



The Unofficial
OpenBudget
User Guide

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Preface

Thank you for checking out *The Unofficial OpenBudget User Guide!* The purpose of this book is to introduce you to the basic concepts of OpenBudget and give you the knowledge you need to use the app for all it's worth.

Whether you're looking into budgeting for the first time, thinking about switching your personal finance setup to OpenBudget, or a current user who just wants to make sure you're getting the most out of the app, I hope you find the information here helpful.

As you can tell from the title, this is not an authorized document from the creator of OpenBudget. I'm not a developer or a financial expert. I'm just an enthusiastic user of the app, and this is my attempt to take what I've learned from my own experience and conversations I've had with the developer to help others get as much use out of this tool as I have. It's been so very useful to me; I believe it can be for you as well.

This guide covers OpenBudget version 1.3.6, which is the current release as of this writing. It is my intention to refresh the guide promptly to reflect updates to the app as they come. The most up-to-date version of the guide will always be available to download [on my website](#).

Should you have any questions, corrections, or feedback concerning this guide, feel free to [contact me](#) anytime.

Once again, thank you for reading. I hope you enjoy!

-Devon

What is OpenBudget?

OpenBudget is a better money manager. It's an app for iPhone and iPad that helps you handle your budget, track your spending, and take control of your personal finances. Simply put, it's the best budgeting app out there.

The app takes a **digital envelope** approach to budgeting. This method involves using distinct containers, or envelopes, to separate and store the funds for all of the different parts of your budget. Before digital tools like OpenBudget, this method required actual paper envelopes filled with cash. Now, these "envelopes" can be easily created and managed right from your device. In OpenBudget, these containers are called **categories**.

Rather than building a budget based off abstract percentages or spending limits for different areas, digital envelope budgeting takes out all the guesswork by breaking up your money *before* you spend it. You build your budget based on how much you'll need for each category, and once that category's funds hit zero, you stop spending out of it. And of course, you can always make adjustments over time as your needs change.

The foundation of the digital envelope system combined with OpenBudget's power and ease of use make the app the ideal tool for all sorts of financial situations and goals. Are you trying to pay down debt? This approach is perfect for that. Maybe you want to save for a big life event or a dream vacation. OpenBudget can help with that, too! And when it comes to paying and planning for basic, everyday bills and expenses, the app shines in both its flexibility and its simplicity.

And OpenBudget allows you to manage your money however you like. There's no limited set of predetermined categories for you to try to fit your financial life into. There are no rules or formulas for you to follow. There's no course you have to go through to use it properly. The app gives you the tools you need to handle your money your way, because everybody's financial life is different.

In case you're wondering where OpenBudget comes from, it's created by [Khan Winter](#), a computer engineering student at the University of Minnesota who also makes [Fueling Timer](#), and app for interval tracking. Khan released OpenBudget in

December 2020 and has continued to add refinements and major new features to it in the months since.

OpenBudget is available for free [on the App Store](#) and includes a ton of features. Now that you have an idea of what the app is all about, let's dive in to what it can do.

Free and Premium Features

OpenBudget has an array of tools to help you manage your money. These are the basic features of the app:

- **Simple, envelope style budget:** OpenBudget helps you organize your budget into **categories**, the containers that hold funds for your expenses, bills, debts, and saving goals. This is the core of envelope budgeting—breaking your budget down into its component parts. Categories allow you to make sure your money is going where it needs to go, allowing you to work towards your financial goals while never missing a payment.
- **Fast expense tracking:** Once your money is organized, you have to keep up with where it's going. OpenBudget makes it quick and easy to log **transactions**, whether they be **withdrawals** (money coming out of your budget) or **deposits** (money coming in). You can add a transaction in just a few seconds to keep your budget up-to-date.
- **Useful reports:** Tracking your spending day-to-day is important, but so is keeping an eye on long-term trends in your budget. OpenBudget creates **reports** based on your transactions so that you can see where your money is going over time. These reports help you see ways that you can adjust your budget and habits to align with your financials goals.
- **Currency support:** No matter where you are in the world, OpenBudget includes your currency, allowing you to budget in the way that fits you. Switching currencies is one quick setting change away.
- **Transaction search history:** Transactions accumulate quickly, but sometimes, you want to go back and look at one that happened a while ago. With OpenBudget's **search** tool, it's easy to find exactly what you're looking for.
- **Automagical sync:** Categories and transactions are saved in your OpenBudget account, which means you can **sync** your budget to as many devices as you want and even **share** it with others. You never have to worry about losing changes to your budget because they're stored safely in the cloud!

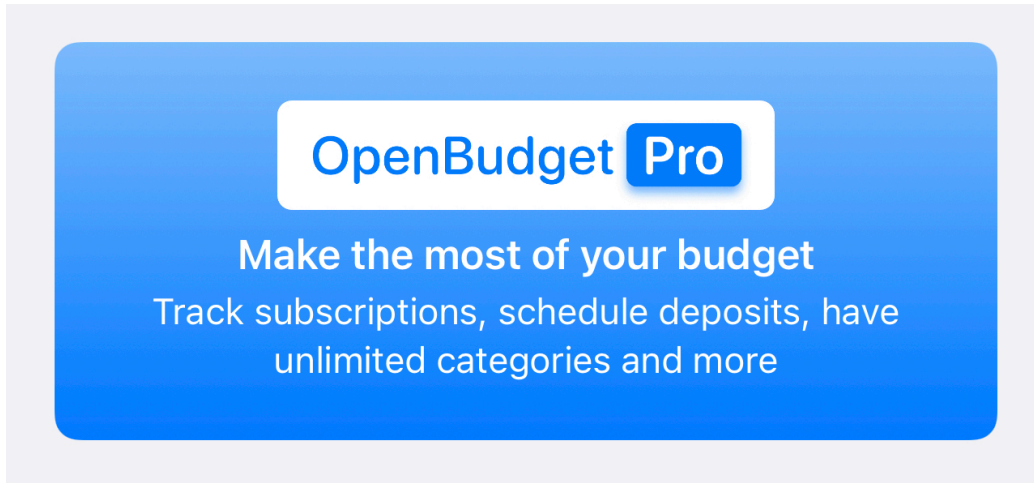
- **Privacy:** Unlike some financial tools, OpenBudget does not share your data with anyone. Your budget is your private information, and the app ensures that it stays that way.
- **And more:** The app also includes fun tidbits like widgets, dark mode, split screen and multi-window on iPad, and shortcuts actions.

All of these features are included in OpenBudget for free. With these tools, you have everything you need to create a budget and start managing your money well. We'll do a deep dive into each of these features, including tips for getting the most out of them, in upcoming chapters.

The app also includes some premium features available to those who subscribe to **OpenBudget Pro:**

- **Schedule expenses:** Do you know that a bill is coming up? You can plan ahead by creating a **scheduled transaction** that will automatically deduct the funds from your budget on the proper date. Expense scheduling gives you the ability to anticipate withdrawals and see what's coming up.
- **Track subscriptions:** OpenBudget Pro gives you the option to create **repeating transactions** that automate recurring expenses like streaming service subscriptions and even rent. You can also use repeating transactions to automate direct deposits and split your paycheck up automatically among your categories. This is a powerful tool that starts with simply setting a date and a repeat interval for your transaction.
- **Unlimited categories:** The free version of OpenBudget allows you to create up to six different categories for organizing your money. With OpenBudget Pro, there's no limit to how many categories you can create, allowing you to make your budget as granular and detailed as you like.
- **Infinite transaction history:** By default, OpenBudget stores a limited number of your transactions. With OpenBudget Pro, your entire transaction history is saved in the app, which allows you to get the most use out of transaction search and reports.

- **Custom app icons:** Who doesn't love personalizing their home screen? OpenBudget Pro includes a variety of app icon options, including icons with different currencies and colors. There's even a dark-themed one for those who prefer a darker home screen.



