



INSTRUCTION MANUAL

Complete guide to Ridgeline Budget.

This manual covers every screen and feature from first launch to closing your first month. Read it start-to-finish, or jump to the section you need using the table of contents.

RIDGELINE BUDGET

Privacy-focused personal budgeting · ridgelinebudget.com

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Overview & Philosophy

Ridgeline Budget is built on one idea: **budget for needs, fund wants from savings.**

Every dollar you spend is either something you need (rent, utilities, insurance) or something you want (dining out, hobbies, travel). Your monthly budget covers needs. Wants must come from budget envelopes you've filled over time with surplus income.

At the end of every month, you either have a surplus, broke even, or ran a deficit. Surplus gets distributed to your budget envelopes. A deficit requires a budget withdrawal to reach zero. Then the next month begins fresh.

The main screens

SCREEN	PURPOSE	FREQUENCY
Dashboard	At-a-glance snapshot of income, spending, and current surplus. Quick card-balance updates and a spending entry form built in.	Daily
Income	All income sources and deductions	When income changes
Expenses	Recurring planned expenses across all 12 months	Once a year, update as needed
Progress	Daily tracking – spending, wants, extra income, corrections	Daily
Budgets	Budget envelopes – balances, targets, and surplus distribution	Monthly review
Net Worth	Account balances (assets & liabilities), milestone targets, and projection tracking	Monthly update
Account Forecast	Day-by-day running balance for each account, from its bills and paychecks (Advanced view, paid plans)	Weekly, or before a big bill

Initial Setup

When you first open Ridgeline Budget, a setup wizard guides you through adding your income, expenses, and budgets. You can skip any step and add information later.

Setup Wizard

1 Spending Sources

Add each credit card, debit card, or cash account you use for everyday purchases. These come first because the next steps let you attach expenses to them. They're also the sources you'll update daily on the Progress page.

2 Income

Add each source of income. Enter the monthly amount and whether you depend on it every month. You can add irregular or variable income here too.

3 Expenses

Add every recurring bill in one list – subscriptions, insurance, utilities, loan payments. For each one, pick the spending source it's paid from, or choose "Automatic draft" for bills that leave an account you never spend from directly. Or download the CSV template, fill it in, and import it. You can also skip this and enter expenses in the Expenses Calendar later.

4 Budget Envelopes

Create your spending envelopes. Start with a few – you can always add more. See Chapter 5 for budget type guidance.

5 Encryption

Choose whether to encrypt your data. Strongly recommended. See Chapter 11 for details.

Tip. You can return to any screen at any time to add, edit, or remove data. Nothing in the setup wizard is permanent.

The Income screen is where you record every source of income your household depends on.

Income Sources

Add every source of income: salary, freelance, rental income, side projects. For each, enter:

- **Name**
Descriptive label (e.g. "Day Job - Salary")
- **Amount**
Enter the gross amount you expect to be paid.
- **Frequency**
Weekly, every 2 weeks, twice a month, monthly, every 6 months, or yearly. The app converts any frequency to a monthly figure automatically. Use twice a month for paychecks on two fixed days such as the 1st and the 15th; it counts as exactly two a month, where every 2 weeks averages slightly more.
- **Depend on it**
Toggle on for reliable income. Toggle off for variable income you can't guarantee. Only "depended on" income factors into your budget baseline.
- **Deductions**
Add any number of deductions per source (taxes, 401k, insurance premiums). Each deduction has a label and amount. The app subtracts these from the gross to arrive at net income used in the surplus calculation.
- **Deposits into & pay date**
Advanced view on a paid plan only. Pick the account the paycheck lands in and one real pay date (twice a month asks for both days). The paycheck then repeats forward from that date in the [Account Forecast](#). These fields have no effect on your budget.

Expenses

The Expenses screen holds every recurring bill for the year in one table. Each row is an expense and each of the 12 columns is a month. Enter the expected amount for each expense in each applicable month – leave a month empty and nothing is due.

Adding expenses

Click **+ Add** to add a single expense. Choose which months it applies to and enter the amount. For expenses that vary by month (utilities, semi-annual insurance), enter different amounts per cell by clicking directly on the cell.

