



PRODUCT PORTFOLIO

MoneyBook

Know what's safe to spend today, fully offline.

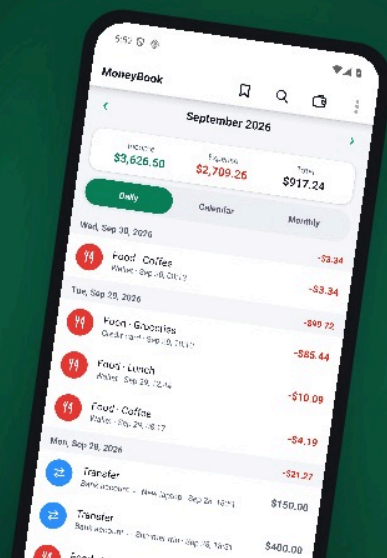
MoneyBook is a private money manager for Android phones, tablets and Wear OS watches. It turns your accounts, bills and budgets into one clear daily number, with no bank linking, no account and no internet permission.



MoneyBook: Budget & Expenses

**Money manager
that just works**

One-time purchase • No ads



One-time purchase

Android 4.3+ • Wear OS

No account • works offline

20 languages

AT A GLANCE

MoneyBook at a glance

A complete money manager that lives only on your device. Log spending in seconds, see what's safe to spend today, keep budgets on track and plan ahead, all without a server, a sign-up or a bank login.

1

Fast entry

Calculator keypad, one-tap bookmarks, quick add from a notification, a widget or a shared bank text.

2

Safe to spend today

One number from your balances, recurring bills, card dues and recent spending, plus a 30-day forecast.

3

Budgets your way

Weekly, monthly or annual limits with carry-over, sinking funds for yearly bills, or envelope budgeting.

4

Clear charts

Category donut, 12-month cash flow, spending heatmap. Every chart can also be shown as a table.

5

Organize everything

Subcategories, split transactions, tags, payees, rules, a To review inbox and bank-statement reconciliation.

6

Plan ahead

Savings goals, debts, a loan planner, net worth, subscriptions and a Year in review.

7

Private by design

No internet permission. Import, export and encrypted backups go only where you choose.

8

Everywhere you are

Phones from Android 4.3, two-pane tablets, and a standalone Wear OS app with tile and complications.

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WHY MONEYBOOK

Money apps ask for too much

Many money apps want a bank login, an account and a monthly fee before they tell you anything useful. Your spending history ends up on someone else's server, and the app stops working when the connection drops.

MoneyBook takes the opposite route. Everything is stored in a local database on your phone. You log or import transactions yourself, and the app answers the question that matters most each day: how much can I spend today and still be fine at the end of the month?

WHO IT'S FOR

Privacy-minded people

Anyone who wants budgeting without handing bank credentials or spending history to a cloud service.

Households and couples

Share a book by encrypted file, split expenses 50/50 or by income, and settle up, with no server.

Travelers and freelancers

Multi-currency accounts, cash pockets, mileage and a year-end pack for your accountant.

Owners of older phones

Runs on Android 4.3 and later, with a light mode for low-memory devices.

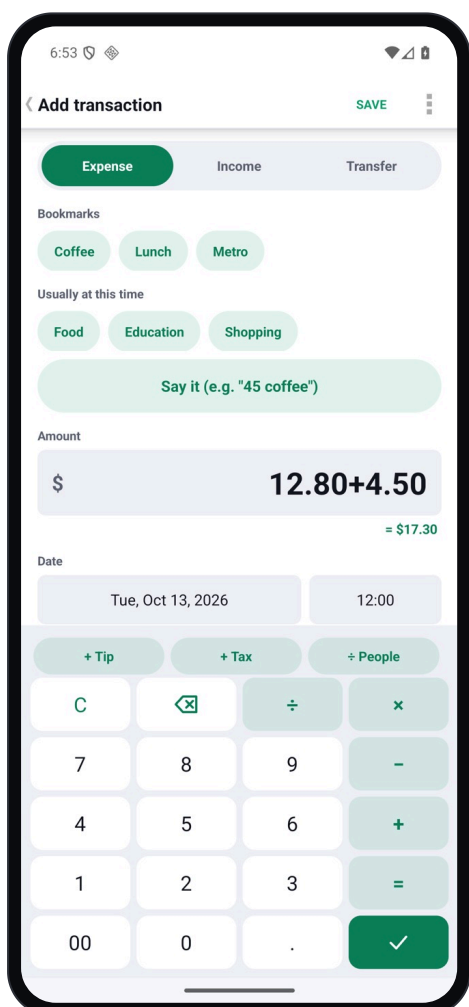
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CHAPTER 1 · QUICK ENTRY