When using the free version of OpenBudget, you might come across this banner letting you know that the feature you're trying to use is part of OpenBudget Pro.

The Pro subscription adds several powerful tools to the already full set of features available in the free version of OpenBudget. When subscribing to OpenBudget Pro, users can choose from three different options:

- The monthly subscription is available for \$2.99 per month.
- Or you can choose the annual subscription for \$24.99 per year, saving Pro users 30% for paying ahead.
- Finally, the lifetime subscription can be purchased for \$49.99, giving users Pro access into the future without committing to a recurring payment.

How do you know if OpenBudget Pro is for you? The free version is a great way to get started managing your money, but if you run into limits with creating categories or looking back at older transactions, it might be time to consider upgrading. Or if you really want to make your budget work for you by automating recurring bills and paychecks, OpenBudget Pro is the way to go.

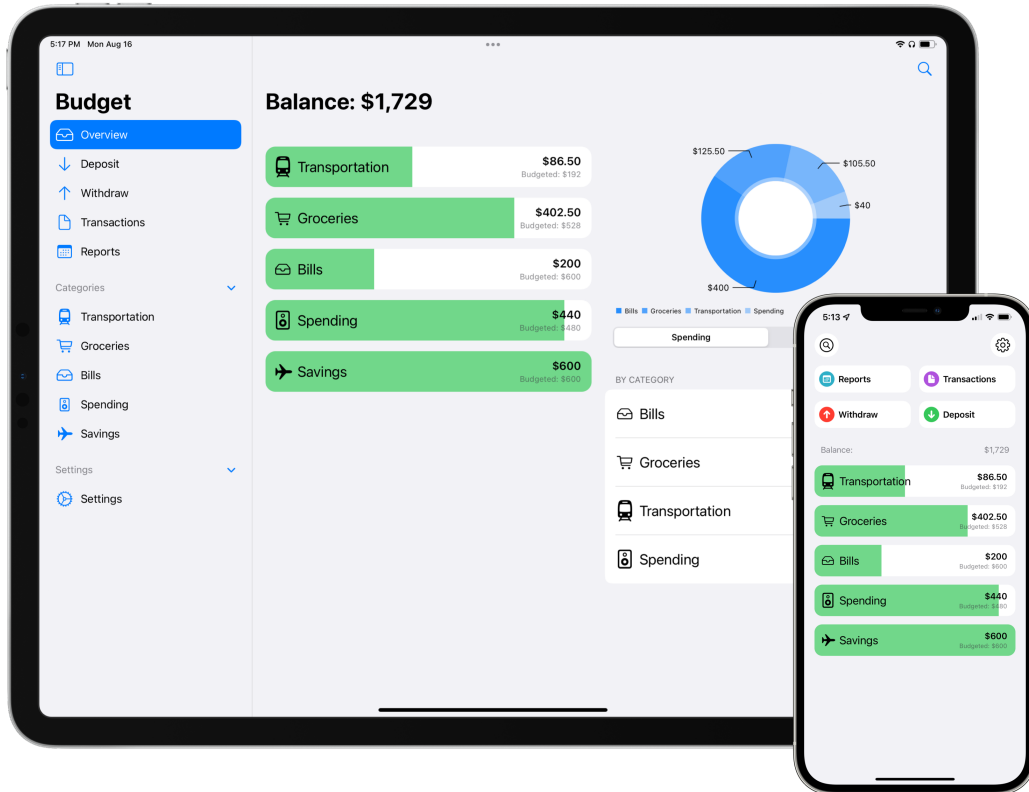
For users with more simple budgets who are comfortable with entering all their transactions manually, the free version of OpenBudget is all you'll ever need. But if you really want to take your budget to the next level in terms of detail, long-term tracking, or automation, then you'll want to give Pro a try.

Of course, if you sign up for OpenBudget Pro, you'll want to take advantage of the lifted category limit and create a category to pay for the subscription with! And with the unlimited features of the Pro subscription, there's no end to what you can do with your budget.

That's an overview of all the features the app offers, both free and premium. Now, let's dive in to each of these features individually and see how they work.

Interface

OpenBudget features a simple, straightforward interface on both iPhone and iPad. While the basic controls are the same on both platforms, the layouts vary slightly, so we'll take each in turn.



The interface in OpenBudget is easy to use with a focus on glanceability and quick access to all of the app's main features.

iPhone

The app's main view (called the **Overview**) on iPhone consists of six buttons, your total balance, and a list of all the categories in your budget. This gives you a bird's-eye view of how your budget is doing as well as quick access to all the controls you need to manage it.

The encircled magnifying glass at the top left of the screen is the **Search button**. Tapping this button brings up a list of all your transactions with a search field at the top for quickly finding the exact one you're looking for. (The Search view can also be invoked by scrolling up past the top of your budget until the search button turns blue.)

The encircled gear in the top right corner is the **Settings button**. Tapping it brings up the Settings page, where you can create new categories, change your currency, manage your account, and adjust other preferences like category sorting.

Below Search and Settings is another row of buttons: **Reports** and **Transactions**, which take you to their respective pages. The Reports page features charts and stats about your budget history, including a complete breakdown of your spending and income by category. The Transactions page shows a list of your transactions similar to the Search view, but it groups transactions by date and features more items on the page in lieu of the search bar.

The final buttons on the Overview are **Withdraw** and **Deposit**. Both of these controls are used to create a new transaction. The Withdraw button will create a negative transaction that takes money *out* of your budget, while the Deposit button will create a positive transaction that puts money *into* your budget. Creating transactions is a quick process that we'll dive into in the Transactions chapter.

The **Balance** is the total amount of money in your budget. It's calculated by adding up the funds in each of your categories. If you want your money to count towards your Balance, be sure to put it into a category!

The rest of the Overview is dedicated to your list of **categories**. Depending on how many categories you have, you may have to scroll down the list to see all of them. Each category displays its name, icon, balance, and budgeted amount, as well as a

bar to indicate how full the category is (the proportion of the balance to the amount budgeted). A green bar indicates a positive balance, while a red one represents a negative balance. This list is a quick way to check how far along you are towards your budgeting goals.

And that's it for the basic iPhone interface! There are a few more detailed views and buttons related to specific features that we'll get into in later chapters. But for now, let's look at the iPad.

iPad

If you're familiar with the OpenBudget interface for iPhone, you'll feel right at home in the iPad version. It's a natural translation of the app onto a bigger screen.

On iPad, OpenBudget uses a three-pane layout. The leftmost pane is the **Sidebar**, which is exclusive to the iPad version of OpenBudget. The middle pane displays your categories list. And the rightmost pane contains your budget breakdown from the Reports page.

The category and breakdown panes on the iPad version are the same as on the iPhone. Each pane is scrollable, allowing you to see all the information available.

Depending on your iPad's size and orientation, you might see all three panes at once, or you might see only the category and breakdown panes, with the Sidebar available as popover. You can use the button in the top left corner of the screen to show or hide the Sidebar as needed.

The Sidebar is what sets the iPad version of OpenBudget apart from its iPhone counterpart, and it is a handy tool. At the top of the Sidebar are five buttons. The Overview button takes you to the Overview, which is the app's main view including your category list and budget breakdown. The Deposit, Withdraw, Transactions, and Reports buttons all behave the same way as on the iPhone, bringing up their respective screens.

Underneath the main buttons is a list of all your categories. You can tap any of your categories in the Sidebar to bring up that category's detailed view. The category list can also be collapsed if you prefer not to see the full list in the Sidebar.

At the bottom of the Sidebar is the Settings button, which brings up the Settings page for creating categories, adjusting preferences, and viewing your account information.

The Search button is not contained in the Sidebar but instead in the upper right corner of the screen. Tapping the Search button will bring up a Search view similar to that on the iPhone, allowing you to quickly filter your transactions and find the one you're looking for.