Importing from CSV

Click **CSV** to import a batch of expenses from a spreadsheet. Download the template first – it shows the required format with example data. Fill in your expenses and import. The preview screen lets you review everything before committing.

The Source column

Every expense names a **spending source** – the account it is paid from. This single column decides how the expense is handled, and every recurring bill you have lives in the same table regardless of which it is.

- **A real spending source**

Pick a card or account you also spend from day to day. The expense is *funded*: money accumulates for it in the Expenses Calendar budget, it is seeded into Spending when the month closes, and it appears under upcoming bills with a Record Now button so you can enter what actually posted.

- **Automatic draft**

Leave the source blank for bills that leave an account you never spend from directly – loan payments, insurance premiums, utility auto-pays. They still reduce what you have available to spend each month, but nothing is set aside for them and they never ask to be recorded. Enter them once and forget them.

The section header shows the split at a glance – a funded monthly figure and an automatic one – and the table foot carries matching **FUNDED** and **AUTOMATIC** totals under the overall TOTAL row, per month and for the year.

Note. A red on a row means the expense names a spending source that no longer exists, usually because that source was deleted or renamed. The expense has quietly stopped funding the Expenses Calendar budget. Pick a live source from the dropdown, or re-create a source with that exact name and the expense reconnects on its own.

Credits and refunds

An amount can be negative. A refunded month, a credit from the provider, a reimbursed premium – enter it as a negative number and it nets against the rest of the row. This works in the grid cells, the add-expense form, the bulk amount tool, and CSV import. Only an amount of exactly **0** means "nothing due this month" and clears the cell.

Tip. Accounting-style parentheses – (250) – are not read as a negative on CSV import. Use a leading minus sign instead.

Advanced view

Switch to **Advanced** to group expenses by the account they sit on – a credit card, a checking account, a loan servicer – with a separate table per account. Grouping is for your own organisation only; what decides how an expense is budgeted is its spending source, not the account it is grouped under. Arrow keys move between cells within an account's table, and each table has its own TOTAL, FUNDED and AUTOMATIC footer.

The account an expense is grouped under is also the account the **Account Forecast** takes it out of, so use **Move** to file each expense under the account that actually pays it.

Note. Deleting an account in Advanced view deletes the expenses filed under it. The confirmation tells you how many. Move any you want to keep to another account first.

The Expenses Calendar budget

A special budget called **Expenses Calendar** is automatically created and maintained by the app. It accumulates a balance to cover the amounts you've entered. This budget cannot be deleted or edited – it's part of the core accounting system.

Only funded expenses are credited to it. An expense set to Automatic still reduces what you have available to spend, but no balance is set aside for it.

Tip. Enter the due date (day of month) for each expense. The Dashboard will use this to inform you of upcoming bills.

Budgets

Budgets are the envelopes that hold your savings and fund your wants. Three types are supported.

Budget types

TYPE	GETS SURPLUS?	BEST FOR
Priority	Yes – gets its share first. Budgets with more headroom get more of this surplus.	Goals with a target: vacation, auto maintenance, emergency fund
Standard	Yes – shares the remainder. Filled either based on headroom or specified percentages.	Personal spending money, general savings
Skip Auto-Fill	No	Reimbursable expenses, budget-to-budget accounting

Note. Always set a maximum on Priority budgets. Without one, a single priority budget can absorb all available surplus, leaving nothing for standard budgets.

Monthly Allowance

Each budget can have a **Monthly Allowance** – a fixed amount reserved from your spending money every month, separate from surplus distribution. The allowance is added to the budget's balance each month as part of the surplus calculation and is reflected in the budget's displayed balance.

Use allowances for budgets that need a steady monthly top-up regardless of whether you have a surplus – for example, a personal spending envelope or a recurring family contribution.

Tip. Allowances reduce the money available for needs each month, so keep them modest. Set an allowance only for budgets that genuinely need a guaranteed monthly fill.

