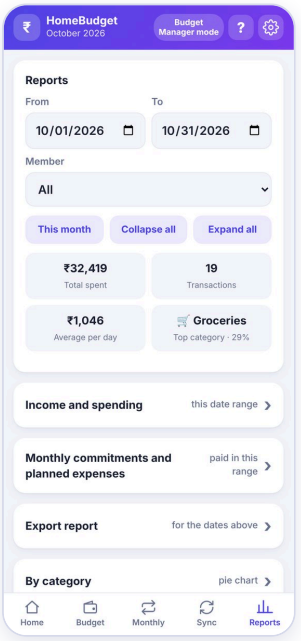
Dates and member



Income and spending



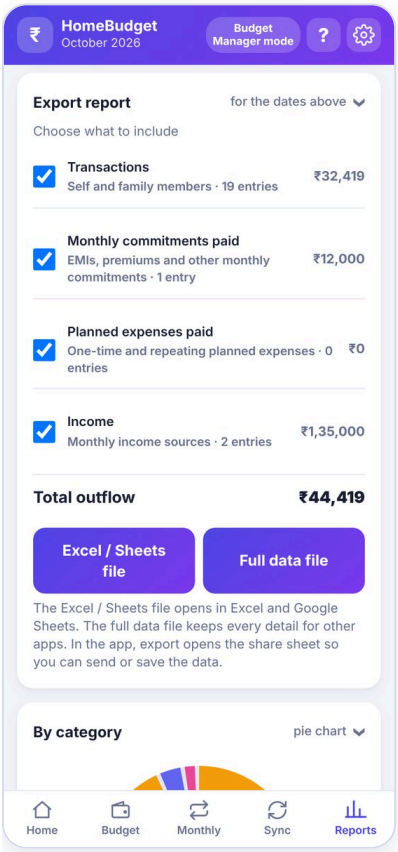
By category



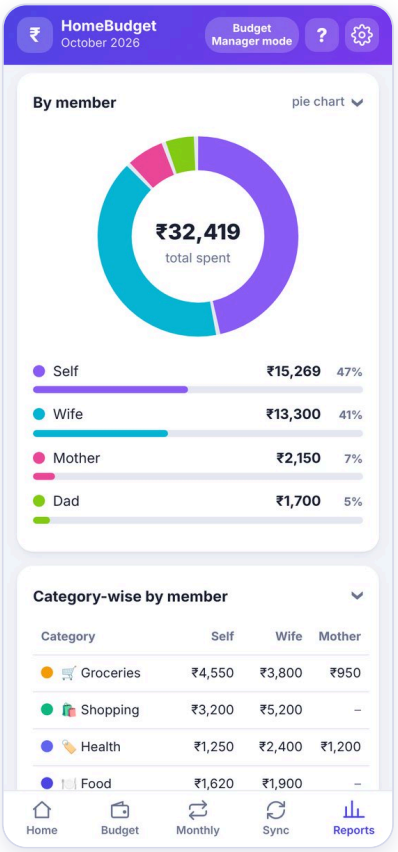
Folded cards

1. Reports show the **month so far** by default, so there is nothing to pick before you see numbers. Change **From** and **To** to look at any other period, and choose a **Member** (or **All**).
2. Three buttons sit under the dates: **This month** jumps back to the current month, **Collapse all** folds every card to a single line, and **Expand all** opens them all again. You can also fold one card by tapping its title. The date card at the top always stays open.
3. Below the dates you see total spent, number of transactions, average per day and the top category.
4. **Income and spending**: the income for your range, what you spent on transactions, the commitments and planned expenses you paid, the **Total outflow**, and what is **Left from income** (or **Overspent by**). If the range covers only part of a month, that month's income is counted by days.
5. **Monthly commitments and planned expenses** lists what you really paid each month and what is still to pay.
6. **By category** shows where the money went as a pie chart, and **Transactions** lists every entry in the range. Long lists load 50 at a time with **Show more**.

Export a report



Export report



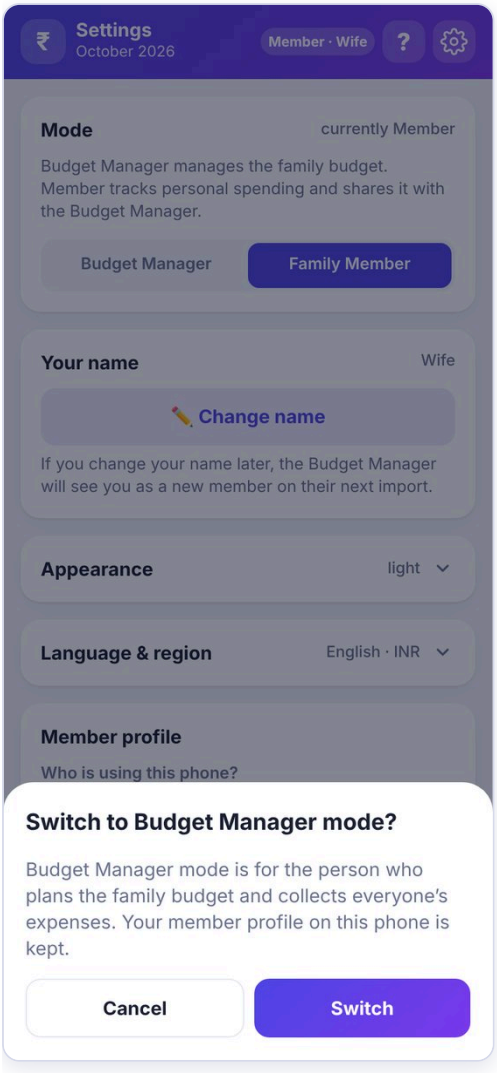
By member (Pro)

Transactions

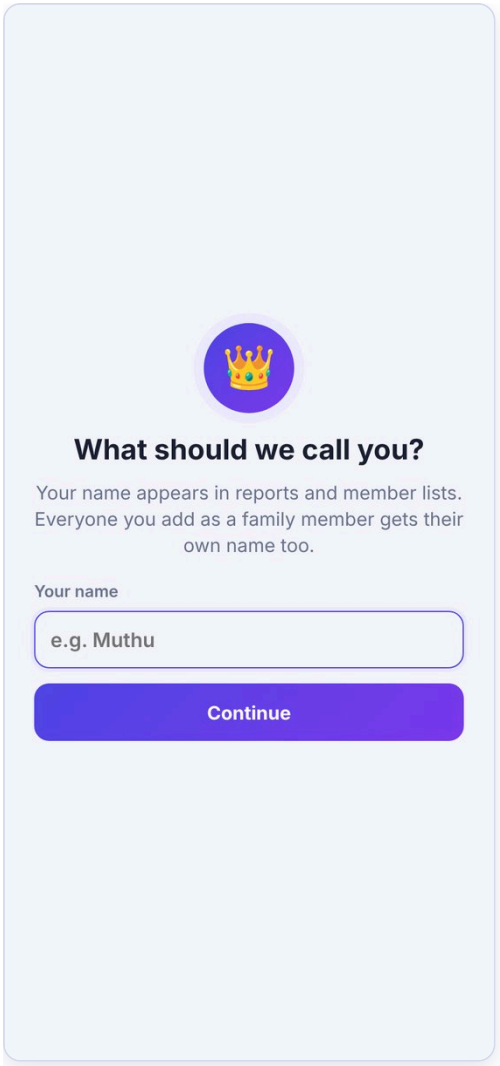
1. **Export report**: tick what to include: **Transactions** (you and your family), **Monthly commitments paid** (EMIs, premiums), **Planned expenses paid** and **Income**. Each line shows how many entries and the amount. Then tap **Excel / Sheets file** (opens in Excel or Google Sheets) or **Full data file** (keeps every detail). Commitments and income are household items, so they are included only when Member is **All**.
2. **Pro: By member**, category-by-member and spending-over-time charts and tables. On the free plan they show an *Unlock with Pro* card.

