

Freedom Account Full Help Guide

Detailed Help Center notes for setup, daily use, backups, reset options, and reports

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This guide prints the full Help Center contents. For a shorter first-time overview, use **Print Quick Start**.

Welcome to the Freedom Account Help Center.

This help area provides a starting point for the main parts of the app and the safest way to use the major features.

1. Getting Started

The Freedom Account is designed to help you plan ahead for future expenses that may be irregular, occasional, unexpected, or easy to forget. It is not intended for regular expenses you normally pay each month, such as groceries, monthly rent or mortgage payments, or utility bills.

Examples include:

- car repairs and maintenance
- home repairs and maintenance
- insurance premiums
- medical or dental expenses
- holidays and birthday gifts
- vacations and getaways
- clothing
- taxes or other planned expenses

Set up your real-world money path/link first:

The Freedom Account app helps you plan, organize, and track your money, but it does not transfer money between bank accounts.

Before using the system with real money, set up a transfer path/link between your regular checking account and the separate savings or holding account you plan to use for Freedom Account money. This link is what allows money to move between your checking account and the account holding your Freedom Account savings. You control how and when real money is moved between your linked accounts.

When practical, a high-yield savings account (HYSA) is often a good choice because it can keep planned expense money separate while potentially earning more interest. Some users may choose a credit union savings account, local bank savings account, or another separate account they prefer.

A common setup is:

- Checking account: receives income and pays regular bills, debit card activity, checks, and credit card payments.
- Freedom Account savings/holding account: holds money set aside for planned or likely irregular expenses.
- Freedom Account app: tracks what that money is for by dividing it into sub-account categories.

Transfers between checking and your Freedom Account savings/holding account often take about 2–3 business days, but timing can vary by provider. Plan ahead so money is available in checking before a bill, debit card transaction, check, or credit card payment is due.

Basic workflow:

If you are new to the app:

1. Use Demo / Training Data first if you want to explore the app with sample data.
2. Review the demo pages and print examples if helpful.
3. When you are ready to enter your real data, use Spending Plan > Reset > Reset All to start fresh.

When you are ready to use your own real data:

1. Set up your categories in the Spending Plan.
2. Review your calculated deposit goals.
3. Open the Freedom Account Register.
4. The Register creates an Opening Balance row using 0.00 amounts. You can edit the Opening Balance row if you want to prefund one or more categories with money you already have set aside.
5. Use Auto Deposit, Record Interest, and manual transactions to track activity.

6. Optional: use the 10-10-80 page to compare monthly income, savings, giving, expenses, and your Freedom Account monthly funding goal.

7. Optional: use Calendar View for broad planning reminders.

8. Save regularly and create backup copies.

Keyboard Navigation

The main worksheet-style pages support keyboard navigation to reduce mouse use.

Use Enter to commit the current editable cell and move to the next logical entry cell.

Use Home and End to move across the current row.

Use Ctrl+Home and Ctrl+End to move to the first or last logical entry area on the current page.

The exact destination can vary by page because Spending Plan, Freedom Account Register, and 10-10-80 use different layouts, but the purpose is consistent: faster worksheet-style movement.

Helpful Hover Tips

Some worksheet labels and cells include hover tips for quick explanations. Move your mouse over items such as R°, Cap°, Number of Sub-Accounts Capped°, and key 10-10-80 budget section titles for short reminders without leaving the page.

These hover tips are meant to support Page Help, not replace it. Use the Page Help buttons when you want the full explanation for a page or workflow.

2. Demo / Training Data

Demo / Training Data is an app-level learning tool.

It populates all major pages with realistic sample data:

- Spending Plan
- Freedom Account Register
- 10-10-80
- Calendar View

Use Demo to explore the app, understand how the pages work together, and eventually print examples for reference.

If existing data is present, the app creates a backup before replacing it with Demo / Training Data.

When you are ready to enter your real data, use Spending Plan > Reset > Reset All to start fresh.

3. Spending Plan

The Spending Plan is the first step in setting up your Freedom Account. Use it to create sub-account categories for irregular, occasional, unexpected, or easy-to-forget expenses and choose how often you want to fund those categories. It is not intended for regular expenses you normally pay each month, such as groceries, monthly rent or mortgage payments, or utility bills.

