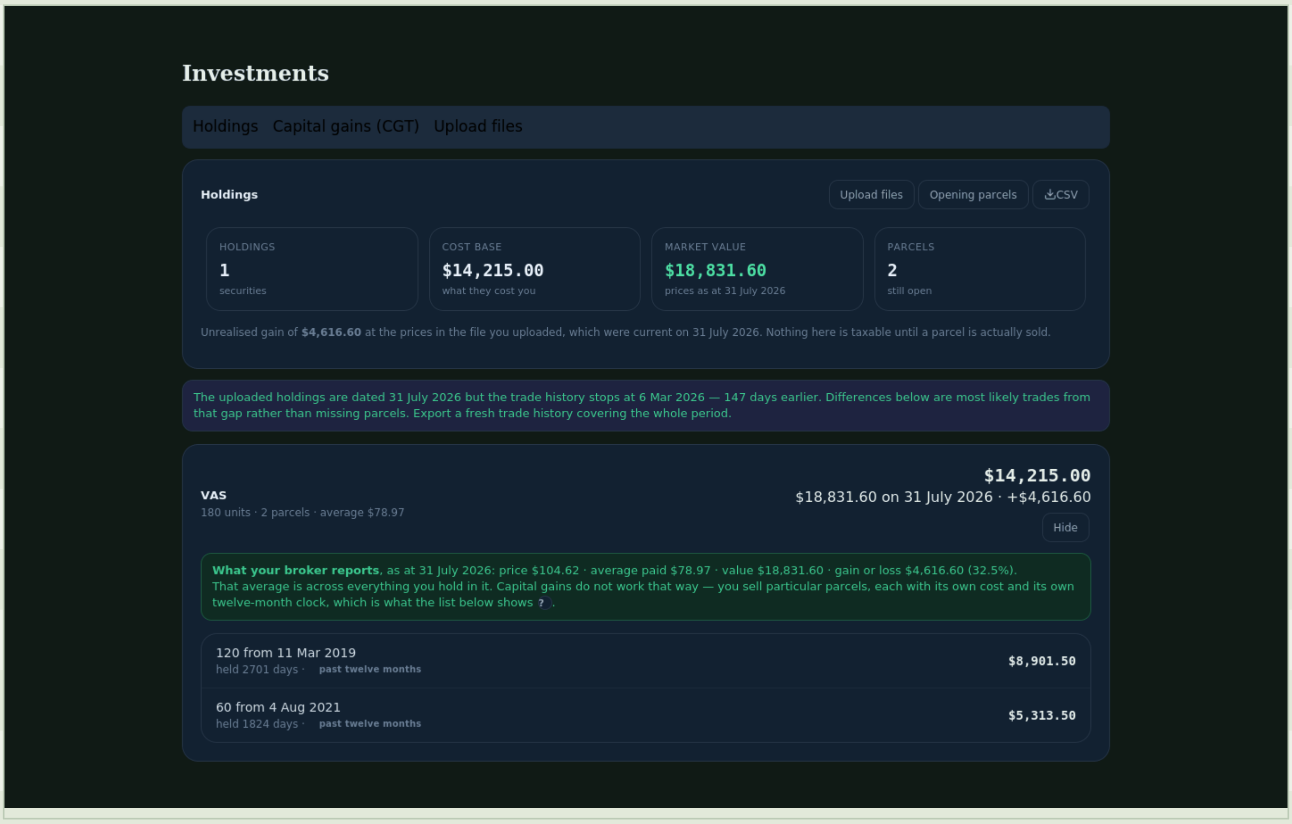
Track Yeah!

Household spending, budgets and tax deductions —
kept on the computer you're sitting at.

There is no account to create, nothing to sign in to, and no server for us to keep your figures on. Because there is no server.

A brochure for people who want the detail before they install something.



SCREENS THROUGHOUT ARE FROM THE CURRENT BUILD. THE FIGURES IN THEM ARE INVENTED.

THE IDEA

Your money data belongs to you

Every app that offers to help with money seems to want a copy of your bank feed first, held on somebody else's computer, under terms you agreed to without reading. Once it's there you cannot take it back, and you're relying on that company's security, that company's owners, and that company's future decisions.

We think the trade is unnecessary. Almost everything a personal finance tool does is arithmetic on figures you already have. It does not need a copy on a server to add them up.

So Track Yeah! doesn't take one. It's a single file that runs in your browser, holds what you put into it, and has no way to send anything anywhere. That last part is the important one, and it is the reason for most of the design decisions in this document.