3. Family Member

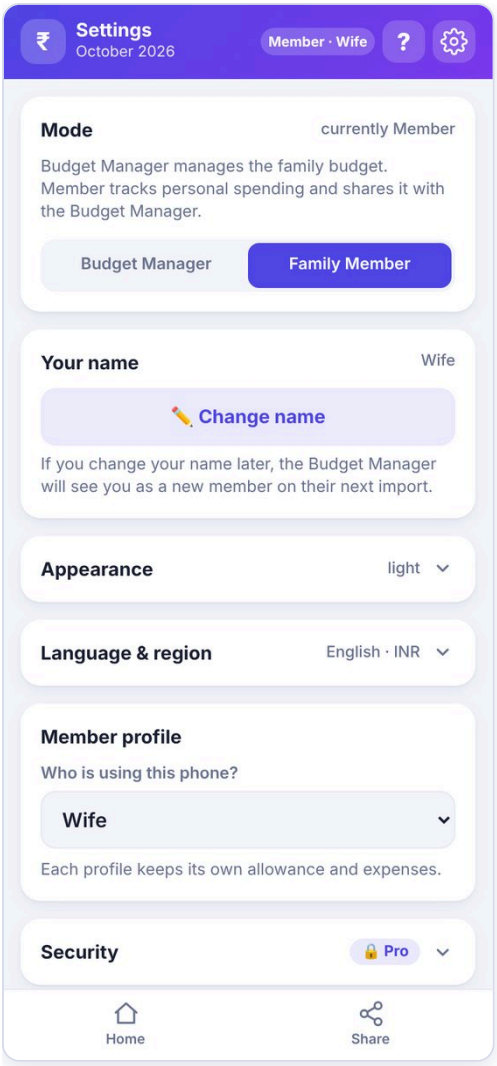
3.1 Your name and profile



Mode warning



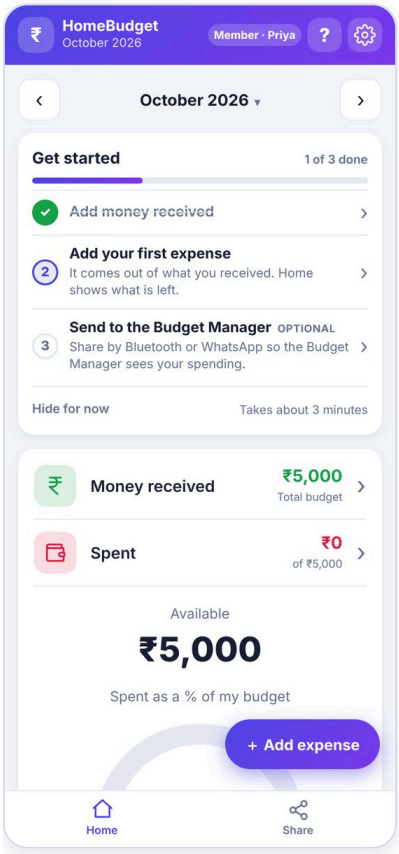
Who is this phone for?



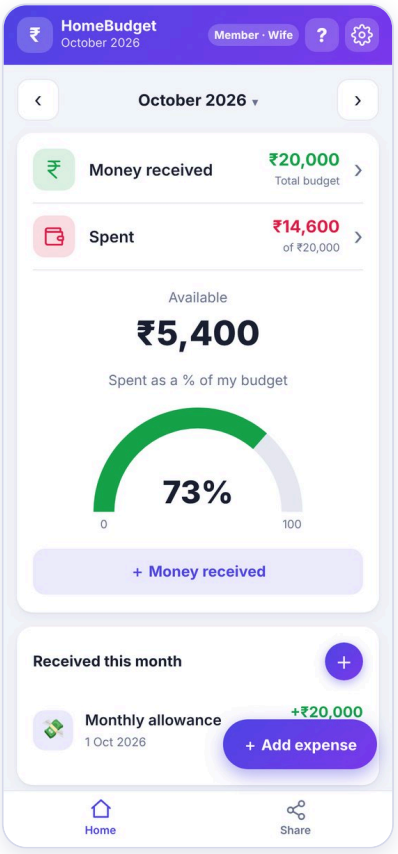
Mode and Member profile

1. Open **Settings > Mode**, tap **Family Member** and confirm **Switch**.
2. The first time, the app asks for your name. Type your name (for example Priya or Dad) and tap **Continue**. This is the name the Budget Manager will see. "Me" and "Self" are not accepted.
3. Under **Member profile** you can pick who is using the phone, or **+ New profile...** for another person. Each profile keeps its own allowance and expenses. To change your name later use **Settings > Your name**.

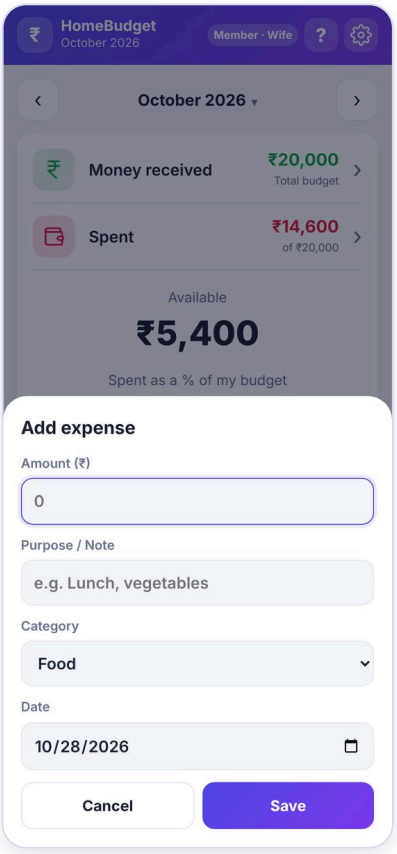
3.2 Home, money received and expenses



Get started card



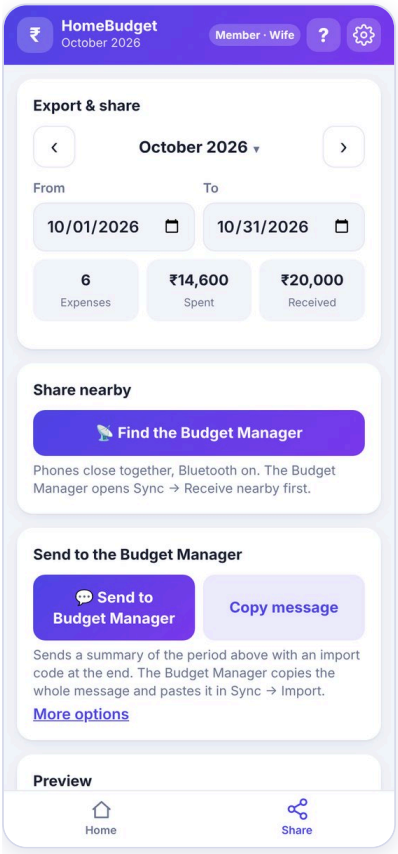
Member Home



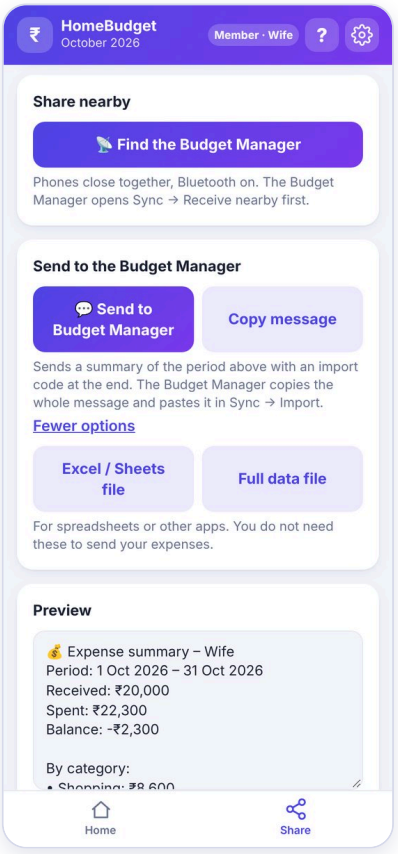
Add expense

1. The **Get started** card at the top of Home shows your three first steps and ticks them as you go (see Section 1). **Money received** is the allowance the Budget Manager gave you. Tap the round **+** next to *Received this month* (or the **+ Money received** button) and enter the amount, date and note. **Spent** is your total spending. **Available** is what is left.
2. The gauge shows the percentage of your money already spent.
3. Tap **+ Add expense** to record spending: amount, note, category, date.
4. Edit or delete any entry with the pencil and bin icons, or swipe left to edit and right to delete. Long lists load 50 at a time with **Show more**.

