Software by Design
Nextcloud apps

Haushalt · Projekt · Monatsabschluss

BudgetCheck

User manual

End-user documentation for the web app

Arbeitsbereiche, Buchungen, Budgets und die Verbindung zu InvoiceCheck.

App version	Language	Date
1.1.14	**English**	**21 August 2026**

Contents

Introduction

BudgetCheck is a Nextcloud app for household and project finances on your own instance. It records income and expenses in separate *workspaces*, plans budgets and savings targets, closes months in an auditable way, and shows warnings when something goes off track.

In **Project** workspaces, billable expenses can be handed over to the sister app **InvoiceCheck**: documents are created in InvoiceCheck, while the settlement status of the booking stays visible in BudgetCheck.

The web interface is free (AGPL). The optional companion app needs a separate mobile licence and is not covered by this manual.

Audience

- Administrators of a household or project workspace,
- Contributors who record and import transactions,
- Viewers with read access,
- App administrators who control access and defaults.

What you need

- A Nextcloud account with access to BudgetCheck,
- A current browser with JavaScript,
- For app settings: app-administrator rights (or Nextcloud system administration),
- For the InvoiceCheck link: installed and enabled InvoiceCheck plus a project workspace.

How to read this manual

- Roles and getting started: Chapters 1 and 2.
- Day-to-day work (transactions, budgets, monthly plan): from Chapter 5.
- InvoiceCheck: Chapter 8.
- Full paths by role: Chapter 11.

App version for this manual

BudgetCheck **1.1.14** (commit `596709e`), as of 21 August 2026, language English.

1 Roles and permissions

BudgetCheck separates the *app gate* (who may open the app at all) from *roles in the workspace* (who may read or change data there).

1.1 Overview

Capability	Manager	Contributor	Viewer
View dashboard, read transactions	yes	yes	yes
Create/edit/delete transactions	yes	yes	no
Import, attachments	yes	yes	no
Budgets, savings goals, month close	yes	no	no
Categories, members, recurring rules	yes	no	no
App settings	app admin only	no	no

1.2 App administrator and system administrator

You are an app administrator if you are a Nextcloud system administrator or are listed under **App settings** → **App admins**. App admins can always open the app, see **App settings**, and create **Standard** workspaces. In standard workspaces they also count as managers (except in private workspaces; see below).

1.3 Roles in the workspace

Manager Full control of the workspace: settings, members, categories, budgets, savings goals, month close (household), booking status (project).

Contributor Transactions and import; generate planned entries from recurring rules; no member management and no month close.

Viewer Read-only. **Import** does not appear in the navigation.

Groups can be added as contributors or viewers — not as managers. Managers are always assigned individually.

1.4 Private workspace

A workspace with privacy mode **Private** has no group membership and no app-admin bypass. Only individually listed members can see it. Only individual managers may switch the mode.

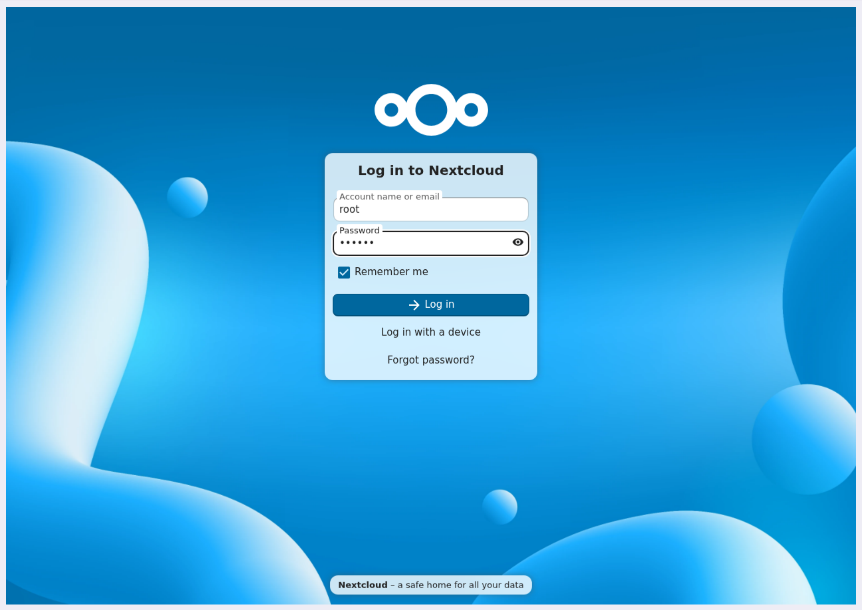
1.5 Access restriction

Under **App settings** → **Access**, the app can be restricted to approved users and groups. Accounts that are not approved see **Access denied** (Chapter 13).

2 Getting started

2.1 Sign in

1. Open your Nextcloud address in the browser.
2. Sign in with your username and password.
3. Open the **BudgetCheck** app from the app menu (or via the direct app URL).



Marker 1: username, Marker 2: password.

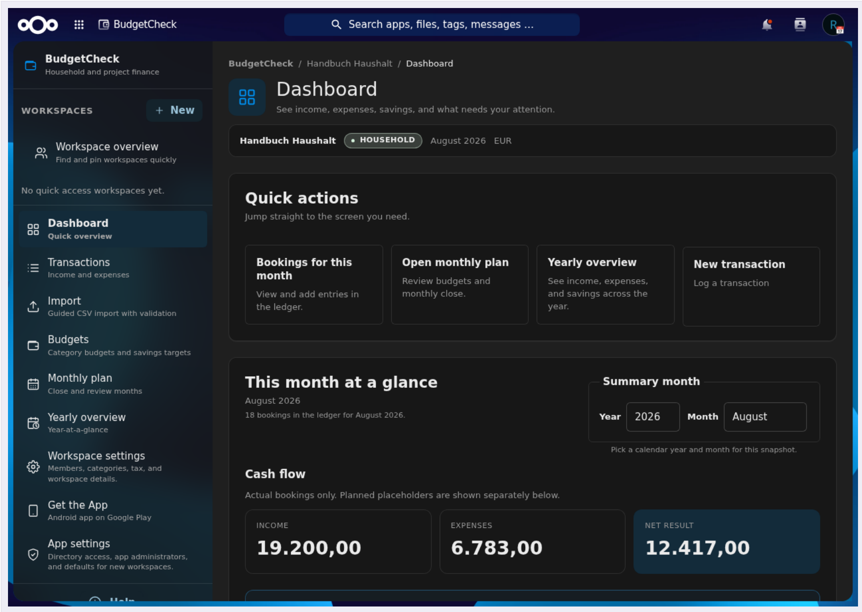
2.2 First workspace — quick overview

1. Open **Workspace overview** or select an existing workspace in the sidebar.
2. As an app administrator, create a new **Household** or **Project** workspace if needed (any authorised user may create private workspaces for themselves).
3. As a manager, set up categories (e.g. salary, rent, groceries).
4. As a contributor or manager, record a first transaction under **Transactions**.
5. In a household: set budgets and, if needed, a savings goal under **Monthly plan** or **Budgets**.

Details: Chapters 3 and 5.

2.3 Navigation as app administrator

After opening the app you see the sidebar with workspace switcher, **Dashboard**, **Transactions**, **Import**, **Budgets**, type-specific planning entries, **Workspace settings**, **App settings**, and **Get the App**.