HOW YOU CAN CHECK

Three reasons that's a fact rather than a promise

READ IT **The whole app is one readable file**	Open it in any text editor and search for the words that would send data — `fetch`, `XMLHttpRequest`, `http`. You will not find them. No cloud service can offer you that, because their code runs where you cannot look at it.
ENFORCED **The browser holds us to it**	The file carries a content security policy your browser obeys whether we like it or not: no connections, to anywhere, ever. If a future version tried to reach the internet, it would have to change that line — and you would be able to see it had.
LOCKED **Encrypted where it sits**	Set a PIN and everything stored is encrypted. The key is built from your PIN *and* a long random key generated on that one computer, which is never included in a backup. A copied database or a stray backup file cannot be attacked at all, because half the key isn't in it.
YOURS TO MOVE **Nothing is held hostage**	Back up to a file whenever you like, restore it anywhere, and export any figure as plain CSV that opens in any spreadsheet. Uninstalling is deleting a folder.

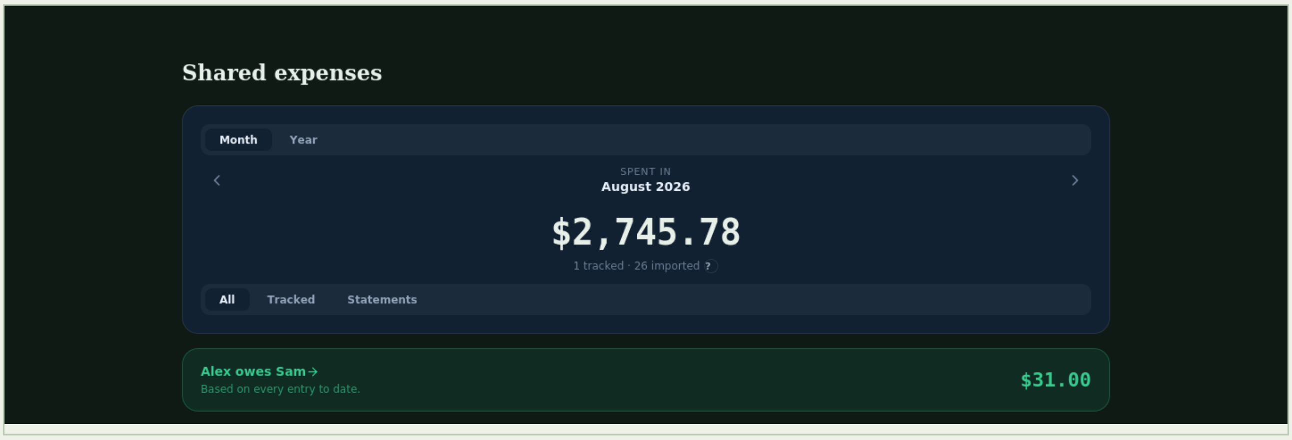
It only ever looks at what you give it. No bank connections, no open banking, no permissions to grant. You export a CSV from your bank the way you always could, and you decide what it sees.

MOST OF THE YEAR

A place to put the household's money

Track Yeah! is built for two people sharing a household, and most of what it does is quietly keeping the record straight so that the totals mean something.

STATEMENTS **Import the CSVs you already get**	Drop in whatever your bank exports. Accounts are identified from what is *inside* the file rather than its name — so downloading the same statement twice does not create a phantom second account and duplicate everything in it. A layout it hasn't seen gets mapped once, then remembered.
COUNTED ONCE **Duplicates and transfers netted out**	An expense you typed and the same charge arriving on a statement are matched and netted, and the amount netted is shown rather than hidden. Money moved between your own accounts — including across two different banks on the same day — is recognised as one transfer and removed from both ends. Paying a loan out of its offset account stops looking like spending.
CATEGORIES **Merge the ones your bank splits**	Drag one category onto another and they become one: budgets added together, merchant rules rewritten so the next import doesn't split them again, and the name editable while you're at it. Reorder them however you think about them.
BUDGETS **Pre-filled, and honest about pace**	Caps prefilled from what you actually spent, indexed for inflation. Part-way through a month it reports how much of the month has passed alongside how much you've spent, so an early month doesn't look healthy and a late one doesn't look like a disaster. A projection is labelled an estimate from the pace so far, not a forecast.
TWO PEOPLE **Who paid, and who owes**	Payer and split per expense, or per account, with a settle-up showing where you stand. Where a split has been assumed rather than recorded, it says how much is assumed instead of presenting the guess as fact.
RECURRING **The regular ones, found for you**	Subscriptions and repeating charges are detected from the statements, with the ones you've deleted staying deleted through the next import.

