

Track Yeah!

Getting started

A guide to your first half hour.

What this is

Track Yeah! keeps track of where your household's money goes. You import a file from your bank, it sorts the transactions into categories, and it can tell you what you spent, what you're owed, what is about to be charged, and what might be deductible at tax time.

It runs entirely on your own computer. There is no account to create, no password to choose, no server. The app has no code in it that can make a network request — not disabled, not switched off, absent. Your browser enforces that regardless of what we say.

That has one consequence worth knowing up front: **your data is your responsibility**. Nothing is backed up anywhere unless you back it up. There's a **Save backup** button, and it's worth using.

Getting it open

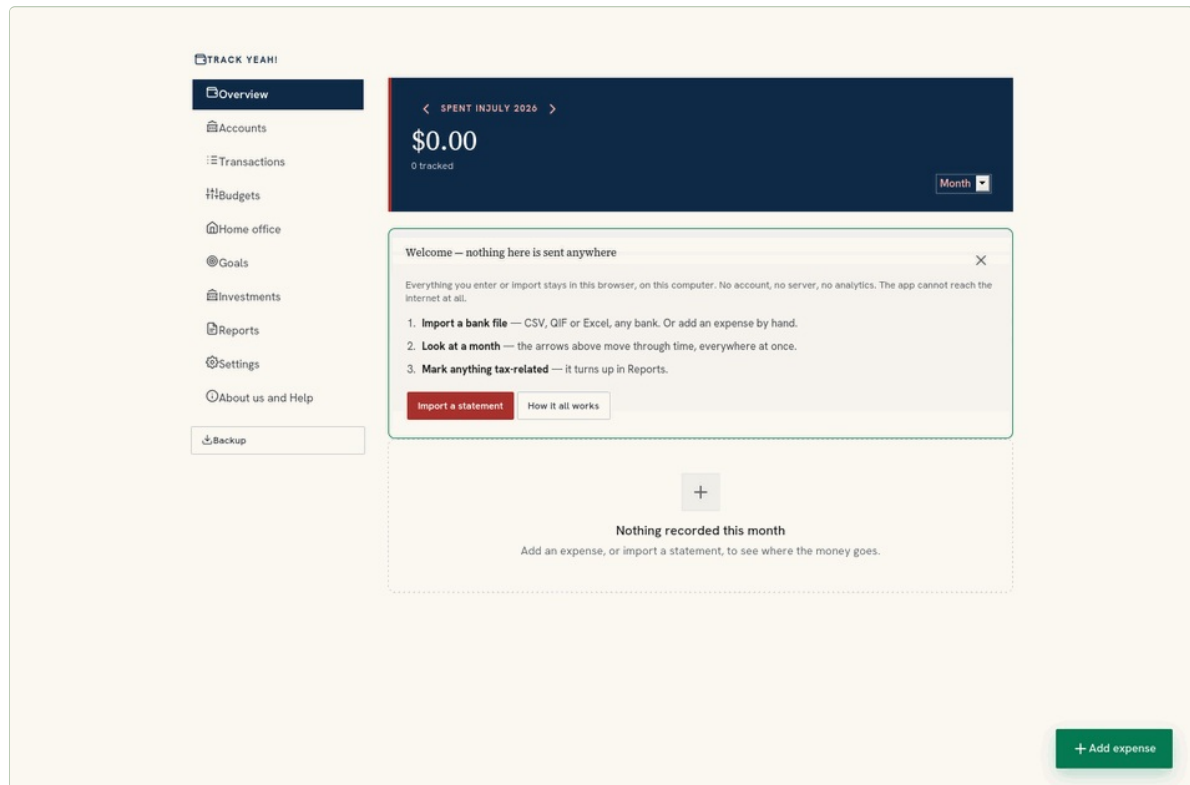
Double-click `trackyeah.html`. That's the whole installation. It opens in whatever browser you already use, and works the same on Windows, Mac or Linux.

Nothing is installed. Nothing runs in the background. Close the tab and it's gone until you open it again.

Optional, Windows only: if you'd rather it opened in its own window, kept separate from your normal browsing, there's a small installer on the same page you downloaded this from — applepiesolutions.com.au, under Ventures. Put it in the same folder as `trackyeah.html` and double-click it. It installs to your own AppData, needs no administrator rights, and uninstalling is deleting a folder.

The installer is worth it for one reason beyond tidiness: it opens a dedicated browser profile with **no extensions**. A browser extension can read any page you have open, including this one, and nothing a web page does can prevent that. A separate profile is the real answer.

First look



The app opens empty, because it knows nothing yet.

Down the left is the navigation. On a narrow window it becomes a strip across the top that scrolls sideways. The tabs you'll use first are **Accounts**, **Overview**, **Transactions** and **Budgets**; the rest can wait.

Across the top of most screens is a dark band carrying the one number that screen is about, with a **Month / Year** dropdown and arrows beside it. The period is global: change it once and every screen follows. If a total looks wrong, check this first. It's the single most common reason a number isn't what you expected.

