Your money, explained.

A practical guide to Pocket Ledger.

Choose a task below. Every topic has short steps and real app screenshots. Example amounts are for learning; your own ledger will differ.

Install the Android app from the website. Moving from an older app? Export JSON first and keep the old app until you verify the import (page 14).

Your first three steps

1. Add your accounts.
2. Record an expense.
3. Keep a JSON backup.

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Android 8.0+ · Offline first · Optional Google Sheets

Start with the money you have.

An account is a place your money lives: bank, cash, wallet or credit card. Add each one once.

Home → Accounts → Add account

1. **Name the account**

   Use a name you recognise, such as Everyday bank or Cash.

2. **Choose its type**

   Choose Bank, Cash, Wallet or Card. For a card, enter a positive amount owed; a negative amount means credit with the issuer.

3. **Set the starting balance and date**

   Enter the actual balance at that starting point. Entries before the start stay in history and are not counted again.

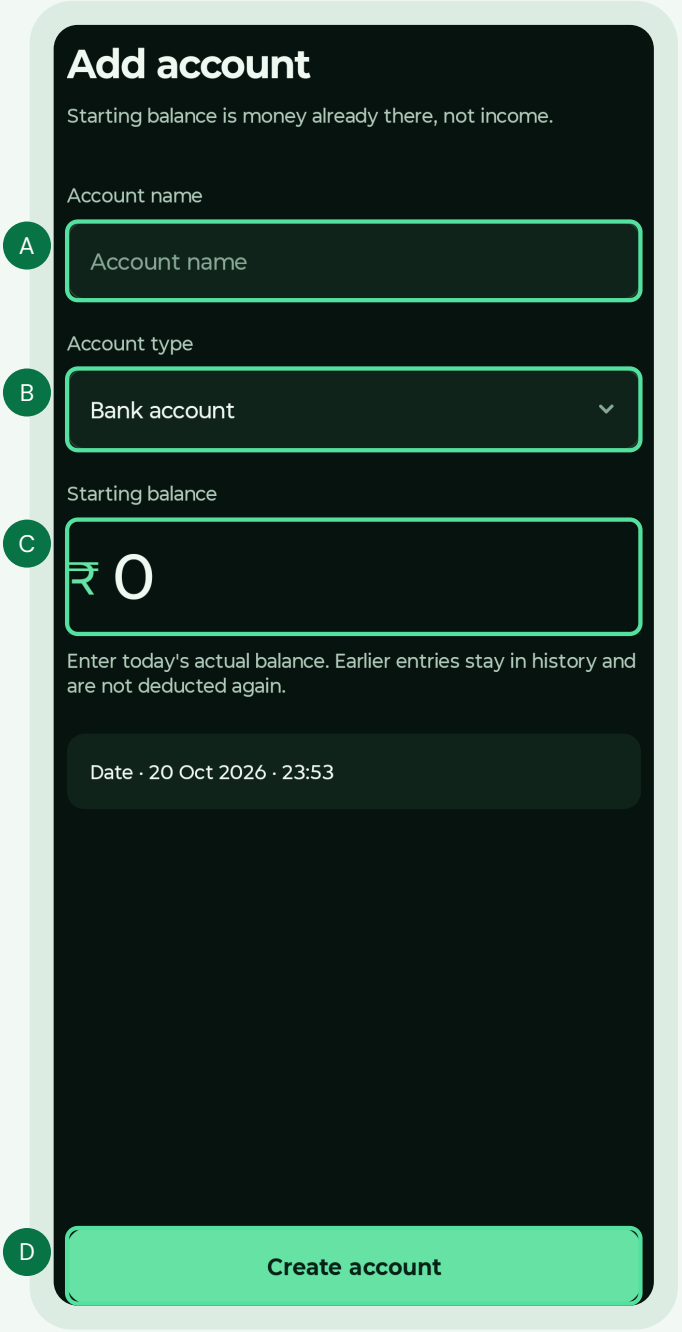
4. **Save, then link payment names**

   Open the account → Account settings → Add payment alias (UPI / debit card). A payment name uses the linked account balance.

Opening money is not salary

Already have ₹5,000 in cash? Use an opening balance of ₹5,000. Do not also add ₹5,000 as Income.

Account settings also has balance adjustment with a reason, default payment and archive. Archiving keeps the account in Overall balances and history.



Real app capture · example data

Empty account form from the restored app. Nothing was saved.

A: Account name · B: Account type · C: Starting balance · D: Create account

Record an everyday expense.

Choose what you paid with and why you spent it. The account balance and personal spending update together.

Home → + → Expense

1. **Enter the total amount**

   Use the full payment amount. Choose the account or linked UPI/debit payment name that paid it.

2. **Pick a category and optional tag**

   Category describes what it was. Need / Want describes your choice. Leave the tag empty if you are unsure.