2.4 Quick start on the dashboard

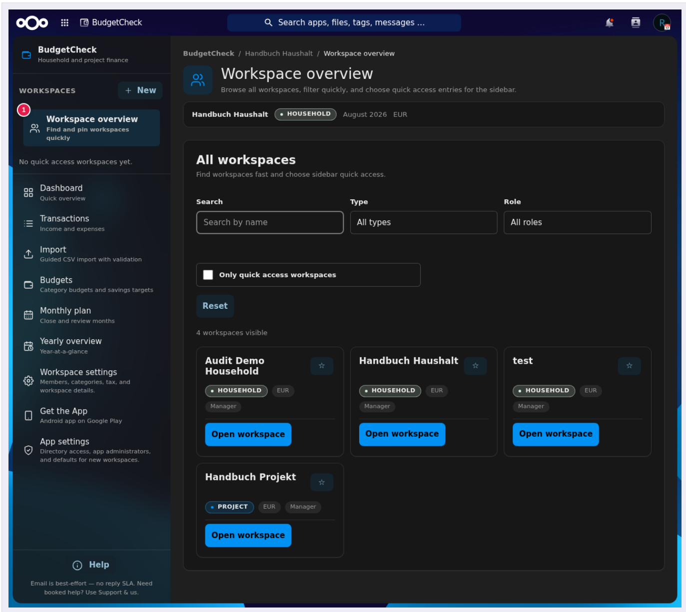
If the workspace has little data yet, the dashboard shows steps such as **Add categories**, **Log a transaction**, and **Plan the month** or **Review the period**. You can hide the tips with **Hide tips**.

3 Workspaces

Every screen in BudgetCheck refers to exactly one workspace. Without a selection, the dashboard prompts you to choose or create a workspace.

3.1 Workspace overview

Under **Workspace overview** you see all workspaces you belong to, including **Quick access** (favourites).



3.2 Types: household and project

Household Monthly planning: budgets, savings goals, **Monthly plan**, **Yearly overview**, month close with snapshot.

Project Period with start and end date, optional overall cap, **Period overview**, booking status; no month-close logic. The InvoiceCheck bar appears here (Chapter 8).

The navigation adapts to the type: month/year views only in a household, period overview only in a project.

3.3 Create a new workspace

1. Open the dashboard or the create entry in the sidebar.
2. Choose type (**Household** or **Project**) and privacy (**Standard** or **Private**).
3. Enter a name, currency, and time zone. For projects: start, end, and optional cap.
4. Save. You are automatically a manager.

Note: Only app administrators may create standard workspaces. Any user with app access may create private workspaces for themselves.

3.4 Currency and time zone

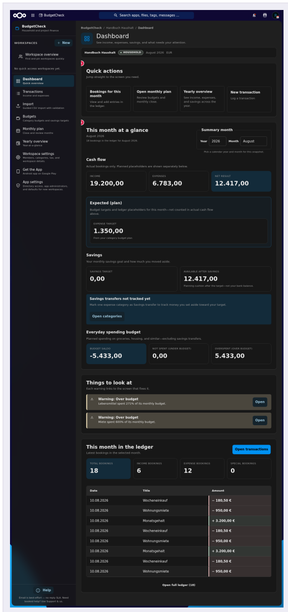
Currency can only be changed while no transactions exist yet. The time zone (IANA; default is often `Europe/Berlin`) defines calendar months and due dates.

4 Dashboard

The **Dashboard** is the home page of a workspace: key figures, warnings, and quick actions.

4.1 Household

In a household you see, among other things, **This month at a glance**, quick actions such as **Transactions for this month**, **Open monthly plan**, **Yearly overview**, and — if you are a contributor or manager — **New transaction**.

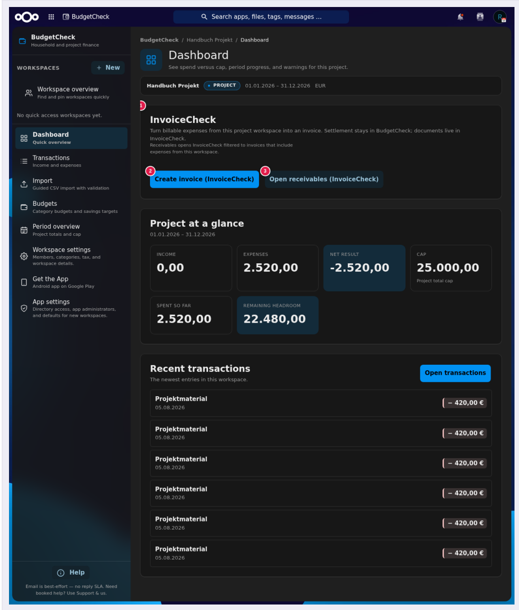


Marker 1: quick actions, Marker 2: monthly summary.

Under *You should review this* you see warnings (budget exceeded, near limit, uncategorised expenses, negative available balance after saving, large one-off expenses).

4.2 Project

In a project the summary is titled **Project at a glance**. In addition — when InvoiceCheck is active — the **InvoiceCheck** card appears with links to create an invoice and open receivables (Chapter 8).



Marker 1: InvoiceCheck area, Marker 2: create invoice, Marker 3: open receivables.

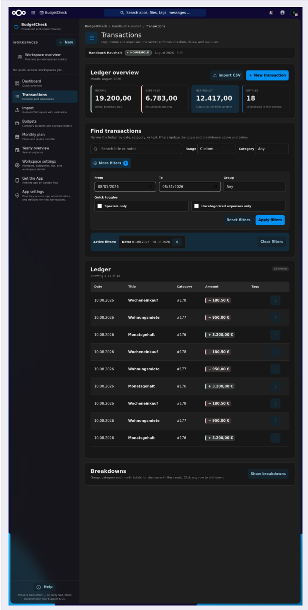
4.3 Empty workspace

Without a selected workspace: *Choose or create a workspace to get started*. Without membership: a note that you do not belong to any workspace yet.

5 Transactions and import

5.1 Transaction list

Under **Transactions** you see income and expenses for the selected period. Filters (month, category, search) narrow the list. With no entries you see **No transactions yet.**



Marker 1: action to add a new transaction (if visible).

5.1.1 Add a new transaction (contributor / manager)

1. Click the action to record a new transaction (dashboard or transaction list).
2. Choose direction (income/expense), category, date, and amount.
3. Optional: title/note, one-off transaction, attachment (receipt).
4. Save. The category direction must match the transaction direction; the amount must be greater than zero.

In a **project**, the transaction date must fall within the project period. In a **closed** household month, new and changed transactions are locked — reopen the month first.

5.1.2 Edit and delete

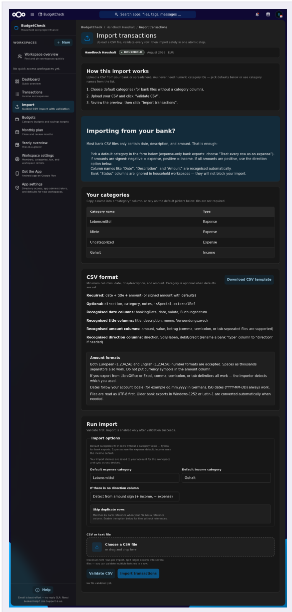
Open a transaction, change fields, and save. Deleting removes the transaction from lists and totals (soft delete for audit). Concurrent edits show a conflict message (version).

5.1.3 Attachments

Receipts can be uploaded for a transaction (JPEG, PNG, GIF, WebP, PDF, XML — size limits as shown in the UI). Requires contributor rights.

5.2 Import

Under **Import**, contributors and managers upload CSV files, review the preview, and apply transactions atomically.



1. Open **Import**.
2. Choose the file and review column mapping / preview.
3. Fix missing categories — empty category rows are rejected.
4. Confirm the import.

Viewers do not see the menu item; a direct URL does not lead to the import function.

5.3 Planned transactions

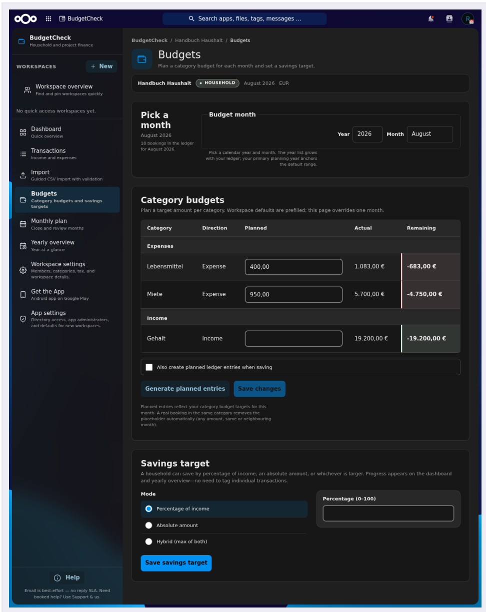
Placeholders are created via **Generate** on recurring rules or from budget goals. They disappear when a matching real transaction arrives in the same or adjacent month.

