Software by Design
Nextcloud apps

Household · Project · Month-end close

BudgetCheck

User manual

End-user documentation for the web app and the Android companion

Workspaces, transactions, budgets and the link to InvoiceCheck.

App version	Language	Date
1.5.0	English	5 November 2026

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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 **InvoiceCheck**: documents are created there while settlement status stays visible in BudgetCheck.

As of: App version **1.5.0** (commit `c020d7fb`), 5 November 2026, English · web app free (AGPL); Android companion BudgetCheck Mobile (one-time Google Play purchase) covered in Ch. 11.

Audience: Managers · contributors · viewers · app administrators (**Access**/defaults).

What you need: Nextcloud account with BudgetCheck · current browser with JavaScript · app-admin rights for app settings · for the companion an Android device and BudgetCheck 1.5.x on the server · InvoiceCheck installed for project coupling.

Chapters: Ch. 1–2 roles & first steps · from Ch. 5 daily work · Ch. 7 year/project & InvoiceCheck · Ch. 8 members · Ch. 11 companion app · Ch. 12 CSV import · Ch. 13 access door · Ch. 14 accessibility · Ch. 15 glossary · Ch. 17 errors/FAQ.

Register: Professional English body text. UI labels appear in quotes, for example **Dashboard**,

Transactions, **Access** and **Access denied**, and follow the English translation files.

Screenshots: Web captures come from one shared demo fixture — the German workspace “Handbuch Haushalt” (October 2026) — and appear identically in every language edition. The companion-app captures are a single English set reused for all languages.

Quick start: Sign in → pick a workspace → create categories → record under **Transactions** → in a household set budgets/**Monthly plan**.

CHAPTER 1

Roles and permissions

BudgetCheck separates the *app door* (who may open the app) from *workspace roles* (who may read or change data there).

1.1 Overview

Capability	Manager	Contributor	Viewer
Read dashboard and transactions	yes	yes	yes
Create/edit/delete transactions	yes	yes	no
Import, attachments	yes	yes	no
Budgets, savings, month close	yes	no	no
Categories, members, recurring	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 were added under **App settings** → **App admins**. App admins always open the app, see **App settings**, and may create **default** workspaces. In default workspaces they also act as managers (except for private workspaces).

1.3 Workspace roles

Manager Full control: settings, members, categories, payees, categorization rules, budgets, savings, month close (household), booking statuses (project).

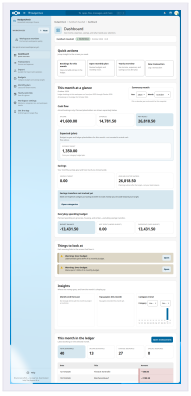
Contributor Transactions and import; generate planned entries from recurring rules; no member admin and no month close.

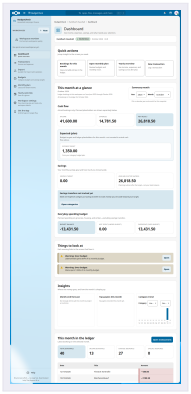
Viewer Read only. **Import** does not appear in navigation.

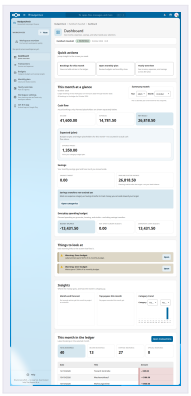
Groups may be added as contributors or viewers — not as managers. Managers are always assigned individually.

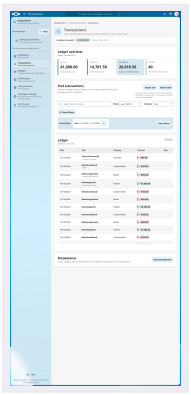
1.4 Visibility by role

The same household **Dashboard** and transaction list look different by role: managers see close and members; contributors book and import; viewers read without **Import**.









1.5 Private workspace and access restriction

A workspace with privacy mode **Private** has no group membership and no app-admin bypass. Only individually listed members see it.

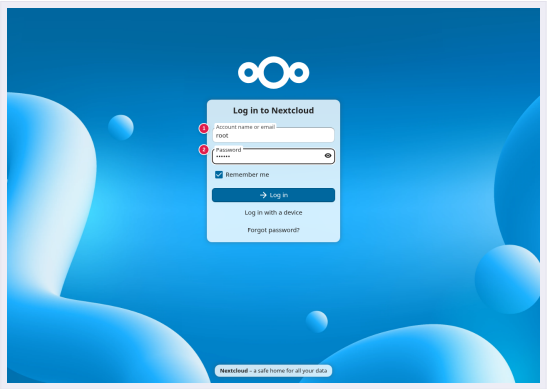
Under **App settings** → **Access** the app can be limited to allowed users and groups. Others see Nextcloud's generic "Page not found" — the app answers as if it were not installed (chapter 13).

CHAPTER 2

First steps

2.1 Sign in

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



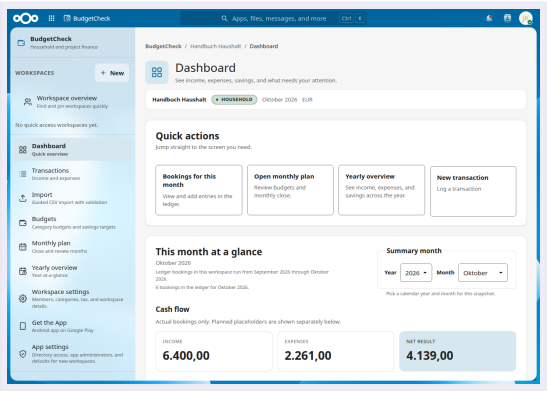
Sign-in page: username (Marker 1) and password (Marker 2) — Nextcloud login, not BudgetCheck fields.

2.2 First workspace and navigation

1. Open **Workspace overview** or pick an existing workspace in the sidebar.
2. As app administrator, create a **Household** or **Project** workspace when needed (private workspaces can be created by any entitled user for themselves).
3. As manager, create categories (e.g. salary, rent, groceries).
4. As contributor or manager, record a first transaction under **Transactions**.
5. In a household: set budgets and optionally a savings target under **Monthly plan** or **Budgets**.

After opening you see the sidebar with workspace switcher, **Dashboard**, **Transactions**, **Import**, **Budgets**, type-specific planning entries, **Workspace settings**, optionally **App settings** and **Get the App**. With little data the dashboard shows quick-start tips; hide them with **Hide tips**.

On phones and narrow windows tap **Menu** to open the sidebar.



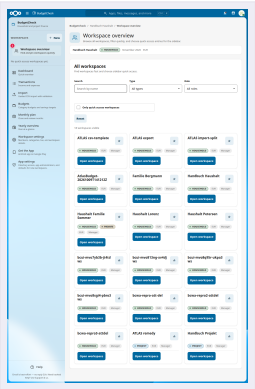
CHAPTER 3

Workspaces

Every screen in BudgetCheck refers to exactly one workspace. Without a selection the overview asks you to pick or create one.

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, **Monthly plan**, **Yearly overview**, month close with snapshot.

Project Date range with start/end, optional overall cap, optional **Billing period (optional)**, **Period overview**, booking statuses; no month-close logic. InvoiceCheck strip appears here (chapter 7).

Navigation adapts to the type: month/year views only in households, period overview only in projects.

3.3 Create a workspace

1. Open the overview or the create entry in the sidebar.
2. Choose type (**Household** or **Project**) and privacy (**Default** or **Private**).
3. Set name, currency and timezone. For projects: start, end and optional cap.
4. Save. You become the manager automatically.

Note: Only app administrators may create default workspaces. Any user with app access may create a private workspace for themselves. Currency can change only while no transactions exist.

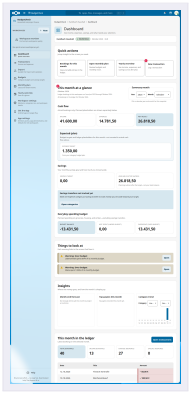
CHAPTER 4

Dashboard

The **Dashboard** is the workspace home: figures, warnings and quick actions.