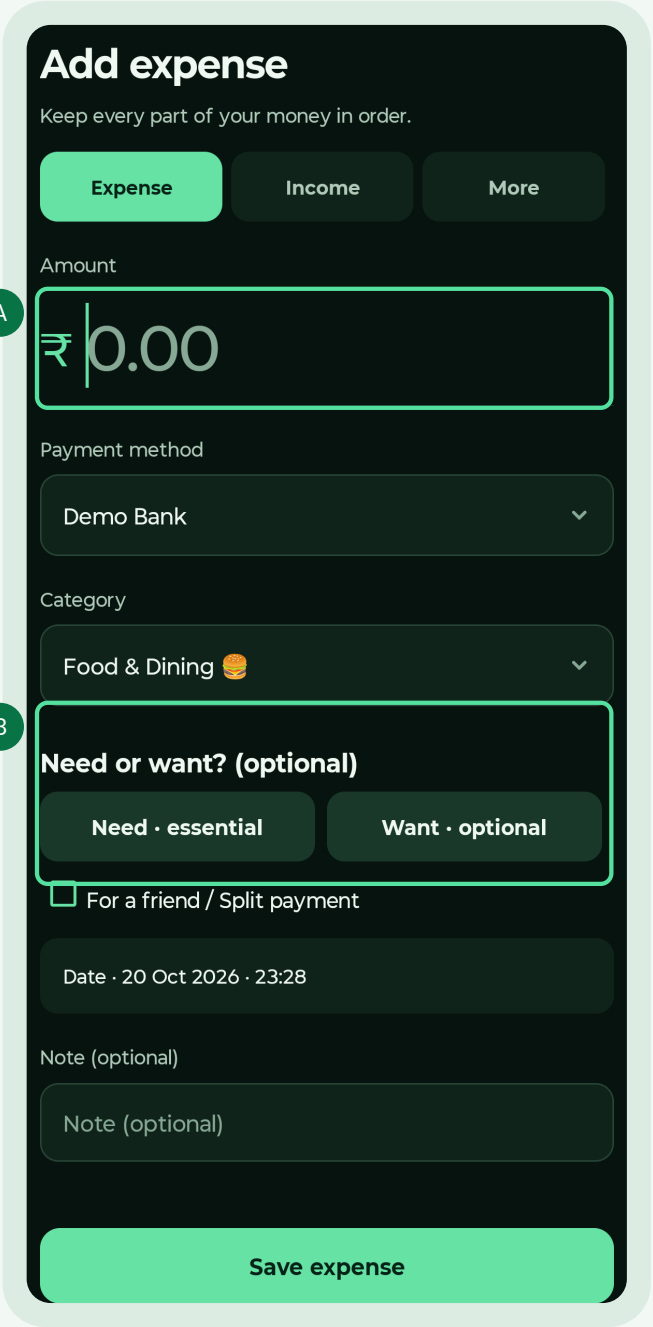
3. **Check the date and save**

   Add a useful note, check the date/time and tap Save expense. Use the shared-payment option only when part belongs to a friend.

A simple example

₹650 of fuel from your bank: the bank falls by ₹650 and your spending rises by ₹650. Tag it Need if that fits your situation.

For quicker entry, use the resizable Add Expense widget or the Quick Settings tile. Widget setup is in Settings → Add home screen widget.



Real app capture · example data

Demo account selected. All amounts in guide examples are illustrative.

A: Amount · B: Need / Want

Choose the right money move.

Income, transfers and refunds have different jobs. Choosing the right one keeps spending meaningful.

Home → + → Income or More

1 **Income: new money received**

Choose Income, the receiving account, category and amount. Use it for salary or other new income.

2 **Transfer: your money changing place**

Choose More → Transfer. Select different source and destination accounts. Use this for bank-to-cash moves and credit-card payments.

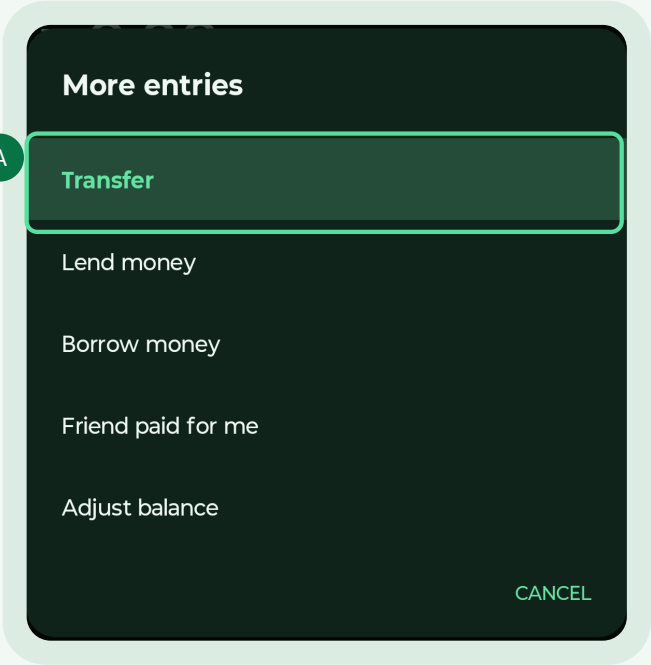
3 **Refund: money returned for a purchase**

Open the original expense from Activity and choose its refund action. Record the amount and receiving account; allocate personal/friend shares when needed.

Transfer ₹1,000 from bank to cash

Bank falls by ₹1,000; cash rises by ₹1,000. Spending stays unchanged. Paying a card also uses Transfer, not another expense.

Use More → Adjust balance only to correct a balance, with a reason. Use Lena / Dena for loans and linked repayments.



Real app capture · example data

The real More entries menu. Refunds start from the original expense.

A: Transfer

Understand where it went.

Home explains your personal spending. Activity helps you find and correct the entries behind it.

Home → At a glance / Your spending choices

1. **Choose a period**

   Use This Month, Last Month, This Year or All Time. Period filters change income and spending; account balances remain current.