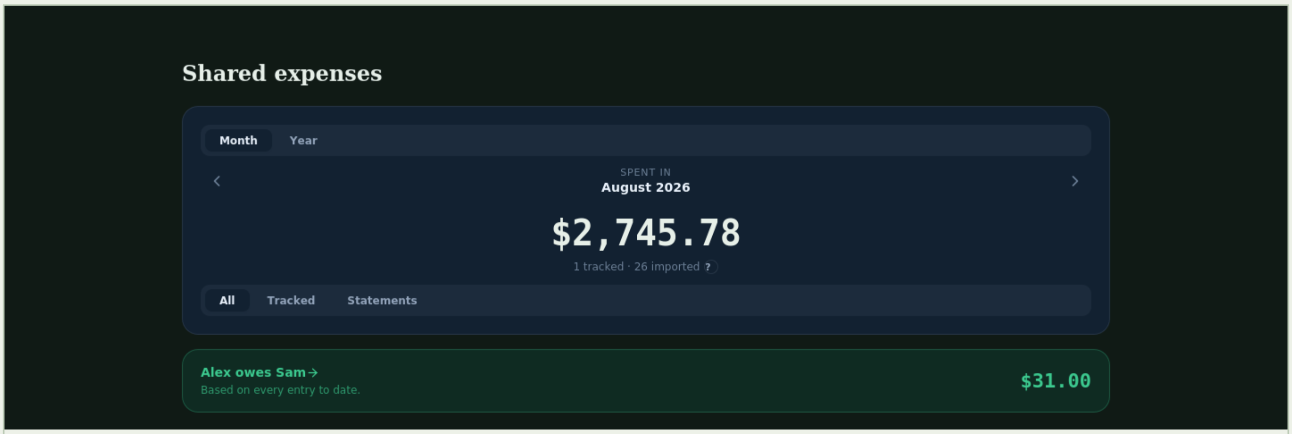


THE MONTH AT A GLANCE — DARK THEME, INVENTED FIGURES

BUDGETS

Where the first number comes from

Setting a budget usually means guessing, being wrong, and giving up. Track Yeah! already knows what you spend, so it offers a starting figure and lets you argue with it. Every suggestion is worked out from your own statements — no benchmark, no comparison to anyone else, and nobody else's data involved.