Deposit goals define how often you plan to move money into your Freedom Account. Monthly is the most common choice because it is simple. Some users choose Bi-Monthly, Bi-Weekly, or Weekly because it matches how often they receive paychecks. Matching the deposit goal to your pay rhythm can move money to your recommended Freedom Account savings/holding account sooner. A high-yield savings account (HYSA) is often a good choice when practical because it may earn more interest, but users may also choose a credit union savings account, local bank savings account, or another separate account. Moving the money sooner can also reduce the temptation to use checking account money for something other than its intended Freedom Account job.

You can change the selected Deposit Goal at any time. The change affects future Auto Deposit transactions in the Freedom Account Register. It does not rewrite or change past deposit transactions already recorded in the Register.

Good practice: after your Spending Plan is working well with your monthly budget, consider scheduling recurring transfers through your bank, credit union, or savings-account provider to match your selected Deposit Goal. If you later add sub-accounts, change expense goals, use Deposit Cap, or change your deposit goal method, review the scheduled transfer amount so it still matches your updated plan.

The Spending Plan drives the monthly Freedom Account Fund amount shown on the 10-10-80 page.

Use the Spending Plan Page Help button for more detailed guidance.

4. Freedom Account Register

The Freedom Account Register is where you track actual deposits, expenses, interest, transfers, and balances.

Current Register reminders:

- Enter expenses as negative numbers.
- Deposits are positive numbers.
- The R column is used to manually mark transactions as reconciled.
- Auto Deposit posts calculated deposit amounts from the Spending Plan.
- Record Interest can split interest across active uncapped categories.
- Internal transfers can move money from one category to another without changing the total Freedom Account balance.
- The Register popup calendar opens when you double-click a Date cell or click the small calendar icon in a Register row.
- The popup calendar can paste dates, post Auto Deposits, and record interest for selected dates.
- Sort organizes dated transactions.
- Category columns 1-6 remain visible.
- Categories 7-50 appear when active or protected by Register history.
- The Register expands to use available screen width, while keeping Total / R / Balance visible.
- The Description column includes simple Excel-style AutoComplete for descriptions you normally enter manually, such as Transfer to Checking or Internal Transfer. When you type the first few letters of a prior description from rows above, the app can suggest the rest of the description. Press Enter or Tab to accept the suggestion, keep typing to replace it, or press Esc to remove only the suggested portion. AutoComplete affects only the Description column and does not change calculations.

Popup Calendar:

The Register popup calendar is a convenience tool for working with transaction dates. Open it by double-clicking a Date cell or clicking the small calendar icon in a Register row. Use Paste Date for normal manual entries. Use Auto Deposit to post the selected deposit goal amount for the chosen date. Use Record Interest to allocate earned interest across active uncapped categories.

The popup calendar also helps protect users from accidental duplicate entries. Auto Deposit warns when the same deposit amount is already recorded on the selected date. Record Interest warns when the same interest amount is already recorded on the selected date.

Internal transfers are useful when plans change. For example, you may move money from Vacation to Car Maintenance after an unexpected repair. Enter the transfer on one row using a negative amount in the category giving up money and a positive amount in the category receiving money. The row total should be 0.00.

Register Calculator:

The Register Calculator is useful when several related real-life expenses belong to the same Freedom Account category. For example, one credit card bill may include hotel, car rental, amusement park tickets, and dining out from a vacation. You can use the Register Calculator to total those like-kind expenses and then enter one Vacation amount in the Register.

Amounts from other categories can also be included on the same transaction row and transfer date. For example, Car Insurance, Gifts, Home Repair, and Vacation expenses may all need to be transferred at the same time.

This is the best-practice method for recording a single lump-sum transfer amount between Checking and Freedom Account Savings. It supports the Freedom Account method: life happens, and a properly set up and funded Freedom Account helps you handle irregular or unexpected expenses by matching real-life spending back to the categories you already prepared for.

You can open the Register Calculator in two ways:

- Click an editable Register category amount cell, then click Calculator.
- Double-click an editable Register category amount cell to open Calculator directly.

The calculator supports mouse buttons and keyboard keys for basic math. Use Enter Deposit to place the calculated result into the selected category amount cell as a positive amount. Use Enter Expense to place the calculated result into the selected category amount cell as a negative amount.

