# The Imago user guide

A tour of every screen in Imago, in the order you will actually meet them. Keep it open beside the app the first week; after that you will not need it.

> **Setting up on an iPhone or iPad?** Add Imago to your Home Screen *before* you activate or enter anything, then use it from the icon. The Home Screen app keeps its own storage, separate from Safari, so data entered in a Safari tab won't be there when you open the icon. The two-minute install steps are here.

**On this page**



## The shape of Imago

Nine screens, and they build on each other in one direction:

**Accounts** hold your money. **Transactions** move it. Everything else — Budget, Cash Flow, Reports, Recurring, Goals — is a different way of reading those transactions. Nothing else has its own data.

That is why the first hour is spent on accounts and importing, and why every number anywhere in the app can be traced back to a transaction you can click.

> Imago never connects to your bank. Balances are calculated: opening balance, plus every transaction since. If a balance looks wrong, the answer is always in the transactions.

## Dashboard

The one screen to open when you have thirty seconds.

### Net worth

A twelve-month stacked chart. Each bar is one month; the bands inside it are cash, investments, credit cards and loans. Money you own sits above the line, money you owe below it, and the line running across the top is your net worth — what is left when the two are settled.

Use the range buttons (1M, 3M, 6M, 1Y, All) to zoom. The trend matters more than any single bar: a rising line with a growing red band underneath still means debt is outpacing you.

### This month's budget

Two bars: income earned against income planned, and expenses spent against expenses planned. It answers "am I on track" without opening the Budget screen.

### Coming up

The next handful of recurring payments Imago expects, with dates and amounts. Populated from the Recurring screen.

### Goals and Recent transactions

Progress bars for anything you are saving for or paying off, and the last few transactions that landed. Every row is clickable through to its full record.

## Accounts

One card per group — Cash, Credit, Investments, Loans, Other — with the group's total on the right. Accounts are grouped by their type, which you set when you create them.

### Adding an account

Click **Add account** and give it a name, a type and a currency. The important field is **opening balance**: the balance on the day before your first imported transaction. Get this right and every balance after it is right; get it wrong and every balance is wrong by the same amount, which is easy to spot and easy to fix later.

### The net worth by account chart

The same twelve-month shape as the Dashboard, but every account gets its own band and its own colour. This is where you see that the savings account is doing the work and the card is quietly growing.

### Reordering

Grab the handle at the left of any row and drag it. Accounts move within their own group, so your everyday chequing can sit above the savings you rarely touch. Keyboard users can focus the handle and use the arrow keys.

### Hiding an account

Closed a card but want its history? Edit the account and mark it hidden. It disappears from the lists and totals but keeps every transaction, so your past reports stay accurate. A link at the bottom of the page reveals hidden accounts when you need them.

## Transactions

The workbench. Most of your time in Imago is spent here, and it gets faster every month.

## Importing from your bank

Imago never asks for your banking password. You export a file from your bank and bring it in yourself.

1. In your online banking, find **Export**, **Download transactions** or **Download CSV**. Pick CSV and a date range.
2. Click **Import CSV** in Imago and choose which account the file belongs to. Imago shows you the date of your last import into that account and the range it covered, so you know where to pick up.
3. Drop the file in and tell Imago which columns hold the date, the description and the amount. It remembers the layout per bank, so you do this once.
4. Review the preview, then import.

**Overlapping dates are safe.** Imago fingerprints every transaction and skips ones it already has, so re-importing a period never creates duplicates. When in doubt, import the wider range.

If a bank writes amounts in two columns (debit and credit) or puts spending in as positive numbers, say so in the import step — Imago handles all three conventions.

## Categorizing

Click the category pill on any row and pick from the list. Categories are alphabetical everywhere in the app, grouped into Expenses and Income.

Tick several rows first and you can set them all at once. When you categorize a merchant Imago has seen before, it offers to make a rule — say yes and you will never categorize that merchant again.

## Finding things

Search matches descriptions and notes. The filters narrow by account, category, date range, and **Needs review** — the queue of transactions Imago could not confidently sort. Working that queue to zero once a month is the whole maintenance job.

### Transfers

Money moved between your own accounts is not income or spending, and counting it as either distorts every report. Mark those rows as transfers and Imago keeps them out of your totals. It also spots likely pairs — a matching amount leaving one account and arriving in another — and offers to confirm them for you.