4.1 Household

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



Marker 1: **New transaction** (quick actions); Marker 2: **This month at a glance**.

Under **Things to look at** warnings appear (budget exceeded, near limit, uncategorised expenses, negative remainder after saving, large one-offs).

4.2 Insights (household)

In a household the **Insights** block follows with three cards: **Month-end forecast** projects the end-of-month balance from the current pace plus scheduled recurring postings (rows **So far**, **Projected month end**, **Budget used (projected)** — "A projection, not a promise"), **Top payees this month** lists the largest counterparties with amount and share, and **Category trend** charts any selectable category — optionally against a second one (**Compare with**, default **No comparison**).

4.3 Project

In a project the summary is **Project at a glance**. When InvoiceCheck is active the **InvoiceCheck** card also appears (details in chapter 7).

4.4 Empty workspace

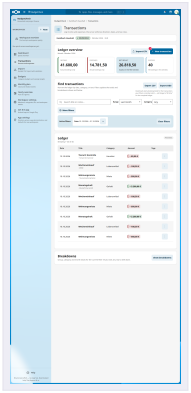
With no workspace selected: **Pick or create a workspace to get started**. With no membership: a notice that you do not belong to any workspace yet.

CHAPTER 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 rows you see **No transactions yet.**. Contributors and managers create transactions (direction, category, date, amount; optional title, **Payee**, notes, special, and booking status in projects). For the payee you pick an entry from the suggestion list or type a new name — the app creates it on save and shows it as its own line under the title in the list. When a categorization rule (Ch. 9) matches the booking, a suggestion chip offers the matching category — one tap applies it, untouched keeps your choice. In a **project** the date must fall in the project window — or in the **Billing period (optional)** when one is set; in a **closed** household month edits are locked. If someone else saves the same transaction meanwhile, the app reports a version conflict — reload and apply your change again.



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

5.1.1 Edit or delete a transaction

Every ledger row carries an *actions menu* ( ) at its right end. It holds the two corrections you need most.

1. Open the actions menu ( ) on the transaction's row.
2. Choose **Edit** to open the same editor as for a new transaction with the entry's values; change fields and save.
3. Or choose **Delete**, then confirm **Delete this transaction?** with **Delete** — the entry is soft-deleted and leaves the lists and totals; **Transaction deleted.** confirms the removal.

In a closed month the menu items stay clickable, but the server refuses the change — "This transaction belongs to a closed month. Reopen the month before editing." A version-conflict message means someone else saved the same transaction meanwhile; reload and apply your change again.

5.2 Export (CSV and ODS)

In the **Find transactions** filter bar every member — viewers included — downloads the ledger as a file: **Export CSV** or **Export ODS**. The export contains exactly the transactions your filters currently match; set **Range** to **All time** for the complete ledger. The file is named *workspace*_transactions_YYYY-

`MM-DD.csv` or `.ods` and holds at most 10 000 rows — with more matches the app asks you to narrow the range or filters first.

The CSV file is UTF-8 with BOM, comma-delimited and fully quoted; cells that would start like a spreadsheet formula are neutralised. Its leading columns mirror the CSV importer's headers, so an export re-imports cleanly. The ODS file is a real spreadsheet with typed cells (date, number, boolean, text); in projects it also carries the booking status. Both formats deliver net, VAT rate, VAT and gross plus the special and planned flags.

5.3 Attachments (receipts)

Contributors and managers attach photos, PDF receipts or XML e-invoices to any transaction: at most 10 files, 5 MB each and 25 MB per transaction. Allowed types are JPEG, PNG, GIF, WebP, PDF and XML — the server rejects other types. All workspace members (viewers included) open the gallery with preview and download; upload, replace, delete and the image tool (crop) stay with write roles. In a closed month attachments are read-only — "Reopen the month to add or remove receipts."

5.4 Import and planned entries

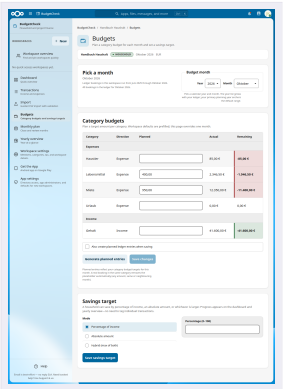
Under **Import** contributors and managers upload CSV files (bank export or your own; **Download CSV template** shows the format — the template carries two example rows using your own category names, in projects also a booking status, and like the export neutralises cells that would start a formula). The **import preview** validates every row — faulty rows are marked with a reason before anything is booked; missing categories fall back to the configured default categories where set. The commit is atomic; duplicates are skipped per the import options (**Import options**: direction auto/always expense/always income, default categories, duplicate checks). Files are read as UTF-8 (older bank exports in Windows-1252/Latin-1 convert automatically), comma, semicolon and tab delimiters are detected; at most 500 rows per run. Viewers do not see the menu item. The full import walkthrough is in chapter 12. **Planned placeholders** appear when you use **Recurring** with **Generate next** or save budgets with **Also create planned ledger entries when saving**; a matching import or real booking removes the placeholder.

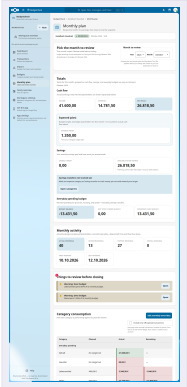


CHAPTER 6

Budgets, monthly plan and close

Only in a **household**. Writing budgets, savings targets and closing requires **Manager**. Under **Budgets** you set amounts per expense category for the active month. Saving applies values; optionally the app creates planned placeholders from targets. **Monthly plan** combines budgets, savings target and close. Savings modes: percent of income, fixed amount, or hybrid (whichever is higher).





Marker 1: the **Things to review before closing** card; the close section sits further down this page.

6.1 Month close

1. Review transactions and warnings on the dashboard or monthly plan.
2. Set missing budgets and the savings target.
3. Close the month. A snapshot is stored with totals, budget use, savings and a SHA-256 hash.
4. After closing, transactions in that month stay locked until you reopen it.

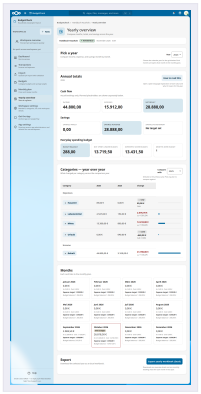
Typical warnings: budget exceeded or near limit, uncategorised expenses, available budget after saving negative, large one-off above threshold.

CHAPTER 7

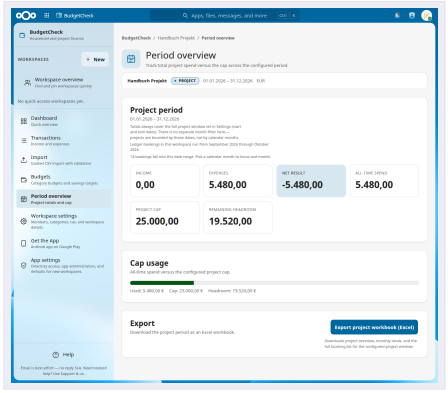
Yearly overview, project overview and InvoiceCheck

Under **Yearly overview** (household) you see income, expenses and savings progress across the planning year; with **Export yearly workbook (Excel)** members download the yearly workbook.

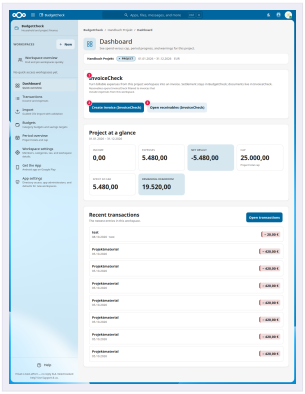
The **Categories — year over year** section compares each category of the planning year with a comparison year (**Compare with**, defaulting to the previous year): per category you see both totals, the difference and the percentage change; “new” and “gone” flags mark categories that only carry bookings in one of the two years.



In a project **Period overview** replaces the monthly plan: spending in the **Project period**, optionally against a cap, plus **Export project workbook (Excel)**. When a **Billing period (optional)** is stored in the workspace settings it replaces the project period as the effective window: bookings outside are rejected, and summaries cover the billing period — handy when invoicing runs past the project end.