6 Budgets, monthly plan, and close

Household **only**. Writing budgets, savings goals, and closing a month requires the **Manager** role.

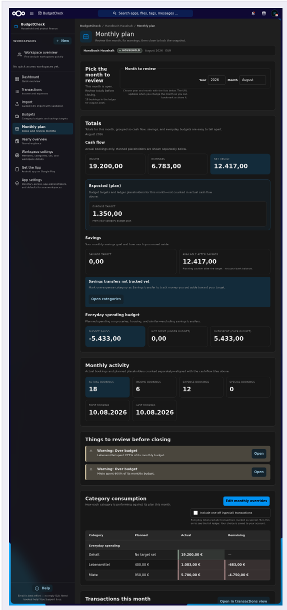
6.1 Budgets

Under **Budgets** you set amounts per expense category for the active month. Saving applies the values; optionally the app creates planned placeholders from the goals (if enabled in workspace details).



6.2 Monthly plan

The **Monthly plan** brings together budgets, savings goal, and month close. Savings modes: percentage of income, fixed amount, or hybrid (whichever is higher).



Marker 1: month-close area (if present).

6.3 Month close — workflow

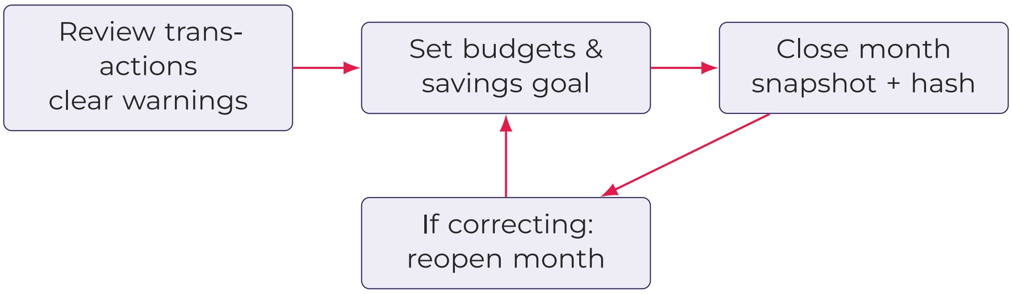


Figure 6.1: Month close in a household workspace (managers only).

1. Review transactions and warnings on the dashboard or in the monthly plan.
2. Set any missing budgets and the savings goal.
3. Close the month. A snapshot is created with totals, budget usage, savings, and a SHA-256 hash for verification.
4. After closing, transactions in that month are locked until you reopen the month.

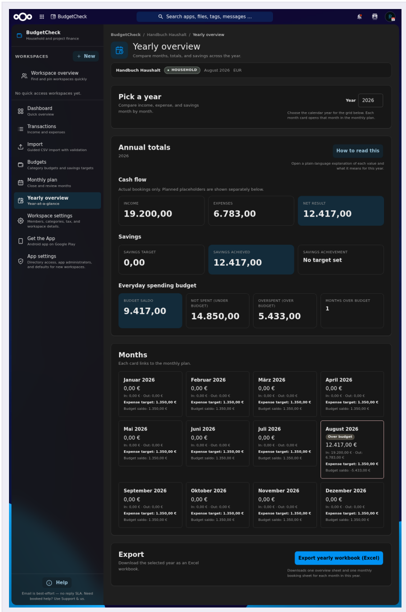
6.4 Warnings (selection)

- Budget exceeded / near limit
- Uncategorised expenses
- Available balance after saving is negative
- Large one-off expense above threshold

7 Year and project overview

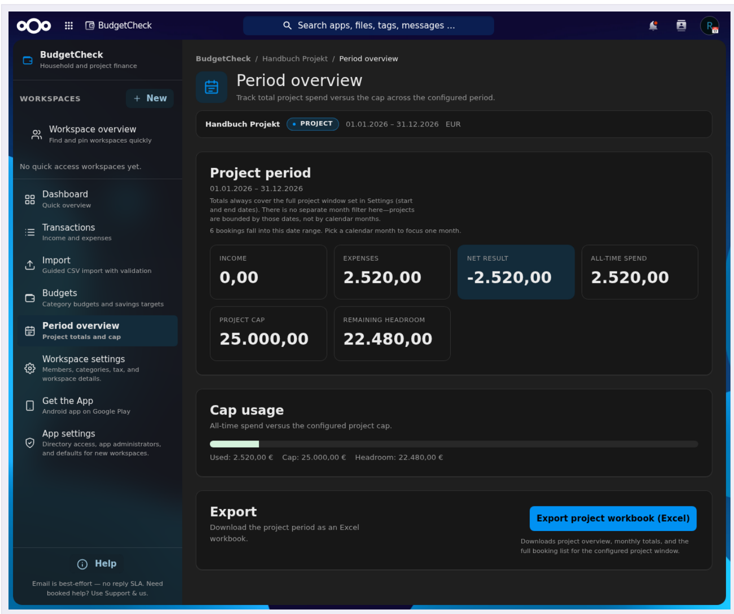
7.1 Yearly overview (household)

Under **Yearly overview** you see income, expenses, and savings progress across the planning year. Members can export as a file download (**Export** household year).



7.2 Period overview

In a project, **Period overview** replaces the monthly plan: expenses in the period, optionally against the project cap. Warnings when the limit is near or exceeded.



7.3 Export project period

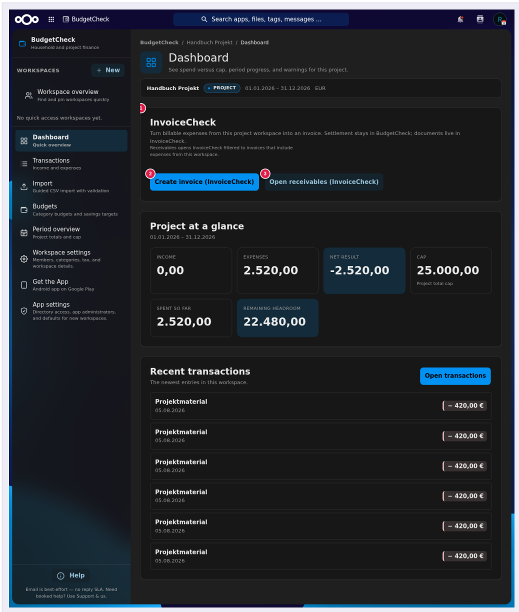
Members can export the project period (app download route). Use the export from the UI or the provided download link when offered.

8 Working with InvoiceCheck

BudgetCheck does **not** hard-depend on InvoiceCheck. The integration appears only when:

- the active workspace is of type **Project**, and
- InvoiceCheck is enabled for your user.

Then the project **Dashboard** shows the **InvoiceCheck** card.



Marker 1: InvoiceCheck card, Marker 2: create invoice, Marker 3: open receivables.

8.1 What lives where

- **BudgetCheck:** project expenses, optionally billable line items, billing status of the transaction (open → invoiced → paid).
- **InvoiceCheck:** invoice documents (PDF/e-invoice), receivables, sending, and payment recording on the document.

The UI states explicitly: billing stays in BudgetCheck; documents live in InvoiceCheck.

8.2 Workflow

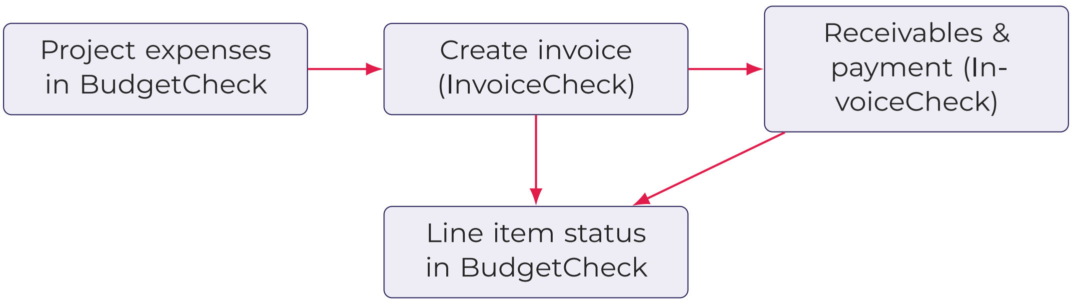


Figure 8.1: Bill project expenses: from BudgetCheck to InvoiceCheck and back to status.