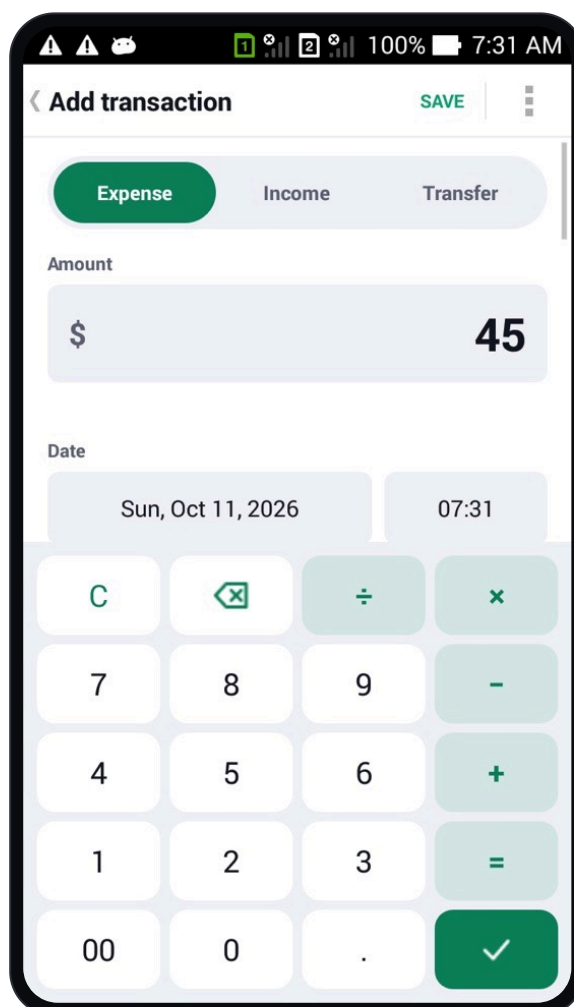
Log a purchase in seconds

Adding a transaction is the thing you do most, so MoneyBook makes it fast. The amount field opens with a calculator keypad and shows the live result before you save. Today's date and your last-used account and category are filled in for you. Bookmarks for things you buy often fill the whole form in one tap, and an unsaved entry is kept as a draft if you leave the app.

- ✓ Calculator keypad with + − × ÷ and a live "= \$17.30" result
- ✓ Bookmark chips fill the form; long-press the + button to add one instantly
- ✓ Reply "45 coffee" to a notification to save an expense without opening the app
- ✓ Share a bank text to MoneyBook and the amount and merchant are prefilled
- ✓ Home-screen widgets in three sizes, a Quick add widget and launcher shortcuts



Add transaction with bookmarks and the calculator keypad



A shared bank message opens Add with the amount filled in, on a 2014 Android 4.3 phone

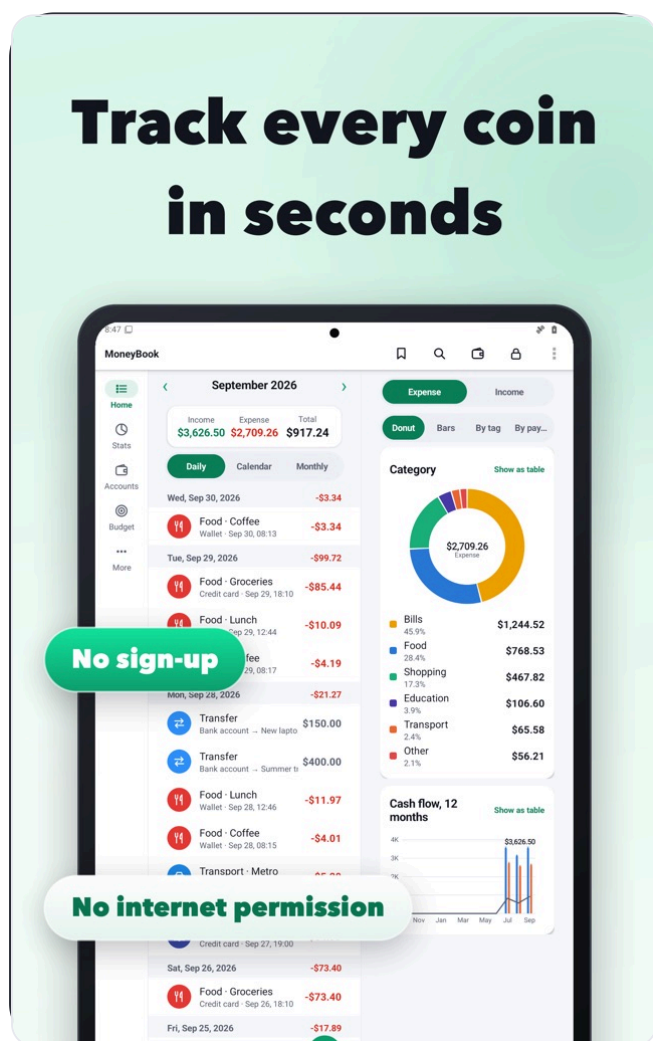
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CHAPTER 2 · HOME

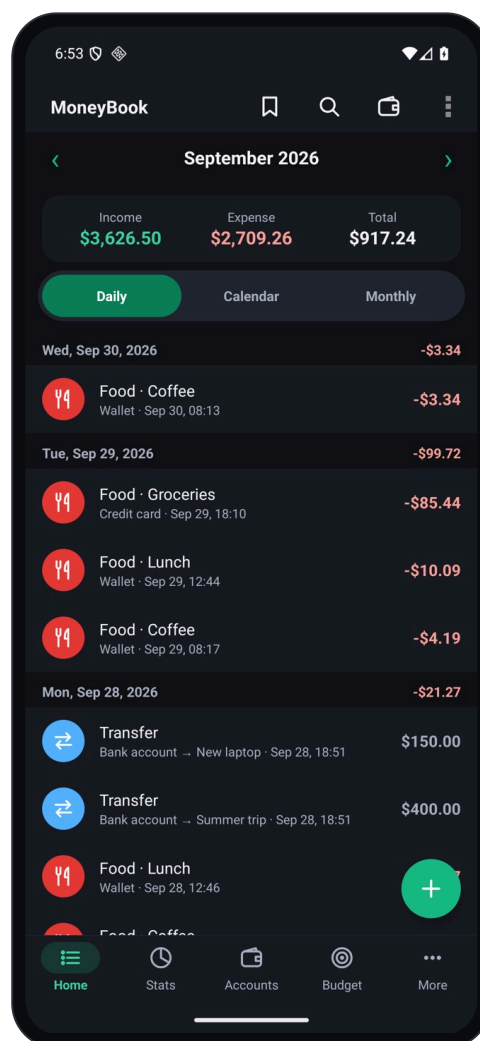
Your month in one view

Home opens on the current month with income, expense and total at the top. Switch between a Daily list with sticky day headers, a Calendar that shades each day by how much you spent, and a Monthly overview. On a tablet, a side navigation rail and a two-pane layout put your transactions next to the month's statistics, and wide windows show the selected transaction beside the ledger.