The target cell is locked when the calculator opens. If you want to use a different category cell, close the calculator, select the new category amount cell, then open Calculator again.

If Calculator is opened while a Date, Description, R, Total, Balance, or other non-category amount cell is selected, the calculator can still be used for quick math, but Enter Deposit and Enter Expense are disabled. This helps prevent calculated amounts from being entered in the wrong place.

Bank Balance Calculator:

The Bank Calc button opens an optional calculator. It starts disabled so users can safely ignore it if they keep Freedom Account savings in its own separate savings/holding account, which is the recommended and easiest way to manage the Freedom Account. Check Use Bank Calc only if Freedom Account money is intentionally mixed with other savings in the same real savings/holding account. When practical, a separate high-yield savings account (HYSA) is preferred because it keeps Freedom Account money clear and may earn more interest.

If you use the calculator, enter the Total Bank Balance Currently Available. The app subtracts the current Freedom Account Register Total Running Balance and shows the Remaining Bank Balance Available. The calculator remembers the last balance entered and the last time

It was updated. It does not connect to banks or move real money.

Use the Register Page Help button for more detailed Register guidance.

5. 10-10-80 Monthly Budget

The 10-10-80 page is optional. You do not need it for the core Spending Plan and Freedom Account Register to work.

It can help you allocate Net Income sources to 10% Save, 10% Give, and 80% Expense categories. This is a simple framework, not a rigid rule for every household.

The Freedom Account Fund amount comes from the Monthly Deposit calculated on the Spending Plan. It is locked on the 10-10-80 page so the Spending Plan remains the source of truth.

The View Example button opens a read-only example image to help you compare your own 10-10-80 setup with a completed example. It does not change or overwrite live budget data.

Use the 10-10-80 Page Help button for detailed page guidance.

6. Conversion Calculator

The 10-10-80 page includes a Conversion Calculator, shown as the Conv Calc button.

Use it to convert a known amount into a monthly budget amount.

Examples:

- daily amount to monthly amount
- weekly amount to monthly amount
- bi-weekly amount to monthly amount
- quarterly amount to monthly amount
- semi-annual amount to monthly amount
- annual amount to monthly amount

You can use it in reference mode from the Conv Calc button, or double-click an editable amount cell to open it for that specific budget cell.

7. Calendar View

Calendar View is an optional year-at-a-glance planning page.

It is intentionally lightweight. It does not currently link to specific Register transactions or act like a full calendar app.

Use it for broad reminders such as annual bills, deposits, birthdays, holidays, insurance renewals, seasonal expenses, or anything you want to keep in view before the expense arrives.

The Important Reminders section saves with the main Freedom Account data file and is included in backup copies.

8. File, Save, Backup, and Restore

Use Save often.

The File button is available on the major working pages:

- Spending Plan
- Freedom Account Register
- 10-10-80
- Calendar View

The File button opens File Options for the full Freedom Account data file.

File Options organizes the main file-related tools in one place:

- Save
- Create Backup Copy
- Backup Reminder Settings
- Restore from Backup
- Display / View Options
- Export Data
- About This File
- Data Location Settings

Save:

Save updates the full Freedom Account data file, not only the current page. You can use the page Save button, choose File > Save, or press Ctrl+S. This is the same Save behavior described in each live Page Help window.

If an asterisk (*) appears in the app title, there are unsaved changes. Save before closing if you want to keep those changes. If you try to close the app with unsaved changes, the app will prompt you before closing so you have a chance to save.

Create Backup Copy:

Create Backup Copy saves the current full app data file and creates a separate timestamped backup JSON file in the Backups folder. Backup copies are restore-safe and are the preferred way to protect your Freedom Account data before major changes.

Backup Reminder Settings:

Backup Reminder Settings lets you choose a gentle reminder after 3, 5, or 7 unique save days since the last Backup Copy. Multiple saves on the same day count as one save day. Creating a Backup Copy resets the reminder count, so users who already back up regularly should not be reminded unnecessarily.

Restore from Backup:

Restore from Backup lets you select a previous full-app backup file. The app previews the backup, creates a safety backup of the current data first, then restores the selected backup. Restore from Backup restores the full app data file. It does not selectively restore only one page.

Display / View Options:

Display / View Options lets you choose the screen spacing that works best for your monitor and comfort level. The selected view affects the working pages but does not change your saved financial data.