BudgetCheck does **not** hard-depend on InvoiceCheck. Coupling appears only for type **Project** with InvoiceCheck enabled: the dashboard shows the **InvoiceCheck** card.



Marker 1: InvoiceCheck card; Marker 2: **Create invoice (InvoiceCheck)**; Marker 3: **Open receivables (InvoiceCheck)**.

BudgetCheck keeps project expenses and settlement status; **InvoiceCheck** holds invoice documents and receivables. Flow: record expenses → **Create invoice (InvoiceCheck)** → finalise → optionally **Open receivables (InvoiceCheck)**. No duplicate PDF store in BudgetCheck and no InvoiceCheck menu in household workspaces.

CHAPTER 8

Members: who shares a workspace

A workspace is only useful to the people inside it. Membership decides who sees the ledger and what they may change — this is the *second* layer of access, after the app door in chapter 13. Opening BudgetCheck without any membership shows the app but no ledgers; membership in a workspace you cannot open is equally pointless. Both layers must line up.

The member list lives under **Workspace settings** → **Members**. Only **managers** can open it — contributors and viewers see neither the tab nor a deep link (a pasted address lands on **Planning view** instead), and everyone else reads **Only workspace managers can invite members or change roles.**.

8.1 Add a person

1. Open **Workspace settings** → **Members** in the workspace you want to share.
2. Under **Add a person**, type at least two characters of a name or account into **Search directory for a user to add** and pick the person from the suggestions.
3. The pick appears as **Selected user**; use **Clear selection** to start over. Choose the access level under **Role for selected user** — **Viewer** reads, **Contributor** books and imports, **Manager** administers the workspace.
4. Confirm with **Add to workspace**. The person appears in the table immediately and can open the workspace on their next sign-in — no invitation mail is sent.

8.2 Add a group

1. Under **Add a group**, search the directory for a group name (**Search directory for a group to add**).
2. Choose a role under **Role for selected group**. Groups can be **Contributor** or **Viewer** — never **Manager**. Management stays with individually named people so responsibility is always traceable to one account.
3. Confirm with **Add group to workspace**. Every current and future group member receives that role.

When someone reaches the workspace through both a personal entry and a group, the **stronger** role wins: a viewer who is personally listed as contributor keeps write access. In a **private** workspace the whole group section is turned off — "This workspace is private. Only individual people can be members — groups are turned off so access stays under your control."

8.3 Manage the member list

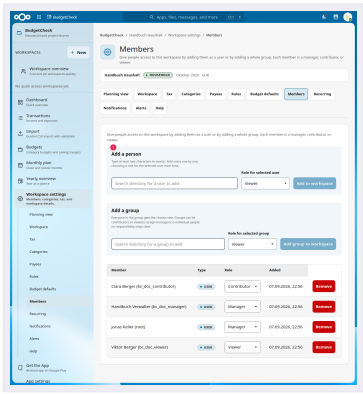
The table lists every entry with **Member**, **Type** (**User** or **Group**), **Role** and **Added**. Group rows show a head count of the people inside; stale entries carry warning badges such as "Disabled account" or "Group no longer exists" so you notice access that quietly stopped working.

Change a role directly in the row's role menu — it saves immediately and reports **Role updated.**. Remove an entry with **Remove** and confirm the dialog: for a person (**Remove this member?**) they lose access to the workspace; for a group (**Remove this group?**) everyone who reached the workspace only through that group loses access, while people with their own entry keep theirs.

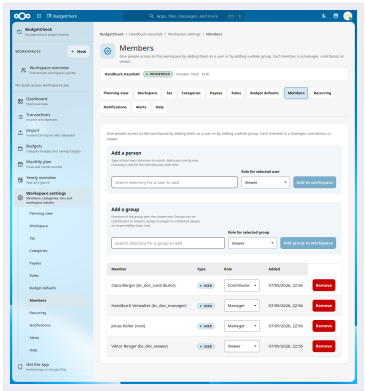
Removing a member never deletes their bookings — the ledger keeps every recorded transaction under its author.

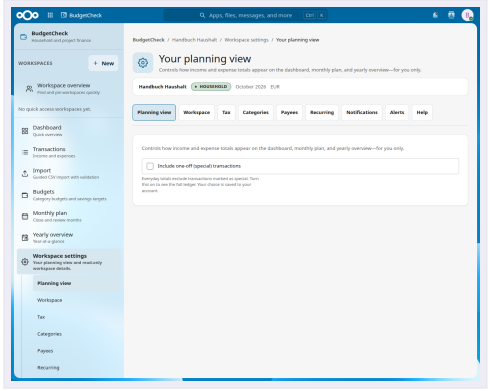
8.4 Limits and edge cases

- **Keep at least one individual manager.** Groups cannot hold the manager role, and an app administrator does not count inside a private workspace. If the only manager's account is deleted there, the workspace cannot be opened again from BudgetCheck — recovery needs database access. Name a second manager before someone leaves.
- **Non-existent or disabled accounts stay listed.** The badges mark them; the entries grant nothing until the account works again, and you can remove them like any other row.
- **Members versus the app door.** Removing someone here only ends their workspace access. Whether they may still open the app is decided under **App settings** → **Access** (chapter 13).



Marker 1: **Add a person** — directory search, role choice and the **Add to workspace** button.





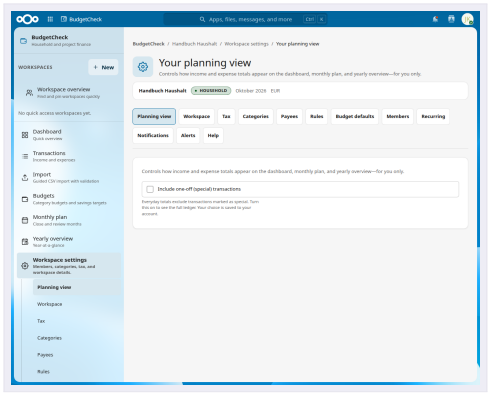
CHAPTER 9

Workspace settings

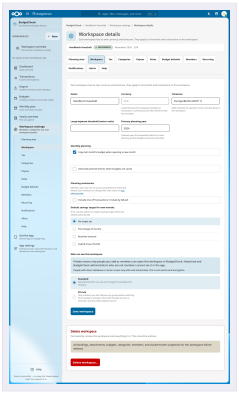
Open **Workspace settings** in the sidebar. Sub-pages depend on type and role. Default start: household → **Planning view**; project → **Workspace**.

9.1 Planning view, workspace, tax and categories

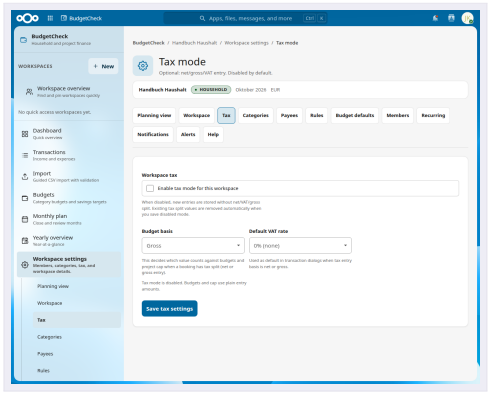
Planning view controls personally whether one-offs are included in totals.

