



Fledge

User guide

What can I actually spend?

GUIDE

v1.2

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About this guide

Fledge answers one question: **what can I actually spend?** This guide covers everything the app does today, in the order you are likely to meet it.

There are two halves to using Fledge. You set up a plan once, which takes about five minutes, and then you do one small thing as you go along. The guide is arranged the same way, so you can stop reading after section 3 and still be using the app properly.

A shorter version of the same thing lives inside the app. Tap the ? button at the top of the home screen at any time.

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1 Getting started

1.1 Creating your account

- 1 Open Fledge and tap **Register**.
- 2 Enter your first name, last name, email address and a password.
- 3 Tap **Create account**.
- 4 Open the email we send you and tap the link inside it.

Your email address is your username. There is no separate handle to remember.

WHY THE EMAIL STEP

Nothing opens until you confirm the address. That is deliberate: your figures are tied to that address, and a typo would mean losing them with no way to prove they were yours. Come straight back to Fledge afterwards and it will confirm your email automatically.

1.2 Signing in

Enter your email address and password and tap **Sign in**. Fledge keeps you signed in, so you should only need to do this once per device.

Quick sign-in

After you have signed in successfully, Fledge offers to turn on Face ID, Touch ID or your fingerprint. If you say no and change your mind later, go to **Profile** and turn **Quick sign-in** on. Turning it on needs your password, so Fledge offers to take you back to the sign-in screen and asks again as soon as you have signed in.

If you forget your password

Tap **Forgot password?** on the sign-in screen and enter your email address. The link we send lasts one hour and can be used once.

When you go back to the sign-in screen from here, Fledge asks for your password rather than signing you straight in with Face ID, so you can set a new one.

1.3 Having a look first

Tap **Have a look around first** on the sign-in screen to explore Fledge with example figures. Nothing you do in there is saved, and no account is needed.

2 The home screen

Three cards, and the middle one is the whole point of the app.

AVAILABLE TO SPEND		
£21.60		
until Sunday		
UPCOMING PAYMENTS		
Rent	15 Sept	£420.00
Phone	18 Sept	£12.00
SPENDING RECORD		
£2.50		
(Drink)	(Food)	(Travel) (+ Type)
1	2	3
4	5	6
7	8	9
del	0	ok

2.1 Available to spend

This is your money, minus the must-pays still to come, minus what you have budgeted for. It tells you how far it stretches, so it says *until Sunday* or *until 30 September* rather than leaving you to guess.

NOT YOUR BALANCE

Your balance is a bigger, friendlier and less useful number, because the rent is still inside it. Available to spend is your balance after the expenses you already know about. Tap the card to see the working behind it.

2.2 Upcoming payments

The next three things you have to pay that have not happened yet, in upcoming order. It is a reminder, not a list. The full list is on your plan.

2.3 Spending record

This is the part you use every day. Spent something? Key it in.

- 1 Tap the amount on the keypad. Digits fill from the right, so 2, 5, 0 gives £2.50. There is no decimal point to hunt for.
- 2 Choose a label, such as Drink or Food.
- 3 Tap the tick.

Available to spend drops there and then. Nothing to save and nothing to confirm.

A label that is not on the row

Tap **+** **Type a label** and add one. As you type, Fledge suggests categories you have used before, and tapping one is quicker than finishing the word. Tap **Back to the usual** to return to the buttons.

On your very first spend, the box is already open, there are no buttons yet. The recommendations build up as you go.

TIDY BY ITSELF

If you type a category you already use, Fledge reuses the spelling you already have rather than making a second one. Type *petrol* when you already have *Petrol* and it will tell you so before you commit.

The label is optional. You can key in an amount and tap the tick without choosing anything.

3 Your plan

Tap **Available to spend** to open your plan. This is where the number at the top comes from.

3.1 The card at the top

The sum, in the order money moves:

Starting with	What you had when the week or month began.
Money in	Wages, allowance, anything you are expecting.
Must pay	Payments that are not really a choice.
Budget for	What you have set aside for the rest.
Left over	What remains.

3.2 How sure are you?

Everything you add carries a certainty, and Fledge works down the list in that order.

GROUP	MEANS
Must happen	Certain either way. Rent, your phone, a subscription, and the wages coming in. Counted first.
Budget for	You will spend something and this is your best guess. The weekly shop, petrol, going out.
Nice to have	Only if your money stretches this far.

Each row shows what is left after it, so you can see how far your money reaches as you read down.

3.3 When something will not fit

If your money runs out before it reaches something, that row is crossed out and highlighted, and it tells you the day it ran short and the amount that would cover it.