3.3 Share tab: send your data to the Budget Manager



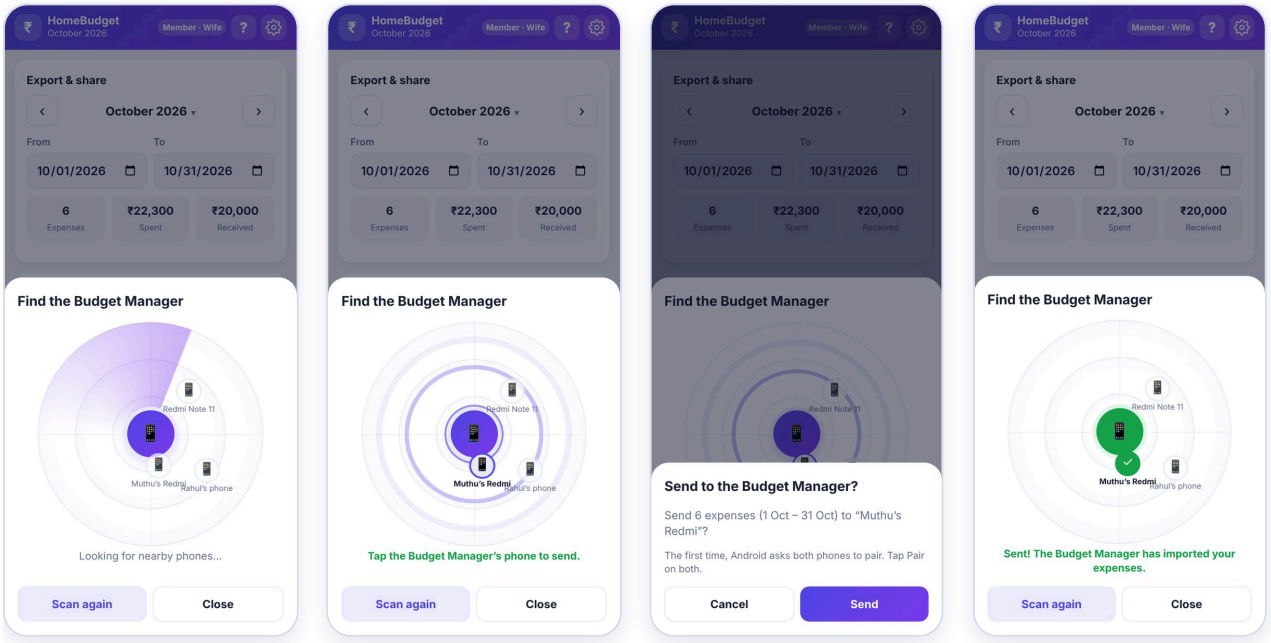
Share tab



More options

1. Pick the month or a date range. The counters show expenses, spent and received.
2. At the top, **Share nearby** sends your expenses straight to the Budget Manager's phone by Bluetooth (see 3.4). No chat app is needed.
3. Tap **Send to Budget Manager** and choose WhatsApp (or any app) and the Budget Manager. One message goes: a readable summary, with an **import code** at the end. You do not need to understand the code.
4. **Copy message** copies the same message, if you prefer to paste it yourself.
5. **More options** shows an **Excel / Sheets file** and a **Full data file**, for spreadsheets or other apps. You do not need them to send your expenses.
6. The **Preview** shows the summary part of the message.

3.4 Share nearby (Bluetooth radar)

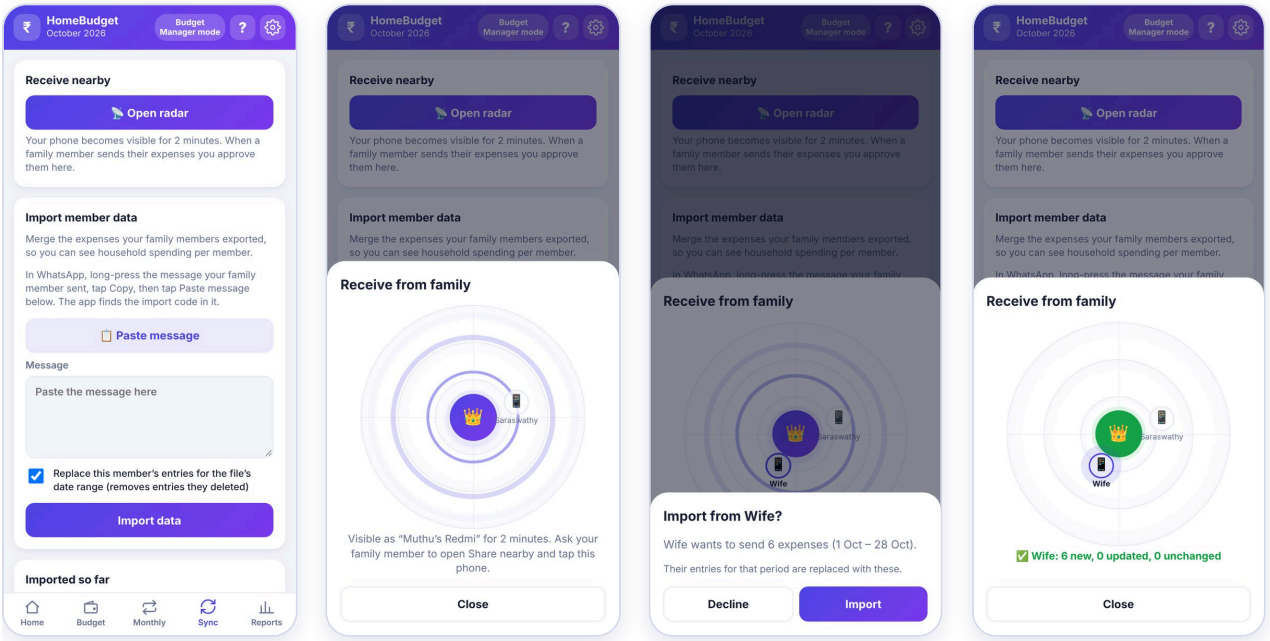


Scanning | Budget Manager found | Confirm | Sent

1. **Before you start:** both phones need Bluetooth on and should be within a few metres. The Budget Manager opens **Sync > Receive nearby > Open radar** first.
2. On the family member's phone open **Share > Share nearby > Find the Budget Manager**. Android asks to allow **Nearby devices** and to make the phone visible for 2 minutes. Tap **Allow**.
3. The radar scans. Phones nearby appear as dots; the closer the dot is to the centre, the stronger the signal. The Budget Manager's phone glows and is shown in bold.
4. Tap that phone, check the count and period, then tap **Send**. The first time, Android asks both phones to **Pair**. Tap Pair on both.
5. When the Budget Manager approves, the radar turns green and shows **Sent!**. Tap **Scan again** if the phone does not appear.