2. **Read the categories and tags**

   Tap a category to inspect its chart share. Tap Needs, Wants or Untagged to view matching entries. Review untagged entries when convenient.

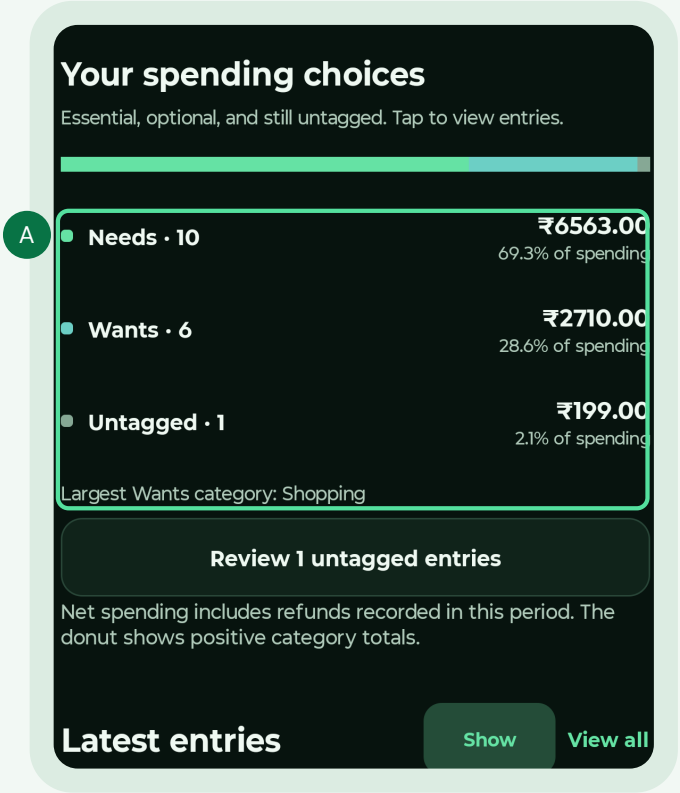
3. **Find the original in Activity**

   Search a category or note. Use entry-type tabs and Filters. Open an entry for edit, tag and delete options; check linked repayments before changing shared records.

Category and Need / Want are independent

A Food entry can be a workday lunch tagged Need or a treat tagged Want. Transfers and friends' shares do not inflate your personal spending.

Refunds reduce net spending. The donut shows positive category totals, so its total can differ from a net figure. Show / Hide controls recent entries on Home.



Real app capture · example data

Demo spending: ₹6,563 Needs, ₹2,710 Wants and ₹199 untagged.

A: Need / Want summary

Keep your share separate.

Lena means money to receive. Dena means money to pay. Keep both directions visible instead of cancelling them out.

Home → Lena / Dena → Add person

1. **Add the person**

   Use Add person in Lena / Dena. These ledger people are separate from the saved friends inside Split bills.

2. **Choose what happened**

   Use Lend for money they will return, Borrow for money you must repay, or Friend paid for me when someone covered your expense.

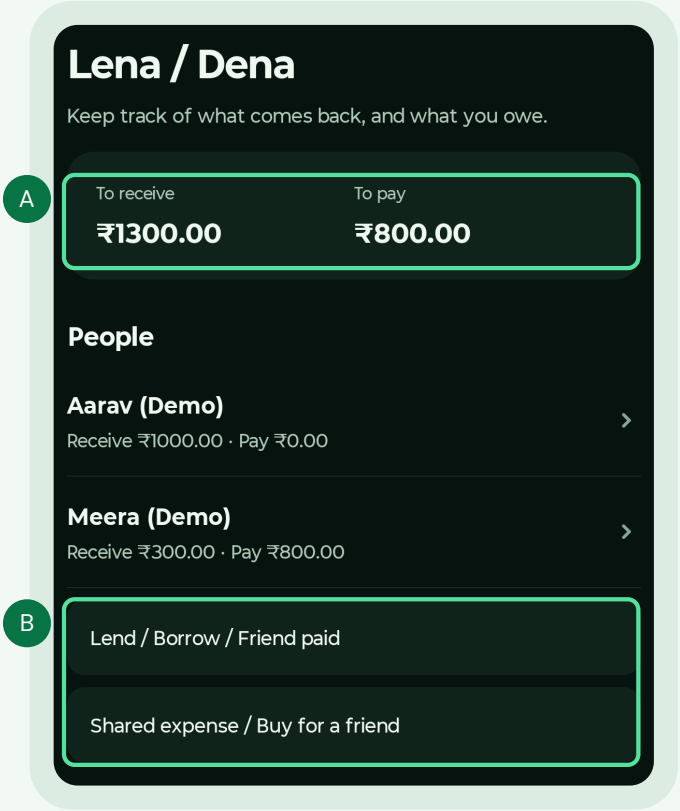
3. **For a shared purchase, divide the total**

   Use Shared expense / Buy for a friend, or Expense → For a friend / Split payment. Enter your share and each friend's share. Together they must equal the full payment.

You pay ₹900: yours ₹300, friends ₹600

Your account falls by ₹900. Personal spending is only ₹300. Lena / Dena tracks ₹600 to receive. A purchase entirely for a friend can have your share set to ₹0.

Lending money is not personal spending. Borrowing money is not salary. A friend-paid personal expense creates spending and a payable without moving your account money.



Real app capture · example data

Demo people with separate receive and pay totals.

A: Receive / pay totals · B: Create a money-owed entry

Link a repayment to its item.