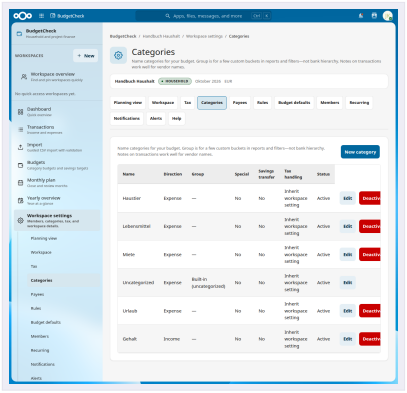


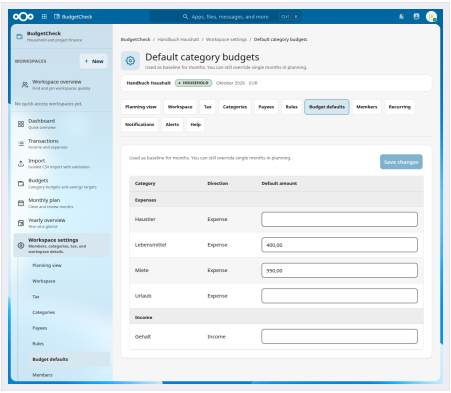
Under **Workspace** managers maintain name, currency (locked after the first transaction), timezone, thresholds, planning year, budget carry-over, savings defaults, project cap and privacy mode. In a **project** the form adds **Project period** and **Billing period (optional)**: each set billing bound replaces the project bound on its side; empty fields use the project period. **Bookings must be dated inside the billing period. Leave it empty to use the project period.**



Tax: tax mode, budget basis, default VAT rate. **Categories**: create/disable — managers only. Household only: **Budget defaults** for new months.

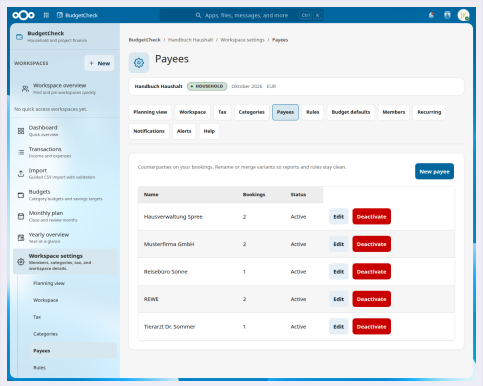




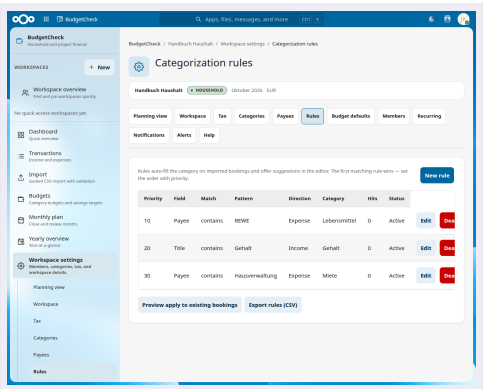


9.2 Payees and categorization rules

Under **Payees** the app collects the counterparties on your bookings (name, number of **Bookings**, **Status**) — typing a new name while entering a transaction creates it on save. All members read the list; managers create entries (**New payee**), rename them or merge variants: **Merge into: {name}** moves every booking onto the target payee and removes the source name — this cannot be undone; **Keep as separate payee** leaves both in place.

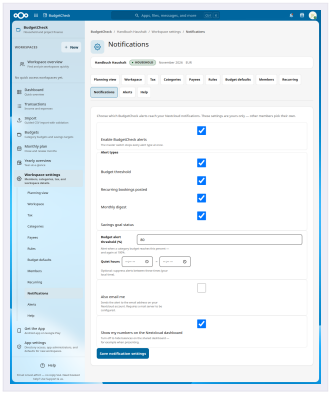


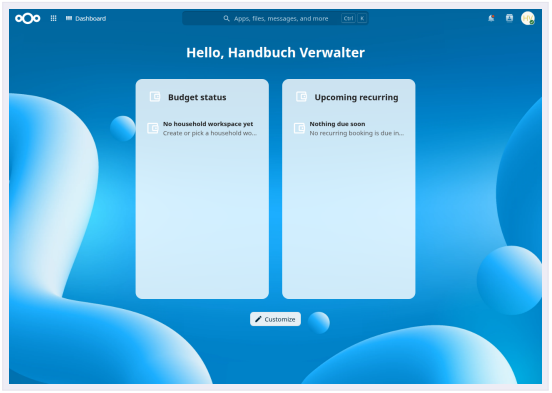
Categorization rules opens for managers only. A rule checks a **Match field** (**Title**, **Payee** or **Notes**) via a **Match type** (**contains**, **equals**, **starts with**; optionally **Treat pattern as regular expression (advanced)**) against a **Pattern**, scoped to a **Direction** (**Any direction**, **Income only**, **Expense only**), and sets the chosen **Category** on match — automatically on import, as a suggestion chip in the transaction editor. **Priority** orders competing rules (lowest number wins), the **Hits** column counts applications; deactivated rules stay listed but inert. **Preview apply to existing bookings** reports how many uncategorized bookings would be filled and applies the rules on confirm; **Export rules (CSV)** downloads the rule set.



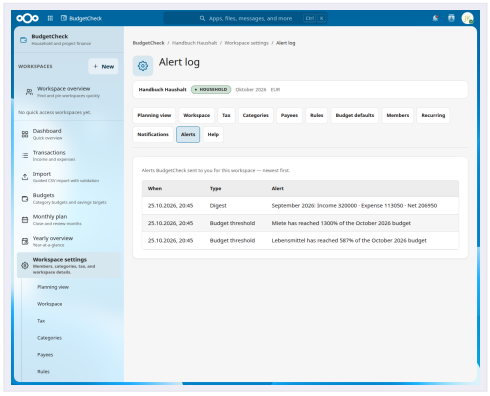
9.3 Notifications and alert log

Under **Notifications** each member chooses *for themselves* — not workspace-wide — which BudgetCheck alerts arrive as Nextcloud notifications: the master switch **Enable BudgetCheck alerts**, the **Alert types Budget threshold**, **Recurring bookings posted**, **Monthly digest** and **Savings goal status**, the **Budget alert threshold (%)** (alert on reaching it — and again at 100 %), optional **Quiet hours** in your local time, **Also email me** to your account address (requires a configured mail server) and **Show my numbers on the Nextcloud dashboard** — off hides balances on the shared dashboard, e.g. when presenting. On the Nextcloud dashboard BudgetCheck provides the widgets **Budget status** and **Upcoming recurring**.



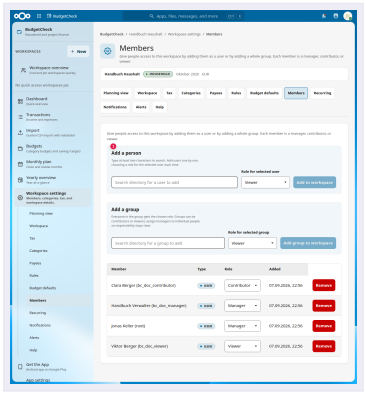


The **Alert log** lists the alerts BudgetCheck sent to you for this workspace (**When**, **Type**, **Alert**), newest first.

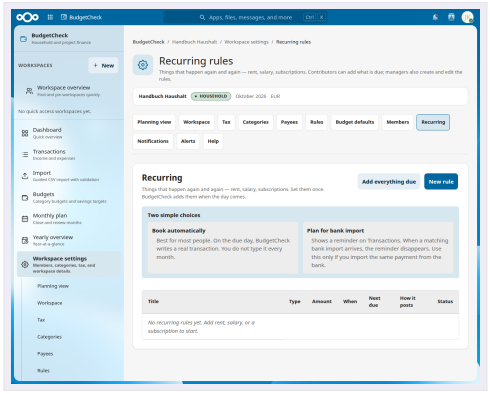


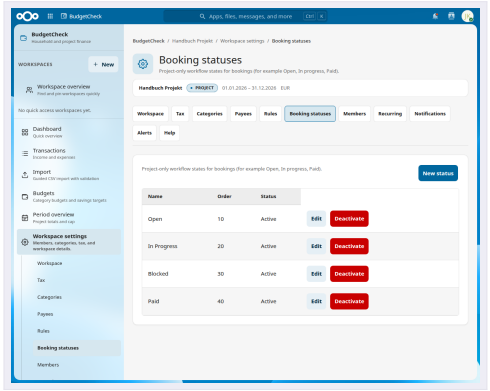
9.4 Members, recurring, booking statuses and help

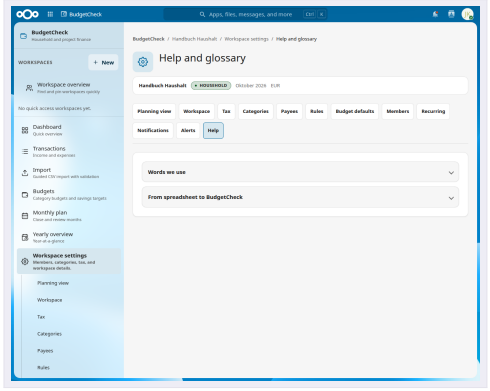
Managers only: search a person, choose role (**Manager**/**Contributor**/**Viewer**), add. Groups at most contributor or viewer. Non-managers do not see the tab; a deep link redirects (usually **Planning view**). The complete member workflow — invitations, group rules, role changes and removal — is in chapter 8. Under **Recurring** managers maintain rules and generate planned entries (**Generate next**, in projects optionally **Generate full period**). Rules are templates: they propose bookings and never book by themselves; optionally enable **Also create planned ledger entries when saving**. Project only: **Booking statuses** list. **Help** explains settings in context.