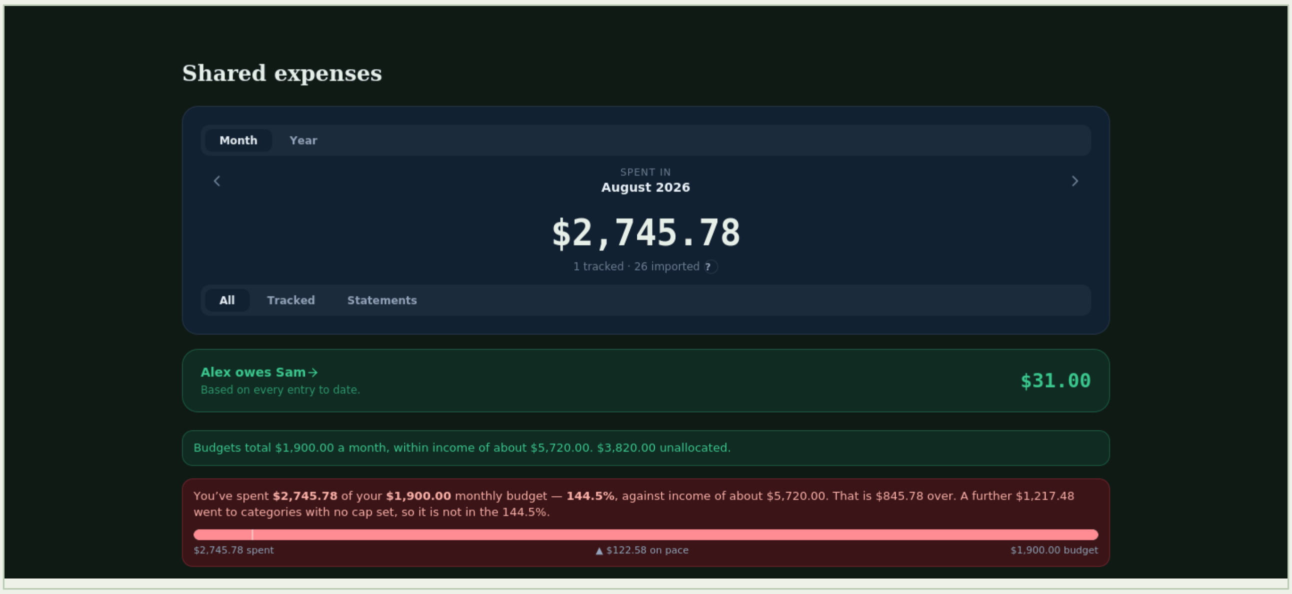
A STARTING FIGURE BESIDE EACH CATEGORY, FROM YOUR OWN SPENDING

How the suggestion is worked out

TWO YEARS **Averaged, not taken from one year**	One year can be a fluke — a car repair, a quiet winter. Two evens it out. If you have only been using it a few months it offers fewer suggestions rather than pretending to know.
MONTHS, NOT TWELVE **Divided by the months that had data**	A category first seen in March is not divided by twelve. Doing that would nearly halve the suggestion and quietly set you up to blow the budget every month.
INDEXED **Brought up to today's prices**	A dollar two years ago bought more than a dollar today, so each year is adjusted for inflation before averaging. Skip that and every suggestion is a little too low — the failure you would never notice, because it looks like restraint.
EXCEPT INTEREST **Where indexing does not belong**	Interest follows your balance and the cash rate, not the price of groceries, so it is left alone.
YOURS **It only ever prefills**	Take it, or type over it. Nothing is set for you, and the working is on the screen — which years it drew on, and that it was adjusted — so you can disagree with it for a reason.

BUDGETS, CONTINUED

Then it is honest about how you are going



PART-WAY THROUGH A MONTH: WHAT IS ON PACE, AND WHAT IS NOT

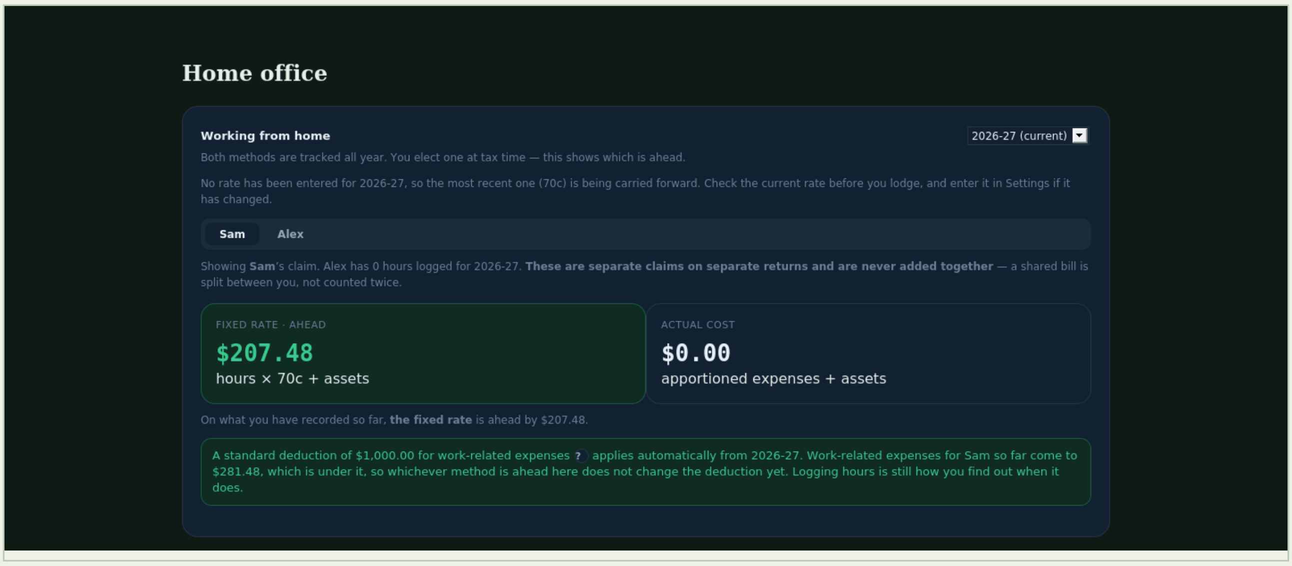
PACE **How much of the month has gone**	Comparing a part-month total against a whole-month cap makes every early month look healthy and every late one look like a disaster. It reports how much of the period has passed alongside how much you have spent, so you can tell spending fast apart from simply being near the end.
KEPT SEPARATE **Spending with no cap set**	Money spent in categories you have not budgeted is real, but it cannot sit inside a percentage of caps that do not exist. It is reported alongside with its own figure, rather than folded in or dropped.
LABELLED **A projection says it is one**	Where it extrapolates from the pace so far it says so in those words — an estimate, not a forecast — and only once enough of the period has passed for the estimate to mean anything.
AFFORDABILITY **Caps against what comes in**	If the budgets add up to more than your income, it says so before the month starts rather than after.