OpenBudget on iPad supports split view and slide over, allowing you to view your budget next to other apps like your banking app or your credit card statement in Files. In addition, the iPad version includes the ability to create multiple windows. The app allows you to make several Overview windows to include in different split views, or you can create a dedicated window for a single category by dragging it out of the category list and to the top or right side of the screen.

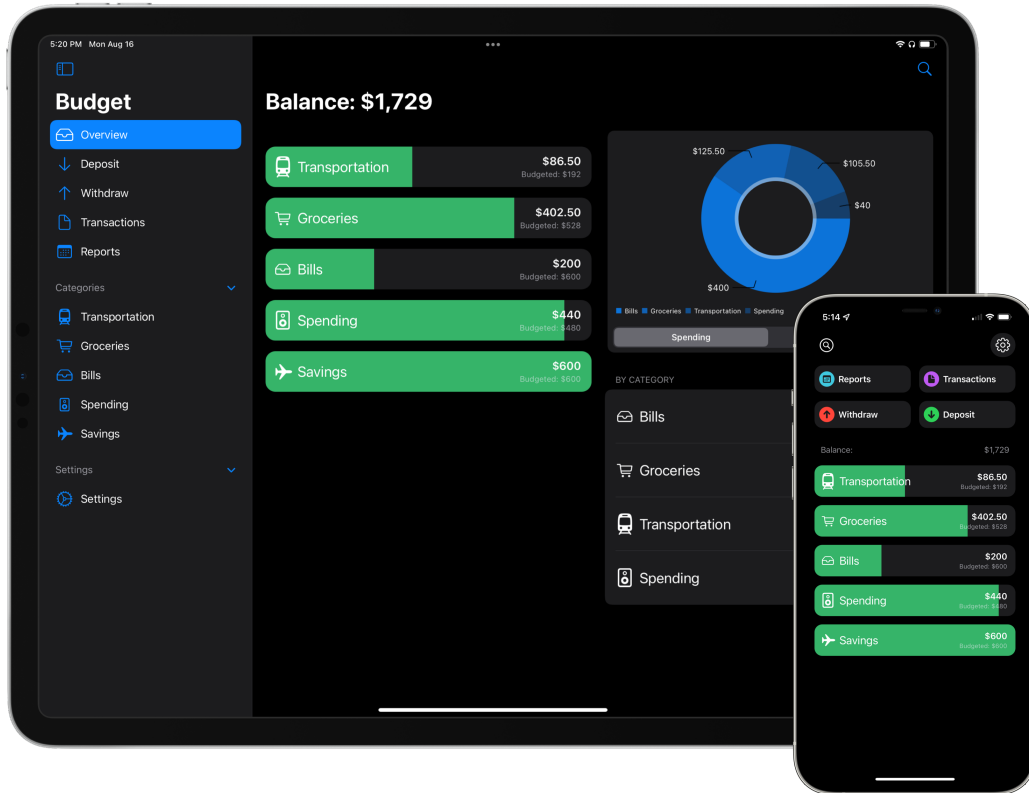
The final unique characteristic of the iPad interface is support for mice, trackpads, and keyboards. OpenBudget is optimized for external device input, allowing you to navigate and edit your budget using whatever peripherals you like. The app also includes support for the following keyboard shortcuts:

OpenBudget		Window	
Search	⌘ F	Go To Settings	⌘ 4
Withdraw	⌘ N	Go To Home	⌘ W
Deposit	⇧ ⌘ N	Go To Reports	⌘ E
Go To Home	⌘ 1	Go To Transactions	⌘ R
Go To Reports	⌘ 2	Go To Settings	⌘ T
Go To Transactions	⌘ 3		

Keyboard shortcuts on iPad give you even quicker access to OpenBudget's most-used features.

Dark Mode

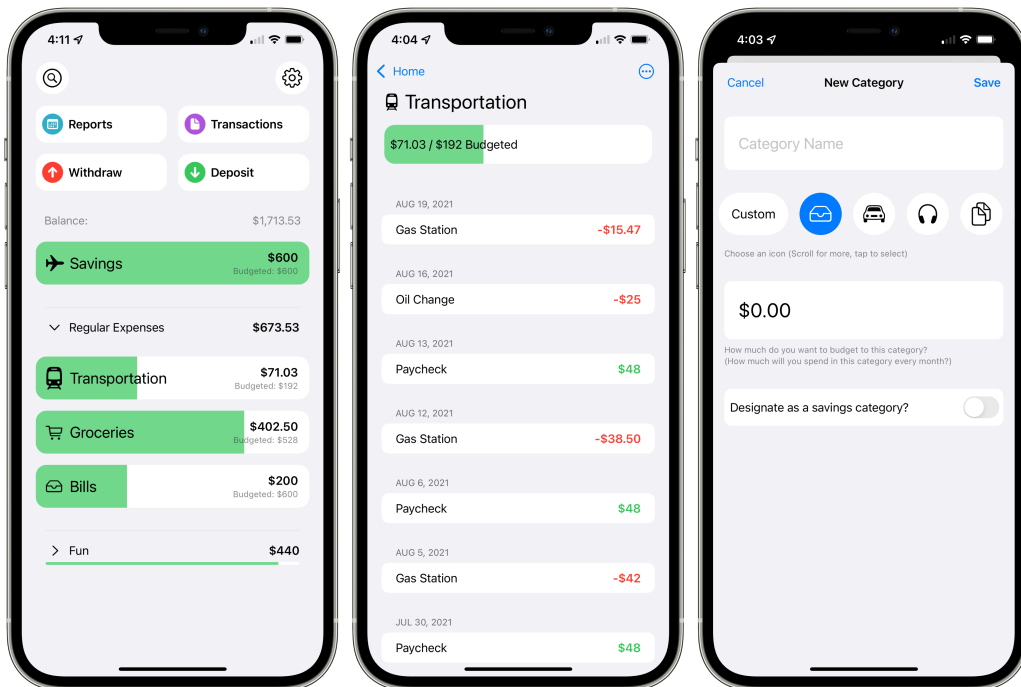
Both the iPhone and iPad versions of OpenBudget include dark mode interfaces. The app will automatically match its theme to your device's appearance settings.



How cool do those green bars look on a black background?

Categories

Your budget is made up of **categories**, making them the most important element in OpenBudget. These are the envelopes used to organize your money and make sure that your bills are paid and your financial goals are on track. Creating the right categories and configuring them properly is the key to getting your budget right, so understanding the basics of categories is the first step to unlocking the true power of the app.



Categories are the building blocks of your budget.

When you sign up, OpenBudget automatically creates five basic categories for you and even offers suggestions on how to budget for them based on your income. This is a great starting point if you're new to budgeting or want to try a fresh approach. But if you want to customize your budget to more closely reflect your financial life, or if you already have a budget that you want to port into the app, you'll need to learn how to create and organize categories of your own.

Creating Categories

To create a new category, tap the Settings button in the top right corner of the Overview on iPhone or the bottom of the Sidebar on iPad and then select New Category. This will bring up the New Category screen.

Start by giving your category a **name**. You'll want to make sure that the name clearly describes what the funds are for and won't be easily mixed up with any of your other categories.

Next, select the category's **icon**. OpenBudget includes a variety of symbols for you to choose from, or you can hit the Custom button and choose any emoji to represent your category. A good icon will help you quickly identify your category in the Overview.

Then it's time to enter the category's **budget**. This is the amount of money needed for the category to be considered "full." This budget can be used a few different ways:

- If the category is for a bill, enter the amount needed to pay the bill. Once the budget bar is filled, you'll know that particular bill is ready to be paid.
- If it's for savings, enter your goal amount. That way, you can track your progress towards the financial goal over time.
- And if the category is going to be used to limit the amount you can spend on entertainment, going out, etc., set the category's budget as your maximum spending limit. Then as you spend out of that category, you can see the budget bar go down and ensure you don't overspend.

Finally, if the category you're creating is for savings, enable the "Designate as a savings category?" picker.

