# Start with the basics

You do not need to create codes or write formulas. Choose names from dropdowns.

## 1 Choose the profile you are setting up

In Profile, enter your name, currency and time zone. Choose Personal for private finances, including on a Family plan. Select Yes or No for each day off. A blank Avatar reference keeps your current avatar.

## 2 Add your accounts

In Accounts, type a different name for each account and select its type. Currency can stay blank to use the main currency in Profile. Use Business only for an entity account.

## 3 Enter a starting balance, then your history

In Transactions, select Opening balance for each nonzero starting balance. Then enter later income, expenses and transfers. A zero opening balance needs no row.

## 4 Save and import

Save your file as .xlsx. Open Financeia Settings, then Data import and export. Select the correct Personal or Family profile and upload the workbook. Review the import result and account balances.

## A few helpful details

A star (*) means required. Select a dropdown cell to see its choices. Add new rows below the last entry. Optional columns sit on the right; leave sheets you do not need empty. Keep the original sheet names and column headings.

### Avoid counting your money twice

The opening balance must be from BEFORE the transactions you import. Do not enter today's balance and then add the same past activity again.

# Record money clearly

Use positive numbers. The Activity you select determines what happens to the balance.

| | |
|---|---|
| **Opening balance** | Account whose starting balance you are entering. Leave To account blank. |
| **Income** | Account receiving the money. For example, salary paid into checking. |
| **Expense** | Account paying the amount. Select an Expense category from Categories. |
| **Transfer** | Account sends the money; To account receives it. Leave Category blank. |

## Check the filled example

Checking starts at USD 5,000.00. Add income of 4,000.00, subtract expenses of 2,045.50 and a transfer of 500.00: the closing balance is USD 6,454.50. Savings closes at USD 10,500.00. The transfer is not income or spending.

## Optional details

Categories / Budget: Categories defines Income and Expense names without a budget. Budget separately sets optional monthly spending allowances. Zero is allowed.

Family Members: Shared Family profile only. Add yourself as Owner using your sign-in email, then members to invite. Your plan's seat limit applies.

Entities: Smart and Pro only. Add the entity first, then choose it for the matching Business account.

Holdings and Property: Use Holdings for investment units and total purchase cost. In Property, enter the whole property's value and your ownership percentage.

Manual FX: Use your verified dated exchange rates. A rate of 0.90 from USD to EUR means 1 USD buys 0.90 EUR. This is an illustration, not a current quote.

## If a row needs fixing

Follow the sheet, row and field shown by Financeia. Check names, dropdown choices, dates and decimal places, then save and retry. Validation errors import nothing. If a connection is interrupted, refresh to check the result before uploading again.

Keep the workbook private. Never enter passwords, one-time codes or full card numbers.