Marker 1: add person.





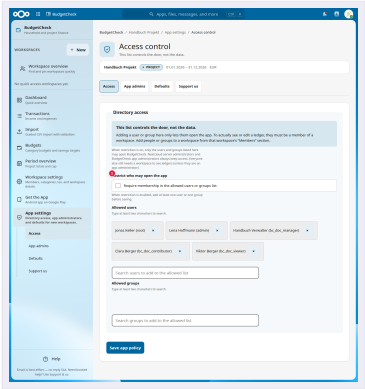


CHAPTER 10

App settings

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

10.1 Access



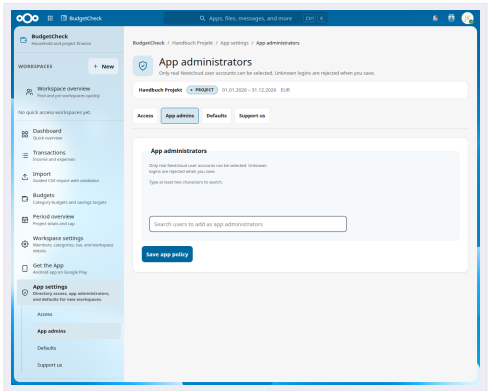
Access: switch **Restrict who may open the app** (Marker 1).

Restrict who may open the app Default: off. When on, only allowed users/groups may open the app. Everyone else sees a generic “Page not found” — as if the app were not installed. Policy, limits and lock-out rules in chapter 13.

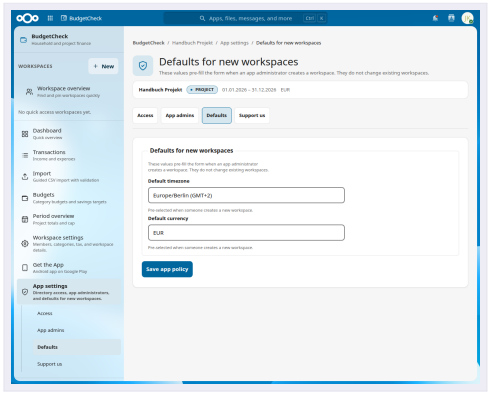
Allowed users / Allowed groups Lists of allowed accounts or groups.

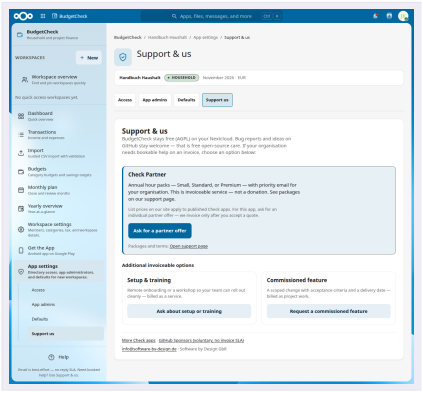
System admins and app admins keep access even when restriction is on.

10.2 App admins, defaults, support and Get the App

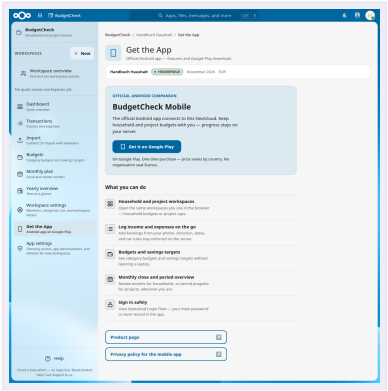


List of user IDs with app-administrator rights (in addition to system admins). Under **Defaults** you set default timezone and currency for new workspaces. **Support & us** holds AGPL and support notes.





Under **Get the App** end users find the Google Play link to the BudgetCheck Mobile companion (one-time purchase) plus product and privacy pages — usage in Ch. 11.



CHAPTER 11

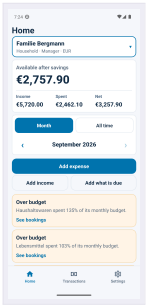
Companion app BudgetCheck Mobile (Android)

BudgetCheck Mobile is the official Android companion. It builds on the same workspaces, roles and server data — the server stays authoritative for every calculation. There is no separate ledger on the phone.

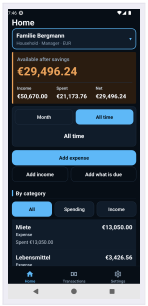
11.1 Install and sign in

1. Install the app from **Google Play** (one-time purchase; price varies by country). The store link lives in the web app under **Get the App**.
2. Enter your **Server address** — the same address you use in the browser, `https://` only — then tap **Check connection** and **Continue**.
3. Sign-in runs through the **Nextcloud Login Flow** in the browser. The app then stores a dedicated app password — never your main password.

The server needs a current BudgetCheck: if the server app is too old, the app reports **Update BudgetCheck on the server**; if the mobile API is missing, a matching notice appears. Either way only an admin update helps. Links in the `budgetcheck://` scheme (e.g. `budgetcheck://login`) open the app directly.



Home after sign-in: month KPIs, budgets and quick actions.



Home in dark appearance (follows system or your choice).

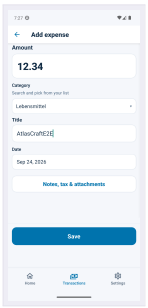
11.2 Home, transactions and receipts

The **Home** view shows KPIs for **This month**, **This year** or **All time**, budget chips, the **By category** breakdown and warnings; **Open on web** jumps to the web app. In a household a scope bar switches the whole dashboard between **Month**, **Year** and **All**: the chevrons step one month or one year at a time (forward stops at next year — the server's limit), the title between them names the painted window (for example "Year 2026"), and **Jump to this month** or **Jump to this year** returns to the present; **All** shows everything with no steppers. The choice also pins the bookings list — a year opens under "Showing 2026" with the note "Bookings for the whole year. Use the month control above to narrow to one month.", and category or warning drill-downs keep exactly that window. If the server app is too old for year scope, a notice reads "Year and All-time on Start need an updated BudgetCheck on the server. Month view still works." — **Month** keeps working until an admin updates. In a household **Compare years** opens the **Yearly comparison**: the same per-category view as **Categories — year over year** on the web (Ch. 7), with a selectable comparison year (**Change comparison year**) and "new"/"gone" flags. Via **Add expense** / **Add income** and the transaction list with search and category filter, contributors and managers create, edit and delete transactions — including the **Payee**

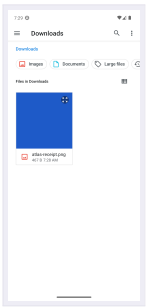
field (suggestions from the payee list; a free-typed name is created on save). Viewers read everything — "You can view this workspace." Booking status (project) and tax fields follow the same server rules as on the web; a **closed month** blocks edits on the phone too ("This month is closed. Reopen it in BudgetCheck on the web…").

Below the transaction list **Export CSV** and **Export ODS** download or share the currently filtered transactions as a spreadsheet — the same files as the web export (chapter 5). The buttons appear only when the server offers the export (a current BudgetCheck is required); on failure the app reports **The export could not be created. Try again.**

Attach receipts straight to the transaction: **Take photo**, **Choose photos** or **Choose file** (PDF/XML). Allowed types are JPEG, PNG, GIF, WebP, PDF and XML e-invoice — at most 5 MB per file, 10 files and 25 MB per transaction. An attachment in state **Waiting to upload** uploads when you save; attachments need an online connection and are read-only in closed months. Replace exists on the web only — on the phone you remove the attachment and upload again.