Record the settlement against the original loan or shared expense. That is how the app knows what is still owed.

Lena / Dena → person → Open items

1. **Open the outstanding item**

   Choose the person, then the exact amount under Open items. History shows earlier payments alongside the original entry.

2. **Record the correct direction**

   Choose Record money received for a receivable, or the payment-sent action for a payable. Select the account money actually entered or left.

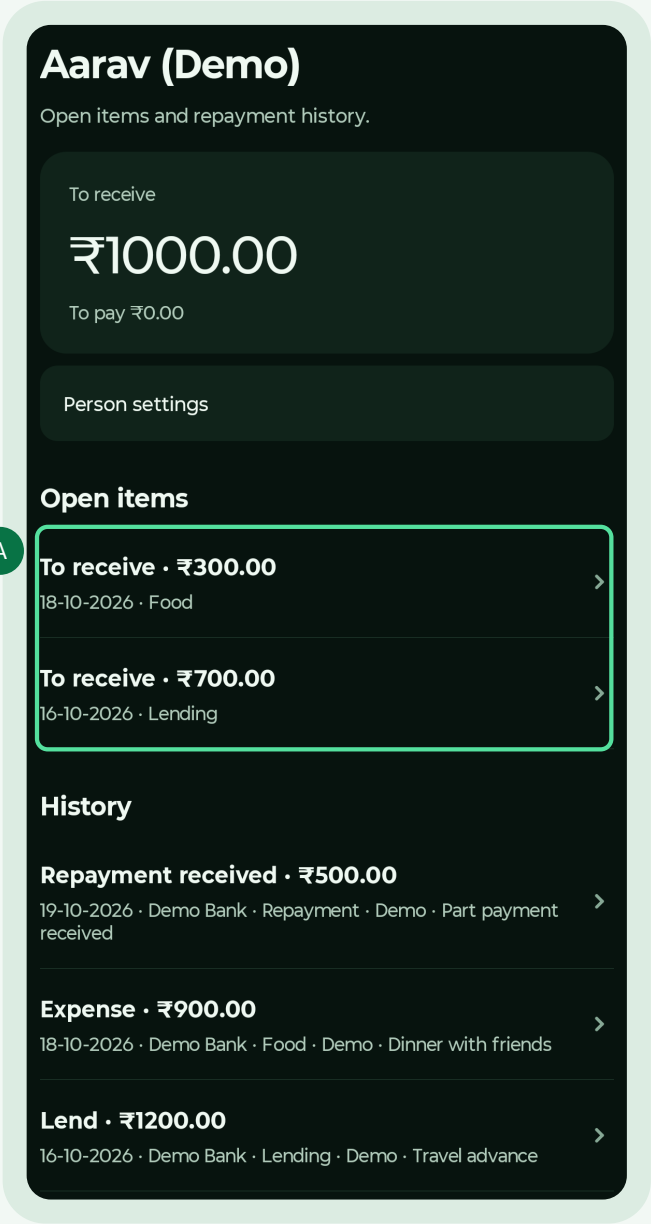
3. **Enter the actual partial or full amount**

   For a partial settlement, enter only what moved now. Save it and check the remaining amount on the person's page.

Loan ₹1,200; receive ₹500

₹700 remains linked to that loan. The ₹500 increases your account balance but is not new salary or another purchase.

Do not create a fresh Income or Expense to settle an existing item. Write off / forgive actions close amounts without pretending money moved; review their effect before using them.



Real app capture · example data

Demo loan: ₹700 still open after a ₹500 linked repayment.

A: Open items

Split what each person had.

Use the standalone bill splitter for a meal or outing with item-by-item shares. It does not create ledger expenses automatically.

Home → Tools → Split bills → New split bill

1. **Name the bill and choose the group**

   Add or select saved friends. You are included. Then choose Next · Add items.

2. **Add each full line total**

   Enter the item name and the whole line amount. A ₹900 platter shared by three is entered as ₹900, not ₹300.

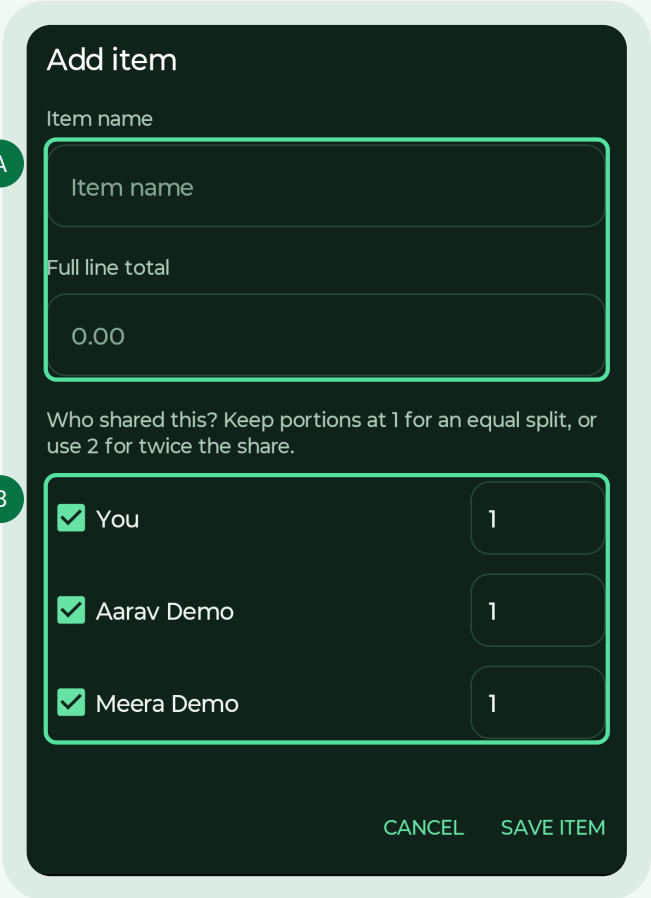
3. **Choose people and portions**

   Tick only the people who shared that item. Keep portions at 1 for equal shares; use 2 for twice the share. Save item and repeat.