The Category View

Every category in your budget appears in the category list in the Overview. If you tap a category's bar, you'll be taken to its **category view**. This is a special page for each category that shows all of its basic information as well as a detailed view of every transaction associated with that category.

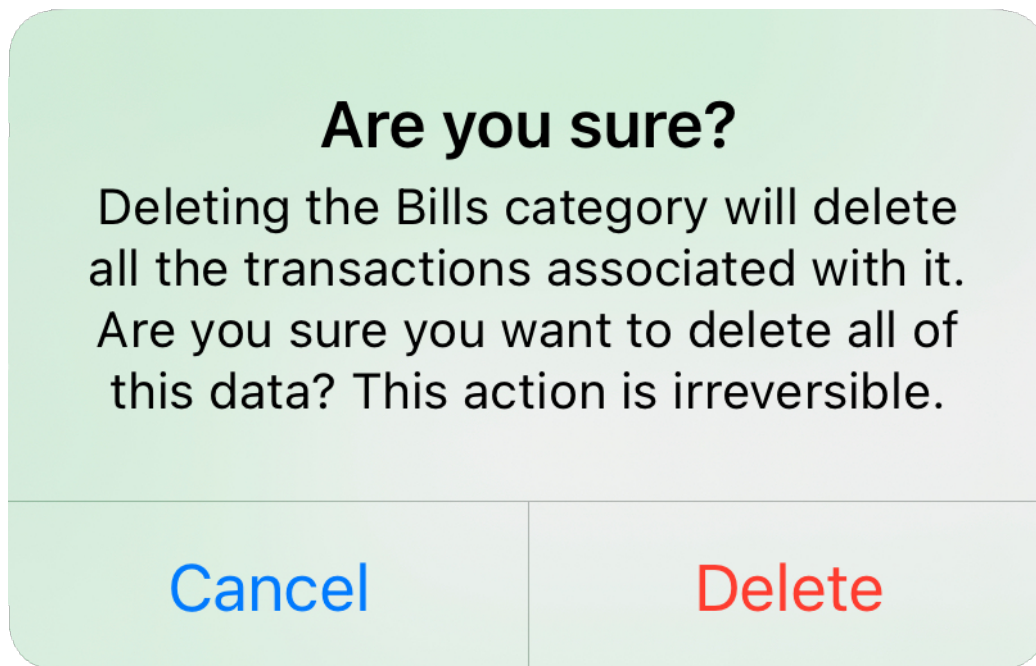
At the top, you'll see the category's name and icon, as well as its budget bar with information on the balance and budgeted amount. Below that information is a list of the transactions assigned to the category, allowing you to see all the money coming in and out of it. From here, transactions can be inspected, edited, and deleted. (More information on working with transactions is included in the next chapter.)

In the top right corner of the category view is a menu with three options: Edit, Transfer, and Delete. Transfers are covered in the upcoming Transactions chapter, but the Edit and Delete options are worth exploring here.

Editing and Deleting Categories

Financial needs change over time, which means budgets have to change as well. Fortunately, OpenBudget allows you to create, edit, and delete categories as needed to keep your budget in line with your financial life.

To make changes to a category, start by tapping its bar in the category list to go to its specific view. Then tap the ... button in the top right corner to bring up the menu, and choose Edit. This will bring up the same New Category screen used to create the category and enable you to change its name, icon, and budget amount. Once you're happy with the changes, simply hit the Save button in the top right corner.



The warning dialog that pops up when deleting a category. It's important to note that all transactions associated with that category will be deleted as well.

If you don't need a particular category in your budget anymore, you can delete it. There are two ways to delete a category in OpenBudget:

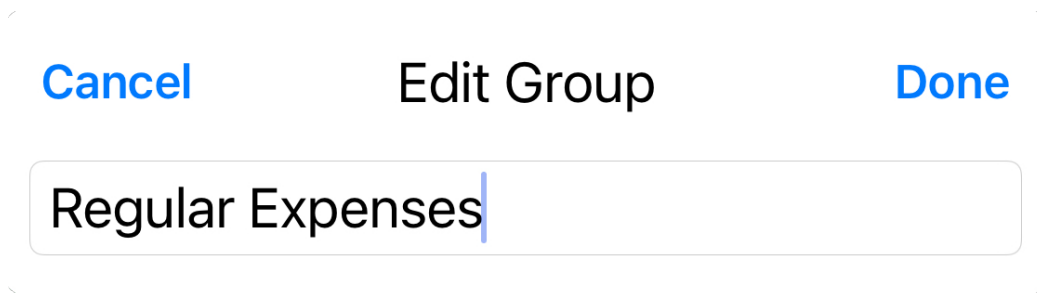
1. In the Overview, swipe left on a category's bar to reveal the Delete button, then tap it.
2. Tap the category's bar in the Overview to bring up its view, then tap the ... menu

in the upper right corner and choose Delete.

Tapping the delete button will prompt a dialog box with a warning about what deleting a category means. All transactions (and thus all funds) associated with the category will be deleted from your budget permanently, so make sure you really don't need a category anymore before deleting it. It's best to transfer all funds out of a category before deleting it to ensure your budget stays balanced.

Category Groups

One of the latest additions to OpenBudget is the ability to organize categories into **groups**. This feature is especially helpful for keeping your Overview neat and glanceable as you add more categories to your budget.



Creating a category group is as simple as giving your group a name and dragging in categories.

To create a category group, long-press on a category and choose “Create a Group” from the context menu. This will bring up a dialog box that prompts you to name your group. Once you’ve chosen a name and hit the Done button, your group will be added to the Overview with the selected category included. To the right of the group label is the total amount of money contained in every category in the group.

You can add another category to a group by dragging it in and dropping it wherever you want within the list. Groups can hold as many categories as you like.

Once all categories have been added to the group, tap the v button next to the group label to collapse it into a single bar. This will show you the cumulative progress of every category in the group and save space in the category list. To see the details of every category in the group, expand the group by tapping the > button next to its label.

Category groups are a handy way to organize your budget and keep things tidy. Groups can be used to break up your budget into different areas of your life (such as “House,” “Food,” and “Car”), different expense frequencies (such as “Weekly,” “Monthly,” and “Annual”), or any other way you’d like to organize your categories. It’s up to you!

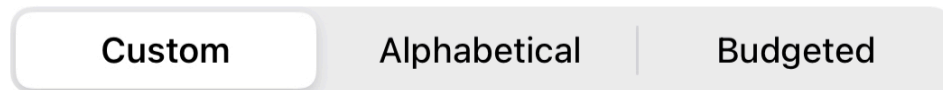
Sorting

The category list can be organized any way you like, and OpenBudget offers a couple of pre-made sorting options that you can take advantage of.

By default, the list is ordered manually, allowing you to drag and drop categories wherever makes the most sense to you. But if you'd like the app to do some organizational work for you, you can choose to have the category list automatically sorted alphabetically by name or numerically by the amount budgeted to each category.

To take advantage of these sorting options, tap the Settings button and scroll down to the Sort Categories By section. Choose whichever option you prefer, and then return to the Overview to see your newly-organized budget.

