Household Bill Planner

BIG ON CLARITY. LIGHT ON COST.

Your bills. Your money. Room to breathe.

A clearer household plan. A down-to-earth price.

After your bills, how much will you have left? See what is due, what is recorded as paid and when your bills account may need a top-up. Practical answers for running your home.

Know before payday.

A positive month-end estimate can hide a gap earlier in the month. Look ahead to busy bill weeks and see when money may need to reach your account.

Keep the useful. Keep it straightforward.

Track annual instalments, household contributions and renewal dates. Keep bill documents beside your plan. Start with supported statements, review the suggestions, or enter details manually.

Your finances. On your Mac.

No bank login and no bank connection. Statements and household financial records are processed on your computer, without being uploaded to our servers. Activation and payments are separate online services; see page 5.

Six months free. Then renew by choice.

For our initial invited founding users: six calendar months free from approval, then **£14.99 for your first paid year**. Further years are **£29.99** when you choose to renew. One compatible Mac per licence. No card needed to try. No promo code. No automatic renewal. Paid checkout is not open yet.

See the planner and download for Mac →

For Apple M-series Macs, macOS 13+. Invited preview: Apple signing and notarisation are pending. Forecasts depend on your saved records and plans; allow for everyday spending too. This guide continues with setup and practical help.

Household Bill Planner

Start here | Your home. Your bills. Your way.

A clearer month starts here.

See what is still to pay, what you expect to have left, and when money needs to reach your bills account. Choose the way that suits you.

Open and activate

Double-click **Household Bill Planner.zip**. Drag the extracted **Household Bill Planner.app** into **Applications**, then open it. You need an Apple M-series Mac and macOS 13 or later.

Enter **Your name** and **Your email address**, then choose **Request activation**. Once your invitation is approved, the app opens automatically for this Mac. You can close it and return later.

OPTION 1 | Recommended - easiest way

Choose the large yellow **Drop your statements here** box, or drop files onto it. Use bank statement PDFs or bank-exported CSV files from one account.

Start with last month, the whole year, or earlier statements. The app reads supported layouts and suggests recurring bills and income where there is enough history. A verified statement balance fills your bank balance too.

Review the suggestions, untick anything that should not repeat, then choose **Create my plan**. With only a little history, add or confirm your regular bills manually.

OR - OPTION 2 | Enter my details manually

Choose the large green **Enter my details manually** button.
1. Add bank account: name the bank and confirm its current balance and date.
2. Add regular income: who pays you, how much and when - or tick that you have no regular income.
3. Add your bills: choose a category, provider, amount and collection date.
Save each entry, then choose **Finish**. Dates use day/month/year; amounts are in pounds.

You can change your route at any time.

The large statement box is also on the manual setup page, and a compact one stays at the top of your finished planner. Try **Explore an example planner** first if you would like a look around.

Private trial: Apple notarisation is still pending. If macOS blocks this copy, ask the sender for a signed release. Keep your Mac security settings enabled.

Household Bill Planner

Explore your money | Clear figures, useful next steps.

Know where you stand. See what is ahead.

Bills still to pay: the planned payments that have not yet been recorded. Open the card to see the bills behind the amount.

Bank balance and month-end forecast: the balance from your saved records, its date, and an estimate after planned income and bills. Open the details to see how the estimate is worked out.

Needs attention: payments or details to check. **Going out:** weekly totals so busy bill weeks are easy to spot.

A good month end can still need money before payday.

Use the previous and next month buttons to look ahead or review earlier months. Check **When do I need to put money in?** as well as the closing figure: a bill can leave before income arrives. Suggested extra funding is not assumed to have arrived until you record it.

Your bill columns, explained

Due: The planned amount for this month.

Paid: The amount recorded for this month.

Left this month: This month's planned amount less recorded payments.

Left to pay: The overall balance on an annual bill or repayment plan.

Payment status: Recorded, upcoming or something to check. Open the bill for evidence.

Keep your picture fresh

Whenever you like, add a newer statement or export a current CSV from your bank and drop it into the statement box. Existing saved transactions are checked for duplicates. Review payment matches and any changed amounts.

You can also update a balance, bill or income manually. Use the day money actually leaves the bank for a bill. A scheduled Direct Debit is planned; it is not automatically proof of payment.

Make the example your starting point.

