Start with your own money plan

No scripts to copy. No bank connection. Your records belong in your Google Sheet.

1. Open the website

Go to finance.firstfruitsapps.com. Choose **Continue with Google** and use the Google account that should own your finances. Approve the limited file permission. Keep one sign-in window open at a time.

2. Answer three short sections

Enter your bank balance as of the chosen date, your next paycheck and pay date, then unpaid upcoming or overdue bills. Use account nicknames, such as Main Checking. A negative bank balance is allowed. A bill already paid before your starting date should not be entered as unpaid.

3. Create or reopen your Sheet

New user: review the answers and create your private Google Sheet. Returning setup-test user: select the existing Sheet and confirm its upgrade. That upgrade keeps the same file and original setup tabs. Do not choose a new tracker just because you reconnected.

Current rollout: Google connection is still limited to approved testers. The public sample does not save money records. Sharing the website does not yet mean every Google account can sign in.

Understand your Home screen

A useful daily check: balance, next paycheck, bills, then Safe-to-Spend.

Safe-to-Spend is an estimate

This is the amount the plan estimates is available after the obligations and protected money included in its forecast. It is not simply your bank balance. It depends on complete, accurate entries and is not a promise that your bank will cover a purchase.

Your next paycheck sets the rhythm

The plan groups money needs around pay dates. Check the expected amount, next date and frequency. Record a paycheck only after it arrives. Confirmed-only and other income-confidence settings affect which future income the plan trusts.

A shortfall means the plan needs attention

If money is short, the app carries the deficit forward; it does not pretend the next pay period starts at zero. Review priority explanations, due dates and suggested funding. Essential and time-sensitive bills may appear first. You decide what to do and contact the creditor if needed.

Recovery is a projection, not a guarantee

The recovery timeline estimates when the plan stops showing a deficit within the selected forecast. If it shows no recovery, improve the entered plan or extend the projection. Future income, fees or bills you have not entered can change the result.

Want to answer the opening questions again?

Use **Review setup questions** from Home or How to use. The review updates selected existing records; it does not erase transaction history. When your current bank balance differs, the app asks you to confirm a balance adjustment rather than replacing your original starting balance.

Example: A $700 bank balance is not $700 free to spend when $500 of bills and $100 of protected savings still need that money. Always check the actual forecast and the bank before spending.

Record everyday money activity

The app records what happened. It never sends a payment or moves real money.

Bills: record the amount actually paid

Open **Bills**, choose the bill and record its payment date, account and amount. Select the correct bill occurrence if asked. For a partial payment, enter only the amount paid. The unpaid remainder stays in the plan. A creditor may still charge fees or reject partial payment terms.

Paychecks: record money after it arrives

Open **Income** and record the received paycheck. Use the actual amount and deposit date. Do not add a second general income transaction for that same paycheck or it will be counted twice.

Spending and refunds

Use **Transactions** for ordinary expenses and refunds. Choose the account, date and amount. Use a refund for money returned from a purchase, not for moving money between your own accounts. Check the monthly review for the recorded activity.

Moving money between your accounts

Use a **Transfer** with a from-account and a to-account. A transfer is neither new income nor another household expense. Both accounts must exist. For a credit-card payment, use the debt/card payment workflow instead.

Made a mistake?

Find the incorrect transaction and use **Void**, then enter the correct item if necessary. A void keeps an audit history instead of hiding the original record. Review the resulting balances. Archive an old bill or account when you want to stop future use without losing history.

Avoid double counting: If the expense is already recorded as a bill payment, do not also add an ordinary expense. Card purchases are expenses; paying the card is debt settlement, not a second purchase.

Accounts, debt and savings

Keep the tracker aligned with real statements, without entering sensitive bank details.

Add and reconcile accounts

Use **Accounts** to add safe names and opening balances. The opening balance is a starting point, not a number to rewrite after transactions. To match today's bank balance, choose **Reconcile**, enter the balance/date and review the adjustment before confirming. First check for missing or duplicate entries.