Sort Categories By



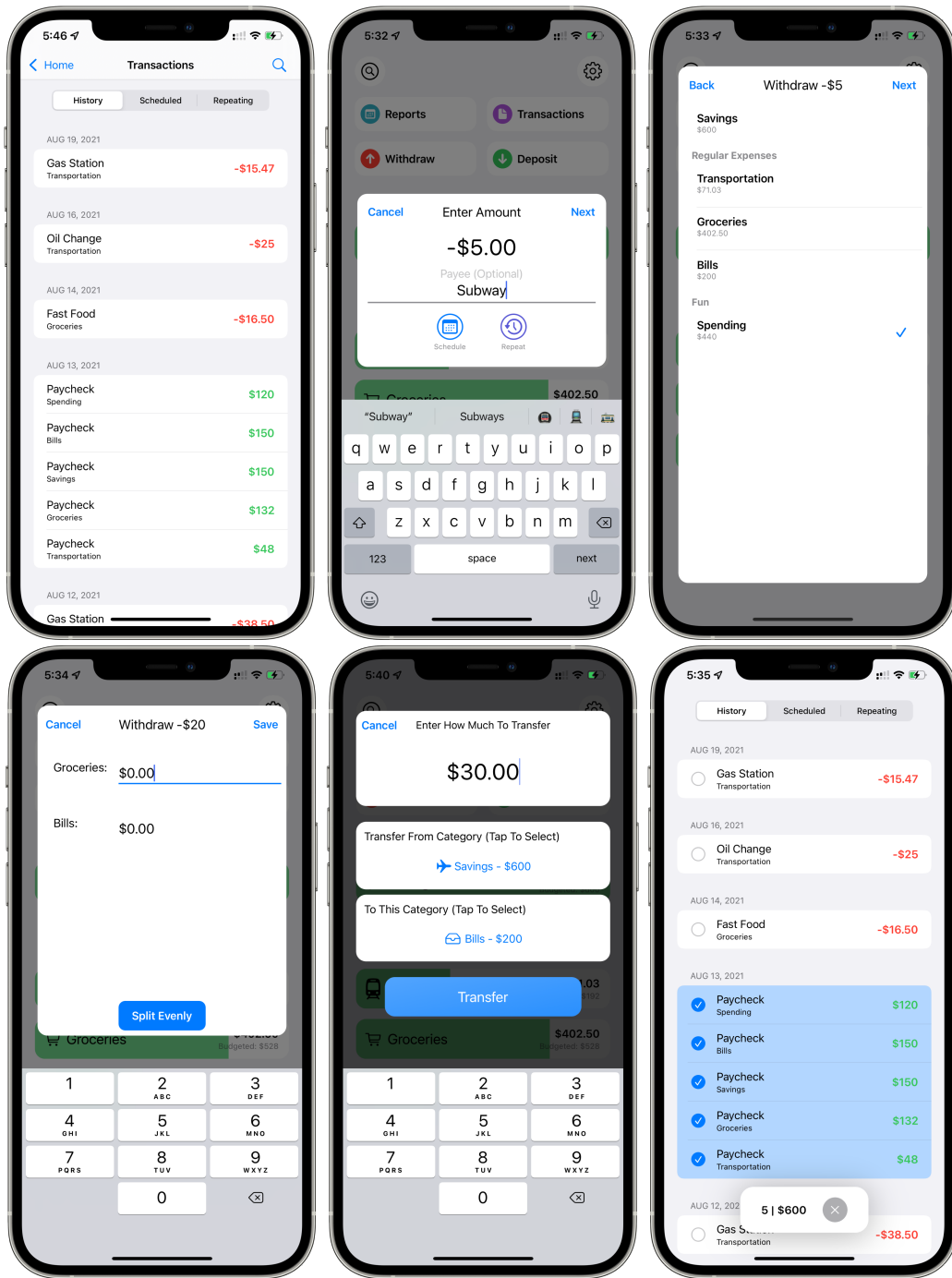
The sorting toggle found in the Settings app. Sorting your categories is quick and easy, like most things in OpenBudget.

Transactions: Withdrawals, Deposits, and Transfers

Once your budget is broken up into categories, you have to be able to move money into and out of those categories. That's where **transactions** come in.

In OpenBudget, there are three main types of transactions: **withdrawals, deposits,** and **transfers**. We'll cover each of those in turn, as well as how to search for previous transactions, edit them, and use OpenBudget's multi-select tool to quickly sum up transactions for you.

Creating transactions is the action you'll be performing most often in OpenBudget, so it's important to understand exactly how it works. Let's jump into it!



We've got a lot to cover in this chapter! Pictured from left to right: the Transactions page, the Withdrawal view, assigning a transaction to categories, splitting a transactions between categories, the Transfer view, and transaction multi-select.

Withdrawals

When you spend money, you take it out of your budget by creating a withdrawal. Tap the Withdraw button at the top of the Overview on iPhone or in the sidebar on iPad to get started.

In the Withdrawal view, you'll enter the amount of money spent and, if you like, assign a payee to the transaction. As you type the name of the payee, OpenBudget will offer auto-completions based on previous transactions you've logged. This can speed up the process, but if you prefer to always enter payees manually, you can turn off auto-complete in the Settings page.

After hitting the Next button, you'll see a list of all of your categories. This is where you choose with category (or categories) the money should come out of. Tapping on a category adds a checkmark to the right of it so you'll know which are selected.

If you only choose one category and tap the Next button, the full amount of the withdrawal will be subtracted from that category's balance. You'll immediately be able to view the withdrawal on the Transactions screen or in the details screen for the category you withdrew from.

The app also allows you to split withdrawals between multiple categories. If you select multiple categories in the withdrawal view and tap Next, you'll be prompted to enter the amount that should be taken out of each category. You can enter amounts manually, and the app will help you make sure the math adds up correctly. Or you can tap the Split Evenly button on at the bottom of the screen to withdraw equal amounts from each category.

Splitting a withdrawal will create separate transactions, one for every selected category. This ensures that the correct amount is taken out of each. The payee will be the same for each transaction created, allowing you to quickly see which transactions were a part of the split withdrawal.

To keep your budget balanced, it's important to create withdrawals as soon as you spend money. That way, you won't forget a transaction. Fortunately, withdrawing money in OpenBudget takes just a few seconds. Once you get into the habit of logging your withdrawals, it'll become a natural part of your financial life.

Deposits

Deposits work much the same way as withdrawals in OpenBudget, except they add money to your categories instead of taking money out. Create a deposit by tapping the Deposit button at the top of the Overview on iPhone or in the sidebar on iPad, filling in the amount and payee, and choosing which category or categories the funds should go into.

Like withdrawals, deposits can be split between two or more categories. You can split funds evenly or manually assign amounts to each category. Split deposits are particularly useful when logging paychecks, which you'll likely use to fund more than a single category.

Whether its from work, a tax refund, or a gift, getting money is fun, and keeping track of your income in your budget just adds to the excitement. Logging your deposits means you always know how much you can spend while keeping your bills, expenses, and goals on track.

Transfers

Sometimes, you need to move funds from one category to another. Transfers are special transactions in OpenBudget that allow you to do just that.

There's no Transfer button in the Overview. Instead, you initiate a transfer by first navigating to the category you wish to move money out of. Either press and hold on the category's bar in the Overview or tap the ... button in the top right corner of the category's detail view and choose Transfer. This will bring up the Transfer view.

From there, you'll be prompted to enter the amount of money you'd like to move and then select the category you want to move the money to. If you need to change which category the funds are coming from, you can tap the category name in the Transfer From Category box and select a different one.

Once you've entered the amount and selected the proper categories, tap the Transfer button, and you're done!

Transfers are actually made up of two transactions, as you'll see on the Transactions page once you've completed your transfer. First, OpenBudget withdraws the funds from the category you selected to take the money out of, then the app deposits the funds into the category you're moving money into. The appropriate transaction will also appear in each category's detail view.

Transfers allow you to quickly move money around within your budget, so you can put extra money into savings, add funds to a category that's running low, or make any other necessary adjustments to your budget without affecting its total balance.

Search

If you need to find a specific transaction, OpenBudget's **Search** feature has you covered. Simply tap the Search button (in the top left corner of the Overview on iPhone or top right corner of the Overview on iPad) or pull down from the top of the Overview screen on iPhone to bring up the Search view, then start typing the name of the payee associated with the transaction you're looking for.

Search looks a lot like the Transactions page, except for the inclusion of a text field at the top that allows you to quickly filter the list of transactions. As you type, the list is refined to only show transactions that match your search criteria.

Transactions are sorted by date from most recent to least recent, so you might have to scroll down if you're looking for an older transaction from a payee you log often.

There's not much more to say about Search. It's a quick, uncomplicated way to find exactly what you're looking for. Keep the Search feature in mind anytime you want to know how much you spent the last time you pumped gas or how often you've eaten at your favorite restaurant. The uses cases are endless!