## Rules

Reached from the **Rules** button on the Transactions screen. A rule says: when a transaction matches this, file it there.

Rules run top to bottom and the first match wins, so put your specific rules above your general ones. Use the arrows to reorder. Any rule can be applied retroactively to transactions you have already imported, which is the fastest way to clean up a messy first month.

Imago also suggests rules based on what you have categorized by hand. Accepting a suggestion takes one click.

## Budget

Plan by category, one month at a time.

### The chart

A year of earned and spent bars, with your income and expense budgets drawn across as lines. The current month is highlighted. At a glance: are the bars usually under the lines, and is this month behaving like the others?

### The Net row

Income minus expenses, as a plan and as reality. A positive budget means your plan leaves a surplus. A positive actual means your income is covering your spending so far this month. These two disagreeing is the single most useful signal on the screen.

### Setting budgets

Type an amount next to any category. Each row shows budget, actual, how it compares with last month, and what is left. Categories you have not budgeted are collected under **Show unbudgeted** so the screen stays quiet.

Switch **Month** to **Year** to plan twelve months at once, and use the arrows to move between periods.

### Rollover

Underspent on groceries in March? Rollover carries the leftover into April's budget instead of resetting it. Turn it on per category, for the categories where saving up actually makes sense.

## Cash Flow

Money in, money out, and the difference, month by month. Green bars above the line, red below, and a net figure that tells you whether the month added to your pile or took from it.

This is the screen for the question "where did the year go?" — spending patterns that are invisible in a single month are obvious across twelve.

## Reports

Spending and income broken down two ways: by category and by merchant.

The donut shows your biggest categories, colour-matched to the pills you see everywhere else. Underneath, top merchants ranked by total. Every figure is one click from the transactions behind it, so "how is dining that high?" is always answerable.

Change the date range at the top to compare any period. Reports can also be exported to CSV if you want to take numbers to an accountant or a spreadsheet.

## Recurring

Imago watches your imports for payments that repeat — same merchant, similar amount, regular gap — and proposes them. Confirm the ones that are real and they start appearing in **Coming up** on the Dashboard.

You can add one by hand too, with its cadence (weekly, every two weeks, monthly, yearly or custom), its amount, and optionally the account number it is paid from. The account number is there for the moment you need to cancel something and do not want to go hunting for the statement.

> Recurring items are a forecast, not a commitment. Nothing is created in your accounts until a real transaction arrives in an import.

## Goals

Two kinds: **save** towards a target, or **pay off** a balance.

A savings goal can be linked to a real account, in which case Imago tracks it from that account's actual balance — no updating by hand. A payoff goal tracks down from a starting balance. Add a monthly contribution and a target date to see whether the arithmetic works before you commit to it.

## Settings

### Profile and currency

Your name (used for the greeting) and your base currency. Everything rolls up into the base currency.

### Exchange rates

You set these yourself — Imago never fetches rates online, because that would mean talking to a server. Each rate says what one unit is worth in your base currency. Converted figures are labelled as approximate.

### Categories

Add, rename, recolour or remove. Removing a category uncategorizes its transactions, deletes rules that filed into it, and clears its budgets — the confirmation tells you exactly what will happen first. Every category can be deleted except **Transfers**, which the transfer feature depends on.

### Backup and restore

**Export all (JSON)** is your backup: one file containing everything. **Restore from file** reads one back. There is also a transactions-only CSV export for spreadsheets.

> **Please read this one.** Because your data lives only on your device, that export file is the only copy in existence. Nobody can recover it for you — not us, not anyone. Export one now and keep it somewhere that is backed up, like iCloud Drive or Dropbox.

A backup deliberately does not carry your licence key, so restoring never disturbs activation and sharing a backup never leaks your licence. Keep the email with your key as well as the backup.

## A monthly rhythm that works

1. **Import.** Download a CSV from each account and bring it in. Five minutes.
2. **Clear the review queue.** Filter to Needs review and categorize what is there. It shrinks every month as your rules learn.
3. **Confirm transfers.** Accept the pairs Imago found.
4. **Read the Net row** on Budget, and glance at Cash Flow.
5. **Export a backup.** Every month, without fail.

After the first couple of months this takes about ten minutes.

## Still stuck?

Email [support@imago.money](mailto:support@imago.money) and describe what you were doing. Imago is made by one person, so you will get a real answer, not a ticket number.

[Open Imago →]