Surplus distribution

When you close a month with a surplus, it distributes in two stages:

1 Priority fill

A configured percentage (default 80%) of surplus goes to priority budgets, proportional to how far each is from its maximum.

2 Standard fill

The remaining surplus (and any unused from step 1 if all priority budgets are full) goes to standard budgets.

The priority/standard split percentage is adjustable in Settings.

The Progress Page

This is your daily screen. It brings together everything to show one number: **how much money is left over this month.**

Spending Sources

Each source shows what you have spent on it **this month**. That figure is the sum of the entries charged to the account in the Spending list below, so the two can never fall out of step.

The field still works as a running total: type the new total and press Enter, and the difference is logged as a spending entry dated today. Click into any amount field to edit – the existing value is selected so you can type straight over it.

Because the total is built from entries, a correction means editing or deleting the entry that was wrong rather than retyping the total. It also means two people can record at the same moment without overwriting each other.

In Advanced view on a paid plan, a credit card source also has **BILL PAID FROM** and **DUE DAY**. Fill them in and each month's total on the card appears as next month's bill in the paying account's **Account Forecast**. This is forecast only and changes nothing in your budget.

A spending source cannot be deleted while entries with a real amount are charged to it – those entries would otherwise vanish from every total while still counting against your surplus. Reattribute or delete them first. Bills sitting at \$0 do not block deletion.

Tip. Update this daily or every few days. The more often you check in, the easier it is to remember what each purchase was for.

Spending

Every purchase goes in this list, and each one is charged to a spending source. What decides how it is treated is whether you attach a **budget** to it:

- **Budget attached**
The amount is deducted from that envelope and left out of the net-spent calculation, so it doesn't count against your monthly target. A car repair from Auto, dinner out from Family.
- **No budget**
Ordinary day-to-day spending. It counts against your surplus like any other purchase.

The add form here completes the payee from what you have entered over the last six months, and filling one in brings its amount, budget, note and account with it – see **Autocomplete** in the Dashboard chapter.

Either way the amount lands on the account's total straight away, so your balances stay right. You can attach or remove a budget at any time by editing the entry – the amount simply moves between your surplus and that envelope, and the account total doesn't change.

Needs Review

Bought something and not sure which budget it belongs to? Enter the amount, pick the account, and tick **Needs Review**. The amount hits the account immediately so the balance is right, while the budget decision stays open – the entry is parked on the Dashboard until you settle it. This is the one case where the budget is optional. Pick a budget and untick the box to resolve it; the account total doesn't move when you do.

Bills and seeding

Funded expenses from the Expenses Calendar auto-populate here with a **Record Now** button for easy entry when the charge arrives. Expenses set to Automatic draft themselves, so there is nothing to record and they are left out.

Use the **Seed from Expenses** button to populate this month's funded expense calendar items at once, each with a \$0 placeholder. Seeding rebuilds only the entries attributed to the Expenses Calendar budget – anything you've logged against your own budgets is left alone.

The list runs oldest first, with anything not yet recorded at the top so the items still needing attention are the ones you see first. Use the filter pills above it to narrow by budget name or by payee; both filters work together, and the order stays the same either way.

Extra Income

Record any income that arrived outside your regular monthly income: bonuses, freelance payments, gifts, tax refunds. You can also use this to pull money from a budget to cover a deficit – select a "From Budget" to deduct from an envelope and add to the monthly calculation.

The **Keep on Close** option persists the entry into the next month. Use this for standing arrangements – like a regular transfer from one budget to another.

Manual Adjustments

Direct budget adjustments that don't affect the monthly surplus calculation. Examples:

- Reimbursement received – restore budget balance without creating income
- Budget-to-budget transfer – move money between envelopes
- Balance correction – fix a budget that drifted from the real number

Like Extra Income, entries can be flagged to persist into the next month.

Closing the Month

At the end of the month, after reviewing all sections:

- 1 **Confirm all spending sources are current**
Update every card and spending source.
- 2 **Attribute your spending**
Review the Spending list and attach a budget to anything that came from an envelope. Settle anything still flagged Needs Review.
- 3 **Handle any deficit**
If the surplus is negative, create an Extra Income entry pulling from Expensive Months or another budget to zero the balance.
- 4 **Move variable income to the Amount field**
Any extra income entered in Notes as a placeholder should be moved to the Amount field now that the actual amount is known.
- 5 **Click Finish Month & Save to History**
Surplus distributes to budgets, the month advances, and funded expense entries from the Calendar populate Spending for the new month.