- ✓ Daily, Calendar and Monthly views of the same month
- ✓ Two-pane Home on tablets; the selection is kept when the window narrows
- ✓ Long-press a transaction to delete it, with Undo
- ✓ Light and dark themes; keyboard shortcuts and right-click menus on larger screens
- ✓ Multiple books, such as Personal and Business, each with its own accounts and currency



Tablet: transactions and statistics side by side



The Daily list in dark theme



03

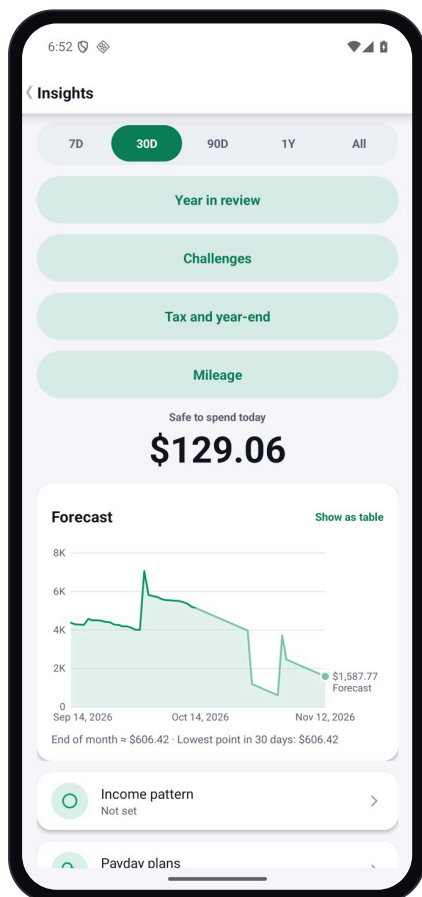
CHAPTER 3 · SAFE TO SPEND

One number for every day

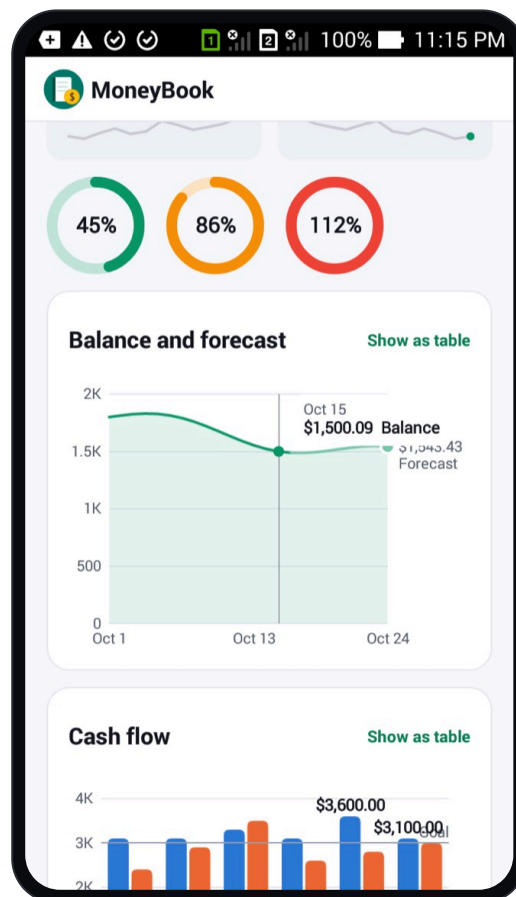
MoneyBook looks at your cash and bank balances, recurring income and bills, upcoming card payments and your average daily spending, then shows what is safe to spend today. Insights adds a balance forecast for the next 30 days with the lowest point marked, stat tiles that compare with last month, and a short monthly recap of what changed.

- ✓ Safe to spend today on Home, in Insights and in the optional Today notification
- ✓ Balance line with a lighter forecast segment and the end-of-month estimate
- ✓ Range row: 7 days, 30 days, 90 days, 1 year or all time
- ✓ Long-press and drag a line chart to read any day's value
- ✓ Monthly recap: biggest category changes, top merchant and biggest day

MoneyBook is a record-keeping tool, not financial advice. Forecasts are estimates based on the data you enter.



Insights: safe to spend today and the 30-day forecast



Scrubbing the balance chart on a 2014 Android 4.3 phone

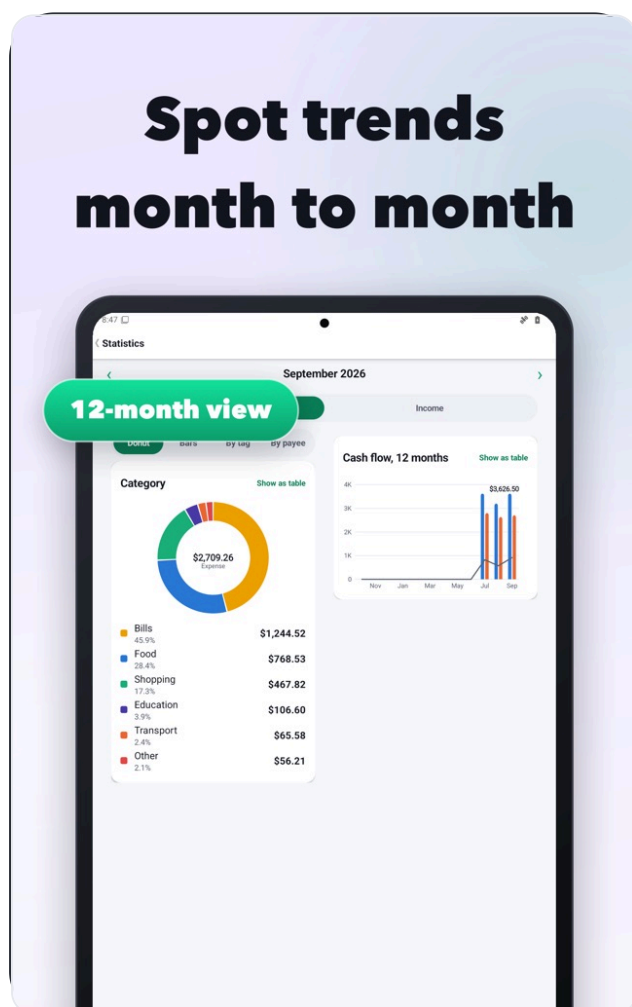
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CHAPTER 4 · STATISTICS