1. Record expenses in the project workspace (contributor/manager).
2. Mark line items as billable — in practice this is often handled by the invoicing run in InvoiceCheck (BudgetCheck provides interfaces for this; a dedicated “billable” toggle in the BudgetCheck transaction form is not part of the web UI).
3. Click **Create invoice (InvoiceCheck)**. InvoiceCheck opens in the context of this workspace.
4. Finalise and send the invoice in InvoiceCheck.
5. With **Open receivables (InvoiceCheck)** you see invoices that include expenses from this workspace.
6. Status transitions (invoiced / paid) are reflected in BudgetCheck.

8.3 What not to expect

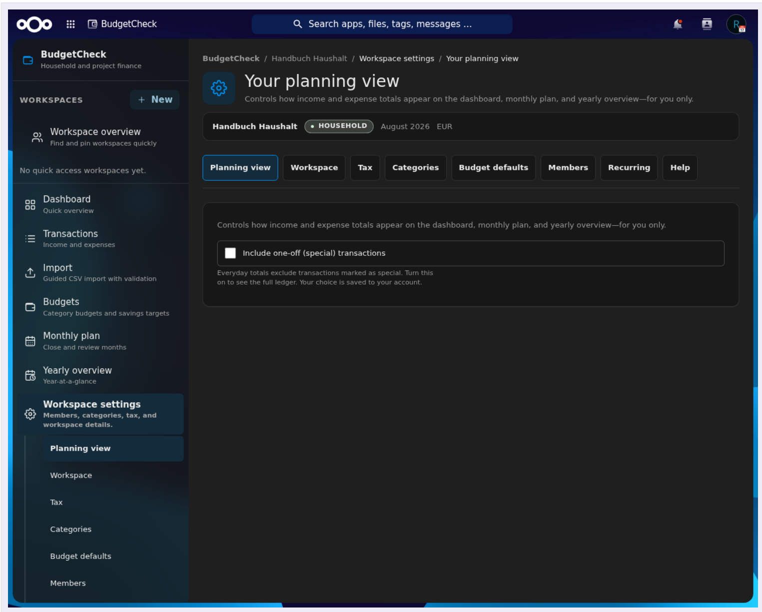
- No duplicate PDF storage in BudgetCheck — documents belong in InvoiceCheck.
- No InvoiceCheck menu in household workspaces.
- Without InvoiceCheck enabled, the card stays hidden.

9 Workspace settings

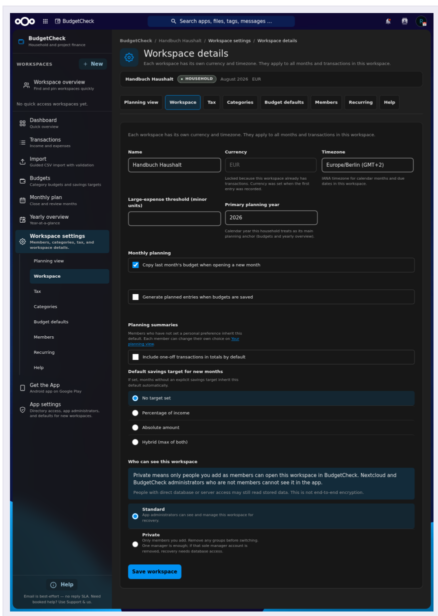
Open **Workspace settings** in the sidebar. Sub-pages depend on type and your role. Default start: household → **Planning view**; project → **Workspace**.

9.1 Planning view

Personal display of whether one-off transactions are included in totals. Saving affects your view, not the workspace default.



9.2 Workspace (details)



Name Up to 120 characters.

Currency Locked after the first transaction.

Time zone IANA time zone for months and dates.

Large expense threshold (smallest unit) For one-off expense warnings (minor units, e.g. cents).

Primary planning year Household only (1900–9999).

Carry budgets from previous month automatically Household only; toggle.

Generate planned entries from budgets Household only; default when saving budgets.

Include one-off transactions in totals by default Workspace default.

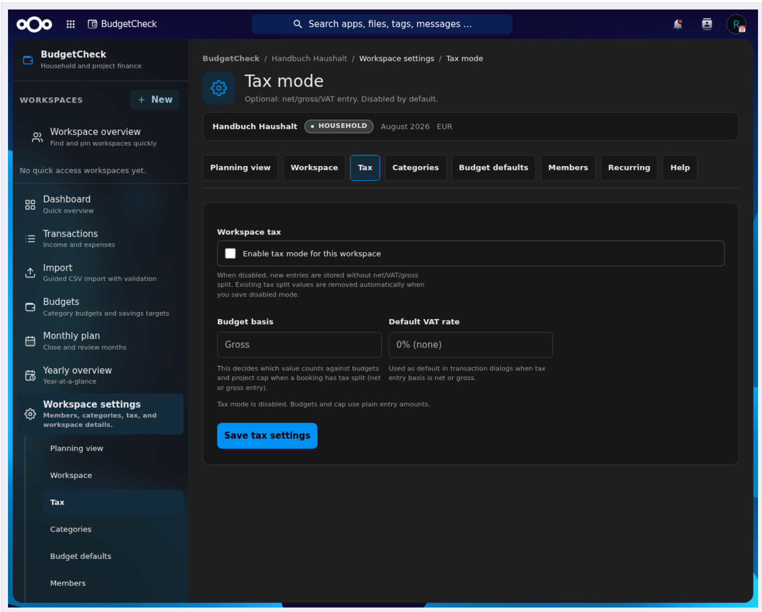
Savings default Empty / percent / amount / hybrid including percent and amount fields (household).

Project: start/end, cap Project only.

Privacy mode **Standard** or **Private** (individual manager only).

Only managers can save changes.

9.3 Tax



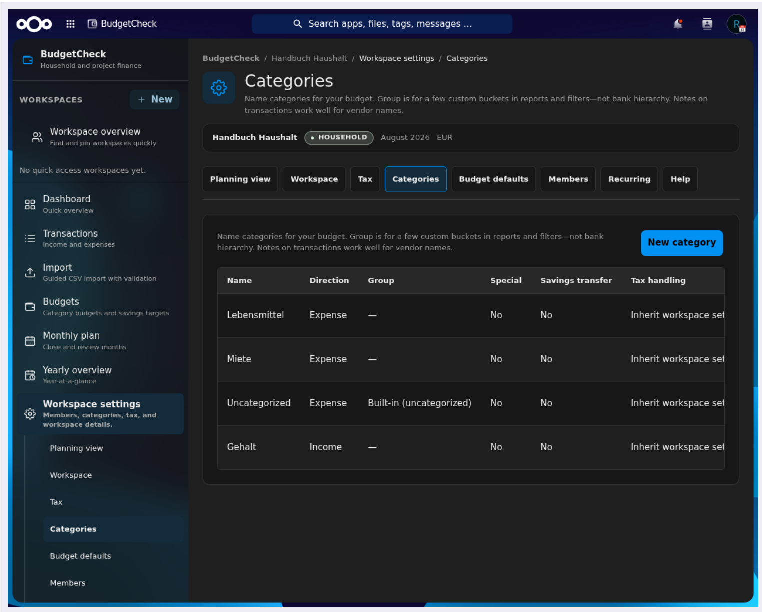
Tax mode active Default off.

Budget basis Gross or net.

Default VAT rate Presets 0–25 % or custom rate in basis points (0–5000).

Without tax mode, tax fields on transactions are rejected.