Editing and Deleting Transactions

Like the other parts of your budget, transactions aren't set in stone. OpenBudget allows you to make changes to transactions with the Edit feature.

To edit a transaction, start by locating it either on the Transaction page, in the Search view, or on a particular category's detail page. Tap the transaction to view its details, and then hit the Edit button. Once you've made your changes, hit Save to make them permanent.

It's important to note what properties of transactions can and cannot be edited. The app allows you to change both payee and amount, including whether the transaction is positive (a deposit) or negative (a withdrawal). OpenBudget Pro users can change a transaction's date and repeat frequency as well. (More on that in the next chapter.)

However, the category a transaction is associated with cannot be changed. If a transaction is tied to the wrong category, you'll either have to delete the transaction and recreate it or compensate for the misattributed funds with a transfer.

Finally, if you want to delete a transaction, tap the Delete button on the transaction's detail page or swipe left across it in a transaction list to reveal the Delete button and tap it. Note that there is no confirmation dialog when deleting a transaction by swiping across it, so once you tap that button, the transaction is gone for good.

Multi-Select

A powerful hidden feature of OpenBudget is transaction multi-select. This tool allows you to select a group of transactions and instantly add them together, which will save you time when reviewing and managing your budget.

To enable multi-select, navigate to the Transactions screen or the transactions list on a category's detail view and tap one transaction with two fingers simultaneously. Unfilled checkboxes will appear next to every other transaction in the list, and a box will appear at the bottom of the screen showing both the number of transactions selected and the sum of the selected transactions.

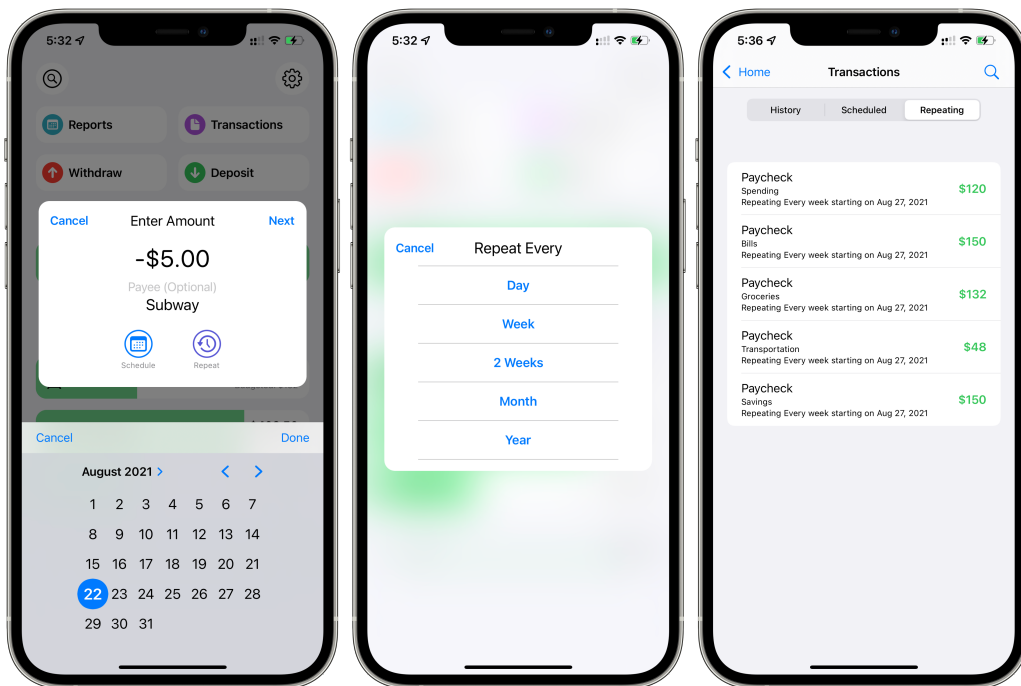
Add transactions to the sum by tapping them individually or dragging two fingers over them in the list. As you add transactions, you'll see the numbers at the bottom the screen update to reflect your selection.

The uses cases for multi-select are many and varied. You can quickly add up your daily spending in the Transaction view or calculate how much a category's balance has changed in a given time. The multi-select feature is particularly handy for quickly summing paychecks and other deposits that are split across categories to ensure that they add up to the intended amount.

Scheduled and Repeating Transactions

Logging transactions as they occur is an important part of the budgeting process; it's also a good deal of work. OpenBudget makes creating transactions as seamless possible, but it also offers the ability to plan for and automate transactions that you know are coming. This is enabled through **scheduled transactions** and **repeating transactions**.

When creating transactions, OpenBudget Pro subscribers can assign dates and repeat intervals to their transactions, unlocking a whole new level of convenience for your budgeting life. Let's go over the basics of these features and how they make managing your finances even easier.



Scheduled and repeating transactions make your budget do the work for you.

Scheduled Transactions

When you log a withdrawal or deposit in OpenBudget, the app assumes that the transaction is taking place on the day that it's entered. But what if you want to plan ahead for an upcoming charge? That's where scheduled transactions come in.

Creating a scheduled transaction is very similar to creating an ordinary one. Tap the Withdraw or Deposit button, enter the amount, and assign a payee if you like. But before hitting the Next button, tap the Schedule button underneath the payee field and use the calendar to choose the date you'd like to schedule your transaction for. When you tap Done, the selected date will appear underneath the Schedule button to confirm your choice. Then you can tap Next and carry on with choosing the transaction's category or categories as you normally would.

When you schedule a transaction for a future date, it gets placed in a special tab on the Transactions page. Whereas previous transactions appear in the default History tab, future transactions belong in the Scheduled tab. Tapping that Scheduled label at the top of the Transactions page will reveal all upcoming scheduled transactions. As you'd expect, you can edit or delete them from there as needed.

These transactions don't take effect until the date they're scheduled for. On its assigned day, a scheduled transaction will move into the History tab and add or remove the appropriate funds from its assigned category.

This feature is a great way to log transactions that you know are coming but haven't happened yet. Write somebody a check they won't cash until tomorrow? Schedule it. Have a payment due in two weeks that you're budgeting for? Schedule it. You can schedule all kinds of upcoming transactions so that they don't have to be on your mind to make it into your budget.

Transactions can also be scheduled for past dates if you need to fill in a charge that you missed. These transactions will immediately appear on the proper date in the History tab and take effect as soon as they are saved.

Repeating Transactions

In addition to scheduling transactions, OpenBudget enables Pro users to set transactions on repeat. This is a great way to keep track of paychecks, subscriptions, recurring bills, and more.

Repeating transactions start off like any other transaction. To make one, tap either the Withdraw or Deposit button and assign the transaction an amount and payee. Then, tap the Schedule button and use the calendar to choose the date you first want the transaction to take effect. This is the same process as creating a scheduled transaction.