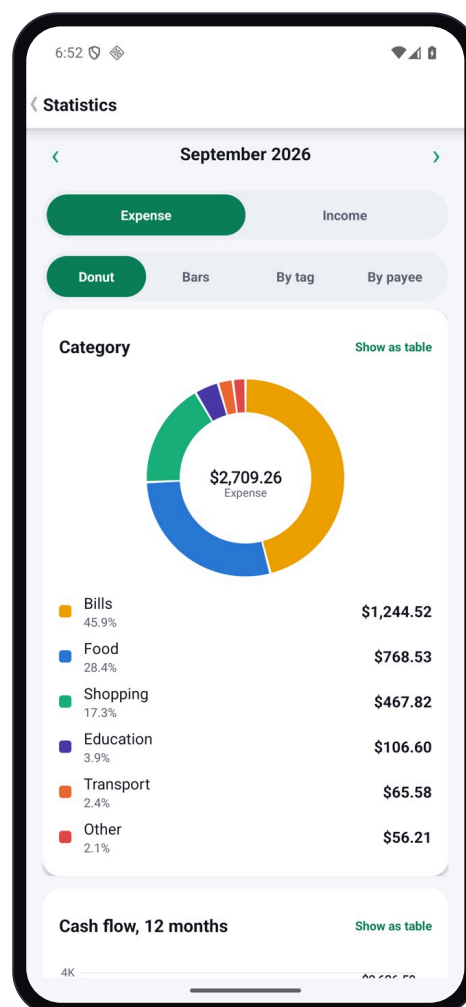
See where it all went

Stats breaks each month down by category with a donut chart, its total in the center and a legend with amounts and percentages. Switch to ranked bars, view income instead of expense, or tap a category to drill into its subcategories. Below, a 12-month cash flow chart shows income and expense side by side with a net line. Charts are drawn by the app itself, with no chart library and no network.

- ✓ Category donut or ranked bars; a category keeps the same color on every screen
- ✓ 12-month cash flow with income, expense and a net line
- ✓ Every chart has "Show as table" and a spoken summary for TalkBack
- ✓ Breakdowns by tag and by payee
- ✓ Monthly PDF statement to share, print or save (Android 4.4 and newer)



Tablet: breakdown and 12-month trend side by side



Category donut with amounts and percentages

05

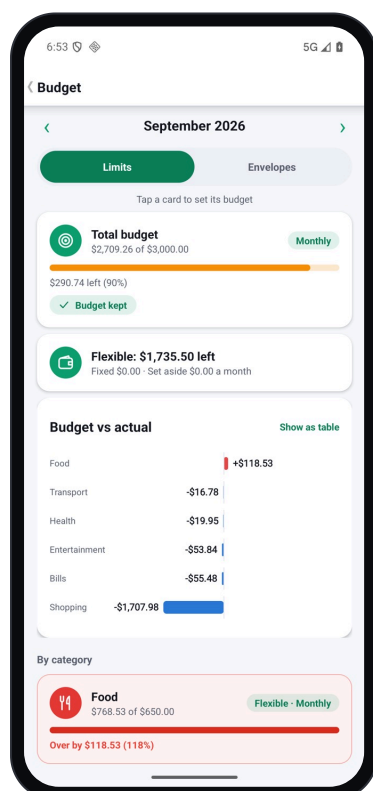
CHAPTER 5 · BUDGETS

Budgets that fit how you plan

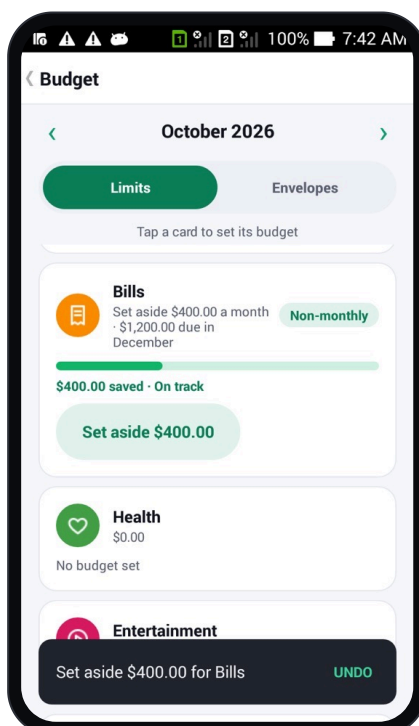
Set a total budget and one per category, each weekly, monthly or annual, with optional carry-over of what you didn't spend. Cards fill toward the limit and say "Over by ..." or "Budget kept" in words, not only color. For bills that come once or twice a year, a non-monthly budget tells you how much to set aside each month. If you prefer envelope budgeting, assign income to envelopes and cover overspending from another one.