Import your first statement

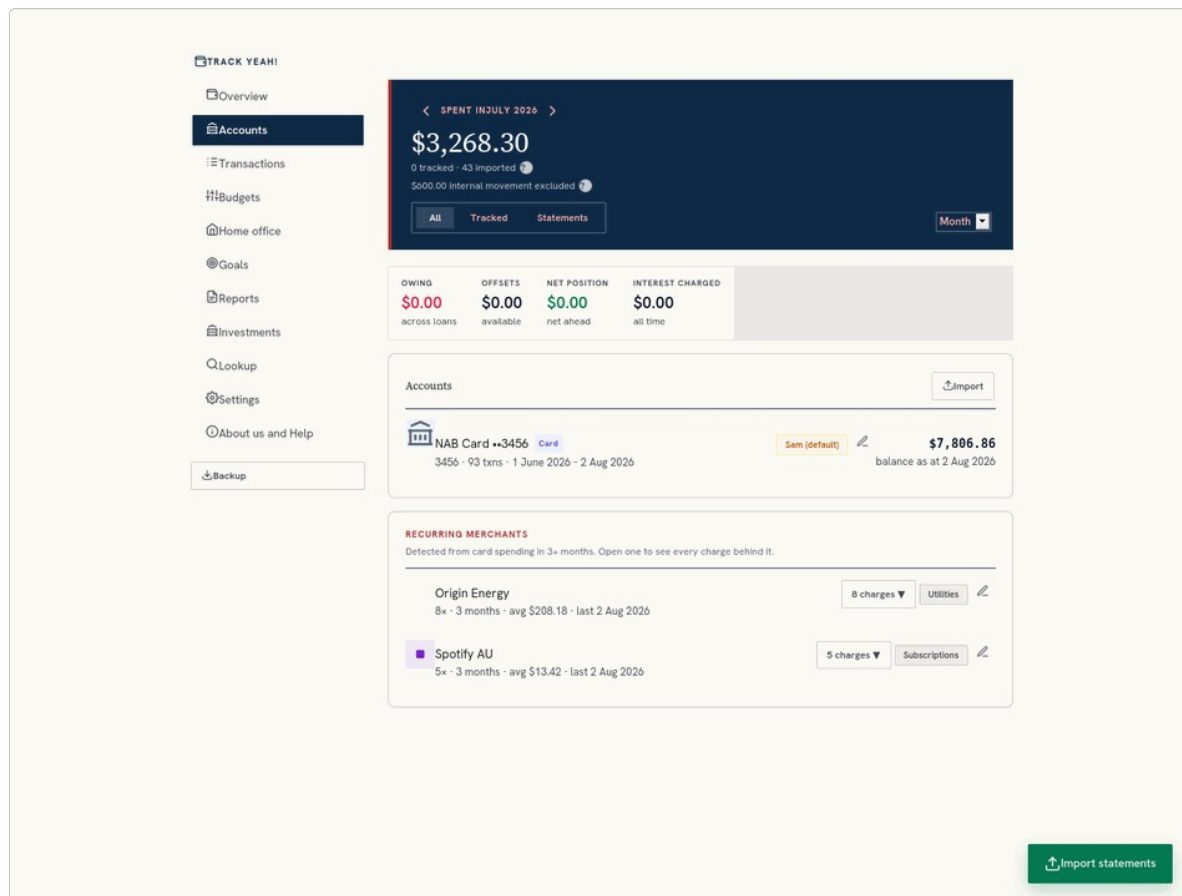
You'll need a statement file from your bank, covering a month or two. In your internet banking, look for Export, Download or Statements.

Track Yeah! reads **CSV, QIF, and Excel workbooks (.xlsx)**. A workbook with several tabs goes in as it is — one account per tab brings in every account at once. Choose any of those rather than PDF.

A file ending `.xls` is a different kind of file inside. Open it, Save As, and pick Excel Workbook.

If you can't find it, that's genuinely useful to tell us — for a lot of people it's the hardest step in this whole guide.

Don't want to use your own data yet? There's a `sample-statement.csv` in the download with made-up transactions. Everything below works the same way with it.



Go to **Accounts** → **Import**, and pick your file.

NAB and HSBC exports are recognised automatically. **If yours isn't**, the app doesn't give up — it shows you the first few rows of your own file and asks which column is which. Date and Amount are required; everything else is optional. You'll see your real numbers parsed as you go, which is how you catch a swapped column. Nothing is saved until you press Save.

The screenshot displays the TRACK YEAH! web application interface. On the left is a sidebar with navigation links: Overview, Accounts (highlighted), Transactions, Budgets, Home office, Goals, Reports, Investments, Lookup, Settings, About us and Help, and a Backup button. The main content area shows a summary of the import process for 'SPENT IN JULY 2026'. A large blue box displays a total of \$3,268.30, with 0 tracked and 43 imported transactions, and \$500.00 in internal movements excluded. Below this, a green box titled 'Import finished cleanly' provides a detailed breakdown: 89 new transactions added, 0 duplicates already held, 0 rows skipped, and 1 file processed. It also notes that new accounts were added, specifically 'NAB Card -3456'. A table shows financial metrics: OWING (\$0.00 across loans), OFFSETS (\$0.00 available), NET POSITION (\$0.00 net ahead), and INTEREST CHARGED (\$0.00 all time). The 'Accounts' section lists the 'NAB Card -3456' with a balance of \$7,806.86 as of 2 Aug 2026. The 'RECURRING MERCHANTS' section lists 'Origin Energy' (8 charges, avg \$208.18) and 'Spotify AU' (5 charges, avg \$13.42).