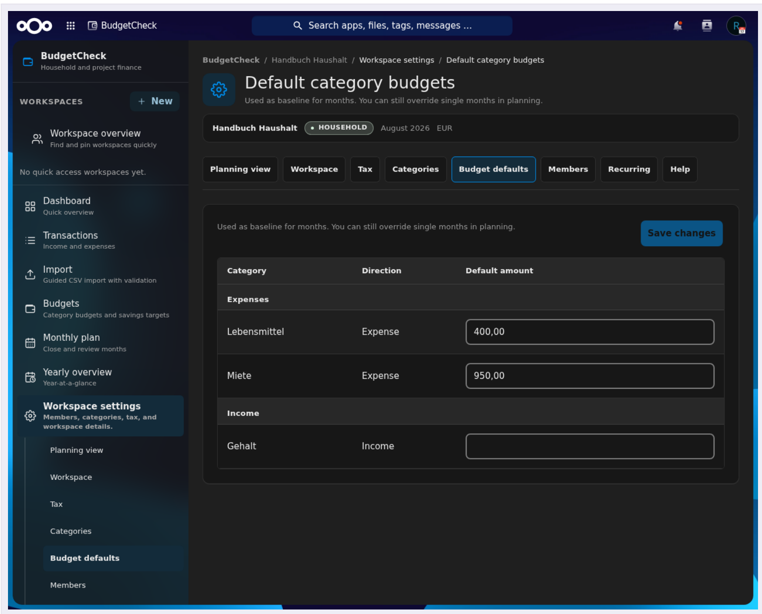
9.4 Categories



Create/deactivate: manager. Fields: name, direction (income/expense), group, one-off category, savings transfer, tax treatment. With no categories: **No categories yet.**

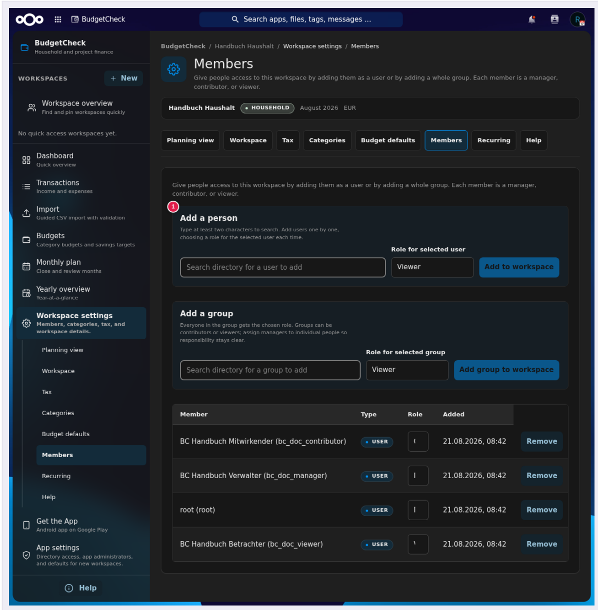
9.5 Budget defaults

Household and manager only: default amounts per category for new months.



9.6 Members

Manager only. Search for a person, choose role (**Manager**/ **Contributor**/ **Viewer**), add. Groups: contributor or viewer only. The last manager cannot be removed.

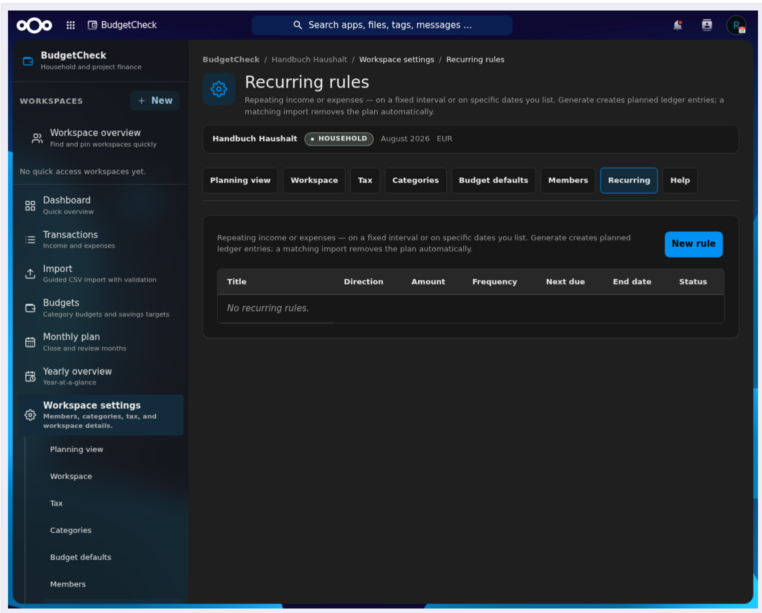


Marker 1: add person.

Non-managers do not see the **Members** tab; a direct URL redirects to an allowed settings page (e.g. **Planning view**).

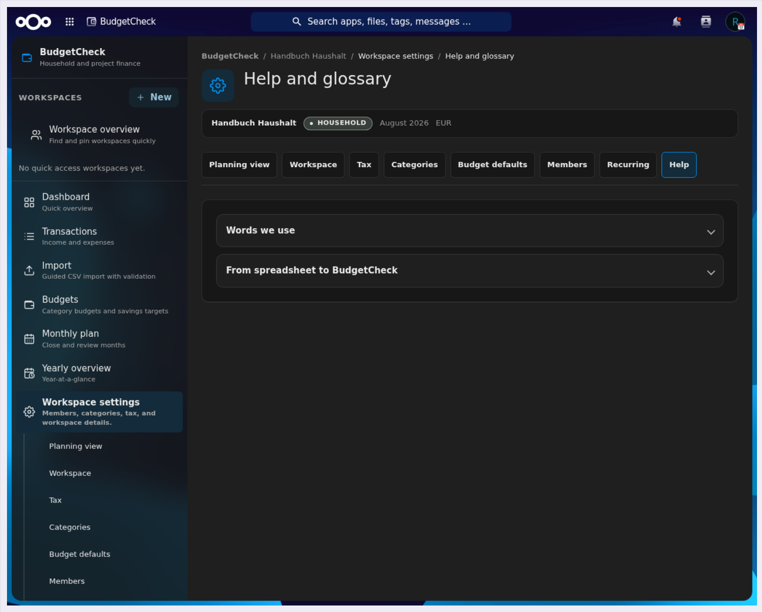
9.7 Recurring

Manager only for create/edit/delete. Contributors may **Generate** planned transactions from rules.



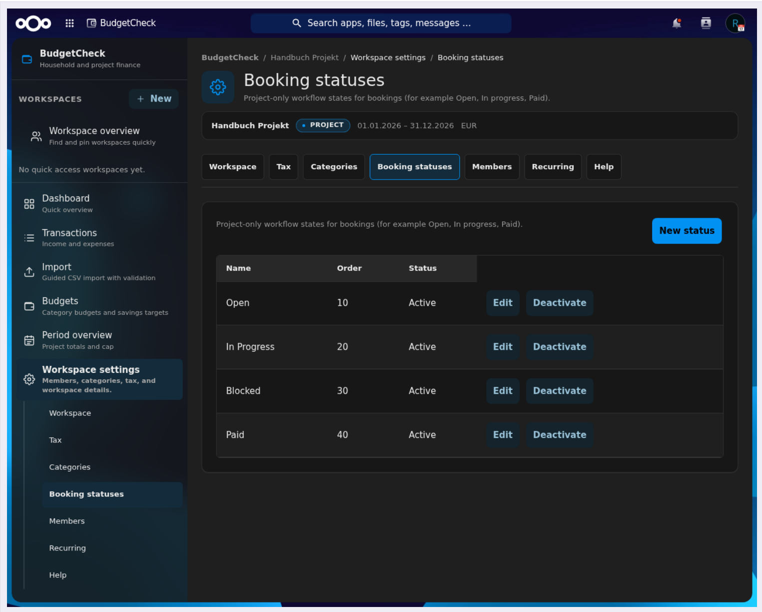
9.8 Help and glossary

In-app help and term explanations.