- ✓ Budget-vs-actual chart and a card per category with its period chip
- ✓ Alerts at 80% and 100%, once per period
- ✓ Fixed, Flexible and Non-monthly groups with "On track" or "Behind" status
- ✓ Envelopes with Ready to assign, rollover, targets and Undo
- ✓ A budget on a parent category covers its subcategories

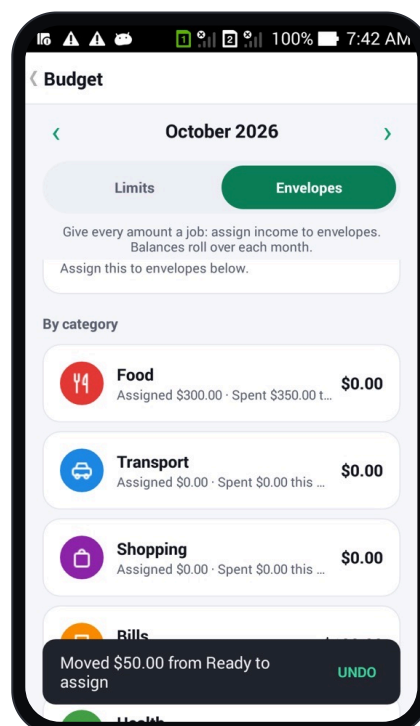
MoneyBook is a record-keeping tool, not financial advice. Choose budget amounts that suit your own situation.



Budget vs actual, with weekly and monthly category cards



Setting aside for a yearly bill, on a 2014 Android 4.3 phone



Envelope budgeting on a 2014 Android 4.3 phone



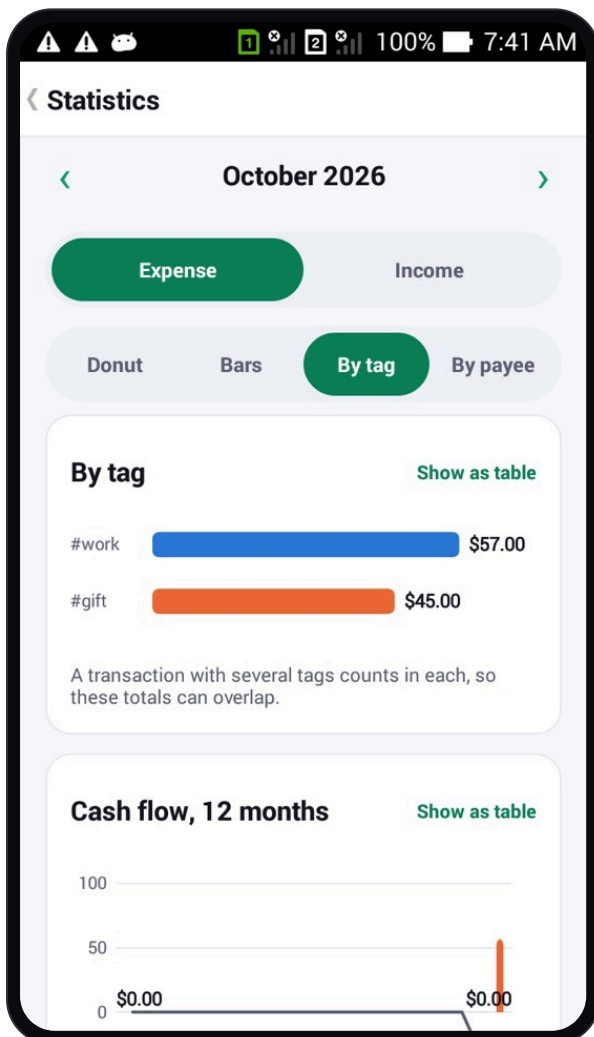
06

CHAPTER 6 · ORGANIZE

Your categories, your rules

MoneyBook keeps the ledger tidy without extra work. Categories can have subcategories, one purchase can be split across several categories, and tags group spending across categories, such as #work or #gift. Rules categorize and tag new entries for you, and anything imported, captured or recurring lands in a To review inbox until you approve it.

- ✓ Split one receipt across categories; Save waits until the lines add up
- ✓ Rules by note text, amount range or type; apply them to past entries with Undo
- ✓ Reconcile an account against its bank statement balance
- ✓ Refunds net out of stats and budgets; mark entries "Don't count in stats"
- ✓ Subscriptions detected from your history, with alerts when a price rises



Spending by tag on a 2014 Android 4.3 phone

The screenshot shows the 'Edit transaction' screen. It features a 'Expense' button, a 'Refunded' status, and a 'Refunded \$20.00 of \$45.00' message. The 'Amount' field is set to \$45.00, and the 'Date' is set to Sun, Oct 11, 2026. The interface includes a calculator keypad with buttons for C, backspace, division, multiplication, numbers, subtraction, addition, equals, and a checkmark.