> Nothing is sent over the internet. The link is encrypted by Android pairing. Nothing is imported until the Budget Manager taps **Import**.

3.5 Receiving on the Budget Manager phone



Receive nearby | Waiting | Approve | Imported

1. Open **Sync** and tap **Open radar** in the **Receive nearby** card. Allow **Nearby devices** and the visibility question.
2. Your phone shows its Bluetooth name and waves pulse while it waits. Keep the screen open. Visibility lasts 2 minutes; open the radar again if it runs out.
3. When a family member sends, a dot appears and asks **Import from Priya?** with the number of expenses and the period. Tap **Import** or **Decline**.
4. If the data has no proper name (**Me** or **Self**), the app asks **Whose expenses are these?** first.
5. The result appears on the radar and in the Imported list on the Sync tab.

> If phones do not find each other: check Bluetooth is on for both, allow **Nearby devices** in Android Settings > Apps > HomeBudget > Permissions, keep the phones close, and try **Scan again**. The message option in 3.3 always works as a fallback.

4. How Manager and Members work together

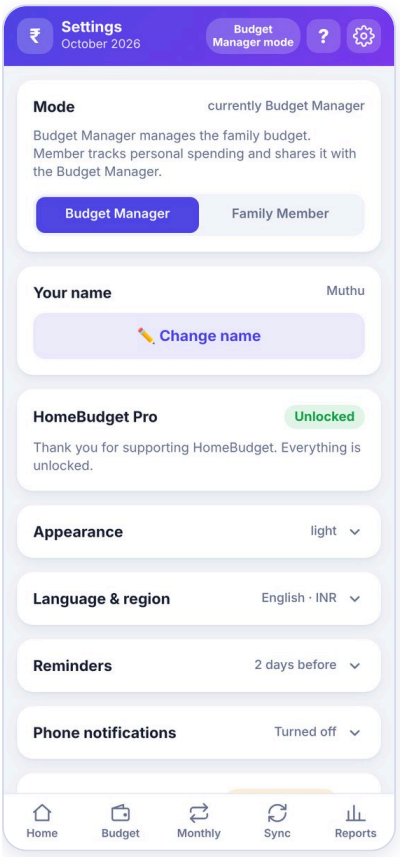
1	**Manager** sets member allowances in **Budget** and sends each member their budget from **Sync > Send budget to a member**.
2	**Member** installs HomeBudget, selects **Family Member**, taps **Money received** and records expenses through the month.
3	**Member** opens **Share** and either taps **Find the Budget Manager** (Bluetooth, phones close together) or **Send to Budget Manager** (one message with a summary and an import code, by WhatsApp or any chat app).
4	**Manager** approves the Bluetooth transfer on the radar, or long-presses the message, taps **Copy**, then in **Sync > Import member data** taps **Paste message** and **Import data**. Household totals, **Family spending** and **Reports** now include that member.

> Nothing is sent automatically. Each phone only sends what its owner chooses to share.

5. Settings

Tap the gear icon at the top right. Tap it again to return.

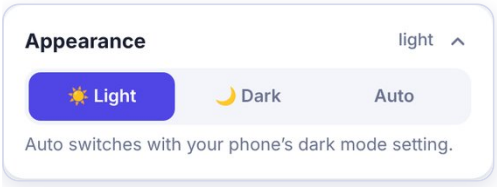
5.0 Open and close sections



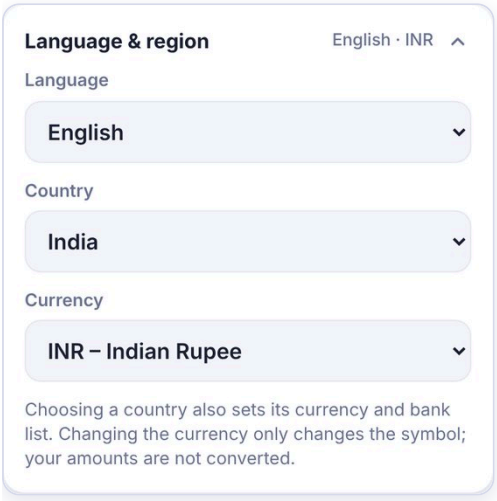
Sections closed

1. **Mode**, **Your name** and **HomeBudget Pro** are always open. The other sections start closed to keep Settings short.
2. Each closed section shows its current setting on the right, for example **English · INR**, **2 days before** or the date of your last backup.
3. Tap a section's **title** to open it and tap it again to close it. Open sections stay open while you use the app.
4. **Your name**: tap **Change name** to edit it. Managers: your name replaces "Self" in reports and lists. Members: this is the name the Budget Manager sees; if you change it after sending, the Budget Manager will see you as a new member on the next import.

5.1 Mode, appearance, language and region



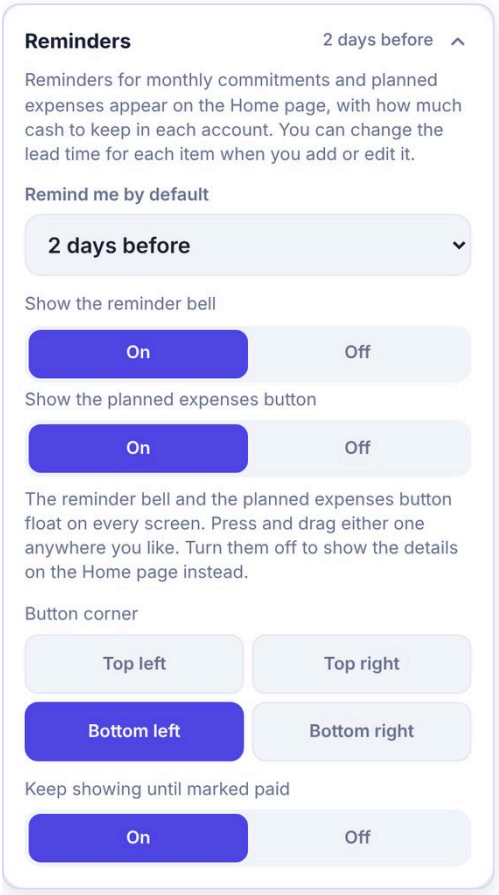
Appearance



Language and region

1. **Appearance**: Light, Dark, or **Auto** (follows your phone).
2. **Language**: English, Tamil, Hindi, Spanish, French, German, Portuguese, Arabic, Chinese (Simplified) and Japanese. Arabic switches the app to right-to-left.
3. **Country** sets the matching currency and bank list. **Currency** changes only the symbol; amounts are not converted.

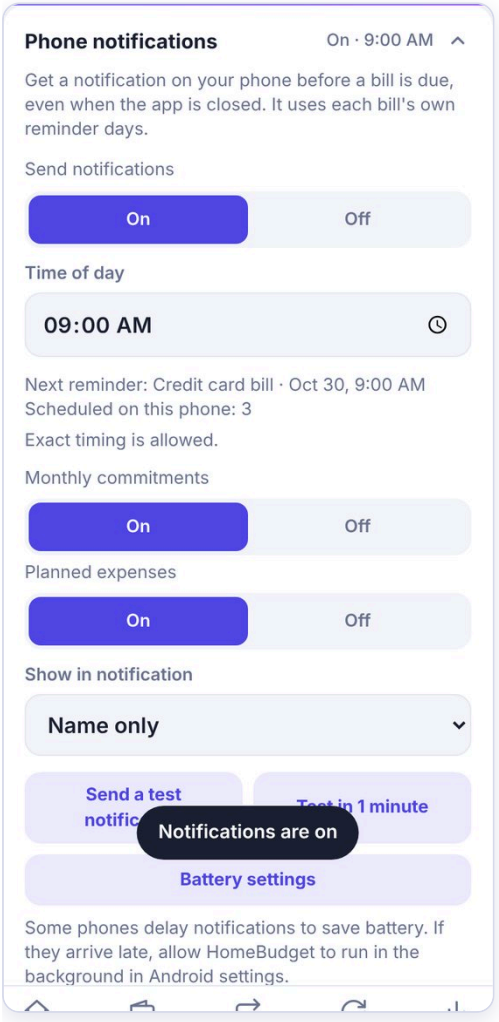
5.2 Reminders



Reminders

1. **Remind me by default**: No reminder, On the due day, or 1, 2, 3, 5 or 7 days before. You can override this for each item.
2. **Show the reminder bell** and **Show the planned expenses button**: On or Off.
3. **Button corner**: where the two buttons start. Picking a corner also resets any position you dragged them to.
4. **Keep showing until marked paid**: On keeps a reminder visible after its due date until you mark it paid.