9.9 Booking status (project)

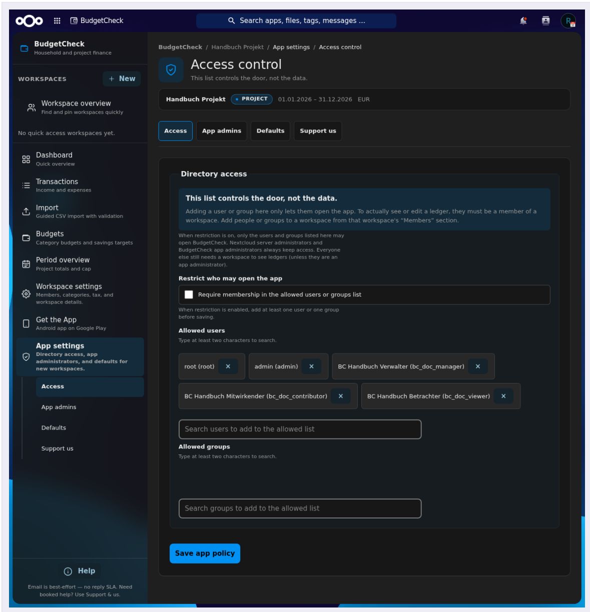
Project only: status list (defaults include Open, In Progress, Blocked, Paid — display names in the UI). Managers create, edit, and deactivate.



10 App settings

For **app administrators** only (including Nextcloud system admins). Other roles do not see the menu item.

10.1 Access



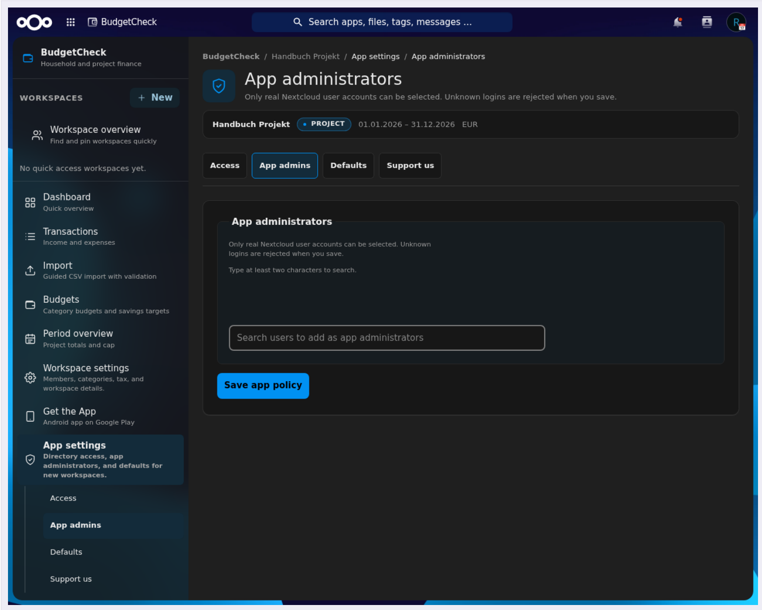
Marker 1: access restriction.

Restrict access Default: off (0). When active, only approved users/groups may open the app.

Allowed users / groups Lists of approved accounts and groups.

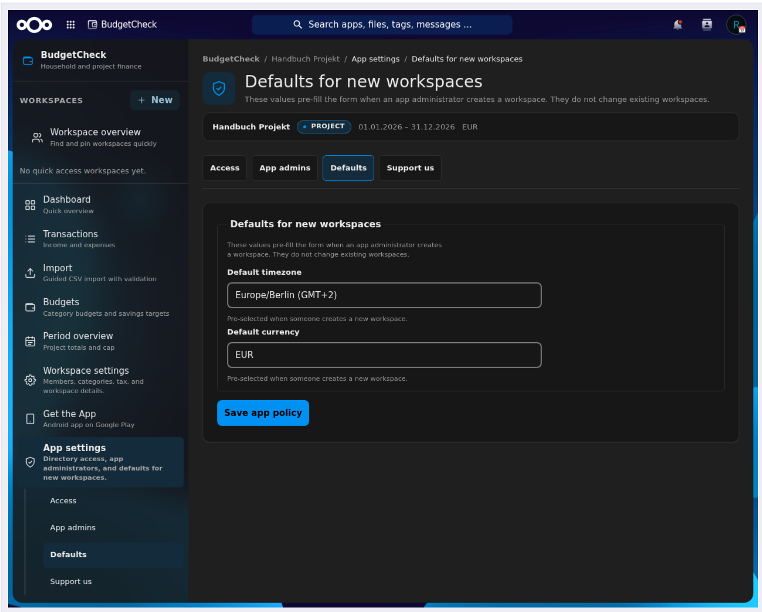
System admins and app admins keep access even when restriction is active.

10.2 App admins



List of user IDs with app administrator rights (in addition to system admins).

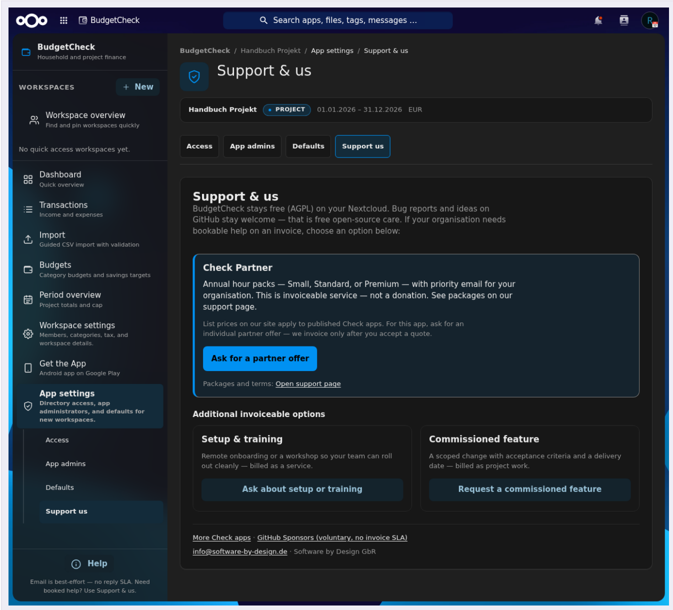
10.3 Defaults for new workspaces



Default time zone Default `Europe/Berlin`.

Default currency Default `EUR`.

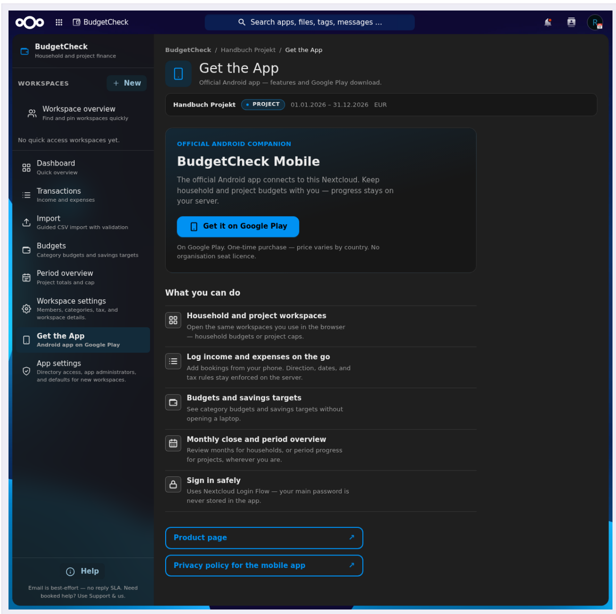
10.4 Help & support



Notes on AGPL, support, and licence options for the companion app.

10.5 Get the App

Under **Get the App**, end users find links to the companion app (not part of web administration).