Bills you never recorded

If any funded expense is still sitting at \$0 when you close, it's listed for a decision. Each one gets three choices:

- **Move**
Shifts its scheduled amount onto next month. Use this for a bill that simply posted late.
- **Leave**
Closes the month as-is and lets the entry go.
- **Make automatic**
Clears that expense's spending source. It keeps costing what it costs, but stops being funded through the Expenses Calendar budget and stops appearing for recording – the right choice for a bill you've realised drafts itself. This takes effect from next month; the month you're closing is unaffected.

Note. Closing the month is reversible – you can undo the last close from the History screen. However, any data entered for the current month after the close will be lost on rollback.

Dashboard Quick Actions

The Dashboard is your daily home screen. Beyond the at-a-glance summary of income, surplus, and favorite budgets, it has two built-in quick-entry panels designed for fast on-the-go use – especially on a phone.

Updating card balances

Each spending source (credit card or bank account) appears as a card with an editable balance field. Enter the amount you've spent *since your last update* – the app adds it to the running monthly total and recalculates the surplus automatically.

Tip. You don't need to log every purchase individually. Just update your card balance whenever you check your account – once a day is plenty for most households.

Adding spending items

A compact form at the bottom of the Dashboard lets you log a payee, amount, budget, spending source, and optional note. Tap the button to submit. This adds the item to the Spending section on the Progress page and applies the amount to the selected Spending Source. The most recently added items appear below the form so you can confirm what was just entered.

Payee, budget, and account are all required here – unless you tick **Needs Review**, which lets you log the amount and the account now and choose the budget later. Anything flagged that way is listed on the Dashboard until you settle it.

Autocomplete

Both spending forms – this one and the add form on the Progress page – complete the payee from what you have already entered. Start typing and a list appears of payees used in the last six months, ranked by how often you have used them and then by how recently. Choose one with the arrow keys and Enter, or by tapping it.

Choosing a suggestion fills the rest of the form from the last time you entered that payee:

- **Amount**
What it came to last time. Overwrite it if this one differs.
- **Budget**
The envelope it came out of – or the whole split, restored line for line, if it was split between several.
- **Spending source**
The account it was paid from, matched by name so it still resolves if you have deleted and re-added that account.
- **Note**
Whatever you wrote alongside it.

Picking a different suggestion replaces all of those together, so changing the payee changes the figures with it – you will never be left with one purchase's budget sitting under another purchase's name. A line under the field shows what the entry was filled from, with a **Clear** link to undo the fill in one click. **Needs Review** is never ticked for you: it records that this particular purchase still needs a decision, not something about the payee.

Nothing is active in the list until you arrow onto it or point at it, so pressing Enter still submits the form if you would rather type the payee out in full.

Tip. Nothing is stored to make this work, and nothing is sent anywhere. The list is worked out from the entries already on your device each time you type, so it behaves the same on an encrypted workspace and on a free account. Bills seeded from your Expenses Calendar and quick account-total updates are left out, since neither is something you typed.

Simple Mode

If one person in the household manages the full workspace and the other just needs a quick daily check-in, enable **Simple Mode** in **Settings > App > View Mode**. Simple Mode hides the advanced screens (Income, Expenses, Progress) and makes the Dashboard the default home screen. Budgets, Reports, and Settings remain accessible from the menu.