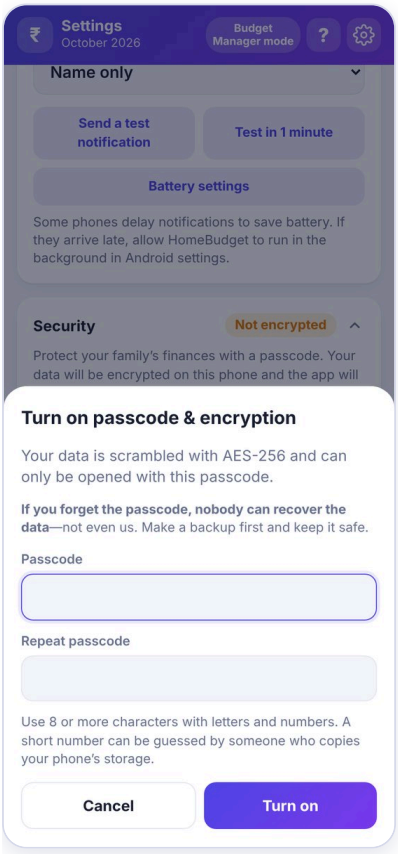
5.3 Phone notifications for bills (Android app)



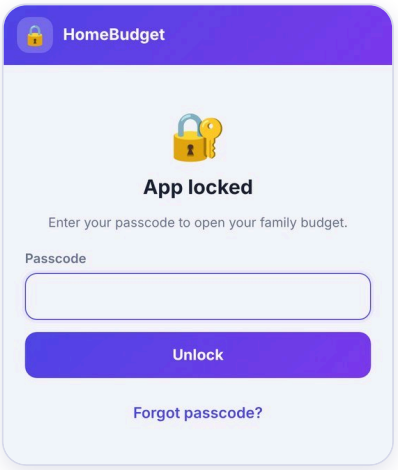
Notifications on

1. In **Phone notifications** tap **On**. Android 13 or newer asks **Allow HomeBudget to send you notifications?** Tap **Allow**. If you tap Don't allow, the app says so and shows **Open Android settings**.
2. **Time of day**: choose the hour and minute (default 9:00 AM). Below it the app shows the **Next reminder** and how many reminders are **scheduled on this phone**.
3. **Monthly commitments** and **Planned expenses**: switch each On or Off.
4. **Show in notification**: *Name and amount*, *Name only* (default) or *Nothing, just say a bill is due*. On a locked screen Android shows only *Bill reminder* unless you allow private content there.
5. Each bill sends a notification on its **reminder day** and again **on the due day**. If a bill becomes **overdue** and is still unpaid, you get one notification a day at your time. Bills marked paid send nothing.
6. **Xiaomi, Redmi, POCO, Oppo, Realme, OnePlus, Vivo, Huawei, Honor and Asus phones**: the card shows a yellow box. Tap **Open Autostart settings** (the name differs by brand, for example *Auto launch*) and turn it on for HomeBudget, then tap **I've turned it on**. Without it, these phones show notifications only when you open the app.
7. On Android 12 and newer, tap **Allow exact timing** and switch on **Alarms & reminders** for HomeBudget. **Send a test notification** shows one at once, and **Test in 1 minute** sets a real alarm so you can check it works with the app closed.
8. Turn the switch **Off** to stop all bill notifications. Nothing is sent over the internet: the reminders are set on your phone itself. Bill notifications are for the **Budget Manager**.

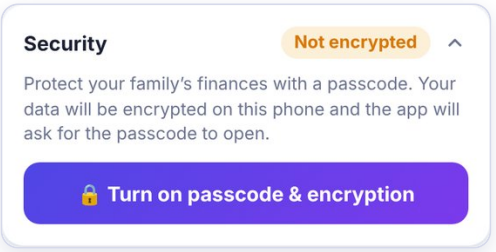
5.4 Security: passcode and encryption PRO



Turn on passcode



Lock screen

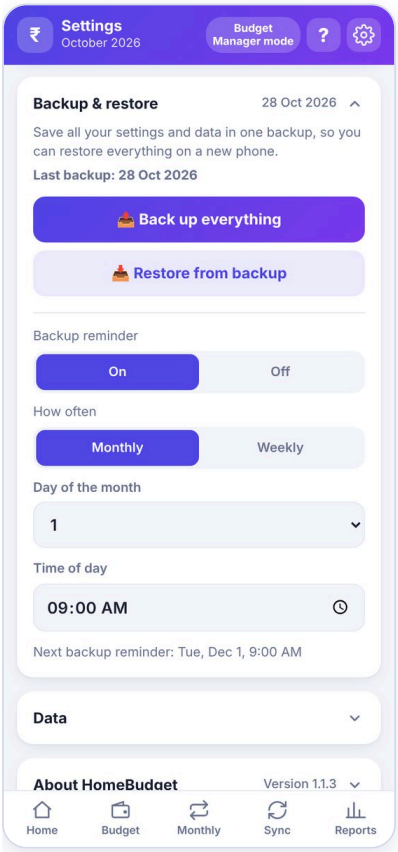


Security card

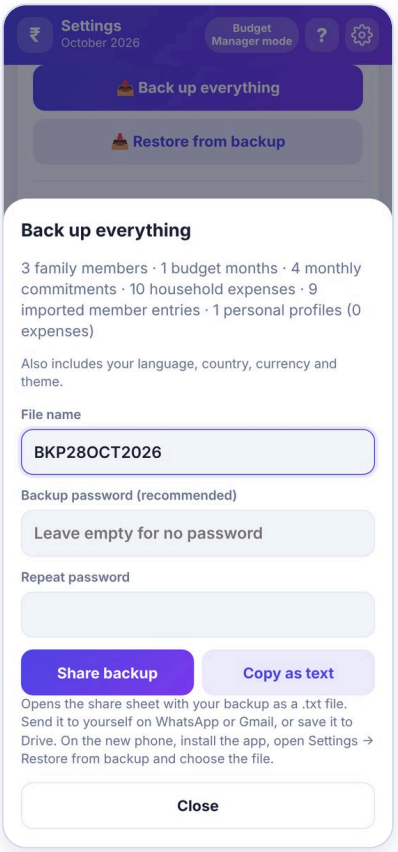
1. Tap **Turn on passcode & encryption**, enter a passcode twice, then **Turn on**. Your data is encrypted on the phone (AES-256). The app asks for the passcode every time it opens.
2. Use **8 or more characters** with letters and numbers.
3. **Lock the app**: when you leave the app, or after 1, 5 or 15 minutes, or only when you tap **Lock now**.
4. **Hide the app in recent apps and block screenshots** adds more privacy.
5. After repeated wrong passcodes the app makes you wait before trying again. **Forgot passcode?** on the lock screen leads to the same two-step erase as in 5.6.

> **If you forget the passcode nobody can recover the data, not even us.** Keep a backup (next section) and store the passcode safely.