JULY

Where it earns its keep

A year of tagging as you go is worth an afternoon of scrolling backwards through statements. Everything below is an estimate built from what you entered, shown with the arithmetic visible — not a return, and not advice.

DEDUCTIONS **Fourteen categories, tagged as you go**	Attach a deduction category to a single row or to a merchant, so next year's charges from the same place arrive already tagged. Rows you haven't classified are reported as *unclassified* — never quietly filed as personal, because silent omission is how people misclaim.
HOME OFFICE **Both methods, side by side, all year**	Log hours worked from home and it tracks the fixed rate and actual cost together, showing which is ahead and by how much, with a guard against claiming costs the fixed rate already covers.
NEW THIS YEAR **The $1,000 standard deduction**	Applied the way it actually works — automatically, reduced by what you do claim, so your deduction lands on whichever is larger. Union fees and professional memberships are kept out of that calculation because they are claimed on top of it.
WORTH KNOWING **What a deduction is actually worth**	Enter a taxable income and it estimates the tax a deduction saves you — worked out properly, so a deduction that crosses a tax bracket isn't overstated. Clearly labelled indicative.
REPORTS **Exports an accountant can read**	Every figure exports as plain CSV, with the detail behind it, not just the summary. If the groups don't add up to the period total, it says so at the top rather than letting you rely on it.



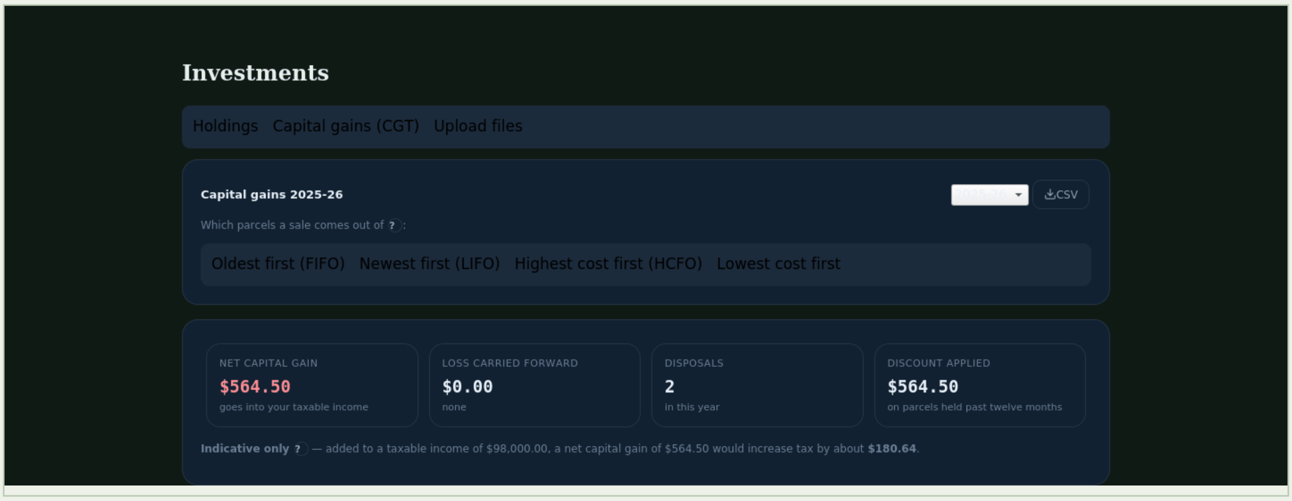
HOME OFFICE: BOTH METHODS TRACKED TOGETHER ALL YEAR

IF YOU HOLD SHARES

Parcels, not averages

Your broker reports one average price across everything you hold. Capital gains do not work that way: you sell particular parcels, each bought on its own day at its own price, each with its own twelve-month clock. An average cannot answer the question.