An unequal ₹900 platter

Portions 2 : 1 : 1 give shares ₹450 : ₹225 : ₹225. Drinks can have a different selection of people.

Saved split friends are reusable inside this tool. They are separate from Lena / Dena people. Split bills and saved split friends stay only on this phone.



Real app capture · example data

Real item dialog with person checkboxes and portion weights.

A: Name and full line total · B: People and portions

Confirm the whole final bill.

Tax and discount apply to the bill total. Each person's actual payment is entered in the next step.

Split bill → Next · Tax & discount

1. **Confirm the tax rate**

   Choose No tax · 0%, 5%, or enter the exact percentage. Use 0% when item prices already include tax.

2. **Enter the final amount after discount**

   Use the whole final amount payable to the restaurant. Leave it blank if there is no discount. Check the calculated saving.

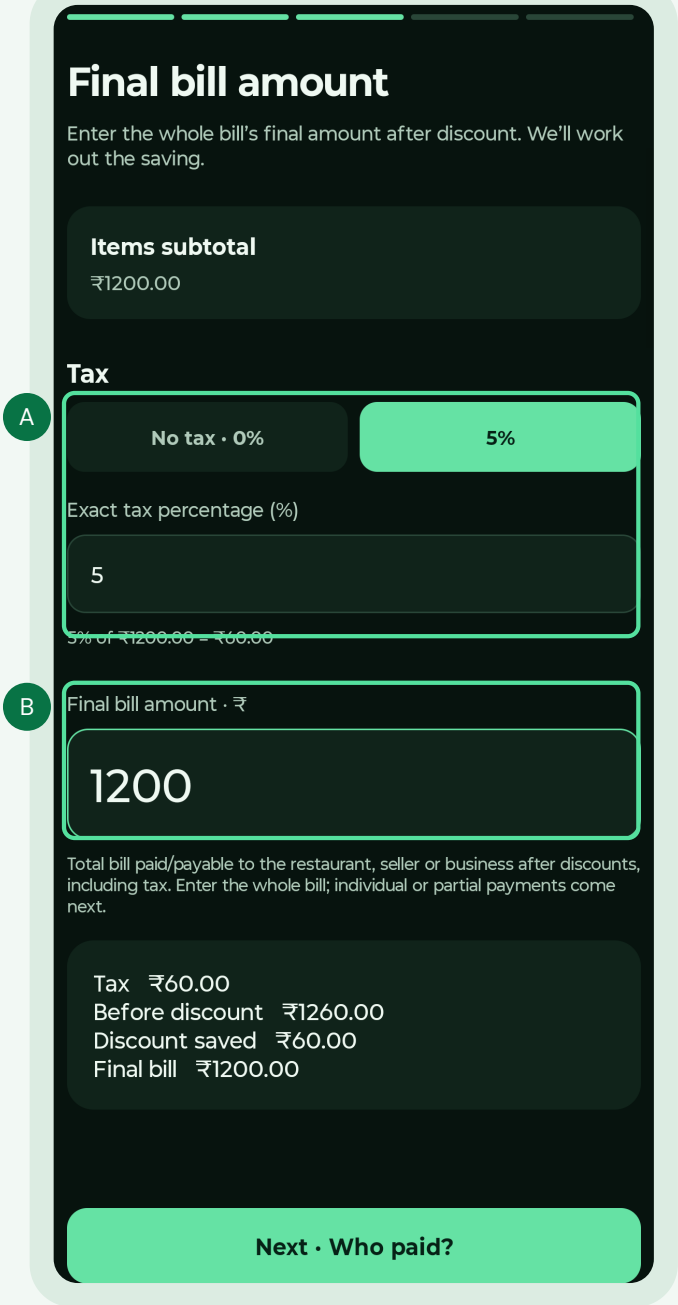
3. **Check before moving on**

   Make sure the tax, final bill and discount agree with the receipt. Then choose Next · Who paid?

Items ₹1,200 + 5% tax = ₹1,260

If the restaurant's final payable is ₹1,200, enter ₹1,200 as Final bill amount. The app calculates ₹60 saved. Do not enter just one friend's payment here.

The final payable is different from the amount already paid. Partial and multiple restaurant payments belong to Who paid the restaurant?



Real app capture · example data

Demo tax and final amount; calculated saving is ₹60.

A: Tax rate · B: Whole final bill

Record who actually paid.

One person can cover the bill, or several people can pay parts. The splitter tracks the restaurant balance first.

Who paid the restaurant? → Add restaurant payment

1. **Add the actual payer and amount**

   Record only money already paid to the restaurant. For two payers, add two payment records.

2. **Review the split before saving**

   Review split shows each person's share. Save split bill keeps it on this device. A still-unpaid restaurant amount can be paid later.