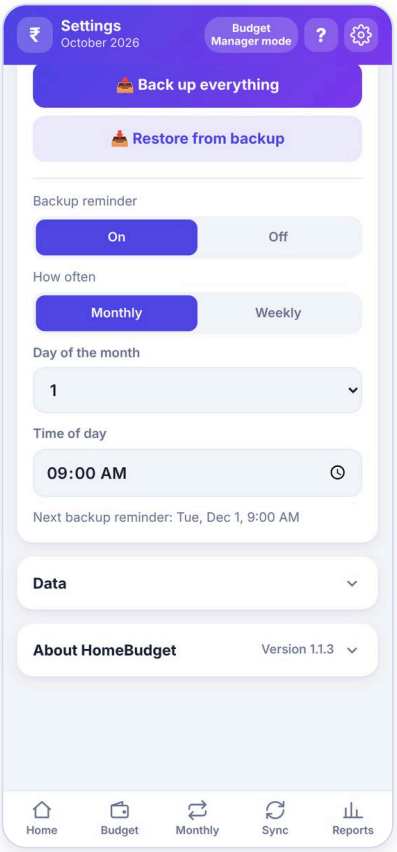
5.5 Backup, restore and backup reminder



Backup and reminder



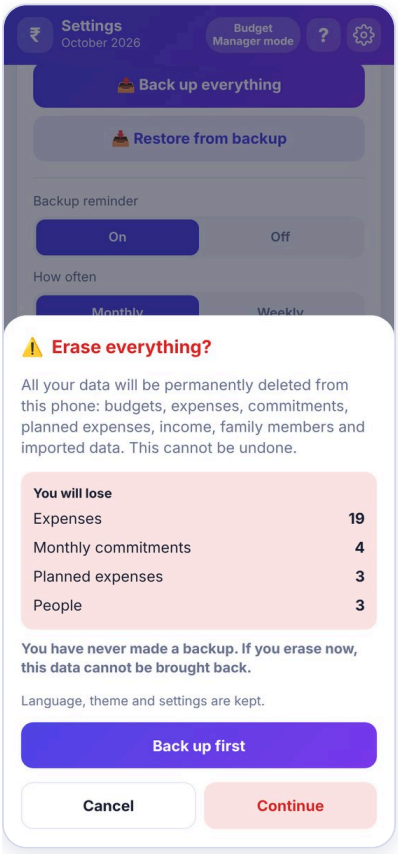
Back up everything



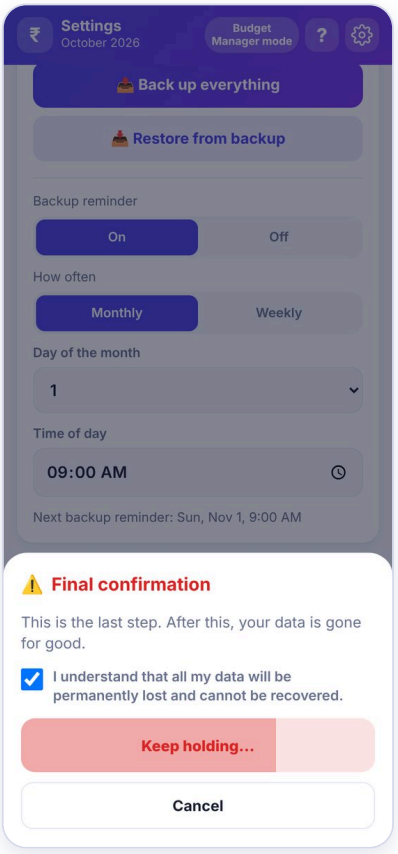
Reminder settings

1. **Back up everything** saves all settings and data in one file. The file name is the date, for example **BKP28OCT2026**. Add a **backup password** (recommended) so the file is encrypted too.
2. **Share backup** opens the Android share sheet with the file attached. Send it to yourself on WhatsApp or Gmail, or save it to Google Drive or a file manager. **Copy as text** copies the backup so you can paste it into a note or message.
3. **Restore from backup** (Pro): on a new phone install HomeBudget, open **Settings > Restore from backup**, tap **Choose backup file** and pick the file, or paste the text. Enter the backup password if you set one. Restoring a Budget Manager backup needs Pro; backing up is always free, and a backup made in Family Member mode restores free.
4. **Backup reminder** (free, Android app): switch it **On**, choose **Monthly** (a day of the month, 1 to 28) or **Weekly** (a day of the week), and a **time of day**. The card shows the **Next backup reminder**. At that time a notification arrives; **tap it and the Back up everything screen opens**. Making a backup resets the clock.
5. The card shows the date of your **last backup**. Make one before you change phones, reinstall the app or clear its storage.

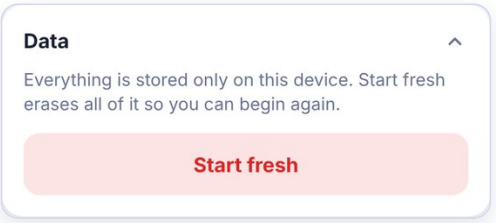
5.6 Erase everything (Start fresh)



Step 1: warning



Step 2: tick and hold

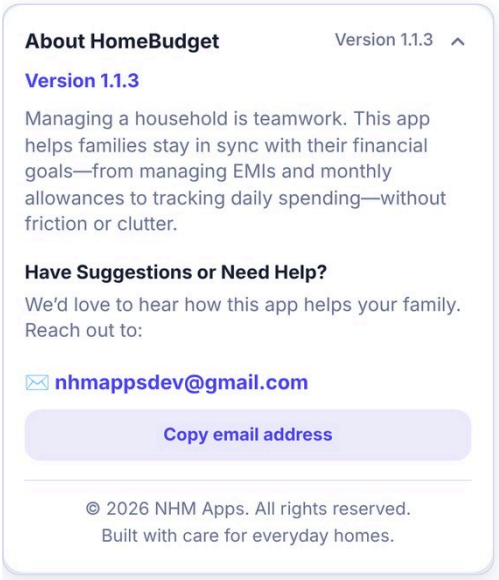


Data card

1. **Settings > Data > Start fresh** deletes everything on this phone, so it asks twice and slowly on purpose.
2. **Step 1** is a warning. It lists what you will lose (expenses, monthly commitments, planned expenses, people) and tells you whether you have **ever made a backup**. Tap **Back up first** to make one now, **Cancel** to stop, or **Continue**.
3. **Step 2** is the final confirmation. Tick **I understand that all my data will be permanently lost**, then **press and hold** the **Press and hold to erase** button until the bar fills (about 3 seconds). Lifting your finger early cancels. Only then is the data erased.
4. Your language, theme and settings are kept. The same two steps protect **Forgot passcode?**.

> Erasing cannot be undone. If you have a backup, you can restore it afterwards (restore needs Pro for a Budget Manager backup).

5.7 About



About

1. **About** shows the version, the support email and a button to copy the email address.

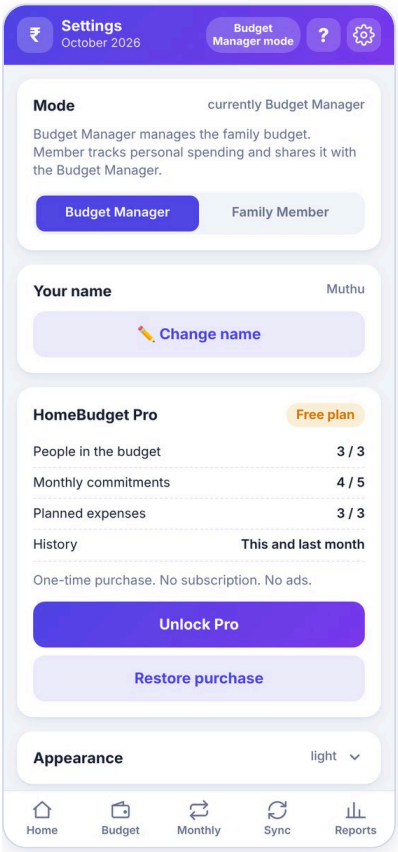
6. Free plan and HomeBudget Pro

HomeBudget is **free to start**. A single, optional **one-time purchase** called **HomeBudget Pro** removes the limits and adds extra tools. It is not a subscription, it is never charged again, and the app has no ads.