Reports & History

The Reports screen shows historical data from closed months. Six chart types are available:

CHART	SHOWS
Cash Flow	Net cash flow per month – total depended-on income minus automatic payments and total spending, plus extra income and manual adjustments. Positive means more came in than went out.
Monthly Surplus	Monthly surplus or deficit – the difference between planned available income and actual spending. Positive means under budget; negative means overspent.
Budget Balances	Running balance of selected budgets over time. Defaults to favorite budgets if any are set. Includes an optional total line.
Budget Flow	For a single budget: money in (surplus distributions, allowances, extra income, positive adjustments) vs. money out (spending, draws, negative adjustments) each month.
Budget Spending	Every entry attributed to a budget during the selected period. Filter by budget or by payee to explore spending trends and totals across closed months.
Net Worth	Month-over-month net worth from account history, with a dashed projection line extending forward from the last recorded month toward your milestone targets. Use the Select lines to show pills to add any individual account as its own line, or hide Net Worth, Total Liquid, Projected or Actual Proj.

On the Net Worth and Budget Balances charts the vertical axis fits the lines you are showing, so a small account is readable without the larger lines switched on.

The **History page** lists all closed months with their summary data. To undo the last month close, find the most recent entry and click **Undo Close**.

Note. Undoing a month close discards any data entered for the current (not-yet-closed) month. Review carefully before confirming.

Net Worth

The Net Worth screen lets you track your complete financial picture – every asset and liability in one place. Net worth is calculated as total assets minus total liabilities.

Accounts

Add any account that contributes to your net worth: checking, savings, investments, retirement accounts, mortgages, car loans, student debt, and so on. Each account has a name, a current balance, a **Liquid** flag (for accounts you can access quickly), and a **Track** checkbox. Accounts with **Track** enabled contribute to the Projected line on the Net Worth chart in Reports.

Assets (positive balance) and Liabilities (negative balance) are grouped separately. Update balances regularly – monthly is a good habit – to keep the chart meaningful.

Tip. You can import and export account data as CSV. Use the sample CSV download to see the expected column format before importing.

Milestone Projections

Set net worth targets for specific future dates. Each milestone row has a date, a projected goal amount, and an actual amount (fill this in once the date is reached). These milestones feed the Projected and Actual lines on the Net Worth chart in Reports, giving you a long-range view of where you're headed.

You can also set a label for the projection line – for example, a goal name like "Mortgage payoff" – which appears in the chart legend.

Tip. Projections are interpolated monthly between milestones on the chart, so you don't need to enter a row for every month – just set targets for meaningful dates (1 year, 5 years, retirement, etc.).

Account Forecast

Your budget can balance for the month while a checking account still runs short for a few days, because a bill drafts before payday. The Account Forecast shows each account's balance day by day so you can see that coming. It is available in **Advanced** view on a paid plan, in the Track section of the menu (under More on a phone).

What feeds each account

- **Expenses**
Every expense filed under the account in Advanced view, on its due day. An expense with no day set lands on the 1st and is marked so you can fix it.
- **Paychecks**
Depended-on income whose **Deposits into** is this account, net of deductions, repeating forward from its pay date.
- **Credit card bills**
Any credit card whose **Bill paid from** is this account. The bill due this month is last month's total on the card. Months not yet spent are estimated from the last three closed months and marked as estimates. Expenses charged to the card are left out of this account, since the bill covers them.
- **One-off entries**
Anything else, such as a transfer to savings, added with **+ Entry**. Money out is negative.

On a single day, paychecks come first, then expenses, then one-offs. The ledger runs from a month back to three months ahead. No dates are shifted for weekends or holidays.

Setting up an account

The list shows every account with today's projected balance and its lowest point. Open one and choose where the **starting balance** comes from: type it in with the day it applies to (the balance at the start of that day, before its paychecks and bills), or pick a Net Worth account and start from its balance today. Set a **minimum balance** and every day below it is shown in red.

Editing the ledger

Click a date, amount or note to edit it in place, the same way as the Expenses grid. Arrow keys move between cells, Enter saves and moves on, Escape cancels, and clicking away or Tab saves. Type dates as 1/15, 1/15/26 or 2026-01-15; a date without a year takes the one nearest the row.

- **One entry at a time**
Every change applies to that single occurrence. **(reset)** puts an entry back the way it was scheduled.

- **Expense amounts**

Changing an expense's amount also changes that month's cell on the Expenses page, for this month or later. Earlier months change the forecast only, because the Expenses grid has no year and last month's cell is also next year's.