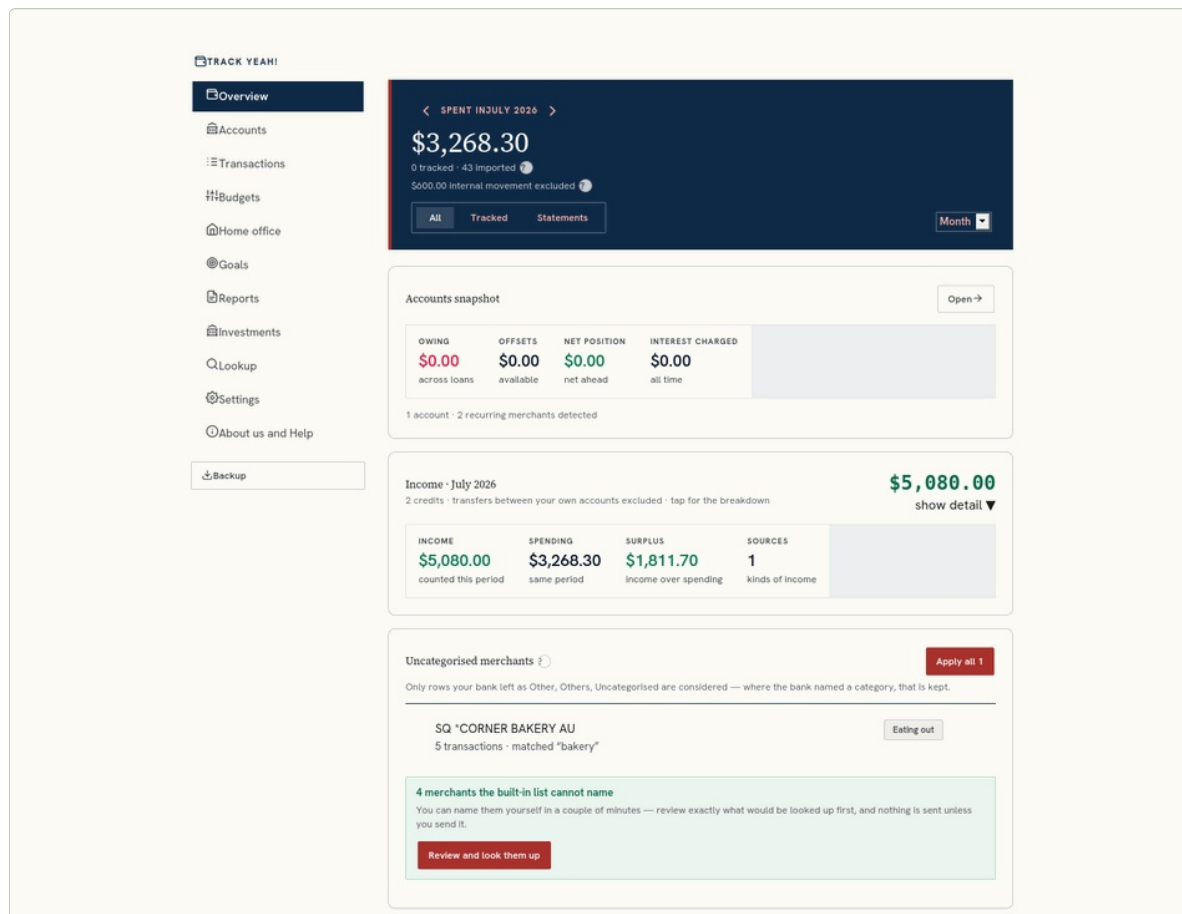
After every import you get a report: how many rows were read, how many were skipped and why, and which account they belong to.

Read it the first time. It's the only place that tells you if something didn't parse.

Two things worth knowing:

- **Accounts are identified from what's inside the file, not the filename.** Re-download the same statement as `file (1).csv` and it still lands in the right account instead of creating a phantom one.
- **Importing the same file twice is safe.** Rows are matched on their content, so duplicates are recognised and skipped.

Does the total look right?



This is the question worth asking first, before anything else. **You already know roughly what you spend in a month.** If the figure here is close, the import worked. If it's wildly off, something didn't parse and the import report will say what.

Three things on this screen deserve explanation.

All / Tracked / Statements. *Statements* is what your bank sent, unedited. *Tracked* is what you've entered by hand. *All* is both, with duplicates netted out — if you recorded a \$40 dinner and the same \$40 turns up on your card, it's counted once, and the screen says how much it netted.

Transfers between your own accounts aren't spending. Moving \$2,000 from savings to your card isn't \$2,000 gone. The app detects these and takes them out of both the spending and the income figures, and tells you how much it excluded.

Nothing is guessed silently. Where the app has inferred something — a matched transfer, an assumed split — it says so on screen. If you disagree, you can override it.

When a credit is not income

Money coming in is only income if it came from someone else. Money you moved between your own accounts is not.

Track Yeah! proves that with a **matching payment out**: if it can pair a credit in one account with a debit in another, the pair is excluded from both spending and income, and the screen says how much it excluded.

Where it cannot pair them, it will not guess. A credit your bank filed under a name like "Transfers in" is **listed in the income breakdown but not counted in the total**, with a line saying so. That is deliberate: inventing income is worse than leaving a decision to you.

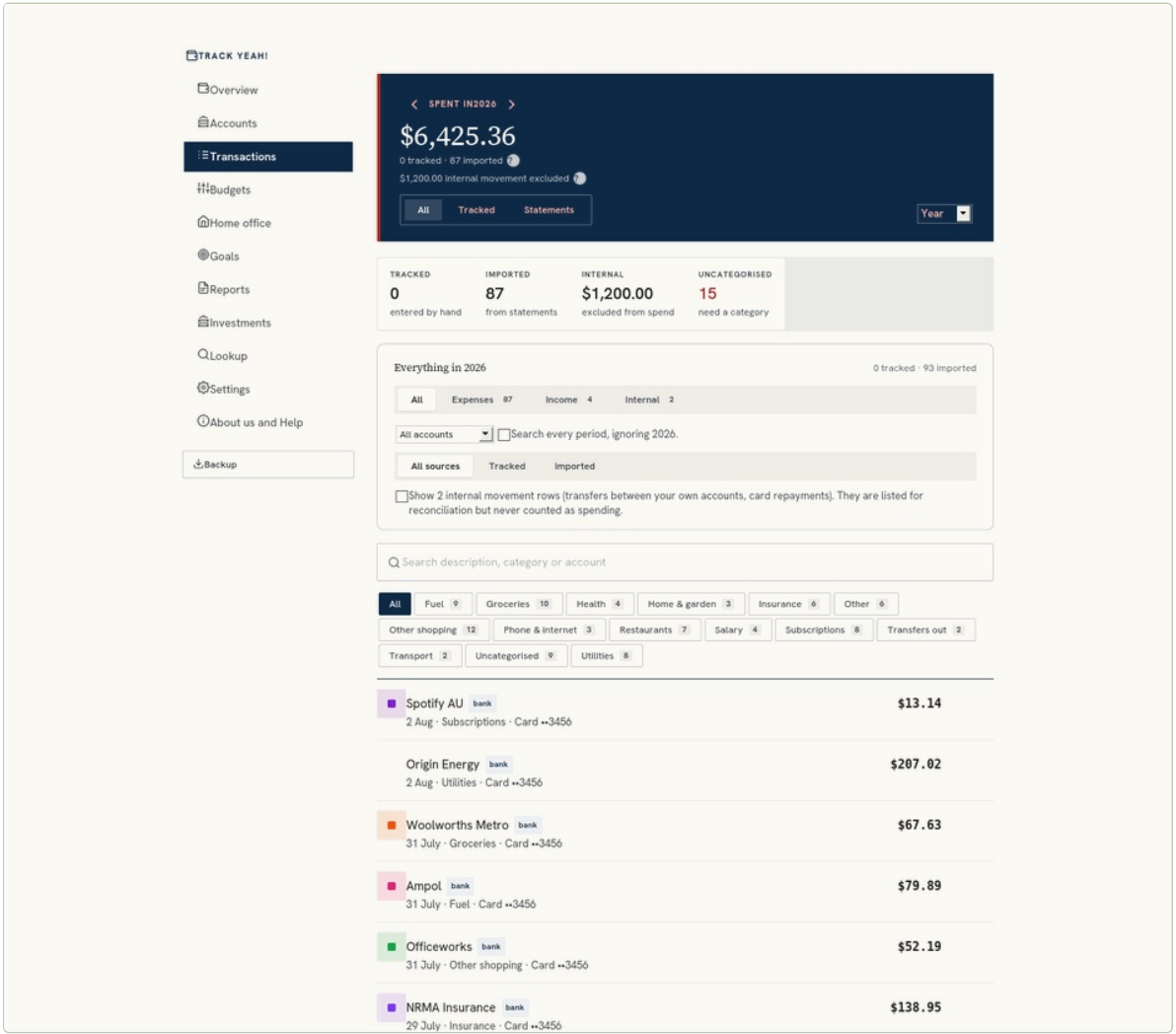
If those credits really are income — rent from an agent, money from family, an invoice paid — there are two ways to fix it, and both stick:

- 1. Open the transaction and give it a category that is not a transfer.
- 2. Or in **Settings → Spending vs internal movement**, tap "Transfers in" so it is no longer treated as internal.

Do it once and every future import follows.

Fix the categories

Your bank categorises some rows and leaves others vague. The app keeps the bank's category where there is one — that's evidence, and overwriting it would be guessing.



The **Transactions** tab shows everything for the current period — imported rows and anything you typed. Look for "Uncategorised".

Click any transaction to recategorise it. You can set the category for **that one row**, or for **every transaction from that merchant** — including future imports. The second is almost always what you want.

TRACK YEAH!

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< SPENT IN 2024 >

\$6,425.36

0 tracked · 87 imported

\$1,200.00 internal movement excluded

All Tracked Statements

Year

NAME THE MERCHANTS YOUR BANK DIDN'T

These are the only rows in question — where your bank supplied no category of its own. Everything here stays on this computer; the app has no way to send it anywhere.

The middle column is a suggested search term, tidied from what your bank wrote: card numbers, dates, amounts, the bank's own wording and suburbs are taken out, so what is left is the seller and little else. Edit any of them — you may know the trading name better than the descriptor does — and untick any you would rather not look up.

You will recognise a lot of these outright. Type the category in the last column and press the tick: that merchant is named on the spot and remembered for every future import. Only the ones you are still unsure about are worth searching, and that search happens in your own browser tab, with a term you chose.

4 still to name

Tick all

Untick all

YOUR BANK WROTE	SEARCH TERM (EDITABLE)	KNOW IT? NAME IT	ROWS
☒ KANGA CO 4410 BELCONNEN	kanga belconnen	category	1
☒ PAYPAL "VELLOREX	paypal vellorex	category	1
☒ SP MERIDIAN OUTFITTERS	sp meridian outfitters	category	1
☒ ZENTHIA TRADING PL	zenthia trading pl	category	1

Several lines are often the same shop written differently. Drag one onto another to group them — then a category typed once covers the lot.

Type a category on any row and press **Enter** to save just that one, or fill in several and use the button.

Nothing named yet

The **Lookup** tab collects everything the app couldn't name, so you can work through them in one sitting instead of hunting them in the list.

Roughly half will be obvious to you on sight. **Type the category and press Enter** — it saves and jumps to the next row. Do a dozen in a minute.

For the ones you don't recognise, the middle column gives you a cleaned-up search term you can copy into a search engine. **You** do the searching; the app can't, and the cleaned name is there so you're not pasting your account details into Google.

How many should you expect? On a couple of months of one card, usually a handful. It settles down fast, because naming a merchant once covers every future import.

Set a budget or two

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< SPENT IN JULY 2026 >

\$3,268.30

0 tracked · 43 imported

\$000.00 Internal movement excluded

All

Tracked

Statements

Month

Coming up

next 30 days

2 scheduled, \$938.00 from your recurring rules.

3 more look likely from your history, about \$411.73. These are predictions, not bills — each one says what it is based on.

Origin Energy

16 Aug 2026 · predicted · seen 8 times, about weekly · last 2 Aug

\$207.06

Utilities

Not recurring

Officeworks

24 Aug 2026 · predicted · seen 3 times, about fortnightly · last 31 July

\$56.63

Other shopping

Not recurring

NRMA Insurance

26 Aug 2026 · predicted · seen 6 times, about fortnightly · last 29 July

\$148.04

Insurance

Not recurring

Rent

13 Sept 2026 · Monthly · scheduled

\$820.00

Housing

Home insurance

13 Sept 2026 · Monthly · scheduled

\$118.00

Insurance

THESE LOOK LIKE THE SAME THING

Different cards name the same spending differently, which splits it across two budgets and two slices of every chart. Combining is suggested, never automatic — you name the result and set the budget.

Shopping → Other shopping

0 + 12 transactions · \$763.57 together

Monthly budgets

Most spent

Prefill 11 from history

Showing this month. Suggestions average up to two financial years of your own spending, each indexed to today's prices. They only prefill — every figure stays editable.