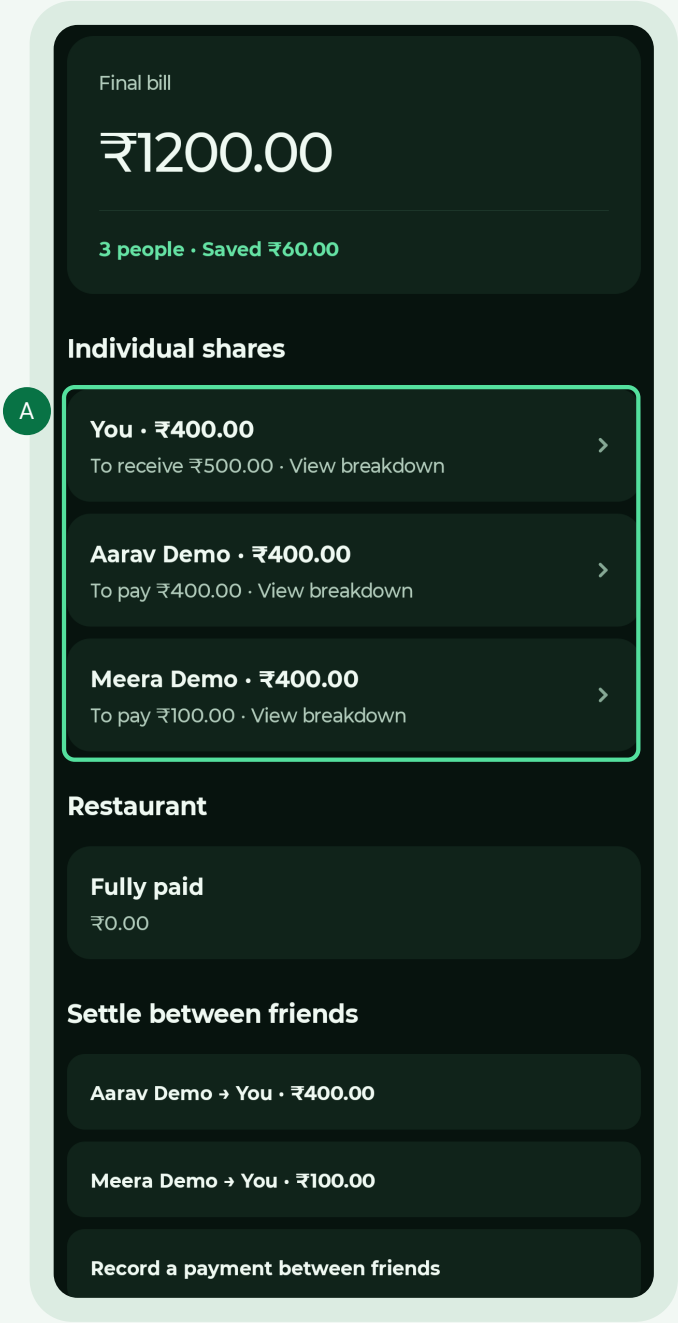
3. **Read the reimbursement suggestions**

   Once the restaurant is fully paid, the app suggests who should reimburse whom. Tap a person to inspect their food, tax and discount breakdown.

Bill ₹1,200, three equal ₹400 shares

You pay ₹900; Meera pays ₹300. Aarav owes you ₹400 and Meera owes you ₹100. Your own cost stays ₹400.

Until the restaurant is fully paid, deal with Restaurant due first. A suggestion is a calculation; the app does not move real money.



Real app capture · example data

Saved demo bill before friends reimburse their shares.

A: Individual shares

Track a partial reimbursement.

After someone pays a friend back, record what actually happened. The remaining suggestion adjusts automatically.

Saved split bill → Settle between friends

1. **Tap the right suggestion**

   Choose the sender and receiver. You can also use Record a payment between friends.

2. **Change the amount for a partial payment**

   The form may suggest the full outstanding amount. Replace it with the actual amount received, then Record payment.