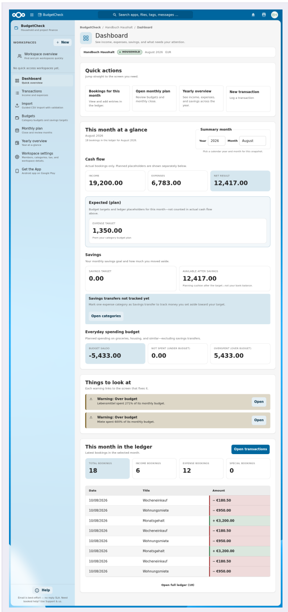


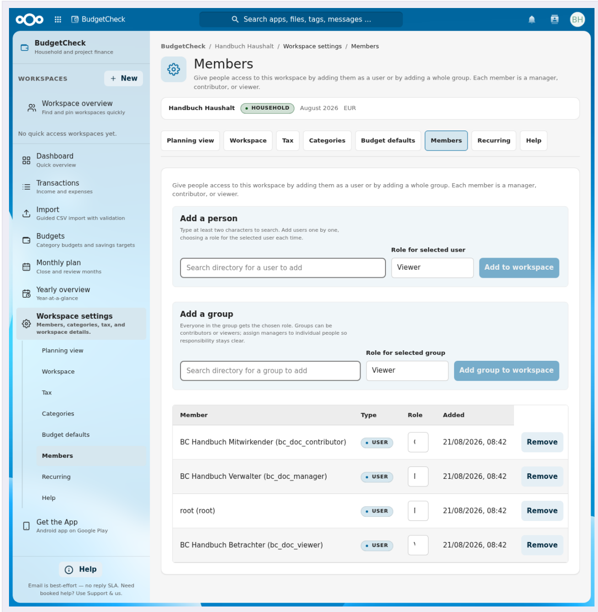
11 Complete paths by role

This chapter summarises what you can do from start to finish with exactly one role — without reading the other role chapters.

11.1 Manager path (workspace)

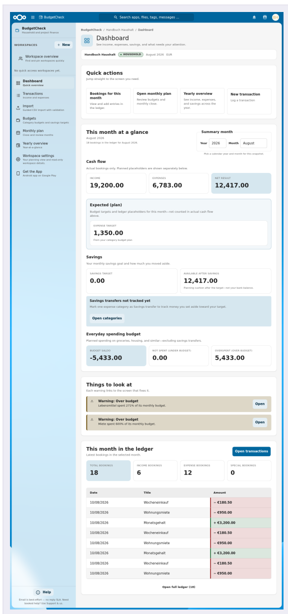
1. Sign in and open BudgetCheck.
2. Choose a workspace (household or project).
3. **Workspace settings**: categories, members, tax, recurring rules, details.
4. Review or record transactions; import if needed.
5. Household: budgets and savings goal in **Monthly plan**; close the month.
6. Project: **Period overview**; optionally use the InvoiceCheck bar.

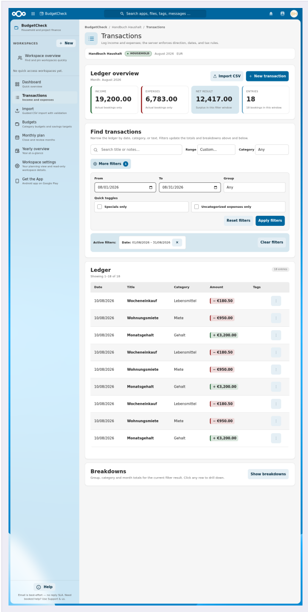


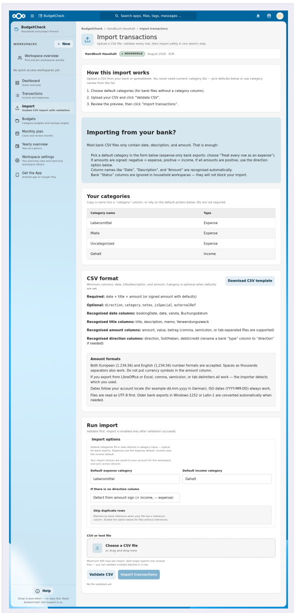


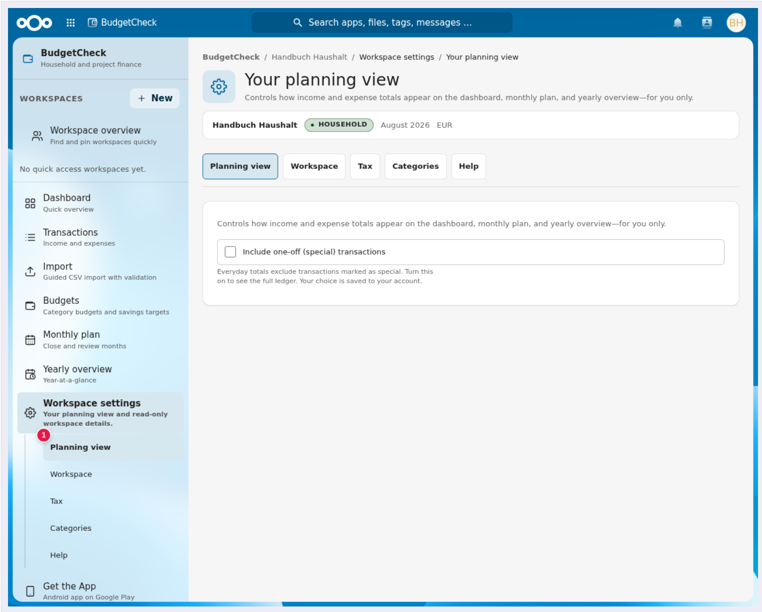
11.2 Contributor path

1. Sign in, open a workspace.
2. Read **Dashboard** and **Transactions**.
3. Create, edit, and delete transactions; attachments; **Import**.
4. Generate planned entries from recurring rules (if rules exist).
5. Budgets/members/close: contributors do not see the **Members** tab; a direct call to the members URL redirects to **Planning view**.





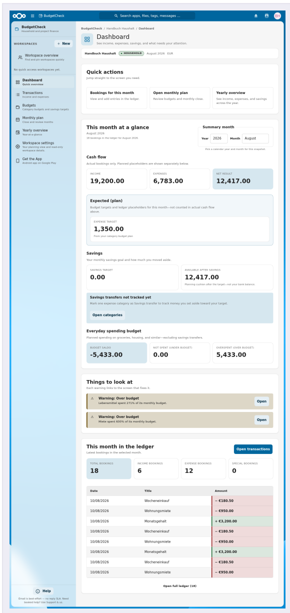


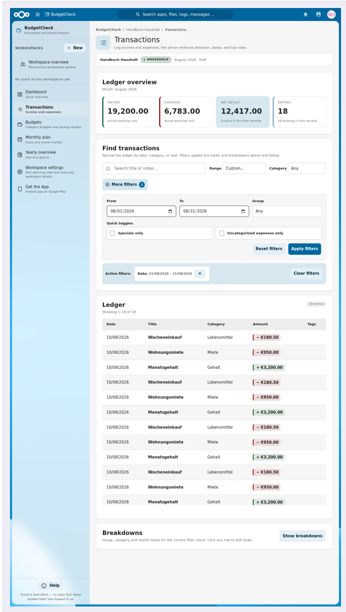


Marker 1: after redirect from members URL — available settings tabs without **Members**.

11.3 Viewer path

1. Sign in, open a workspace.
2. *Read* dashboards, transactions, budgets, and plans.
3. No button for new transactions; no **Import** in the navigation.