Once you've chosen the date you want your repeated transaction to begin on, it's time to set the interval. Tap the Repeat button and choose how often you'd like the transaction to occur. You can choose from the following options:

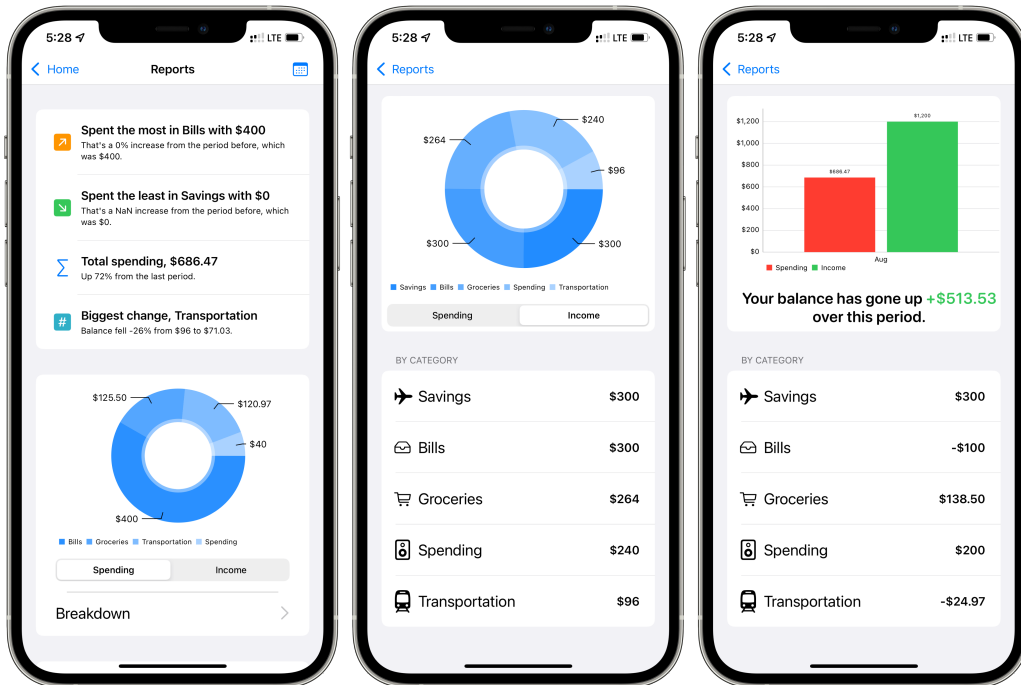
- every day
- every week
- every two weeks
- every month
- every year

The selected interval will appear underneath the Repeat button along with the starting date. When that all looks correct, tap the Next button to assign your transaction to one or more categories and save it.

Repeating transactions appear in the Repeating tab on the Transactions page. There, you can view what's coming up and make adjustments as needed. And don't forget about the multi-select function we talked about at the end of the last chapter! It's a great way to quickly sum up repeating paychecks split across different categories to make sure they add up to your actual paycheck amount.

Reports

OpenBudget offers a variety of stats and graphs to help you visualize and understand what's happening with your budget. To access them, tap the **Reports** button at the top of the Overview on iPhone or in the sidebar on iPad. On the Reports page, you'll see your data organized into three sections: **statistics**, a **category breakdown**, and a **total income/spending breakdown**.



Reports help you visualize your budget in different ways.

Date Ranges

In the top right corner of the screen is a calendar button that allows you to change the date range included in the reports. By default, reports reflect data from the past three months, but you can choose to see reports for the following ranges:

- this month
- last month
- last three months
- last 30 days
- last 90 days
- this year
- last year
- a custom range

You can choose whichever range is most helpful to you, and the reports will automatically update to reflect the selected range.

Statistics

Quick highlights of your budget's statistics are at the top of the page. These include the category you've spent the most out of, the category you've spent the least out of, your total spending, and the category with the biggest change in its balance percentage-wise.

Category Breakdown

For a detailed look at your money flow organized by category, check out the middle section of the Reports page (or the rightmost pane in the Overview on iPad). The circular chart represents all of your spending and displays the proportion of your spending that comes from each of your categories. The toggle below the chart can be used to show income instead of spending.

Tapping the Breakdown button below the chart will bring up a more detailed view featuring the chart as well as a list of your categories and their spending or income amounts, depending on how you have the chart toggled. This is a great way to see exactly where your money is going to ensure that your budget is lined up with your financial goals.

Income/Spending Breakdown

The final section on the Reports page is the total spending/income breakdown. Here, you can see how much money has come into your budget and how much has gone out during the selected period. Tapping the breakdown button will reveal a detailed view including a list of your categories and how much their balances have changed.

Typically, one major goal of budgeting is to ensure that you aren't spending more money than you make. This report is a quick way to check how your overall spending compares to your overall income to make sure they stack up the way you want them to.

Transaction Statements

At the very bottom of the Reports page is the Generate Transaction Statement button. This will create a CSV file containing all transactions for the chosen period, which you can save to the Files app or share another way. If you need to import your transaction log into another app or just want to back it up for your own records, this is the way to do so.

Settings

The **Settings** page is where you go to customize your OpenBudget experience, access account details, and learn helpful information about the app. Tap the Settings button in the top right corner of the Overview on iPhone or at the bottom of the sidebar on iPad to access the Settings page. There, you'll see the following options:

- **New Category:** If you need to create a new category and add it to your budget, start here.
- **Change Currency:** Choose your local currency or switch between the many currencies supported in the app.
- **Account:** See details about your OpenBudget account and manage your subscription to OpenBudget Pro.
- **Change Password:** Request that a password reset link be sent to the email address on your account.
- **Log Out:** Sign out of your OpenBudget account.
- **What's New:** See the latest updates to OpenBudget and browse the entire change log.
- **Alternate Icons:** OpenBudget Pro users can change the app's home screen icon here.



A few of the icon options available to OpenBudget Pro subscribers.

- **Twitter:** Follow OpenBudget on Twitter for the latest updates.
- **Website:** Visit the app's website to learn all about it.
- **Support:** Have a question or feature request? Tap this button to send an email to support.

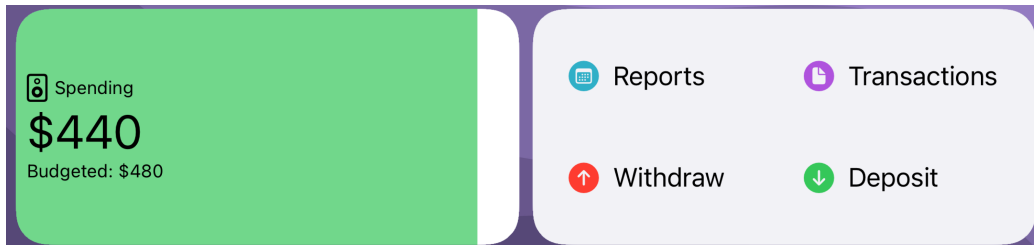
- **Sort Categories By:** A quick way to organize your category list alphabetically by name or numerically by budgeted amount.
- **Autocomplete:** Turn on or off the suggested names in the Payee section when creating a transaction.
- **Restore Purchases:** This button will prompt the app to check if you've subscribed to OpenBudget Pro with your Apple ID and, if so, enable the app's premium features.
- **Privacy Policy:** Read about how OpenBudget respects and protects your privacy.
- **License:** Legal information about the third-party libraries incorporated into the app.
- **Analytics:** Information about what information the app collects about you. (Hint: It's none.)
- **Redeem Offer Code:** If you've received a code for OpenBudget Pro, you can activate it by tapping this button.
- **Troubleshoot:** If you're having issues with the app, this page offers a few potential fixes. For more information, check out the Troubleshooting chapter of this guide.

At the bottom of the Settings page, you can learn a bit about the developer of the app and how you can help support OpenBudget.

If you've been using OpenBudget for a while but haven't checked out the Settings page, you really should! There's a lot of cool stuff to discover in there.

Widgets

There are two different kinds of widgets offered in OpenBudget: the **Category widget** and the **Quick Links widget**. These can be added to your device's home screen or Today view to give you even quicker access to your budget.



The Category widget (left) and Quick Links widget (right).

Category Widget

The Category widget allows you to monitor the balance of a particular category right from your home screen. By default, it displays all of the category's information from the Overview, including the green bar that shows how full the category is. This widget is great for checking on your most-used categories when making spending decisions or just for to monitoring your budget day-to-day.

You can edit the category widget to change which category it displays and whether or not the widget shows the budgeted amount, balance amount, and background bar. Choose whatever information you want shown on your device.

This widget comes in two sizes: small and medium. You can add several Category widgets to your home screen and even create a stack of them to flip through if you like. Tapping on a Category widget takes you straight to that category's detail view in the OpenBudget app.