- **Paychecks**

Changes stay in the forecast. Editing that income on the Income page later replaces your changes to its future paychecks.

- **Credit card bills**

A bill amount you type holds until the card's total changes, then the real total takes over again.

Roll Forward

Roll Forward locks every entry before today exactly as it stands and restarts the forecast from today's projected balance. If the account is tied to Net Worth, that account is set to the same balance. It is available once a day has passed since the starting balance.

Locked entries can still be corrected, but the correction stays in the forecast and never changes your Expenses or Income. When you know the real balance, type it in (here or on the linked Net Worth account). The forecast locks the past the same way and adds a **Balance correction** entry for the difference, so the running total still adds up.

Tip. The forecast is only as right as your filing. If an account's ledger looks wrong, check that each expense sits under the account that really pays it in Advanced view on the Expenses page.

Workspaces & Collaboration

A workspace is an independent set of data – budgets, income, expenses, history. You can create multiple workspaces (e.g. household budget + personal tracking) and share a workspace with a partner.

Two ways to add a collaborator:

- **Invite by email**
Settings > Collaboration > enter their email. They receive an invitation and can accept to join the workspace.
- **Create a partner account**
Settings > Partner Account > set an email and temporary password. Your partner is automatically added to the workspace and prompted to set a permanent password on first login. This option is free. The encryption information will need to be added manually to the partner's device(s).

Passkeys

Passkeys let you sign in using your device's built-in authentication (Face ID, Touch ID, Windows Hello, PIN) instead of a password. They are more secure – each passkey is unique to this site and cannot be phished or reused.

To add a passkey: **Settings > Passkeys > Add Passkey**. Enter a device name (e.g. "My iPhone") and follow your device's prompt. You can register passkeys on multiple devices and delete any at any time.

Tip. Passkeys are optional. Email + password sign-in always works as a fallback.

Encryption

Three encryption options:

MODE	SECURITY	KEY MANAGEMENT
None	No encryption	No key required
Random Key	Strongest	Key generated automatically; must be transferred to new devices
Passphrase	Strong (depends on passphrase quality)	You remember the passphrase; enter it on each new device

To share your encryption key with a new device or collaborator: Settings > Encryption > key transfer options. The key is shown as a QR code, a shareable link, or exportable text.

Note. The encryption key is never sent to the server. If you lose the key and have no backup, your data is permanently unrecoverable. Back up often.

Backup & Restore

Export your data at any time from Settings > Data Backup. The export is a JSON file containing all workspace data. Store it somewhere secure – a password manager, encrypted cloud storage, or an external drive.

To restore, use Settings > Data Backup > Import and select the JSON file. All current data is replaced by the backup.

Tip. Export after every month close. If something goes wrong, you can always restore to the end of the last closed month.

View Mode

Three modes are available in **Settings > App > View Mode**:

- **Standard**
Shows all screens: Dashboard, Income, Expenses, Progress, Budgets, Reports, History, and Settings.
- **Advanced**
Groups your expenses by the account that pays each one and enables bank account management. On a paid plan it also adds the Account Forecast page and the forecast fields on Income and Progress. Use this if you track spending across multiple bank accounts and want them broken down separately.
- **Simple**
Designed for the partner who only needs a daily check-in. Hides Income, Expenses, and Progress screens. The Dashboard is the home screen; Budgets, Reports, and Settings remain accessible.

Tip. Each person's view mode is stored on their own device. The managing partner stays on Standard; the other partner can switch to Simple.

Number Display

Choose how amounts are shown throughout the app – toggle in **Settings > App > Number Display**:

- **Dollar**
Rounds all displayed amounts to the nearest dollar. Cleaner for quick daily scanning.
- **Penny**
Shows cents on all amounts. Useful when exact figures matter.

Spending Entry

This decides how the Dashboard asks you to record what you spend – toggle in **Settings > App > Spending Entry**. It changes the Dashboard entry forms only. No figure is calculated differently, and the Progress page is the same either way.