Credit cards and other debts

Use **Debts** to enter balance, APR, minimum payment and due-date information. A linked credit card uses its account activity. Record the entire cash payment; for an unlinked loan, enter the principal portion when known. Interest is not guessed from a single payment. Check the lender balance and use a confirmed debt balance correction when necessary.

Debt payoff estimates

Payoff estimates use entered balances, rates and payment assumptions. They do not replace a lender statement and may not include special APR periods, new purchases or every fee. Recording a payment in this app does not pay the lender.

Sinking funds protect money for a purpose

Use **Funds** for goals such as car repairs or annual insurance. Choose where the reserved money is held. Contribute to reserve money, and release a reserve when it should become available. A reserve is not new income. If money actually moves between accounts, use the appropriate transfer/contribution details once.

Try a change before committing

Open **Plan** to preview a what-if change, such as extra income or a different bill amount. Preview does not save a real change. Review and separately confirm any supported application. A simulated debt payment stays hypothetical: record the actual payment separately only after it happens.

Paycheck assignments fund a whole bill/debt occurrence; they are not split allocations or actual payments. Saved/approved payment plans are references, not bank instructions.

Share privately. Add the phone icon.

One website link can serve separate households without mixing their finances.

A spouse using the SAME finances

In **How to use**, find household sharing. The Sheet owner enters the spouse's exact Google-account email and confirms editor access. Check the address carefully. The spouse opens the app link, chooses **Open a shared tracker**, signs in to their own Google account and selects the shared Sheet in Google's file screen.

Only the owner can manage spouse invitations through the app. Do not use public or Anyone with the link Sheet access. Removing a spouse's access does not delete the Sheet or retrieve copies already made. Change sharing on one device at a time. Both accounts must be permitted by the current Google rollout.

Friends using SEPARATE finances

Give friends the website link, not your Sheet link or backup. When broader Google access is enabled, they connect their own account and create their own blank tracker. They are not added to yours, and you are not automatically added to theirs.

iPhone

Open the website in **Safari**. Tap **Share** (or More, then Share), then **Add to Home Screen**. If shown, leave **Open as Web App** on and tap **Add**. If the action is missing, check Edit Actions. The safe icon is already included.

Android

Open the website in **Chrome**. Use the app's Install option when available, or Chrome's menu and **Add to Home screen / Install**. Confirm the phone prompt. Browser labels vary; the supplied icon comes with the app automatically.

The browser/phone must approve installation; a website cannot silently install itself. Internet is needed for Google records. You can use the website without installing. Official instructions: Apple iPhone | Google Chrome Android.

If something does not look right

Pause and check the result before repeating a save.

Google asks me to connect again

This is expected after reloading, closing the app or session expiry. Reconnect with the SAME account to reopen your Sheet. The app deliberately does not keep a long-lived sign-in token database. Disconnecting does not delete your Google Sheet.

A save says uncertain or interrupted

Do not keep clicking Save or create another tracker. Reconnect with the same Google account and use recovery. The app checks whether that operation already reached Google. If it still cannot verify the result, stop and ask for help before entering the item again.

Someone else changed the tracker

Reload/reopen and review the latest entries. The app refuses to silently overwrite a newer household edit. Re-enter your intended change only if it is still needed. A conflict is not proof that your entry was saved.

The totals look wrong

Check the starting date/balance, missing expenses, duplicated bill/card payments, paycheck receipt, due-date recurrence and reserved funds. Compare one account at a time with the actual bank/lender statement. Use reconciliation only after reviewing the difference.

Backups and privacy

Use the explicit backup download in **How to use**. The file contains your finances: store it privately and never post it on the public website. This release does not automatically restore a downloaded backup. Never enter bank passwords, PINs, full account/card numbers or authentication codes.

Need help? Use the in-app How to use, Privacy and Use & safety pages. Contact the publisher/person who gave you the app link. Share the error wording and screen name, not bank credentials or an unrestricted financial Sheet.

Important: This is a planning aid, not personalized financial/legal advice, a bank or a payment service. Check real balances and creditor rules before acting. The current full-version release candidate still needs real-phone and new sharing/upgrade acceptance checks before broad distribution.