Feature	Free	Pro
People in the budget (you count as one)	Up to 3	Unlimited
Monthly commitments (EMIs and bills)	Up to 5	Unlimited
Planned expenses	Up to 3	Unlimited
History	This month and the previous month	Every month
Reports	Totals, by category, transactions, Excel / Sheets and full data export	Plus by member, category by member, and spending over time
Bank-wise balance and cushion	Locked	Included
Back up everything, backup reminder	Included	Included
Restore a backup	Locked (a Family Member backup restores free)	Included
Passcode, app lock and encryption	Locked	Included
Move the reminder bell and planned-expenses button	Fixed in the bottom-left corner	Any position or corner
Everything else: Home, Budget and Monthly tabs, folding cards, Arrange, reminders, phone notifications, languages, the "?" tour	Included	Included
Family Member mode (Home, Share, Bluetooth sharing, expenses)	No limits	No limits

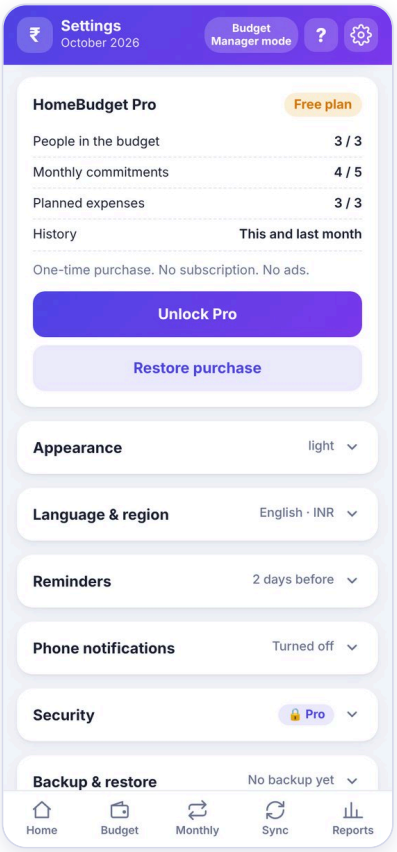
> The limits apply only in **Budget Manager** mode. In **Family Member** mode nothing is limited, except that the passcode lock is part of Pro.

6.1 See your plan and unlock Pro



Settings: Free plan card

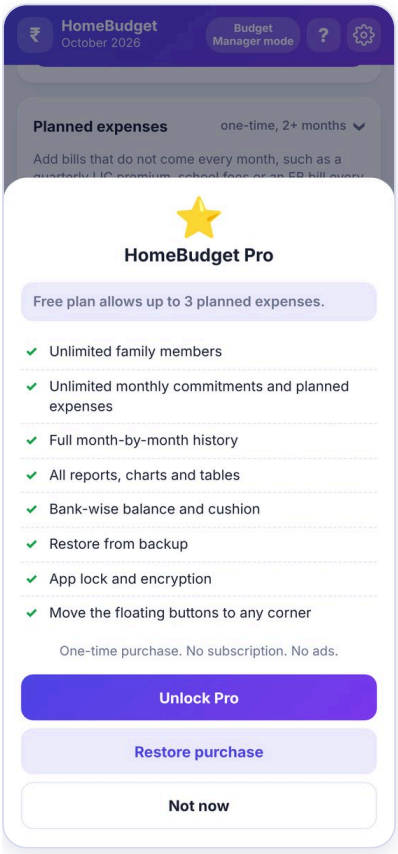
Pro sheet



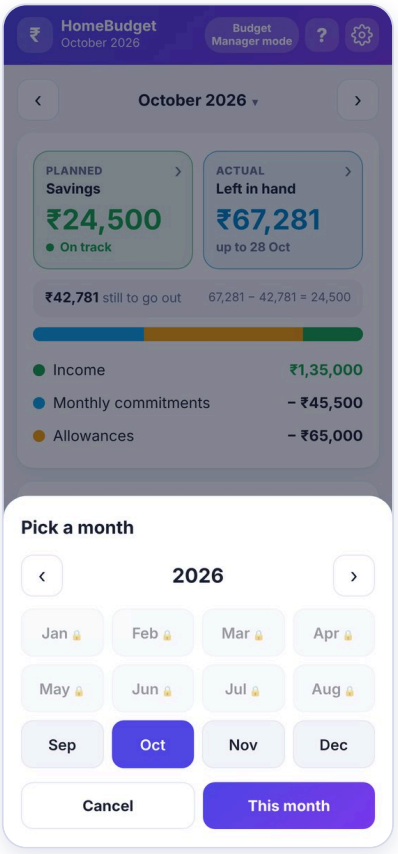
Your usage

1. Open **Settings** (gear icon). The **HomeBudget Pro** card shows **Free plan** and how much of each limit you have used, for example *People in the budget 3 / 3*.
2. Tap **Unlock Pro**. The sheet lists everything Pro includes. Tap **Unlock Pro** again. Google Play opens its own payment screen and shows the price. Confirm the payment as you normally do.
3. When Google Play confirms, the app says **Pro unlocked – thank you!** and every locked card opens. The Settings card now reads **Unlocked**.
4. Payment is made and processed by Google Play. HomeBudget never sees your card or UPI details.

6.2 What happens at a limit



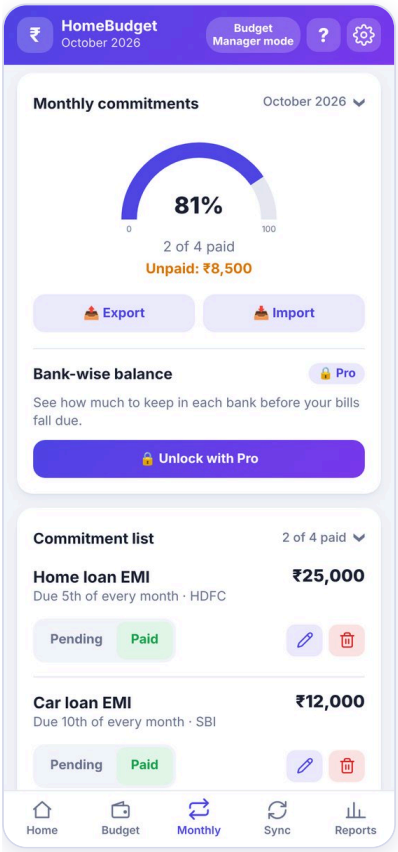
Planned expenses limit



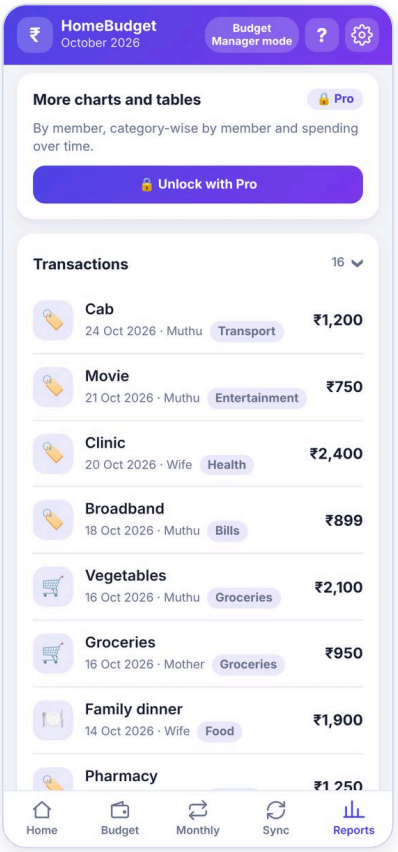
Older months locked

1. When you try to add a commitment, a planned expense or a person beyond the free limit, the Pro sheet opens and says which limit you reached, for example *Free plan allows up to 3 planned expenses*.
2. Tap **Not now** to carry on. Nothing is lost.
3. Months older than the previous month show a small lock in the month picker. Swiping to them opens the same sheet. Your older entries are kept safely and return the moment you unlock Pro.
4. If you already had more than the free limit (for example after restoring a backup), nothing is deleted. You can still see and edit what is there; you simply cannot add more until you unlock Pro.