Groceries

\$665.97

\$ 313

suggested \$312.84/month from 2025-26, CPI-adjusted

Use

Utilities

\$659.73

\$ 836

suggested \$835.90/month from 2025-26, CPI-adjusted

Use

Other shopping

\$559.58

\$ 228

suggested \$220.44/month from 2025-26, CPI-adjusted

Use

Insurance

\$327.10

\$ 593

suggested \$592.90/month from 2025-26, CPI-adjusted

Use

Uncategorised

\$253.99

\$ 88

suggested \$80.32/month from 2025-26, CPI-adjusted

Use

Home & garden

\$226.45

\$

Fuel

\$212.19

\$ 453

suggested \$452.09/month from 2025-26, CPI-adjusted

Use

Restaurants

\$131.77

\$ 93

suggested \$92.92/month from 2025-26, CPI-adjusted

Use

Phone & internet

\$88.17

\$ 189

suggested \$188.89/month from 2025-26, CPI-adjusted

Use

Subscriptions

\$56.53

\$ 64

suggested \$64.05/month from 2025-26, CPI-adjusted

Use

Transport

\$56.18

\$

Other

\$26.13

\$ 121

suggested \$121.22/month from 2025-26, CPI-adjusted

Use

Health

\$22.51

\$ 77

suggested \$77.47/month from 2025-26, CPI-adjusted

Use

Dining

\$0.00

\$

Entertainment

\$0.00

\$

Shopping

\$0.00

\$

Travel

\$0.00

\$

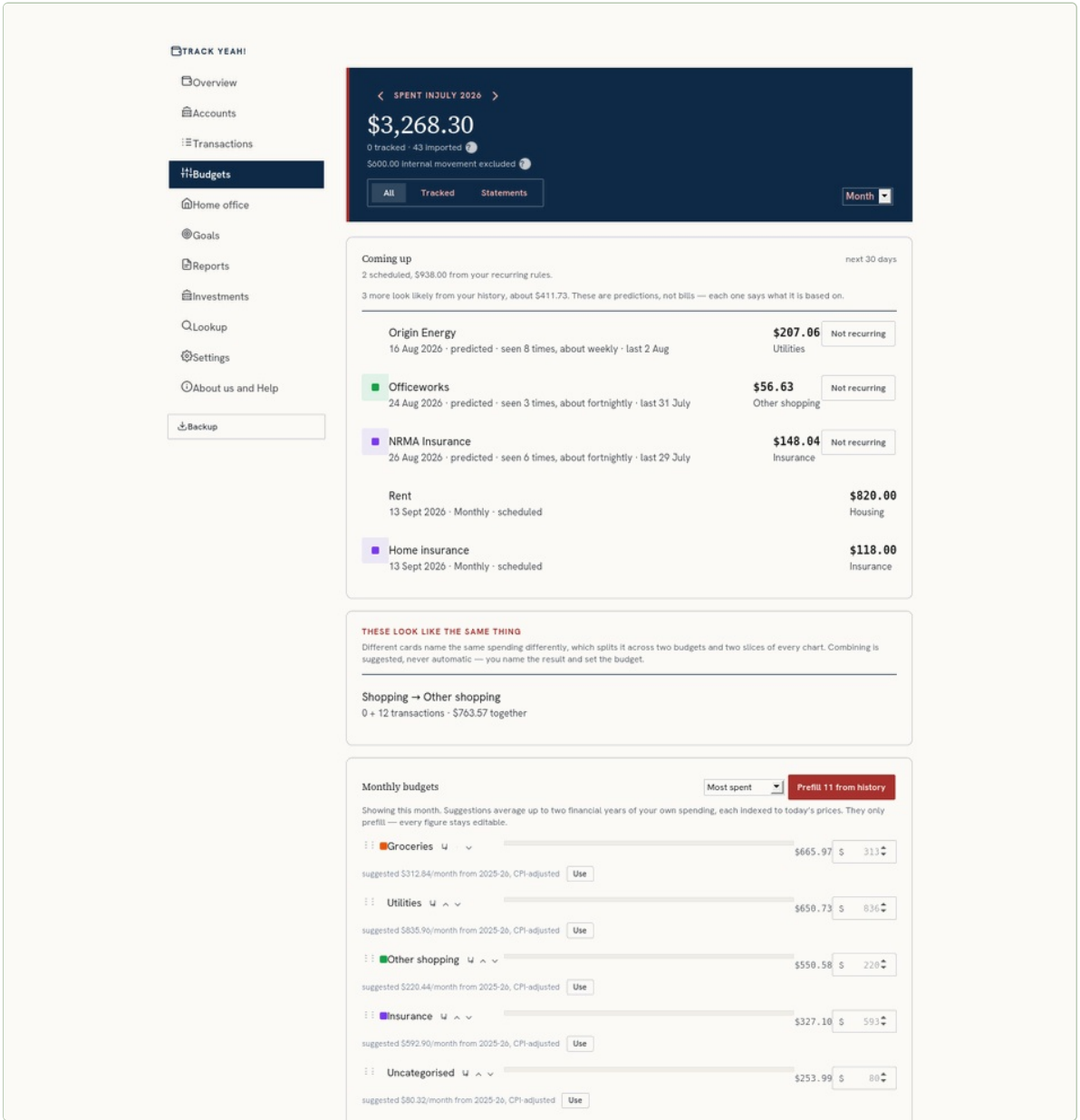
Go to **Budgets**. Every category shows a suggested monthly figure.

That suggestion comes from your own spending, not a template — the app averages what you

actually spent in this category over up to two financial years, divides by the months that had data rather than by twelve, and adjusts older years for inflation so a 2024 figure isn't compared against 2026 prices.