IMPORT **Trade history and holdings**	Import your broker's exports and it builds every parcel you hold, what each one cost including brokerage, and how long you have held it. Upload the same file twice and nothing doubles up.
CORPORATE ACTIONS **Splits and name changes handled properly**	A share split, consolidation or ticker change retires your parcels and re-issues them carrying the *original* acquisition date and cost. Treat one as a fresh purchase and a long-held parcel silently becomes a same-day one, which changes the tax.
RECONCILIATION **Checked against what your broker says**	Units it can account for, against units your broker reports. They should match exactly. Fewer usually means a purchase from before your history starts; more usually means a sale or a reorganisation is missing. Until they agree, nothing worked out from them can be trusted — and it tells you so.
CAPITAL GAINS **The working, in the order it must happen**	Oldest-first, newest-first or highest-cost-first, chosen per financial year and locked once you have lodged, so a later year starts from what is actually left. Losses come off before the discount and carry forward with the year they were made. Every step is a line you can read.
REFUSALS **It stops rather than guessing**	A disposal with no proceeds recorded is held back instead of being booked as a total loss. A movement type it doesn't recognise is reported rather than assumed. A tax year whose rules it hasn't been taught returns no figure at all.



CAPITAL GAINS, WITH EVERY STEP OF THE WORKING ON SCREEN

THE DETAIL

Privacy, in specifics

WHERE IT LIVES **On your machine, in your browser's storage**	Or in a folder you choose, if you prefer files. Backups go wherever you send them. Nothing is written anywhere else on your computer and there is no service running in the background.
EXTENSIONS **The one real risk, and what to do about it**	A browser extension you install can read any page you open, including this one. No design choice inside a web page can prevent that, and anyone claiming otherwise is overstating. The Windows installer therefore opens the app in a separate browser profile of its own with extensions switched off — which also means clearing your normal browsing data cannot wipe your figures.
SUPPORT **Diagnostics without your data**	If something looks wrong there's an export that describes the *shape* of the problem — category counts, how rows were classified — carrying no merchant names, no amounts, no account numbers and no dates finer than a month. Send that, never a backup.
IF YOU FORGET THE PIN **It is genuinely gone**	Nobody holds a copy and there is no reset. That is what makes the encryption worth having. Back up before you set one; the app insists on the same thing.

WORTH KNOWING BEFORE YOU INSTALL IT

What it doesn't do

NOT ADVICE **It doesn't lodge anything and isn't tax advice**	It does arithmetic on what you enter and shows its working. Check anything that matters with a registered tax agent before you rely on it.
NO FEED **It won't connect to your bank**	No open banking, no credentials, no permissions. You export a CSV yourself. That is the cost of everything on the previous pages.
AUSTRALIA **Australian tax rules only, for now**	Other countries are on the list, and the rules are already held separately from the rest of the app so they can be added without disturbing anything that works.
TWO PEOPLE **One household, not a business**	It is not accounting software and does not try to be. No payroll, no invoicing, no GST returns.
CSV **Spreadsheets need saving as CSV first**	There is no spreadsheet reader inside, which is part of how it stays one file that runs with nothing installed.

GETTING STARTED

Five minutes, and a CSV

WINDOWS **Run the installer**	It creates a folder under your own user account, puts a shortcut on your desktop, and sets up the separate browser window described earlier. No administrator rights, nothing to allow. Run it again later to update — it leaves your figures and backups alone and keeps the previous version in case you want it back.
MACOS, LINUX **Open the file**	That is the installation. It runs in the browser you already have.
FIRST RUN **Three steps**	Export a CSV from your bank for a month or two, drop it in, and check the categories. That's enough to see whether it suits you.
UNINSTALLING **Delete the folder**	Nothing is stored anywhere else, there is no service and no registry entry beyond the shortcut. Deleting it deletes your figures too, so export a backup first if you want to keep them.

Track Yeah! is in beta and free while we're testing it.

Nothing is uploaded when something goes wrong, which means we only hear about a problem if you tell us. If you hit one — or if your bank's export isn't recognised, or your broker's format isn't supported yet — send us the file and it can be added.

contact@applepiesolutions.com.au

Apple Pie Solutions Pty Ltd · ABN 89 660 499 356 · Canberra, Australia