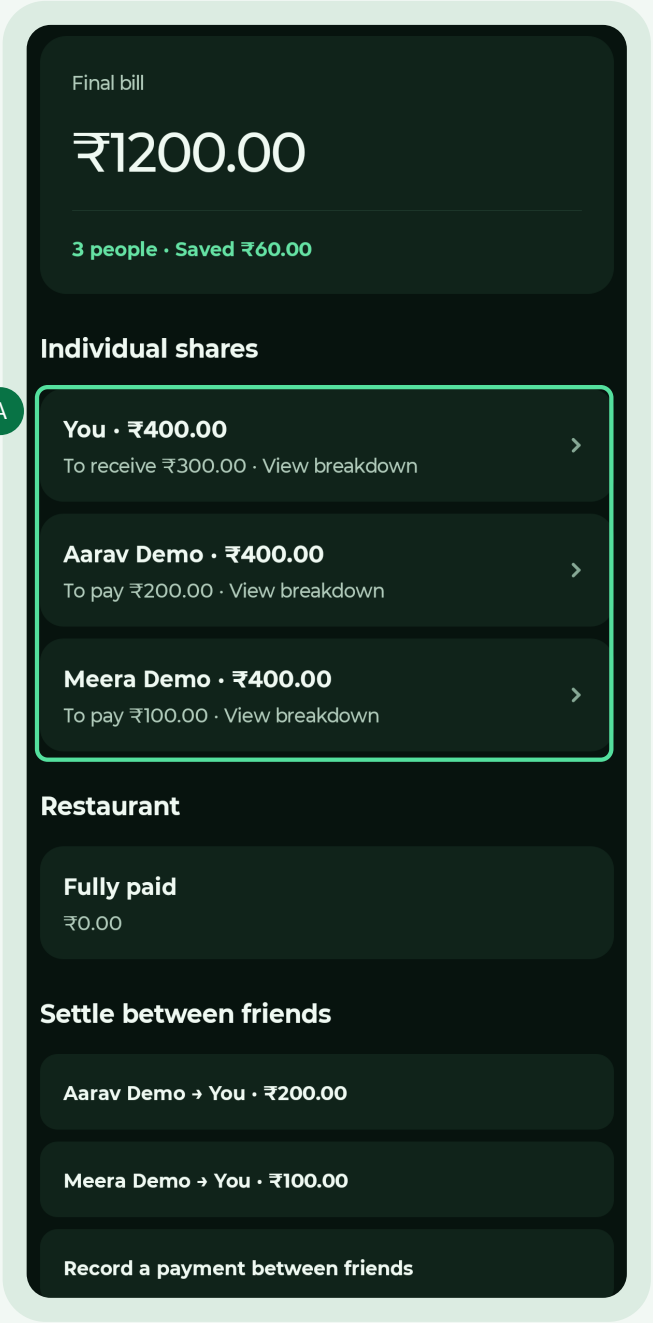
3. **Check what remains**

   The saved bill keeps recorded restaurant and friend payments. Tap an incorrect payment to undo it. Undo friend payments before changing the bill's shares.

Aarav owed you ₹400 and sends ₹200

Record ₹200 from Aarav to You. Aarav still owes ₹200. With Meera's ₹100 still unpaid, you have ₹300 to receive.

This records a split-bill settlement only. It does not change your bank/cash/card balances or Lena / Dena ledger. Record a real account movement separately if you need it in your ledger.



Real app capture · example data

Demo bill after a ₹200 partial friend reimbursement.

A: Updated outstanding shares

Scan, then review every item.

Receipt recognition is a starting point. Confirm the names, numbers and tax before importing anything.

Split bill → Add items → Upload bill · Image or PDF

1. **Choose an image or scanned PDF**

   Use a clear English receipt. Recognition happens on-device. Current limits are 20 MB and five PDF pages.

2. **Remove or correct false matches**

   Untick headings, dates or totals mistaken for items. Edit a detected item, or open Review recognized text and re-read your correction.

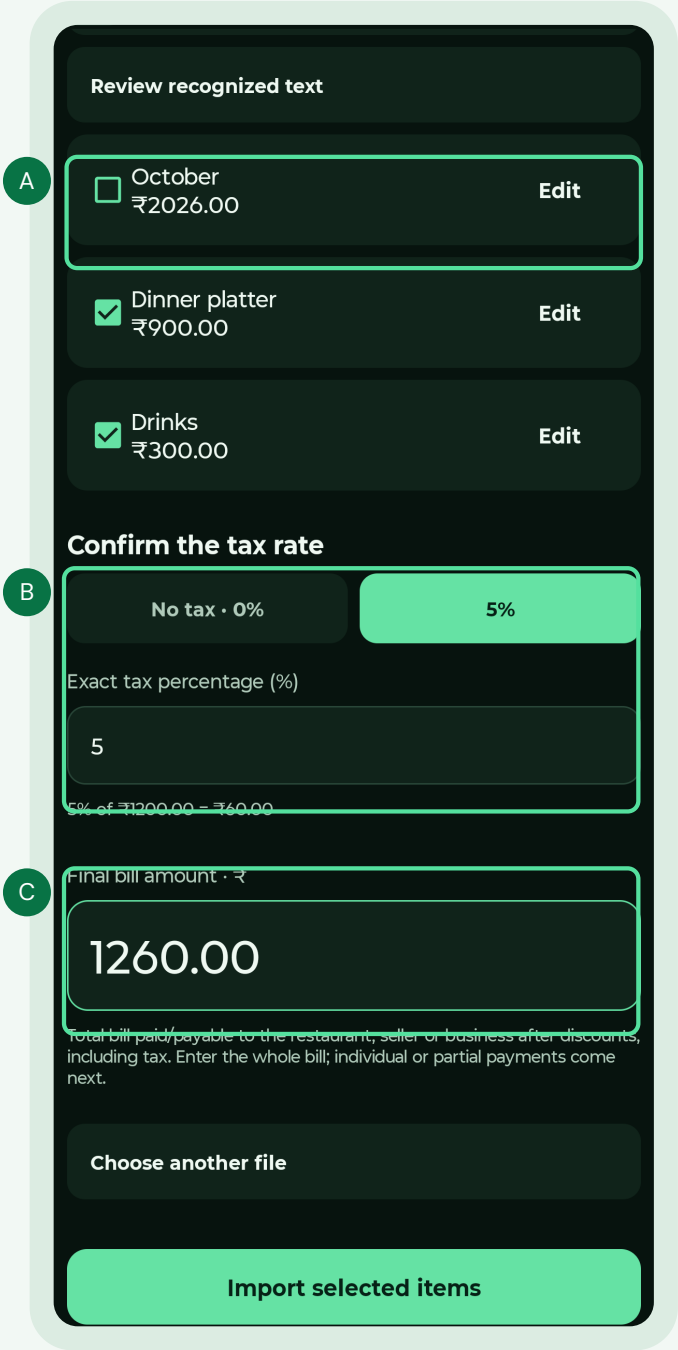
3. **Confirm tax and final amount**

   Choose the exact tax rate and receipt's whole final amount. Then Import selected items. Assign the imported items to people and review the split.