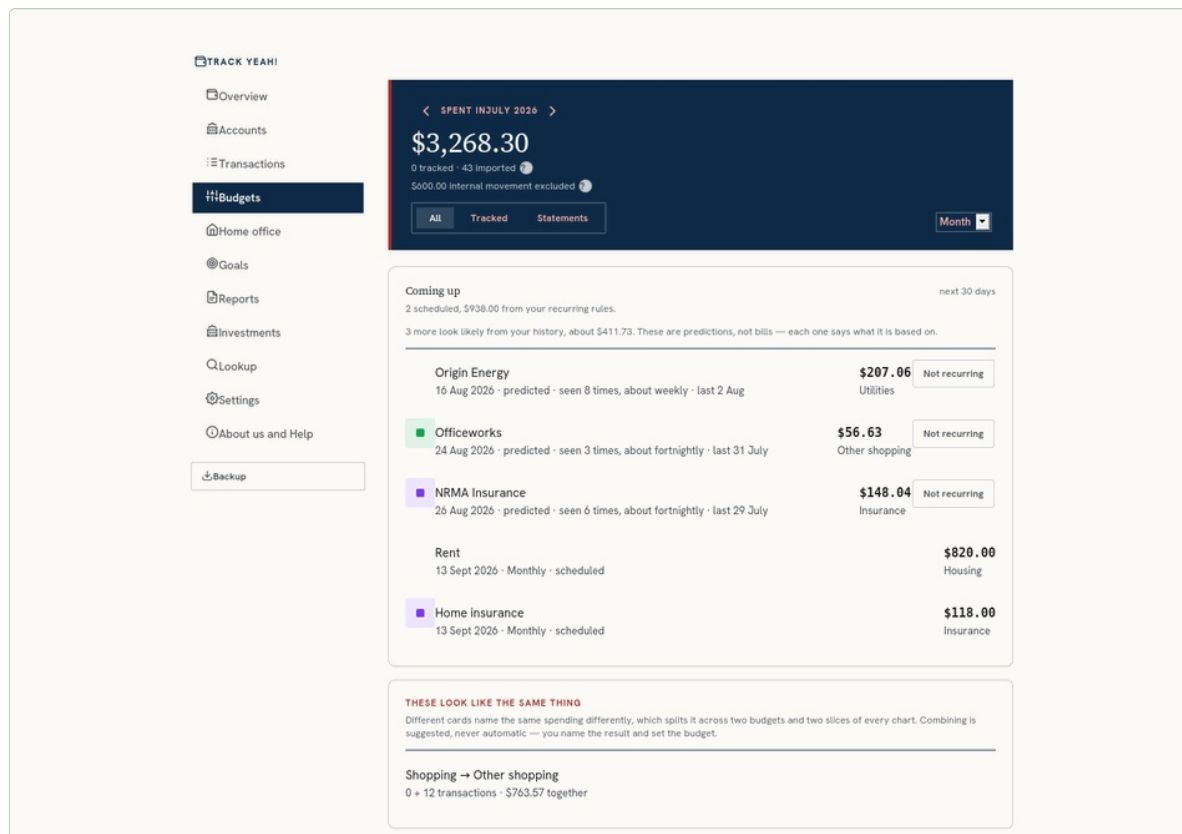
It needs at least three months of data before it will suggest anything. Below that it stays quiet rather than guessing.

Does the suggestion look sensible to you? That's the useful question. It's a starting point, not an instruction — change it to whatever you actually want to spend.



Once you've set a few caps, this screen shows how you're going. Categories without a cap still show what you spent, and the total says how much fell outside your budgeted categories — so an under-budget month doesn't hide \$1,200 you didn't count.

What's about to hit you



At the top of **Budgets** is a card showing the next thirty days. It is in two parts, and the difference matters.

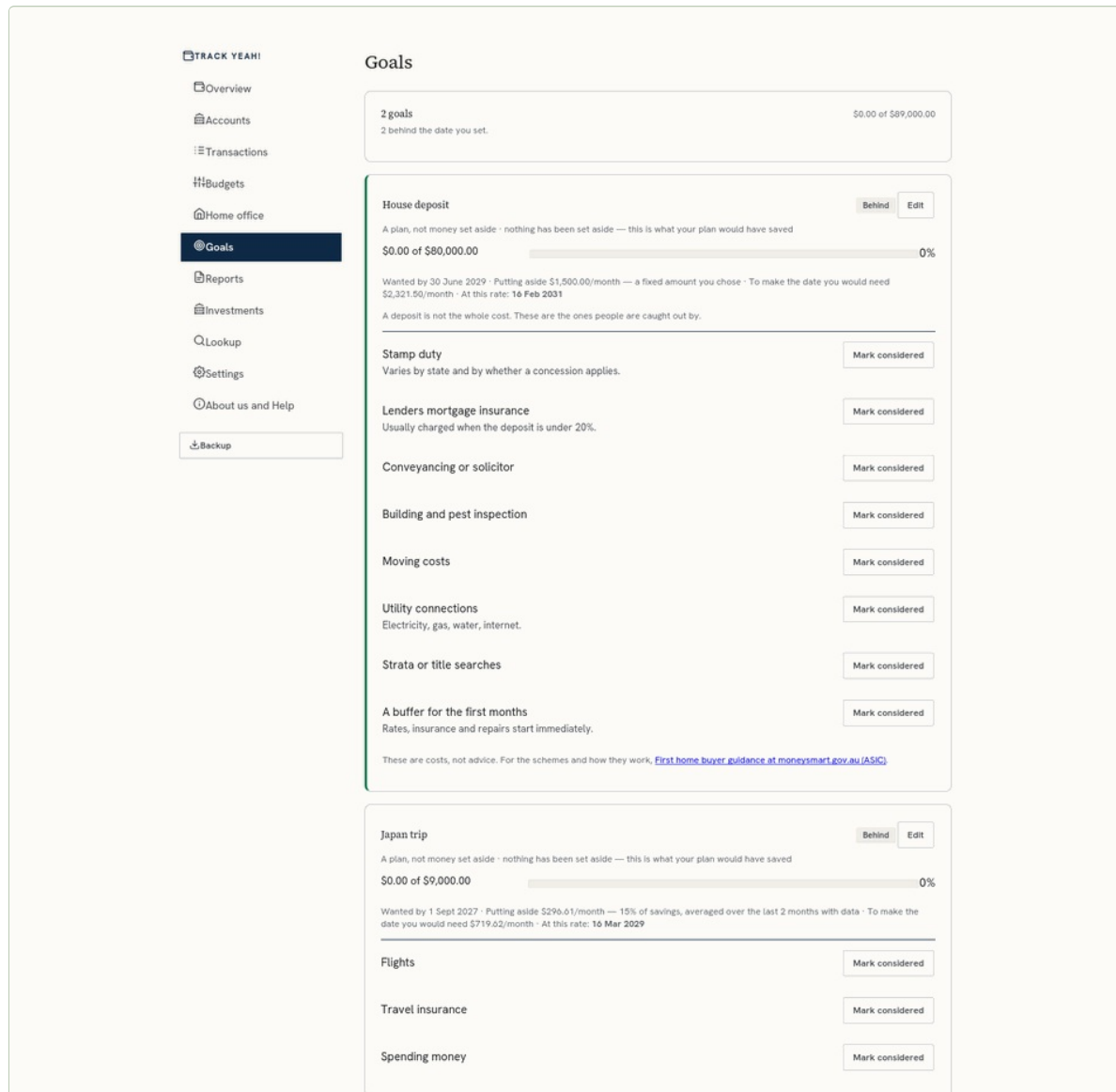
Due comes from recurring rules you have set up yourself — rent, a subscription, an insurance premium. You told the app it happens, so the date is a fact.