A partly refunded expense, on a 2014 Android 4.3 phone

07

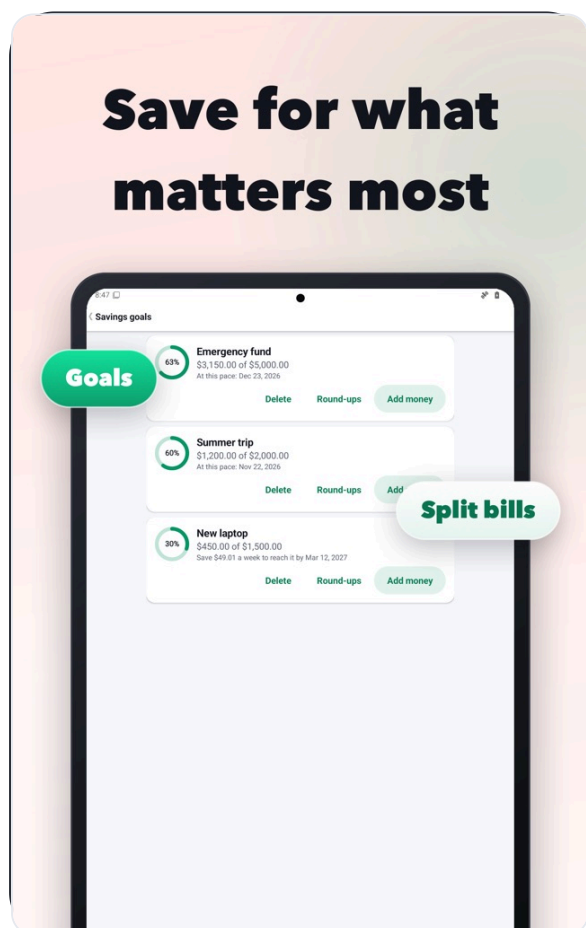
CHAPTER 7 · GOALS AND NET WORTH

Save for it, pay it back

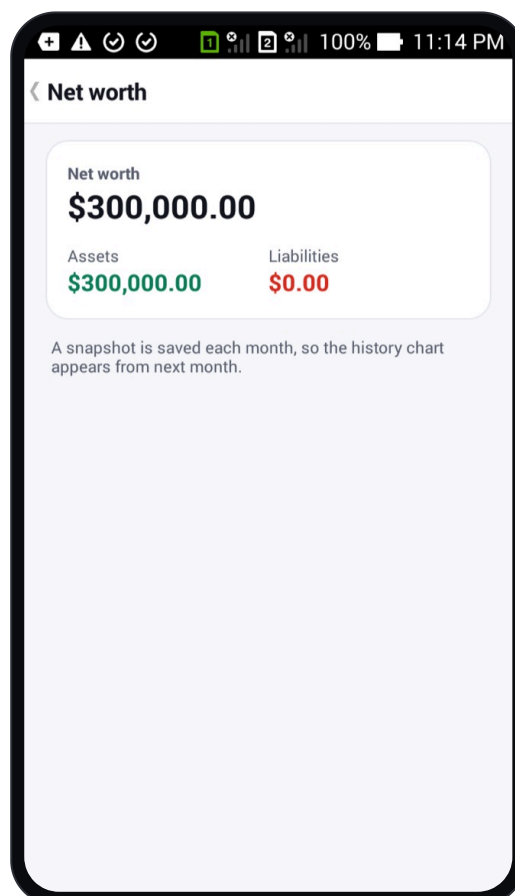
Savings goals have a target and an optional date. Each one is backed by a savings account, and progress rings show how far you are, with "Save X a week to reach it by ..." or the date you'll get there at your current pace. Debts track money lent and borrowed with partial repayments and due reminders. Loans and assets feed a net worth page that keeps a monthly snapshot.

- ✓ Any number of goals, each with "Add money" as a transfer
- ✓ Split a bill equally, by amount or by percent, then settle through Debts
- ✓ Loan planner: payoff date, interest left and an extra-payment slider
- ✓ Assets and liabilities in one net worth figure
- ✓ Year in review cards, no-spend challenges and an optional wait list

Loan and goal figures are calculations from your own entries, not financial advice.



Tablet: savings goals with progress rings



Net worth with assets and liabilities, on a 2014 Android 4.3 phone

08

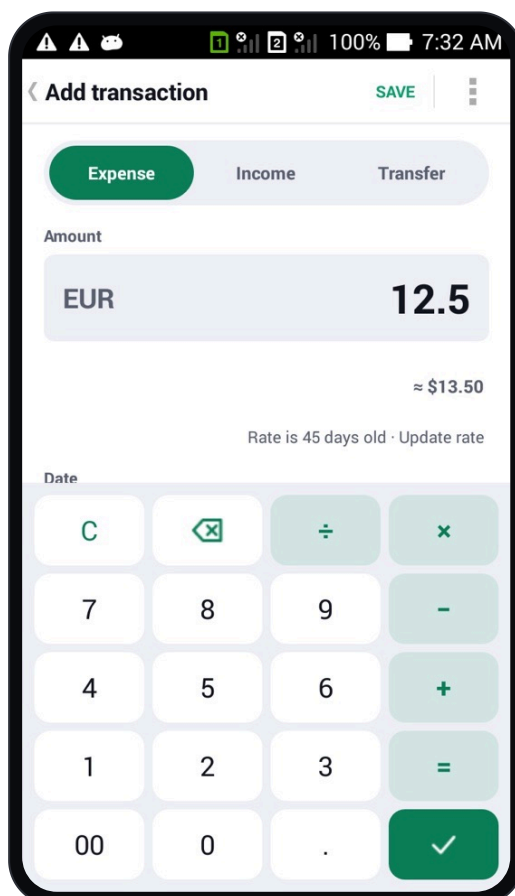
CHAPTER 8 · TRAVEL, HOUSEHOLD AND TAX

Abroad, together and at year end

Each account can have its own currency, with your own exchange rates converted to your main currency. In a foreign account the form shows the amount in your home currency and hints when a rate is stale. Cash pockets record what foreign cash really cost, fees included. A household book can be shared with a partner by encrypted file, with no server. At year end, one pack gathers what your accountant needs.

- ✓ Credit cards with statement and payment days, and installment plans
- ✓ Cash pockets: effective rate, days left at your pace, exchange-back loss
- ✓ Household: send and receive changes as an encrypted file, then settle up
- ✓ Tax categories, deductible share and a ZIP pack with CSV, summary and receipts
- ✓ Mileage log with the rate in force on each date

MoneyBook is a record-keeping tool, not financial or tax advice. Check figures with a qualified adviser or your tax authority.