- **Account totals**

The default, and how the app has always worked. The Dashboard shows the Card & Account Balances boxes and the two Quick Entry prompts, so you can keep an account's figure current without describing every purchase – and use the full Add Spending form only when something came out of a budget.

- **Every purchase**

Hides the balance boxes and the Quick Entry prompts, leaving the full Add Spending form on screen as the only way in. The budget becomes optional there, so you can log a purchase and decide later which envelope it belongs to – or leave it as ordinary spending against your surplus.

Both modes write the same kind of entry, and an account's total is the sum of the entries charged to it either way. You can switch back and forth at any time; nothing already recorded changes.

Tip. This is your own setting, not the workspace's. It follows you to every device and every workspace you open, and it does not affect the partner you share a workspace with – each of you can enter spending the way you prefer.

Color Themes

Eight built-in themes are available under **Settings > App > Color Theme**. Every one is checked against the 4.5:1 text contrast ratio WCAG sets for normal text:

THEME	NOTES
Standard	Default – green accents on a dark background
Light	Dark text on a light background – often easier to read with astigmatism or low vision
Clarity	Blue and orange – easier to distinguish for red-green colorblindness
High Contrast	Pure black background with the brightest text and accents
Warm Dark	Warm-toned dark theme
AMOLED	True black background, ideal for OLED screens
8-Bit	Retro pixel-style color palette
Retro	Vintage terminal aesthetic

You can download any built-in theme as a JSON file to use as a starting point for a custom theme. **Custom themes** (paid accounts) let you upload your own JSON color file – up to 20 custom themes per account.

Text Size

Make all the text in the app larger from **Settings > App > Text Size: 100%, 115%, 130% or 150%**. It works with every theme, including custom ones, and the change applies immediately.

Tip. Like Spending Entry, this is your own setting. It follows you to every device and every workspace, and it does not change the size for a partner you share a workspace with.

Accessibility

Ridgeline Budget is built to work for people who use a screen reader, navigate by keyboard or switch, read with low vision, or see color differently.

- **Seeing the screen**
Choose a **theme** that suits your eyes – Light, High Contrast, or Clarity for red-green colorblindness – and set a larger **Text Size**. Browser zoom works too; the app never blocks pinch-zoom on a phone.
- **Color is never the only signal**
A budget running low says **Low** next to its percentage, and one below zero says **Overdrawn**. Amounts always carry their sign. In Reports, budget lines have their own dash patterns, Net Worth accounts their own marker shapes, and outgoing money is striped.
- **Charts as tables**
Every chart in Reports has a **Show data table** button underneath it that lists the same figures month by month.
- **Keyboard**
Everything can be reached with Tab and used with Enter or Space. The first Tab on a page offers **Skip to content**. Menus, dialogs and the help panel close with Escape and return you to where you were. In the Expenses grid and the Account Forecast ledger, the arrow keys move between cells.
- **Screen readers**
Every field and button has a name, the page name is announced when you move to another page, and error messages are read out when they appear.
- **Motion**
If your device is set to reduce motion, the app's animations and chart transitions are turned off.

Tip. On a Mac, Safari skips buttons when you press Tab unless you turn on **Safari > Settings > Advanced > Press Tab to highlight each item on a webpage**. Option+Tab does the same thing one press at a time.

If something does not work with the assistive technology you use, tell us with the in-app feedback button or at support@ridgelinebudget.com.

Account Management

From **Settings > Account** you can change your password and permanently delete your account. Deleting your account requires typing **DELETE** to confirm – this removes all data from the server immediately and cannot be undone.

Note. Export a backup before deleting your account if you want to keep a copy of your data.

Plans & Pricing

The free tier requires a free account and works on a single device, with limits of 5 budgets, 2 income sources, and 30 expenses. A paid plan is required to remove those limits, sync across devices, or collaborate with a partner.

Syncing across multiple devices and real-time collaboration with a partner requires a paid plan. Two options:

PLAN	PRICE	WHAT'S INCLUDED
Monthly	\$3 / month	All current and future features
Lifetime	\$35	All current features and most future ones. Significant new features may require a separate purchase.

The app has no ads and your financial data is never sold or shared.