Expected is worked out from your statements. If the same merchant has charged you at a steady interval, the app says so and predicts the next one. Every expected row shows what the prediction rests on: "*seen 5 times, about monthly, last 12 July*".

The two totals are kept apart deliberately. Adding a guess to a bill and showing one number would be exactly the sort of invented figure this app avoids.

If a prediction is wrong, say so. Press **Not recurring** and that merchant stops being predicted — including after your next import. The app is looking for *regularity*, not frequency: nine coffees in a month is the most frequent thing in your ledger and the least predictable, so it will not guess at those.

Saving for something



Goals appears once you add one. Set a target, a date, and how much to put aside each month — either a fixed amount or a percentage of what you actually save.

There are two kinds, and the app always says which one you are looking at.

Linked to an account — progress is measured from that account's balance, counting only money added since you set the goal. A pre-existing balance is not credited to it.

Not linked — the goal tracks what your plan *would* have saved. Useful for deciding, but no money has moved, and the card says so on its face.

If you are behind, it tells you what you would need per month to make the date, and when you will get there at the current rate. If nothing is being put aside it says that rather than inventing a date.

Buying a first home

Choose the **First home** template and the goal carries a checklist of the costs people are most often caught out by — stamp duty, lenders mortgage insurance, conveyancing, building and pest, moving, utility connections, strata searches, and a buffer for the first months.

These are costs, not advice. For how the schemes actually work, the guide links to **moneysmart.gov.au**, which is ASIC's own site. Track Yeah! does not give financial advice and will not pretend to.

What else is in here

Once the basics work, there's more. None of it is needed in your first half hour.

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Working from home

2020-27 (current)

Both methods are tracked all year. You elect one at tax time — this shows which is ahead.

No rate has been entered for 2020-27, so the most recent one (70c) is being carried forward. Check the current rate before you lodge, and enter it in Settings if it has changed.

Sam

Alex

Showing Sam's claim. Alex has 0 hours logged for 2020-27. These are separate claims on separate returns and are never added together — a shared bill is split between you, not counted twice.

FIXED RATE

\$0.00

hours × 70c + assets

ACTUAL COST

\$0.00

apportioned expenses + assets

A standard deduction of \$1,000.00 for work-related expenses ? applies automatically from 2020-27. Work-related expenses for Sam so far come to \$0.00, which is under it, so whichever method is ahead here does not change the deduction yet. Logging hours is still how you find out when it does.

Hours log

Fill from a weekly pattern

HOURS	DAYS	RATE	FIXED-RATE VALUE
0	0	70c	\$0.00
logged in 2020-27	with hours	per hour	before assets

No hours logged yet for 2020-27. Use the weekly pattern to lay down a baseline, then adjust individual days.

BILLS YOU COULD CLAIM UNDER ACTUAL COST ?

5 transactions in 2020-27 — \$945.92 — sit in categories the actual-cost method uses, and none has been marked yet. Until they are, the actual-cost column understates what you could claim, and the comparison above is not a fair fight.

Utilities

4 transactions · \$857.75

Phone & internet

1 transaction · \$88.17

Marking a category sets every one of its transactions this year to home office at 50% work use. Change any single one, or the percentage, by opening it. A bill covered by the fixed rate cannot also be claimed separately — that is the double-dip the warning above watches for.

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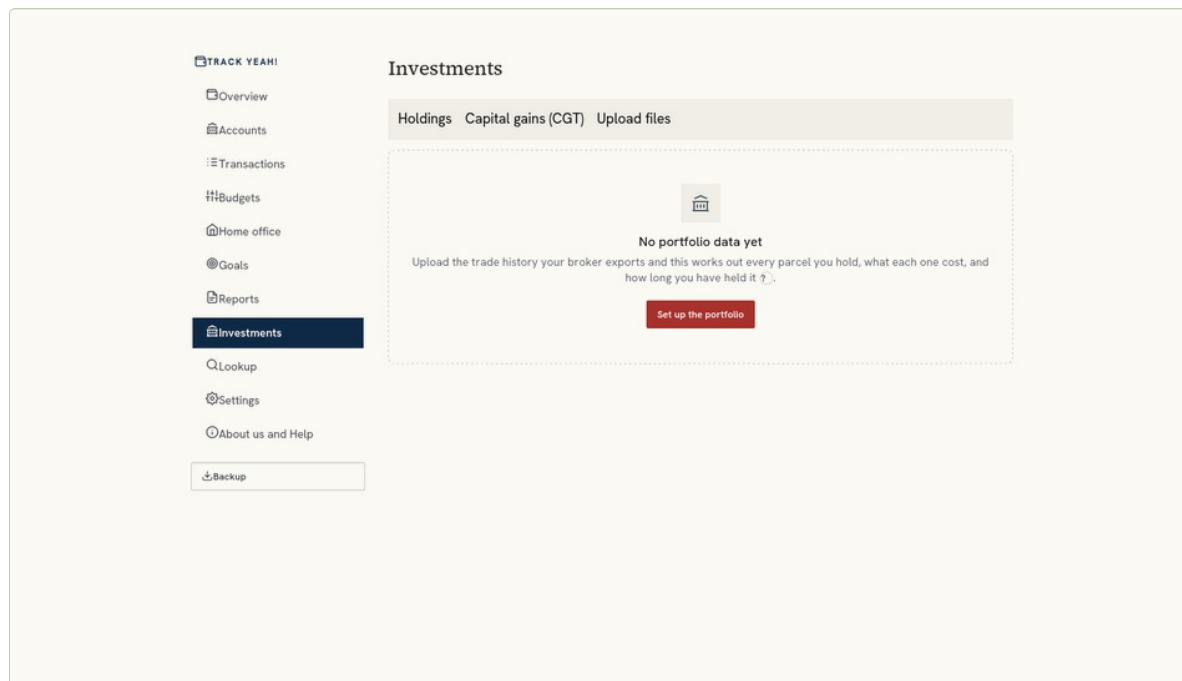
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Home office — logs your working-from-home hours and compares the fixed-rate method against actual costs, showing which produces the better claim. If two of you work from home, each person's claim is tracked separately, because you each lodge your own return.