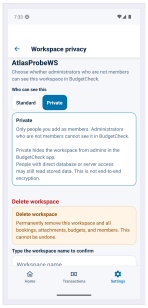
Transaction form: amount, category, date, title.



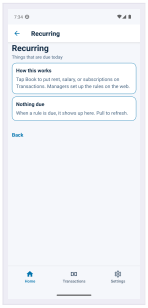
Receipt upload: **Waiting to upload** until you save.

11.3 Workspaces on the phone

Switch workspace picks the active workspace; favourites from the web app are marked. You can create household and project workspaces including privacy mode **Standard**/**Private** — projects need start, end and an optional total cap. The optional billing period is set on the web under workspace settings; the server validates booking dates against it on the phone as well. The privacy mode can be changed later (with a confirm dialog), and a workspace is permanently deleted by typing its name. Rename, timezone, tax, members, categories, budgets, savings targets, recurring rules and month close deliberately stay web tasks. **Recurring** shows due rules as suggestions — **Book now** posts them as transactions (**Nothing due** when none are pending).



Switching a workspace's privacy mode.



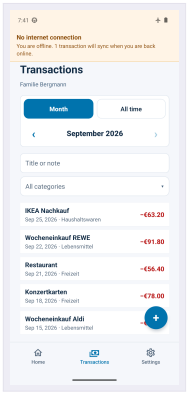
Recurring: booking due suggestions.

11.4 Offline behaviour

Without a connection a banner reads **You're offline** or **Server unreachable**; already loaded data stays readable. New transactions go into a queue — "Saved on this phone. It will sync when you are back online." Each pending entry appears as its own row in the transaction list: title, amount and the state **Waiting to sync**; **Discard** removes an unsynced transaction from the phone for good after a confirmation. Once the connection returns the queue drains automatically; thanks to a fixed request id the server stores exactly one row, even on retry. Whatever the server rejects is dropped and reported

with a reason (conflict, not allowed, rejected, duplicate-key mismatch). Attachments cannot upload offline.

When the app cannot verify your role right now (offline or no server answer), adding and editing stay honestly locked — **Can't check your permissions** instead of a false read-only claim; your rights return as soon as the role is verified again.



11.5 Lock and session

Under **Settings** you protect the app: **Unlock with biometrics** (Face ID, fingerprint or device passcode), **Lock when leaving the app** and **Lock after** (**Immediately**, **After 30 seconds**, **After 2 minutes**, **After 5 minutes**). The session lives in the device key store and is bound to the device lock — on devices without a PIN/passcode the app asks for an unlock on start. **Forget this server** removes the app password and local data; your Nextcloud account stays.

BudgetCheck Mobile sends **no** push messages — the related service was removed server- and app-side. Alerts are configured per person on the web under **Workspace settings** → **Notifications** (Ch. 9); in-app notices and warnings on Home work independently.

11.6 What stays on the web

- member and group management, category administration, booking-status administration,
- budgets, savings targets, budget defaults, planning view and month close/reopen,
- CSV import, Excel yearly/project workbooks, creating recurring rules (the phone only books what is due),
- workspace rename, timezone/tax/thresholds, attachment *replace*,
- **App settings** (**Access**, **App admins**, defaults).

CHAPTER 12

Import bookings from CSV

Typing every bank line by hand does not scale. The **Import** page brings a whole statement file into the ledger in one reviewable pass: you pick a file, BudgetCheck validates every row against your categories and shows a preview, and only then does the booking run — completely or not at all. Nothing partial is ever written.

The page is open to contributors and managers. Viewers see neither the menu item nor the page (**Import is not available for your role**), and with no workspace chosen the page asks you to **Select a workspace** first — import always lands in exactly one ledger.

12.1 Prepare the file

Most bank exports work as they are: the app needs only a date, a description and an amount per row. "Importing from your bank?" explains the details on the page itself; "Bank 'Status' columns" and similar extras are simply ignored in household workspaces. For a clean start, **Download CSV template** writes a sample file carrying two example rows named after *your* categories (and, in projects, a booking status).

The importer is forgiving about format:

- **Delimiter** — comma, semicolon or tab; detected automatically, so LibreOffice and Excel exports both work.
- **Encoding** — UTF-8 first; older Windows-1252 or Latin-1 bank files are converted when needed.
- **Dates** — your account locale's format (for example dd.mm.yyyy in German) or ISO `YYYY-MM-DD`, which always works.
- **Columns** — date, title and amount suffice; a category column and a bank reference column are optional.

12.2 Set the import options

Under **Run import**, the **Import options** decide how rows without full data are treated:

Default expense category / Default income category Fill rows that carry no category value — typical for bank files. Required when your file has no category column.

If there is no direction column **Detect from amount sign (+ income, − expense)** (the default), or force every row to **Treat every row as an expense** or **Treat every row as income** — useful for a pure expenses statement.

Skip duplicate rows Matches by bank reference when the file has a reference column, so re-importing an overlapping statement is safe.

Also skip rows that match date, amount, direction, and title The fingerprint fallback for files *without* references. Enable it only if you might import the same file twice — a repeated legit purchase could otherwise be dropped silently.

Your choices are saved to your account for that workspace and follow you across devices. A **Categorization rules** match (chapter 9) assigns categories automatically during import.

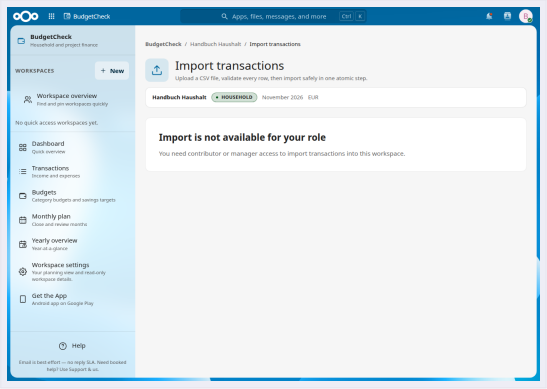
12.3 Validate, preview, book

1. Open **Import** with the target workspace selected.
2. Set the import options above — especially the default categories when your file has no category column.
3. Drop the file onto the picker (**Choose a CSV file** or drag and drop). Files up to 500 rows are accepted; split larger exports into batches — you can validate several in a row.
4. Press **Validate CSV**. The **Import preview** lists each line (**Line**, **Date**, **Title**, **Direction**, **Amount**, **Category**); faulty rows appear under **Validation errors** with the reason.
5. Fix the file and re-validate until it is clean, then press **Import transactions**. The button stays disabled until validation succeeds.

The commit is atomic — either the whole validated file is booked or nothing is. A booking that matches a **planned placeholder** from a recurring rule or budget replaces the placeholder automatically (chapter 5).







CHAPTER 13

Access: who may open the app

BudgetCheck guards your finances with two independent locks. The **app door** decides who may open BudgetCheck at all; **workspace membership** decides which ledgers an admitted person sees (chapter 8). The settings page says it plainly: “This list controls the door, not the data.” Being allowed through the door shows you the app shell — to reach an actual ledger you still need a workspace role. Conversely, a workspace member who is not on the allowed list never gets inside to use it.

13.1 The access policy

Open **App settings** → **Access** — visible to app administrators only. By default the switch **Restrict who may open the app** is off: any account with workspace membership may open the app, so nobody is locked out by accident.

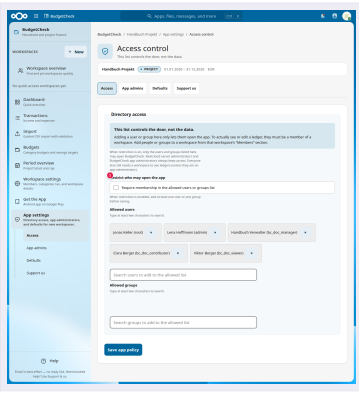
When you enable restriction (**Require membership in the allowed users or groups list**), only the accounts and groups you list under **Allowed users** and **Allowed groups** may pass — enforced on the server for every page and API call, not merely hidden in the menus.