The date became an item

The demo receipt's date was read as "October ₹2026". It was deselected before tax was confirmed. Review prevents that false amount entering the bill.

Importing into a bill with existing items asks to replace them. Existing payment records stay for your review. If recognition is poor, go back and add the items manually.



Real app capture · example data

Actual OCR review after deselecting the mistaken date and choosing 5% tax.

A: Unticked false item · B: Confirmed tax · C: Whole final amount

Connect your own Sheet.

Optional: the phone remains your primary ledger. Use the Android template and Android script together.

Settings → Sync & Sheets

1 Copy the Android template

Open the Android Sheet template from Download. In the copy, use Extensions → Apps Script. Replace the code with the current Android script and save.

2 Prepare its reports

Run setupPocketLedger once and authorize. Run setupCleanTransactions for the readable Transactions report and hidden Sync Support storage.

3 Deploy a Web app

Deploy → New deployment → Web app. Execute as Me; choose Anyone for app access. Keep the resulting /exec URL private. For an existing deployment, edit it to a New version and keep its URL.

4 Connect from the app

Set Web App URL. Use Test Connection, then Sync Now. Refresh Sheet dashboard rebuilds the report from synced data; it does not upload the phone's ledger.

What is stored where?

Transactions is the clean report. Dashboard shows balances and people dues. Sync Support holds technical records. Edit in the app or Dashboard; keep support storage intact.

Connected saves can attempt sync automatically; there is no scheduled background sync. Sync Now merges the full financial ledger by stable IDs. Split bills stay on the phone.

Copy Android Sheet

Android script

Google deployment reference

Keep a backup before you move.

Use JSON for a restorable financial backup. Make a copy before changing phones, migrating an older app or clearing history.

Settings → Data & support

1. **Export financial JSON**

   Choose Export Backup and save it somewhere you can find later. It includes accounts, people, entries and portable preferences.

2. **Import and check the result**

   Import Backup merges by ID and keeps newer local records. Preferences in the backup can replace your current preferences. Check the ledger afterward and reconnect your private Web App URL manually on a new device.

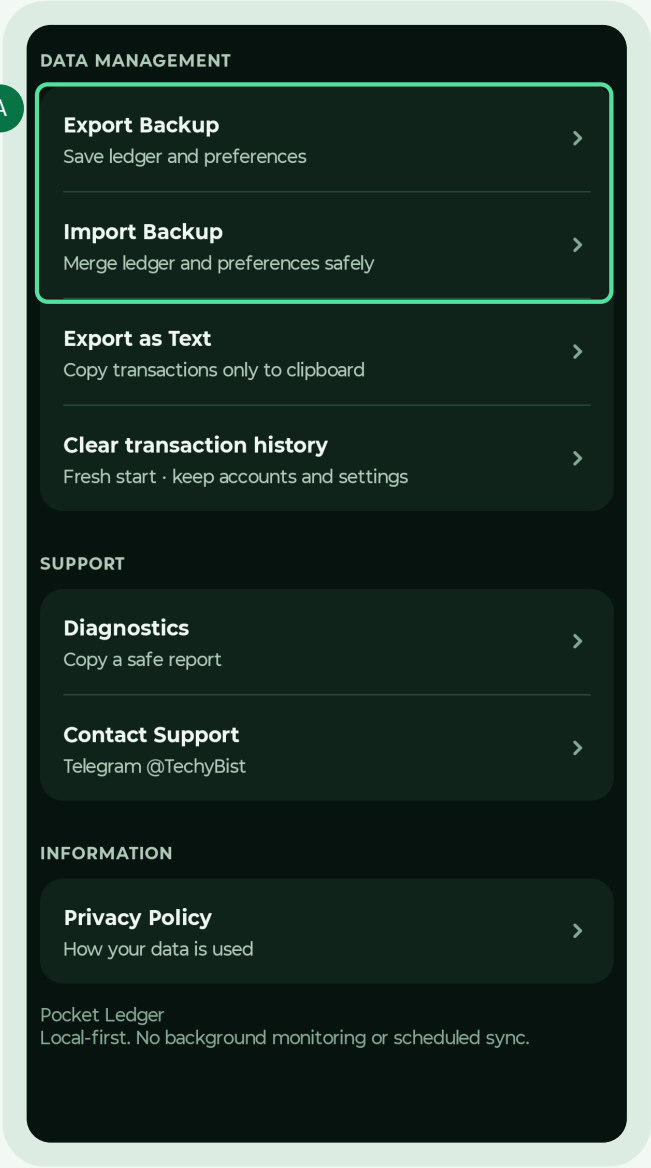
3. **Treat a fresh start separately**

   Clear transaction history removes financial entries but keeps accounts, opening balances, links, preferences and separate split bills. Balances return to opening amounts. Use it deliberately after a backup.

What JSON does not carry

Split bills and saved split friends are excluded from JSON backup, Sheets sync, Android cloud backup and device transfer. Export as Text is a readable copy, not a restorable backup.

Keep an older app installed until its JSON has been imported and checked in this app. Import is a merge, not an undo button. Uninstalling or clearing app storage can lose local split bills.



Real app capture · example data

Backup and data controls. No reset or restore is performed by this guide.

A: Export and import