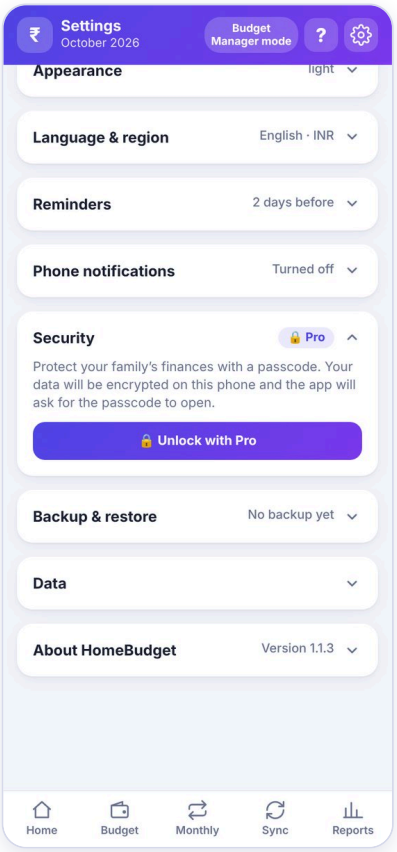
6.3 Locked cards



Bank-wise balance



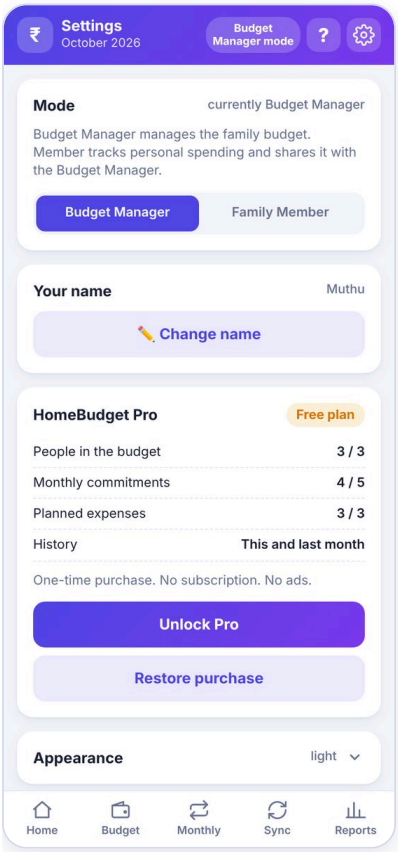
More charts and tables



Security

1. Pro features are shown as cards with a **Pro** badge and an **Unlock with Pro** button. They never block the rest of the app.
2. Locked on the free plan: **Bank-wise balance** (Monthly tab), **More charts and tables** (Reports), **Security** and **Restore from backup** (Settings), and the **Button corner** choice (Settings > Reminders).

6.4 Restore your purchase (new phone, reinstall)



Settings: Restore purchase

Pro sheet: Restore purchase

1. Install HomeBudget from Google Play on the new phone, signed in to the **same Google account** you bought Pro with.
2. Open **Settings** and tap **Restore purchase** on the Pro card (or in the Pro sheet). Pro unlocks again in a moment.
3. If the app says *No earlier purchase found on this Google account*, check that the phone uses the Google account that made the purchase.
4. Your budget data is separate from the purchase. To move your data too, use **Back up everything** on the old phone and **Restore from backup** on the new one (Section 5.5).

6.5 Good to know

- **Works offline.** After Pro unlocks, the app remembers it, so Pro keeps working without internet. It checks with Google Play from time to time.
- **Pending payments.** If your payment is pending (for example a UPI approval), the app says so. Pro unlocks automatically when Google Play completes the payment.
- **Refunds.** If Google Play refunds the purchase, Pro locks again. Your data stays on your phone.
- **Backups never cost anything.** You can always back up your data on the free plan.
- **Questions about a payment or a refund** are handled by Google Play. For anything about the app, write to nhmappsdev@gmail.com.

7. Questions and answers

Do I need an account or internet?

No account and no sign-in. HomeBudget works offline and stores everything only on your phone. Only the optional Pro purchase talks to Google Play.

What is the difference between a monthly commitment and a planned expense?

A monthly commitment repeats every month (EMI, rent, broadband). A planned expense does not: it is one time, or repeats every 2, 3, 4, 6 or 12 months (LIC premium, school fees, EB bill). Both are on the Monthly tab.

Will I get phone notifications for bills?

Yes, in the Android app. Open **Settings > Phone notifications**, switch them on and choose the time. On Xiaomi, Redmi and some other phones also turn on **Autostart** for HomeBudget (the app shows a button for it), or reminders may arrive only when you open the app.

Can the app remind me to take a backup?

Yes, free. Settings > Backup & restore > Backup reminder: choose Monthly or Weekly, the day and the time. Tap the notification to open the backup screen.

I changed phones. How do I move my data?

On the old phone use **Settings > Backup & restore > Back up everything** (free) and **Share backup** to send the file to yourself. On the new phone install the app and use **Restore from backup** > **Choose backup file**. Restoring a Budget Manager backup needs Pro (Section 6).

Is Pro a subscription? What does it cost?

No. It is one payment, with no renewal. Google Play shows the price in your currency before you confirm.

I reached a free limit. Did I lose my data?

No. Nothing is ever deleted. You just cannot add more until you unlock Pro. Older months come back with Pro.

I bought Pro on one phone. Can I use it on another?

Yes, on any phone signed in to the same Google account. Tap **Restore purchase** (Section 6.4).

I forgot my passcode.

The data cannot be recovered without it. If you have a backup, choose **Forgot passcode?** on the lock screen, confirm the two-step erase, then restore the backup.

I tapped Start fresh by mistake. Is my data gone?

The app asks twice and needs a tick and a 3-second press-and-hold, so it is hard to do by accident. If you stop at any step, nothing is erased. Once erased, only a backup can bring it back.

The app says shortfall. What does it mean?

Your member allowances plus monthly commitments (and planned expenses) are more than your income for that month. Lower an allowance or a commitment, or add income in the **Budget** tab.

Why is a bank tile amount higher than my EMI?

It adds all commitments from that bank, plus the safety cushion if you chose 5% or 10%.

Does changing the currency convert my amounts?

No. It changes only the symbol. Enter amounts in the currency you choose.

Why does the app ask for "Nearby devices" or Bluetooth?

Only for **Share nearby**, to find the Budget Manager's phone and send expenses to it. Nothing goes over the internet and the app never uses your location. On Android 6 to 11, Android itself requires the Location permission for any Bluetooth scan; HomeBudget does not read your location. You can use the message option instead and never allow it.

Can I change my name later?

Yes, in **Settings > Your name**. Members: the Budget Manager will see you as a new member on the next import.

Can two phones share one budget live?

Not automatically. Members send their expenses by Bluetooth (Share nearby) or as a message with an import code, and the Budget Manager imports them (Section 4).

What happens if I uninstall the app?

The data on the phone is deleted. Back up first.

Need help or have a suggestion?
Email **nhmappsdev@gmail.com**

© 2026 NHM Apps. All rights reserved.