1. Switch **Restrict who may open the app** on.
2. Add at least one entry: type two or more characters into the **Allowed users** or **Allowed groups** search and pick from the directory. Saving with an empty list is refused — “When restriction is enabled, add at least one user or one group before saving.”
3. Press **Save app policy**. Restriction applies from that moment; affected users lose the app on their next request.

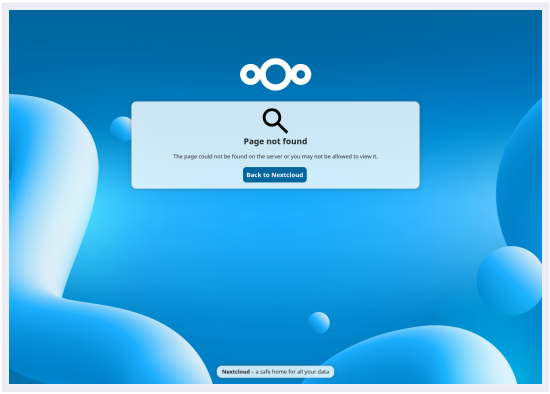
Two groups always keep access regardless of the list: **Nextcloud system administrators** and configured **BudgetCheck app administrators** (the **App admins** list on the same settings page, chapter 10). You cannot lock yourself out — an admin account always opens the app.

13.2 What outsiders see

A user who is neither allowed nor an admin does not get an error that reveals anything: BudgetCheck answers exactly like an app that is not installed. The page shows Nextcloud’s generic “Page not found” with **Back to Nextcloud** — deliberate, so the existence and configuration of your finance app is not disclosed to unauthorized accounts (chapter 17).



Access: the restriction switch **Restrict who may open the app** (Marker 1) above the allowed lists.



13.3 Edge cases

- **A workspace member loses the door** — remove them from the allowed list and they keep their member row but can no longer reach it. Restore them under **Allowed users** or via an allowed group; nothing else needs rebuilding.
- **Removing the last allowed entry** is only possible together with switching restriction off — the policy never saves a restricted-but-empty state.
- **Turn restriction off** and the door returns to its default: everyone with a workspace membership may open the app.
- **The companion app** follows the same door — a restricted-out account cannot sign in there either (chapter 11).

CHAPTER 14

Accessibility

BudgetCheck aims at WCAG 2.1 AA, matching the Nextcloud shell it lives in. What that means in daily use:

- **Keyboard**: every page, dialog, picker and table action works without a mouse. Dialogs trap focus while open and return it to the control that launched them; nothing is reachable by mouse alone.
- **Reading order**: pages are built from landmarks and real headings — a screen reader announces navigation, the workspace switcher and each settings section in the order they appear. Section tables are wrapped in labelled regions you can jump to.
- **Contrast and colour**: state is never carried by colour alone. Budget warnings, badges and booking statuses always pair their tint with text or an icon, and the palette follows your Nextcloud theme — including dark and high-contrast themes.
- **Forms**: a rejected field reports the reason inline under the field itself (`aria-invalid` plus the message), never only as a banner at the end of the page. Required fields are marked as such.
- **Feedback**: saving, validation results and errors are announced through live regions — for example the import status line below **Import transactions** — so assistive technology hears them without moving focus.
- **Motion and size**: `prefers-reduced-motion` is respected, and interactive targets stay at least 44×44 px (primary and destructive actions 48 px).

14.1 Small screens

On phones and narrow windows the sidebar collapses behind the **Menu** button above the content; focus moves into the opened navigation and back when you close it. Wide tables — the member list, the import preview — become labelled cards rather than forcing sideways scrolling.

14.2 Companion app

BudgetCheck Mobile follows the platform conventions: it works with the system screen reader, honours the system font size, and its own app lock can use the device biometric or PIN unlock you already have configured (chapter 11).

14.3 If something blocks you

Report accessibility problems via **Help** inside the app or the support channels in **App settings** — name the page and the action that failed.

CHAPTER 15

Glossary

Domain terms as BudgetCheck uses them — for the wording on a specific button or page, see the catalogue in chapter 16.

Access door The app-wide gate under **App settings** → **Access**: who may open BudgetCheck at all. Separate from workspace membership — the door admits you, a membership shows you a ledger (chapter 13).

Alert A warning BudgetCheck raises for you personally — budget threshold reached, recurring bookings posted, monthly digest, savings goal status. Delivered as a Nextcloud notification, optionally also by mail; your own history sits in the **Alert log**.

App administrator A Nextcloud account listed under **App admins** (plus every system administrator). Opens the app even under restriction, manages global settings and default workspaces, and acts as manager in standard — never private — workspaces.

Billing period An optional booking window inside a project. Each set bound replaces the project bound on its side; empty fields fall back to the project period.

Booking / transaction A single income or expense entry: direction, category, date, amount, plus optional payee, notes, flags and attachments. The two words mean the same record.

Booking status A project-only workflow state on a booking (for example Open, In progress, Paid), maintained under workspace settings.

Budget A monthly spending amount per expense category in a household; the basis for threshold warnings and the month-end forecast.

Categorization rule A pattern rule (**Match field**, **Match type**, **Pattern**) that fills a category automatically on import and as a suggestion chip in the editor. Lowest **Priority** wins.

Category The bucket every booking is filed under (groceries, salary, rent). Created by managers; can be income- or expense-bound, and one expense category can be marked *savings transfer*.

Companion app BudgetCheck Mobile for Android — books against the same server data from your phone. Administration, imports and exports stay on the web (chapter 11).

Contributor Workspace role with write access to bookings and import, but no settings or member administration.

Default workspace A workspace created by an app administrator as shared infrastructure, as opposed to a workspace a user creates for themselves.

Direction Whether a booking is income or expense. On import it comes from a direction column, the amount's sign, or a forced option.

Household A workspace type for private or shared finances: month-by-month planning, budgets, savings target and month close.

Import fingerprint The duplicate test used when a CSV has no bank reference: rows matching date, amount, direction and title are skipped on request (chapter 12).

Insights The dashboard cards **Month-end forecast**, **Top payees this month** and **Category trend** — projections and breakdowns, not booked facts.

InvoiceCheck coupling In a project workspace, billable bookings can be handed to the InvoiceCheck app, which writes the documents while BudgetCheck keeps the settlement status.

Manager The workspace role with full control: settings, members, categories, payees, rules, budgets, savings, month close. Always assigned to individual people, never to a group.

Month close The auditable freeze of a household month: a snapshot with totals, budget use, savings and a SHA-256 hash is stored and that month's bookings lock until reopened.

Monthly plan The household page that combines the month's budgets, savings target and close in one view.

Payee The counterparty named on a booking — a shop, an employer, a landlord. Powers payee analytics and rules; spelling variants can be merged.

Planned placeholder A greyed ledger entry produced by a recurring rule or a budget target. It is a proposal, not a fact — a matching real booking or import replaces it.

Private workspace A workspace with privacy mode **Private**: individual members only, no groups, and no app-admin bypass. If its last manager's account disappears, recovery needs database access.

Project A workspace type for bounded endeavours: a date range, an optional cap and billing period, booking statuses, and InvoiceCheck coupling instead of month close.

Recurring rule A template for repeating income or expenses. It only proposes — **Generate next** (or the full period in projects) creates planned placeholders, never silent bookings.

Savings target The household goal for money set aside: a fixed amount, a percentage of income, or hybrid (whichever is higher). Bookings into a savings-transfer category count toward it.

Viewer The read-only workspace role — sees everything, changes nothing, and does not get **Import**.

Workspace The bounded finance context everything lives in — its own members, categories, bookings and budgets. Either a household or a project.

CHAPTER 16

Coverage catalogue

Alignment of the feature inventory (Atlas Farm, exit seal) with this manual. Status refers to the **web app and the companion**; the companion is covered in Ch. 11.