In **Explore an example planner**, move between months, open a headline card and click a bill. Then choose **Create my own planner** to return to your setup. Example figures are fictional and never replace your records.

Allow for food, travel and other everyday spending alongside your bill plan. A forecast uses the details you have entered and the records you have added; it is not a live bank connection.

Household Bill Planner

Your first home | Eleven questions, one place to start.

A clear next step for the things that matter.

Open **Home guide & bill checklist** in setup, or **Home guide** in your planner. Choose Today, Bill checklist, Before payday, Shared costs or Changes & renewals.

Who do I need to pay? Use **Bill checklist** for rent or mortgage, council tax, energy, water, broadband and insurance. Add what applies; mark the rest Not needed. New bills may need adding before they appear on a statement.

Where did I see that bill? Open a bill and expand **Letters, invoices & notes**. Add a PDF or image, supplier reference, contact and notes. Choose Save to keep the links.

How much is left before payday? Open **Before payday**. Confirm today's balance and next income date. The estimate keeps back unpaid planned bills, your buffer and reservations.

When does the money leave? Use the collection date. Keep the bill issue date and payment deadline separately under **Dates, renewals & price changes**.

How much of the annual bill is left? Choose **Annual bill in instalments**. Enter its total, the amount paid before your saved records and the date those opening payments cover. Check remaining instalments and the estimated finish.

Current bill or old balance? Add two clearly named entries. Use **Old balance repayments** for the older debt, with its own total and payments.

Did that payment go through? Open payment evidence. Check saved statement matches or your manual confirmation. A missing match is a prompt to check, not proof of failure. Verify with the bank or supplier before paying twice.

Why is this month dearer? Use this month's amount for a first bill or one-off adjustment. Save a future amount and start date, plus an offer-end or renewal review date.

What have I forgotten? The checklist includes moving costs, old-address bills and subscriptions. Add one-off costs and a last payment date where appropriate.

Who has paid their share? Use **Shared costs**. Keep the full bill outgoing and record each contribution once as income. Received and still expected are shown separately.

What needs attention today? Use **Today** to review due payments and saved review dates. Open the bill to check evidence. This helps organise action; it does not access or change a credit file.

Ask for help: click any question heading or **Show answer** to read its guidance. Or type a question and choose **Find help**. Help prompts beside setup steps explain what to enter. All help searches run locally on your Mac.

Household Bill Planner

Your app. Your Mac. | Your records and backups stay with you.

Your financial information is stored on your Mac.

Your records are yours.

Household Bill Planner is installed and runs on your computer. The balances, bills, income, transactions and documents you enter or import are stored on your Mac. The app does not upload these financial records to us. Help questions are searched locally too.

A quick local backup

Choose **Backup** at the top of your planner and wait for the success message. This creates a checked copy of your saved records on the same Mac. The app keeps the newest five local record backups.

These are in **Library/Application Support/Household Bill Planner/backups** inside your Mac user folder. A local records backup does not include the separate saved document files or the app itself.

A complete copy for an external drive

Plug in your drive. In **Settings**, choose **Export complete app & records...** and select where to save the ZIP. It includes the app, records, preferences, saved bill documents and available original statements. Wait for completion and keep your originals available while it exports.

The selected export folder keeps the newest five complete backups. Keep a copy on an external drive so you have one away from your laptop. Exports contain your financial records and are not encrypted by the app.

Restore a complete export

On a compatible Mac, double-click the backup ZIP. Open **Restore Household Bill Planner.command** in the extracted folder and follow the prompts. The restore checks the files and keeps a dated copy of existing app records before replacing them. Open the restored app from your user Applications folder.

Restoring the records works locally. Editing on a replacement Mac needs approval for that Mac; activation keys are not transferred by the backup. If macOS blocks the restore tool or app, ask the sender for a signed release.

Activation is separate from your finances.

Activation sends your name, email and Mac identification code to the licensing service. Optional purchases are handled by Stripe; paid checkout is not open yet. An internet connection is needed for activation and regular access checks, with up to 24 hours offline between successful checks, subject to your licence expiry. You can still view and back up saved records when editing access ends.

You choose where extra copies go. If you put an export or records in iCloud, another synced folder or a shared location, those copies follow your chosen settings. A copy kept only on the same laptop cannot protect against loss of that laptop.