Quick Links Widget

The Quick Links widget comes in the medium size and gives you quick access to the most commonly-used features in OpenBudget. The widget's four buttons (Reports, Transactions, Withdraw, and Deposit) are the same ones that appear at the top of the Overview on iPhone. Each button is a quick link to that particular feature in the OpenBudget app.

This widget is the quickest way to log transactions when you're on the go. Simply add it to your home screen, and you'll only ever be one tap away from creating a withdrawal or deposit!

Shortcuts

Shortcuts users can take advantage of several actions provided by OpenBudget:

- **Withdraw Money:** A quick link to the Withdrawal view in the OpenBudget app.
- **Deposit Money:** A quick link to the Deposit view in the OpenBudget app.
- **Open Transactions:** A quick link to the Transactions page in the OpenBudget app.
- **Open Reports:** A quick link to the Reports page in the OpenBudget app.
- **Frequently-used categories:** OpenBudget will automatically create actions for quick links to categories you view often in the OpenBudget app.

These actions can integrate into any shortcuts you use for managing your financial life, adding even more opportunities for automation in OpenBudget.

Syncing and Sharing

Your budget is saved to your OpenBudget account and automatically synced to the cloud every time you make a change. This allows you to maintain your budget on all of your devices and share it with others if you like.

To **sync** your budget between your iPhone and iPad (or any combination of devices), simply download the app on each device and sign in to your OpenBudget account using the same credentials each time.

To **share** your budget collaboratively with others, like a partner or family member, you'll have to share your OpenBudget account credentials with them. (If you need to change your password first, you can do so in the app's settings page.) Once the other person is signed in to the account, changes will automatically sync between your device and theirs, keeping you both up-to-date.

One thing to note: If you want to share your budget with someone else, it's best to sign up for OpenBudget with an email address and password rather than using Sign in with Apple. Because Sign in with Apple is tied to your personal Apple ID, the other person won't be able to sign in to your OpenBudget account on their device without also having access to your Apple ID. Sharing an email/password combination is much easier.

To conserve battery, OpenBudget only syncs when in the foreground, not in the background. To make sure you've got the most current budget data on your device, open the app and watch it instantly refresh with the latest information.

If you run into any syncing issues, the app includes a couple of helpful troubleshooting tools, which we'll cover in the next chapter.

Troubleshooting

OpenBudget offers a few different troubleshooting options. These are located in the Settings page.

- **Reset Sync:** If one device is out of sync with your others, this option will force the app to refresh its data.
- **Delete On-Device Data:** For when Reset Sync doesn't do the trick. This will wipe all local OpenBudget data on your device and replace it with a fresh download of your budget from the cloud.
- **Reset Currency:** If you run into any inconsistencies with the currency displayed in your budget, try this reset and then use the Change Currency setting to pick the one you'd like to use.

Another fix to common problems, as with any software, is simply to quit the app and restart it. If you run into any issues while using OpenBudget, these steps should fix them and get you back to budgeting normally.

Of course, if you run into a problem you aren't able to resolve, you can always [contact support](#) for more help.

Practical Steps to Get Started

Now that you have a solid understanding of what OpenBudget is and how it works, it's time to get started with your budget! But knowing the tool is only half the battle; you also have to actually make it work for you. Here are a few practical steps for getting the ball rolling.

The Basics

1. **Start by creating your categories.** Think about your financial needs and how you can best plan for them. If the app's default categories fit your life, great! Use them. If not, you can delete them and make your own. Write out a list of the bills, expenses, goals, etc., that you need to budget for, and then create categories to reflect them.
2. **Budget the money you already have.** Once your categories are in place, create a deposit in the amount of the funds you already have on hand and divide it among your existing categories as needed.
3. **Start logging your spending.** Getting into this habit is so important. Thankfully, OpenBudget makes it as quick and seamless as possible to create withdrawals. I suggest adding the Quick Links widget to your home screen and using it to input every charge as soon as it happens. That way, you'll never miss one and throw your budget off-balance.
4. **Deposit income as you receive it.** OpenBudget isn't just about keeping track of spending. It's important to refill your categories when new income arrives to keep everything on track.
5. **Check your reports.** The longer you use your budget, the more useful it becomes. The Reports page is a great way to get insight into how much you're spending and where your money is going. Check your reports regularly and make sure that the trends are lining up with your priorities and goals.

6. **Make adjustments as needed.** No budget is set in stone. You might set aside an amount for a particular category only to find out that you actually need more (or less). Don't be afraid to make changes as you come to better understand your financial needs or as your needs change over time.

The Next Level

Feel like you have the basics down? Then it's time to turn things up a notch!

1. **Consider OpenBudget Pro.** The free version of the app is excellent, but if you want to take advantage of more advanced budgeting features like automation, you're going to need a Pro subscription. Once you see how much time and effort these new features save, I'm confident you'll find the price to be well worth it. Start with just a month to try it out and see what a difference it makes.
2. **Get more specific with categories.** Having your budget broken down into big categories like Transportation and Bills is a great way to start, but with unlimited categories, you can make your budget even more detailed. Instead of one Bills category, create a category for each of your bills like rent, utilities, Netflix, etc., and put them all in a category group. Then you'll know which bills you've already paid this month and which you haven't rather than having them all lumped together. The more specific you can be in your budget, the better.
3. **Automate your paychecks.** This is such a time-saver. If you get paid on a regular schedule, such as every other week, you can create a repeating deposit to automatically break up your paychecks into categories so that you don't have to enter them manually every single time. And if your income varies, you can always go into the Repeating tab on the Transactions page to make adjustments.
4. **Schedule upcoming bills.** If you know you've got money coming out next week, you can schedule it while you're thinking about it so you don't miss it later. And if you have repeating bills that happen at the same time every month, why not automate them with repeating withdrawals? There are all kinds of ways to cut down on the budgeting tasks you have to do by hand.
5. **Never stop adjusting your budget to better fit your financial needs and goals.**

How to Make OpenBudget Even Better

If you're a fan of OpenBudget like I am and think it's great, then you probably want to help make the app even better. There are a few suggestions from me on how to do just that:

1. **Tell others about it.** If the app has helped you in your financial life, it can help others as well. So be sure to tell them about it! When more people are in control of their financial lives, we all win.
2. **Review it on the App Store.** Taking a few minutes to give the app a good rating on [its App Store page](#) is a great way to show your support and get OpenBudget out there in front of more people.
3. **Send in feedback.** Have an idea that you think could make the app easier to use or more useful to you? [Send in a support email](#) and let the developer know! He loves to hear from users and is very open to suggestions.
4. **Pay for it.** Any app is a labor of love, and it takes lots of time and effort to create a tool like OpenBudget. By supporting the app financially, you're not only unlocking some great features; you're also enabling the developer to support himself and work on OpenBudget into the future.
5. **Get creative.** This guide is one way I'm trying to help support OpenBudget; there are plenty of ways that you can, too. Maybe consider offering to help someone else get their budget set up, or share your experience with the app on social media. You can get involved in any number ways by using your platform and abilities to build up something you like and has benefited you.

Notes

Nothing super-important to say here, I just wanted to thank you again for taking the time to read this guide. I so appreciate it and hope you got something out of the experience. If you want to talk more about OpenBudget, or if I can be of any assistance in getting your budget set up in the app, please don't hesitate to reach out.

I'd also like to use this space to thank Khan Winter for all of his hard work creating this app that means so much to its users. It's not easy to make a tool that people can connect with and use to actually improve their lives, but OpenBudget is a huge success in doing that. Thanks, Khan!

That's all from me, at least until there's another update to the app. You can always download the latest version of this guide on my website and share it with others if you've found it helpful. Thank you again for reading, and happy budgeting!

Links

OpenBudget

[App Store](#)

[Website](#)

[Twitter](#)

[Contact Support](#)

Khan Winter, developer of OpenBudget

[Twitter](#)

[Blog](#)

[Fueling Timer](#)

[Buy Khan a Coffee](#)

Devon Dundee, author of this guide

[Twitter](#)

[Website](#)

[Contact](#)