A euro expense with its dollar value, on a 2014 Android 4.3 phone

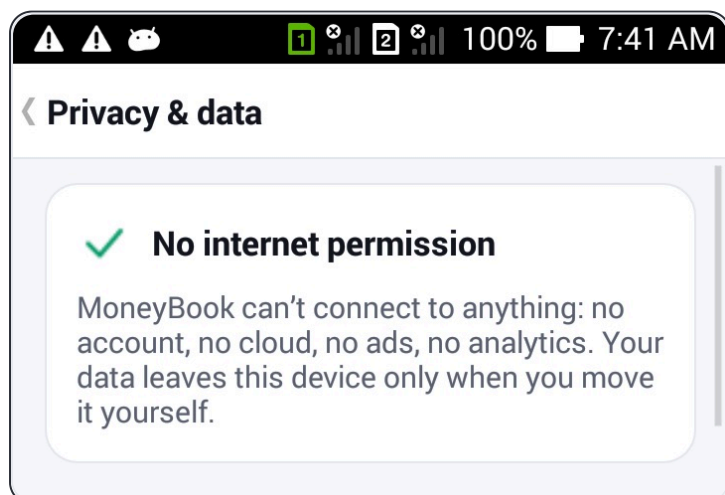
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CHAPTER 9 · PRIVACY AND YOUR DATA

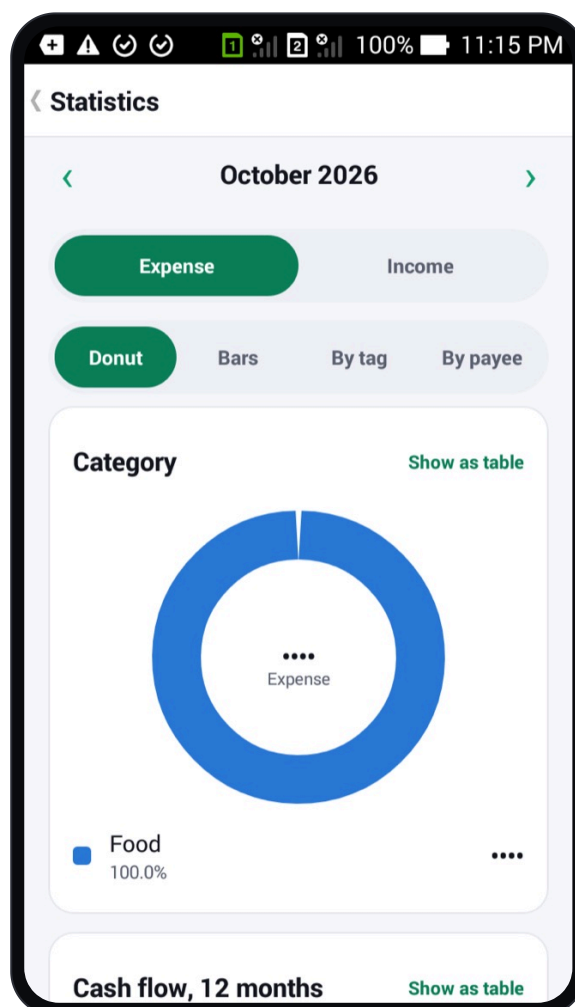
Your money data stays yours

MoneyBook has no internet permission, and the build fails if one ever sneaks in. The Privacy & data screen reads the installed app's permissions and explains each one. You can bring data in from bank files and other money apps, take it out as CSV, QIF or JSON, and keep encrypted backups in a folder you choose, such as one your own cloud app syncs.

- ✓ Import CSV, OFX and QIF with a preview of new rows and skipped duplicates
- ✓ Encrypted backups (AES-256) on a schedule, plus daily local snapshots
- ✓ Privacy mask hides every amount on screen, in widgets and notifications
- ✓ Passcode lock with fingerprint or face unlock on supported phones
- ✓ Delete everything with a typed confirmation; Undo history for recent deletions



Privacy & data: no internet permission, on a 2014 Android 4.3 phone



Privacy mask hiding amounts, on a 2014 Android 4.3 phone

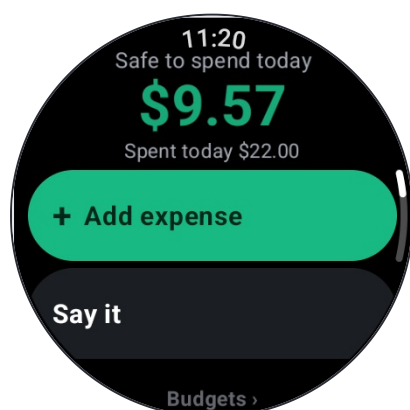
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CHAPTER 10 · WEAR OS

Safe to spend on your wrist

The Wear OS app is a standalone companion in the same Google Play listing. Its glance shows what's safe to spend today, what you spent today, your three tightest budgets and recent expenses. Quick add uses bookmark chips or a large keypad, and "Say it" turns a spoken phrase into an entry. The watch keeps its own ledger and has no internet permission; it does not sync with the phone.

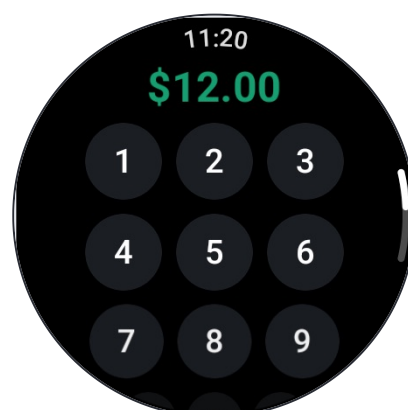
- ✓ Tile with safe to spend, spent today and a + Add button
- ✓ Complications: safe to spend, month's plan used and a no-spend streak
- ✓ Budget bars turn amber at 80% and red over the limit
- ✓ Save with Undo; amounts can be hidden on tiles and complications



Glance: safe to spend today



The three tightest budgets



Quick add keypad

PLATFORMS

Phone, tablet and watch

One purchase covers every form factor. The phone app runs on Android 4.3 and newer using only the Android framework, so it stays small and quick on older devices. Tablets get layouts of their own, and the Wear OS app ships in the same listing.