Export Data:

Export Data creates comma-separated values (CSV) files that can be opened in Excel, Numbers, Google Sheets, LibreOffice Calc, or other spreadsheet tools.

Current CSV export options include:

- Spending Plan CSV
- Freedom Account Register Transactions CSV
- Freedom Account Register Category Summary CSV
- Both Register CSV Files
- 10-10-80 Budget CSV
- Calendar Reminders CSV

CSV files are for review, filtering, custom reports, analysis, or printing outside the app. CSV files are not backup files and cannot be used to restore the app. Use Create Backup Copy for restore-safe backups.

About This File:

About This File shows the current app version, internal build, beta registration details, active data file location, backup folder, and backup counts. This information is read-only and is useful for support or for confirming where Freedom Account is saving your data.

Data Location Settings:

Data Location Settings lets you review or change where Freedom Account saves your personal data file. You can use Local Documents, OneDrive Documents when available, or choose another folder. This setting changes only where your Freedom Account data file is saved. It does not change where the Freedom Account app is installed.

When you switch data locations, Freedom Account saves your current data, creates a safety backup, copies and verifies the data file, saves your location setting, and then closes. Your original data file is not moved, renamed, or deleted.

9. Reset All

The Reset button opens reset options.

Reset > Reset All means start the entire app from scratch.

It clears:

- Spending Plan setup
- Freedom Account Register transactions and balances
- 10-10-80 budget entries
- Calendar reminders

- app startup state

Use Reset All after exploring Demo / Training Data and before entering your real data.

Reset All is protected with a backup recommendation and typed YES confirmation.

10. Roll Forward Register

Reset > Roll Forward Register is different from Reset All.

It clears only the Freedom Account Register transaction history and creates a new Opening Balance row using current category balances.

This can be useful when starting a new year, beginning a new tracking period, or cleaning up a long Register history after using the app for a while.

Roll Forward Register keeps safe:

- Spending Plan setup
- 10-10-80 Monthly Budget
- Calendar reminders
- backup files

It changes only the Register history and Opening Balance starting point.

11. Freedom Account Tips & Good Habits

Practical reminders:

- Start with a few trusted categories and build from there.
- Save before the expense arrives.
- Treat irregular, occasional, unexpected, or easy-to-forget expenses as planned expenses whenever possible.
- Keep regular monthly expenses, such as groceries, rent or mortgage payments, and utility bills, in your monthly budget rather than the Freedom Account.
- Be careful not to double-count irregular expenses already funded through the Spending Plan.
- Review categories before using Roll Forward Register.
- Use Deposit Cap when a category is already fully funded.
- Make extra deposits when you know an expense is coming soon.
- Consider matching your deposit goal to your paycheck cadence if that helps you move planned money out of checking sooner.
- Once your plan is stable, consider scheduling automatic transfers from checking to your Freedom Account savings/holding account. Review the scheduled transfer whenever you change your Spending Plan.
- Remember that the Register does not connect to your bank or move money in real life. It helps you track what your Freedom Account money is for.
- Use R only after a transaction has actually happened and has been confirmed in the real account that moved or holds the money, such as checking, savings, a high-yield savings account (HYSA), credit union account, or local bank account.
- Compare the Register Total Running Balance to your real Freedom Account savings/holding account balance regularly, including monthly interest, so the app and real account stay aligned.

12. Print Quick Start and Print Full Help Guide

The Help Center includes two print options.

Print Quick Start:

Print Quick Start creates a shorter first-time guide for getting started. It is useful when you want a simple overview of the main workflow before entering real data or while reviewing Demo / Training Data.

Print Full Help Guide:

Print Full Help Guide creates a more complete printable guide based on the Help Center contents. Use it when you want a fuller reference for setup, daily workflow concepts, saving, backups, restore, exports, print options, and good operating habits.

Print options are informational only. They do not change app data.

13. Support / Contact

If you have a question or need support, use the Support / Contact button in the Help Center.

The support popup shows the contact email address and prepares basic app information you can copy into your normal email app. This can help explain what version of Freedom Account you are using, your display/view mode, your operating system, and other helpful details.

Freedom Account does not automatically send support emails or collect this information. You choose what to copy and send.

Enjoy your Freedom :)