Topic (inventory)	Status	Chapter
Roles (manager/contributor/viewer, groups, app admin, NC admin)	covered	1, 17
Pages: index, dashboard, transactions, import	covered	2–5
Pages: budgets, monthly plan, yearly overview	covered	6, 7
Pages: period overview, Excel export	covered	7
Transaction export CSV/ODS (web, filtered set, limits)	covered	5, 11
Billing period (optional, project)	covered	9, 7, 17
Transactions: attachments/receipts (upload, gallery, replace, limits)	covered	5, 11
Import: row-level preview validation, options, duplicates	covered	12, 5
Pages: workspace overview, settings	covered	3, 9
WS settings: planning view, workspace, tax, categories, budget defaults	covered	9
WS settings: payees (create/rename/merge), categorization rules (priority, backfill, CSV export)	covered	9, 5
WS settings: notifications (own alerts), alert log	covered	9
Dashboard: insights (month-end forecast, top payees, category trend)	covered	4
Yearly overview: categories — year over year (comparison year)	covered	7, 11
Nextcloud dashboard widgets (budget status, upcoming recurring)	covered	9
WS settings: members, recurring, booking statuses, help	covered	8, 9

Topic (inventory)	Status	Chapter
App settings: access, app admins, defaults, support	covered	13, 10
Get the App (companion note)	covered	10
InvoiceCheck coupling (project)	covered	7
App door (page not found) / empty states / FAQ	covered	13, 17
Accessibility (WCAG 2.1 AA)	covered	14
Glossary (domain terms)	covered	15
API read/write, jobs, migrations	out of scope	admin/developer; no end-user chapter
Companion: sign-in, transactions, receipts, workspaces	covered	11
Companion: offline queue (named rows, Discard), offline role lock, biometric/app lock, yearly comparison, payee field	covered	11, 17
is_billable switch in BC UI	open	only via InvoiceCheck interface

17 Errors and FAQ

17.1 Common messages

No transactions yet. List is empty — record or import entries.

No categories yet. A manager creates categories.

Managers only You opened a settings page without write rights.

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

Month closed Transactions in that month are locked — a manager reopens the month.

Date outside project period Adjust the date or project dates.

bookingDate must lie inside the billing period. Project with a billing period: pick a date inside it or adjust the billing period in workspace settings.

Too many transactions to export More than 10 000 matches — narrow the range or filters and export again.

Export failed. Please retry. The download or share was aborted — check the connection and retry.

Category direction mismatch Category and income/expense must match.

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

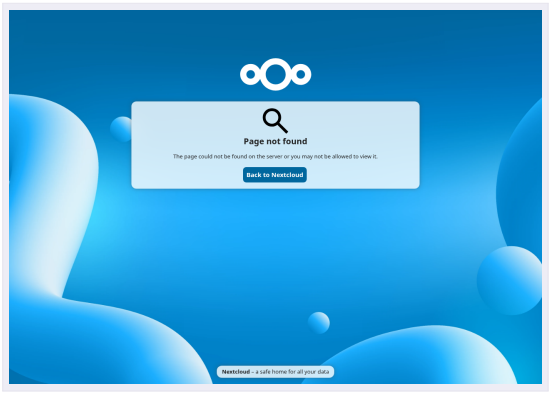
Conflict / version The transaction changed in parallel — reload and save again.

File type not allowed Attachments only as JPEG, PNG, GIF, WebP, PDF or XML e-invoice.

Attachment too large / too many Max. 5 MB per file, 10 files and 25 MB per transaction.

17.2 Page not found

When access restriction is on and your account is neither allowed nor an app/system admin, BudgetCheck answers like an app that is not installed: you see Nextcloud's generic "Page not found" with the link **Back to Nextcloud**. The app deliberately does not reveal that it is installed but restricted — the policy itself lives under **App settings** → **Access** (chapter 13).



Check the user and ask an app administrator to allow you under **Access**. Workspace-internal rights (viewer only) are different: the app opens, individual actions are missing.

17.3 FAQ

Why is Members missing in settings? Managers only; deep links redirect contributors (usually **Planning view**) — member administration in chapter 8.

Why is Import missing? You are a viewer or lack write rights — import access and workflow in chapter 12.

Why is App settings missing? Only app administrators see it (chapter 10).

Why no InvoiceCheck card? Only in project workspaces with InvoiceCheck enabled.

Can I change currency later? Not once transactions exist.

How do I give someone access? Two locks must line up: allow them through the app door if restriction is on (chapter 13), then add them to the workspace with a role (chapter 8).

How do I bring in a bank statement? Via **Import**: validate the CSV, check the preview, then book — full walkthrough in chapter 12.

What happens on month close? Snapshot including verification hash; that month's transactions lock.

May groups be managers? No — groups at most contributor or viewer (chapter 8).

Where is the invoice? In InvoiceCheck; BudgetCheck keeps the line's settlement status.

Companion says "Server update needed"? BudgetCheck on the server is too old for the mobile API — ask an admin to update.

No alerts despite a budget breach? Check **Workspace settings** → **Notifications**: master switch, the **Budget threshold** type, the percent threshold and any **Quiet hours** — alerts run via the daily sweep and Nextcloud notifications, not push (push delivery was removed, Ch. 11).

Export buttons missing on the phone? The server does not offer the transaction export yet — ask an admin to update BudgetCheck (the web export under **Transactions** works meanwhile).

Offline transaction gone? Rejected queue entries are dropped and reported with a reason (conflict, missing permission, etc.) — they are not silently deleted; pending rows can be removed deliberately via **Discard**.

Why does the app ask to unlock on start? The session is bound to the device lock; device PIN/passcode or biometrics per the **Lock after** setting.

17.4 Glossary

Domain terms — workspace, booking, planned placeholder, month close, access door and the rest — are defined in chapter 15.

17.5 Accessibility

On narrow screens open navigation with **Menu** above the content. The full accessibility notes — keyboard paths, screen-reader announcements, contrast and target sizes — are in chapter 14. If something fails, check theme and browser and contact support.

About Software by Design

Software by Design builds Nextcloud apps for organisations that host their own data — from time tracking and projects to inventory, fleet, tickets and customer relations. Every app runs on your instance; web interfaces are free (AGPL). BudgetCheck covers household and project finances and optionally couples to InvoiceCheck.

- **Website:** https://nextcloud.software-by-design.de/
- **Partner & quotes:** mailto:info@software-by-design.de
- **Bugs / ideas:** mailto:dev@software-by-design.de
- **Docs & releases:** https://nextcloud.software-by-design.de/

Support & contributing

BudgetCheck stays free on your Nextcloud (AGPL). Under **Support & us** in app settings you find partner offers, setup help, commissioned features and voluntary support — for operational help and targeted extensions, not general Nextcloud support. **Check Partner:** https://nextcloud.software-by-design.de/support/ · **Sponsors:** https://github.com/sponsors/aSoftwareByDesignRepository

Related apps (excerpt): DutyCheck, InvoiceCheck, TicketCheck, InventoryCheck, ProjectCheck, ArbeitszeitCheck — all reachable via the same partner channel.

BudgetCheck quick reference

Roles Viewers read · contributors book/import · managers steer the workspace · app admins steer **Access**.

Household Budgets, savings, **Monthly plan** and month close with snapshot/hash.

Project Period/cap · optional InvoiceCheck (**Create invoice (InvoiceCheck)**, **Open receivables (InvoiceCheck)**).

Access App-wide under **App settings** → **Access**; lock shows **Access denied**.

Typical messages **No transactions yet.** · **Managers only** · **Network error. Please retry.** · **Access denied**.

Daily checklist

- Pick a workspace (household or project), check categories,
- record under **Transactions** or **Import**,
- in a household set budgets/**Monthly plan** and close when ready,
- in a project optionally use the InvoiceCheck card,
- app admins: change **Access** and defaults only when needed,
- on the go: BudgetCheck Mobile (Android) — book, snap receipts, queue offline.

Roles at a glance

	Viewer	Contributor	Manager
Read transactions	yes	yes	yes
Book / import	—	yes	yes
Members / close	—	—	yes
Access (app)	—	—	app admin

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