Investments — upload a broker CSV and it tracks individual parcels, handles splits and consolidations, and works out capital gains. It shows the arithmetic step by step rather than just a number, because a figure you can't check is one you shouldn't put on a tax return.

TRACK YEAH!

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Rental property

FOUND IN YOUR ACCOUNTS

These look like rental properties, from what you have already tagged. Adding one fills in the link and the dates it can work out — everything else is yours to enter, and anything filled in can be changed.

HSBC 12 Myall Street Loan

2 rental income rows · the account is marked Investment · income from 1 Aug 2025

Add it

Not a rental

Investment loan — Myall St

Close

Remove

Sam 50% · Alex 50%

Capital works: 2.5% over 40 years (construction started 1 Feb 2005)

Schedule prepared 2 May 2019 · 1 item added since — these are NOT in your schedule

DETAILS

Name from your accounts

Investment loan — Myall St

Construction started

2005-02-01

The date construction STARTED, not the date you bought it — this alone selects the capital works rate, and the two are easy to confuse.

Construction completed

2005-11-20

The claim runs from completion.

First rented / available from your accounts

2026-08-01

Construction cost

285000

The purchase price, insured

Rental property — for a place you rent out. It reads what you have already tagged: an account marked Investment, rows tagged as rental expenses. If it finds one it offers to set the property up with the account linked and the date rent started already filled in, and you can dismiss a suggestion it gets wrong.

What it is really for is narrower than it looks. When a quantity surveyor draws up a depreciation schedule, that schedule is a snapshot of the day it was made. Anything capital you add afterwards — solar, a hot water system, air conditioning — is not in it, and if it is not in it your accountant never sees it, so it is often never claimed at all. Record the date the schedule was prepared and the screen tells you which of your items post-date it.

It fills in what your accounts can show and nothing else. Construction dates, what the building cost, whether an item is plant or capital works, its effective life — none of that appears on a bank statement, so none of it is guessed. An item missing its method or effective life shows no figure at all rather than a confident wrong one. Whether something is plant, capital works or a repair is a call for your registered tax agent.

Reports — a financial-year summary of what's claimable, grouped by what the expense was for, exportable to CSV.

Goals and **Home office** are always there, whether or not you have used them yet. **Rental property** appears if the app can see you own one. A feature you cannot find has not been built.

Only **Lookup** comes and goes, and that is different: it is a job the data creates for you, appearing when there are merchants to name and leaving when there are none.

Your data

Where it lives: in your browser's storage, on this computer, under the profile you opened the app with. Not in a file you can email. **Clearing your browser's site data deletes everything** — this is the most common way people lose their history.

Back it up. Save backup writes a single JSON file named with the date and time it was taken — `ttrackyeah-backup-202608091430.json` — so you can always tell which is which.

By default it goes wherever your browser saves downloads. In Settings you can instead **choose a backup folder**, and it will write straight into that one. That is worth doing for a second reason: **Track Yeah! cannot see files you have downloaded**. A web page has no view of your filesystem, so moving a backup into a folder by hand does not make it visible. Once a folder is granted, the app can find the newest backup in it and offer to load it in one click.

Locking it. Settings offers a PIN. It encrypts everything stored, using your PIN combined with a key held only on this computer — so a copied database or a synced backup folder is useless to anyone without both. The screen tells you honestly how strong your PIN actually is.

Two things it can't do, and says so: **there is no recovery** if you forget the PIN, and **your backups are not encrypted by it** — they have to open on another machine, and the device key never leaves this one.

Two people or one. Settings has your name and, optionally, who you're sharing with. Leave the second blank and every splitting feature disappears — no half-filled UI about a person who doesn't exist. Fill it in later and it all comes back.

What it doesn't do

Worth knowing before you invest time.

- **It is not tax advice.** It records what you tell it and does the arithmetic. Whether something is deductible depends on your circumstances — check with a registered tax agent.
- **There is no bank feed.** You export a file and import it. Connecting to your accounts would mean holding your banking credentials, and that's the one thing this app exists not to do.
- **Australian rules only.** Tax thresholds, the CGT discount, home-office methods and the inflation figures are all Australian.
- **Two people, one household.** Split logic is built for a couple. Not share houses, not a business with staff.
- **Reports, not receipts.** It tracks what you tell it. It doesn't scan receipts, read your email, or find transactions you haven't imported.
- **Forget the PIN and the data is gone.** Encryption with no server means exactly that. No reset link, nobody to call.

This is a beta

Which means the point is finding what's broken or confusing. About half an hour is plenty.

What's most useful to tell us:

- Where you got stuck, and what you expected instead

- Anything that looked wrong — especially a total. Tell us the figure you expected and what you saw.
- How the export went at your bank — which format you could get, and whether it was hard to find. This is the step people get stuck on most.
- How many categories ended up "Uncategorised", and whether the budget suggestions looked sensible

Please don't send us your data. If a number looks wrong, Settings → Diagnostics writes a file describing the *shape* of your data — category counts, monthly totals, how rows were classified — with no merchant names, descriptions, account numbers, balances or individual transactions in it. There's also a version with no amounts at all. That's what we need to find a miscount, and it's what to send.

contact@applepiesolutions.com.au

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This guide describes the beta. Some screens will change.