THIS IS NOT AN ERROR

It is the app saying: this is the one you would have to drop. Fledge leaves it out of the running total rather than subtracting it, so everything below it still shows what would really happen.

Underneath, *1 item skipped, £5.00 more needed to cover it* tells you the gap, not the price of the item. If you had £15 and the item was £20, the gap is £5.

If the week starts below zero but everything still fits once your money comes in, the card says so instead, for example *You start £5.00 below zero - every payment still fits*. Nothing is skipped in that case.

3.4 Checking what you spent

Tap the circle beside a row once it has actually happened. The row then says **Spent** or **Received** beside the date.

If it cost something different from what you budgeted, tap the row itself and put in what it really came to. Fledge then shows both figures and the difference, for example *budgeted £50.00, £62.00, £12.00 over*. Coming in under budget is shown just as clearly as going over.

To go through a whole period at once, tap **Check what you spent** at the top. The number beside it is how many items are still unchecked.

The button only appears when there is something to check. Spending recorded on the home screen already carries its real amount, so if that is all you have used this week, there is nothing to review and the button stays out of the way.

3.5 Weeks or months

Use the arrows at the top to move between periods, and **Back to today** to return. Change between weeks and months in **Profile**, under *Show my money by*.

While you are looking at a week, Fledge also shows how the whole month is heading, so a monthly bill sitting just outside this week does not catch you out.

4 Adding money in and money out

On your plan, use **Money out** and **Money in**. These are for things you are planning, as opposed to the keypad on the home screen, which is for money that has already gone.

Each one asks for an amount, a category, an optional note and a date, and lets you choose how sure you are. New entries start as **Budget for**.

Something you have entered before

The **Same again** row sits directly under the amount and offers what this account has had before, with what it cost last time. One tap fills the amount, the category and the note, and you change whatever differs.

Things that repeat

Tick **Repeats** and choose how often. Fledge adds the future ones for you. Wages, rent and subscriptions are worth setting up this way once.

Editing a repeating item asks whether you mean this one, this one and all future ones, or the whole series.

Tap **Repeating** on the plan screen to see everything you have set up this way.

5 Savings pots

A pot is for you to set aside money, for things like a holiday, an emergency fund or a new car.

Open the **Pots** tab. Your everyday money is at the top, and your pots are below it.

Making a pot

Tap the **+** button. Give it a name, such as Holiday, Emergency or New phone, and a target if you have one in mind. If money is already set aside for it, put that in as the starting balance.

Moving money

Use **Move money** on the plan screen. Moving money into a pot takes it out of your everyday money, so Available to spend goes down.

AT THE END OF A WEEK

When a period leaves something over, Fledge offers to move it into a pot, so it does not quietly get spent. It never moves anything without asking.

A pot's balance cannot be typed in directly. It is worked out from its starting balance plus everything moved in and out, so it always matches what actually happened.

6 Settings

Everything below lives on the **Profile** tab.

SETTING	WHAT IT DOES
Name	The name Fledge greets you by.
Email	The address you sign in with.
Currency	Change what currency your money is presented in. Your balances will not be converted, only the symbol and formatting will change.
Show my money by	Change how your account is laid out. If you're paid weekly or monthly, change how your account is laid out to meet your schedule. This only changes your account appearance.
Quick sign-in	Face ID, Touch ID or fingerprint.
How Fledge works	The short guide inside the app.

The bottom of the screen shows which version you have, for example *Fledge 1.0.0 (41)*. If you ever contact us about a problem please include this.

Sign out leaves you signed out but keeps quick sign-in ready for next time. **Sign out and forget quick sign-in** also clears the saved password from this phone, so the next sign-in needs typing.

7 If something looks wrong

A message says the server is older than the app

Some things will be missing until it is updated. Nothing is lost and nothing you have entered is affected. It usually clears within a day.

Your accounts did not load

If you have just registered, this is almost always the email link. Open it and come straight back. Fledge confirms your email automatically when you return.

A figure looks wrong

Check whether the row has been ticked off. An item you have confirmed uses what you actually spent, and an item you have not uses what you planned. The two can differ, and that difference is the point.

Still stuck

Email **support@icentricsystems.com** and tell us what you were doing and what happened. Include the version number from the bottom of the Profile screen, and we will get back to you.

8 The words Fledge uses

WORD	MEANS
Available to spend	What is left after the must-pays have come out and what you have budgeted for. Not your balance.
Spending record	The keypad on the home screen. Money that has already gone.
Must pay	Mandatory payments. Counted first.
Budget for	Your best guess of what you will spend.
Nice to have	Only if your money stretches this far.
Left over	What remains after your must-pays and your budgets.
Pot	Money set aside, kept separate from your everyday money.
Repeats	Something that happens every week or every month, added for you.

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