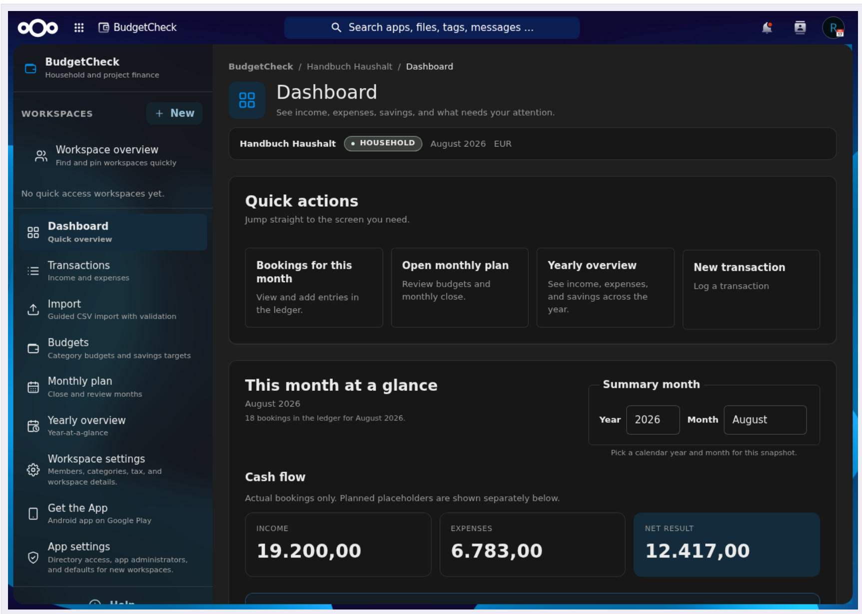




11.4 App administrator path

In addition to manager access on standard workspaces:

1. **App settings**: access, admins, defaults, support.
2. Create standard workspaces.
3. Maintain access restriction (Chapter 13).



12 Errors, empty states, and conflicts

12.1 Common messages

No transactions yet. The list is empty — record or import entries.

No categories yet. A manager must create categories.

Managers only You are viewing a settings page without write access.

Network error. Please try again. Connection problem; save again.

Month closed Transactions in this month are locked — a manager must reopen the month.

Transaction date outside project period Adjust the date or change project data.

Category direction does not match Category and income/expense must align.

Amount must be greater than 0 Zero or negative is invalid.

Conflict / version The transaction was changed in parallel — reload and save again.

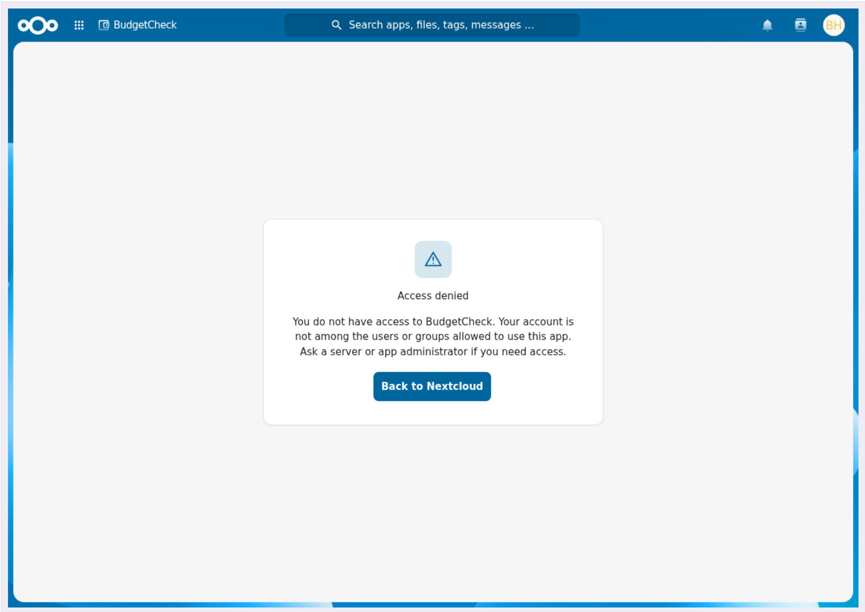
Unknown user Member invitation: UID does not exist in the directory.

12.2 Empty favourites / no membership

- **No quick access workspaces yet.** — set favourites.
- Note that you do not belong to any workspace — ask an app admin or manager for an invitation.

13 Access denied

When access restriction is active and your account is neither approved nor an app/system admin, the **Access denied** page appears with a note that you do not have access to BudgetCheck, plus a link back to Nextcloud.



13.1 What you can do

1. Check that you are using the correct user account.
2. Ask an app administrator to approve you under **Access** or to disable the restriction.

Workspace-internal rights (viewer only) are different: the app opens, but individual actions are missing or show **Managers only**.

14 Accessibility

BudgetCheck uses Nextcloud navigation and its own areas with headings, labels, and status messages (`aria-live` in several places, e.g. member selection).

- Keyboard use: focus order in forms and app-shell navigation.
- Screen readers: field labels; important actions as buttons with recognisable names.
- Contrast: follows the Nextcloud theme; dark/light theme of the instance.

Automated a11y smoke tests exist in app development; in daily use: if you encounter problems, check theme and browser and contact support.

15 Frequently asked questions

Why is Members missing in settings? The tab is visible to managers only. A direct call to the members URL redirects contributors and viewers to an allowed page (usually **Planning view**).

Why is Import missing? You are a viewer or do not have app access with contributor/manager membership.

Why is App settings missing? Only app administrators see this item.

Why is there no InvoiceCheck card? Only in project workspaces and only when InvoiceCheck is enabled.

Can I change the currency later? No, once transactions exist.

What happens on month close? Snapshot including verification hash; transactions in that month are then locked until the month is reopened.

Can groups be managers? No — groups at most contributor or viewer.

What is a private workspace? No groups, no app-admin bypass; only individually listed members.

Where is the invoice? In InvoiceCheck; BudgetCheck keeps the billing status of the line item.

16 Glossary

Workspace Bounded financial context (household or project) with its own members and transactions.

Viewer Read-only role in the workspace.

Transaction Single income or expense (optionally planned).

Household Workspace type with monthly planning and month close.

Contributor Role with write access to transactions/import.

Month close Freezing a month including snapshot and hash.

Project Workspace type with period and optional cap; InvoiceCheck integration.

Savings goal Target amount or share for the household (percent/amount/hybrid).

Manager Full control role in the workspace.

Access control App-wide approval list (gate), independent of workspace roles.

17 Coverage catalogue

Mapping of the feature inventory (Step 0) to this manual.

Topic	Status	Chapter
Role matrix	covered	1, 11
Sign-in / entry	covered	2
Workspaces household/project/private	covered	3
Dashboard / warnings	covered	4, 6
Transactions CRUD	covered	5
CSV import	covered	5
Attachments	covered	5
Budgets / savings goal / close	covered	6
Year / period overview / export	covered	7
InvoiceCheck integration	covered	8
WS settings all sections	covered	9
App settings all sections	covered	10
Access denied	covered	13
Errors / empty states	covered	12
Accessibility	covered	14
Mobile companion UI	open	note only; separate manual recommended
is_billable toggle in BC UI	open	via InvoiceCheck interface only
NC admin area Additional	partial	content in app settings

About Software by Design

Software by Design builds Nextcloud apps for organisations that want to host their own data — from time tracking and projects to inventory, fleet management and customer relations. Every app runs entirely on your Nextcloud instance; the web interfaces are free (AGPL).

Company

- **Website:** `https://nextcloud.software-by-design.de/`
- **Partner & quotes:** `mailto:info@software-by-design.de`
- **Report a bug / suggest an improvement:** `mailto:dev@software-by-design.de`

Support & how to contribute

BudgetCheck remains free on your Nextcloud (AGPL). Bug reports and sensible ideas via GitHub or email are part of open-source maintenance — without a guaranteed response time.

In the app

Under **Settings** → **Help & support** (navigation chip may still read **Support us**) you find the same options as on our website: partner quote, onboarding, commissioned feature and voluntary support.

Check Partner (invoiceable)

If your organisation needs predictable help with an invoice — setup, hour packages, prioritised email — choose **Check Partner**. That is a professional service with quote and invoice, not a donation.

- Packages and terms on the support page: `https://nextcloud.software-by-design.de/en/support/`
- Request a partner quote: `mailto:info@software-by-design.de?subject=Partner%20inquiry`

Other invoiceable options

- **Onboarding & training** — remote setup or workshop for your team.
- **Commissioned feature** — scoped change with acceptance criteria and delivery date.
- **Official mobile & terminal licences** — where offered for BudgetCheck; named seats with invoice.

GitHub Sponsors (voluntary)

Voluntary support without an invoice SLA — appreciated, but optional:

`https://github.com/sponsors/aSoftwareByDesignRepository`

Legal note

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