Phone

Bottom navigation, calculator entry, widgets, shortcuts, quick-add notifications and a Quick Settings tile on newer Android versions.

Tablet

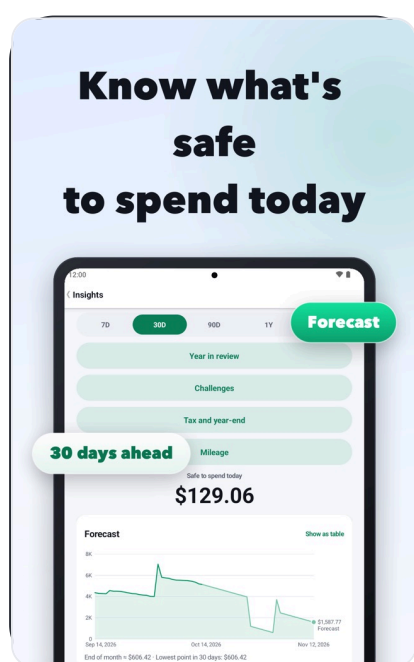
Navigation rail, two-pane Home, side-by-side stats and a 2-3 column budget grid. Keyboard and mouse supported.

Wear OS

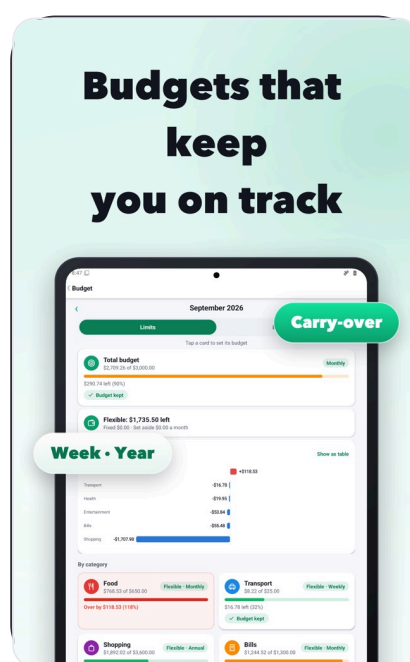
Standalone glance, quick add, "Say it", a tile and complications. Keeps its own ledger on the watch.

REQUIREMENTS

- Android 4.3 (API 18) or newer for phones and tablets
- Wear OS watch with API 30 or newer for the watch app
- No internet connection, account or Google sign-in needed to use the app
- 20 languages, including Arabic with right-to-left layout



Insights on a 7-inch tablet



Budget grid on a 10-inch tablet

PRIVACY

Nothing leaves your device

MoneyBook was built offline-first. There is no server behind it, so there is nothing to sign up for and nothing to send. Data moves only when you move it yourself, to a file or folder you pick.

No INTERNET permission

The app cannot connect to anything. A build check fails if the permission ever appears.

No account, no bank login

Open the app and start. You add or import transactions yourself.

No ads or analytics

No trackers, no third-party SDKs that report usage. Data safety: no data collected or shared.

Encrypted backups you control

Backups and exports can be encrypted with a passphrase and go only to the folder you choose.

Notification capture is opt-in

Off by default. Reads only the bank apps you tick, on the device. No SMS permission.

Delete everything

One typed confirmation removes the ledger, receipts, snapshots and the backup passphrase.

Android's own device backup can be switched off for MoneyBook in Privacy & data.



- ✓ One-time purchase
- ✓ Android 4.3+ · Wear OS
- ✓ No account · works offline
- ✓ 20 languages

PRICING

Pay once. Own it.

MoneyBook is a one-time purchase on Google Play. There are no subscriptions, in-app purchases, ads or tiers, and every feature is unlocked for everyone.

One-time purchase

MoneyBook

- ✓ Everything included: unlimited accounts, books, budgets and goals
- ✓ Forecast, envelopes, loan planner, net worth and Year in review
- ✓ Import, export, encrypted backups and PDF statements
- ✓ Household sharing, cash pockets and the tax and mileage pack
- ✓ Wear OS companion in the same purchase
- ✓ Future updates

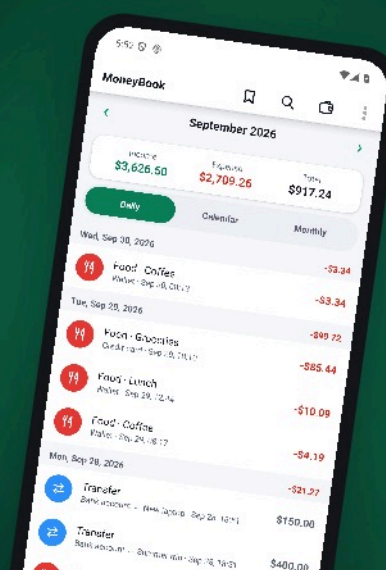
Price shown on Google Play in your currency; Google Play's refund policy applies.



MoneyBook: Budget & Expenses

Money manager that just works

One-time purchase • No ads



CONTACT

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MoneyBook is available on Google Play for Android phones, tablets and Wear OS watches.

GOOGLE PLAY

<https://play.google.com/store/apps/details?id=app.web.moneydiary>

WEBSITE

<https://moneybook.web.app/>

MoneyBook · Works offline. No account. No tracking.

