Symbifox

Household money, in plain view.

What's yours stays yours.

Spending, subscriptions and a couple's budget shared on purpose, measured against your plan month by month, in your Symbifox Personal instance.

Odoo 18 module | Personal Budget

symbifox.com | hello@symbifox.com

The reality

Where a household budget leaks

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Subscriptions add up quietly

Streaming, the phone plan, the gym: each one looks small. Nobody knows what they cost a month, or what is still due before December.

January's budget is gone by March

You set amounts at the start of the year, then never hold them up against real spending. The gap turns up on December's statement.

The shared spreadsheet shows everything

A couple's file sees it all, salaries and personal spending included. Two separate files never talk to each other.

Who owes whom

The cottage paid for two, the tickets fronted for a friend: the accounts are kept from memory, and memory rounds off.

The solution

A budget that compares, forecasts and shares

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1

Actuals against the plan

By category and by month, with the gap and last year at the same date.

2

Subscriptions counted ahead

The monthly equivalent, what is left to pay this year, the next 30 days.

3

One budget for you, one for home

Yours stays private. The couple's budget is shared with the people you choose.

4

Your statements, no bank link

A CSV or OFX file exported from your bank, imported without duplicates.

5

Settling up between people

A shared expense, each person's share, and a ledger of who owes what.

Your year at a glance

With sample data

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Every category, month by month

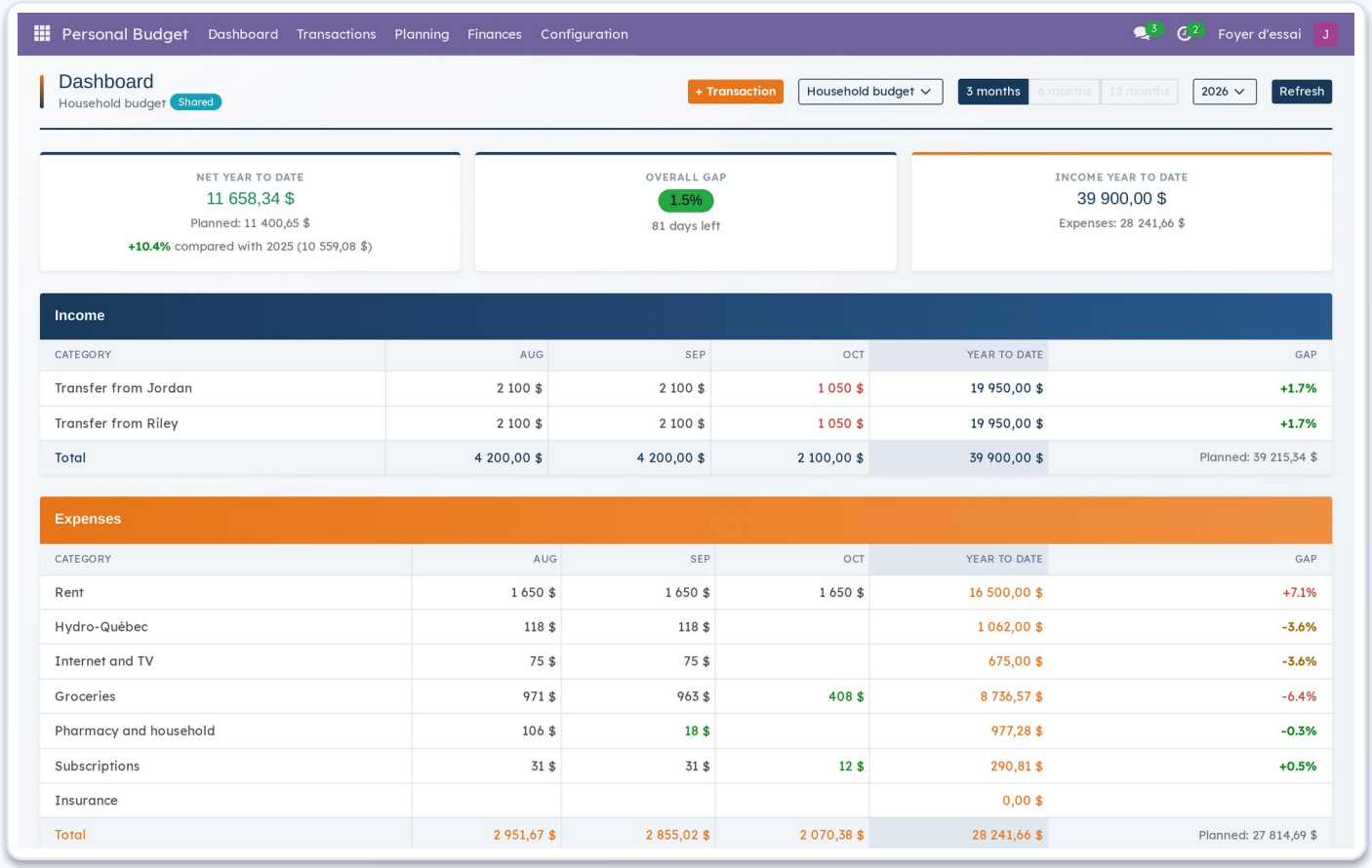
What you spent, what you planned, and the months that drift from the plan stand out in colour.

Measured against last year

Net year to date is compared with the same day last year, not with the whole year.

One budget at a time

Yours or the household's, over three, six or twelve months: one menu does it.



Subscriptions, counted ahead

With sample data

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What they cost each month

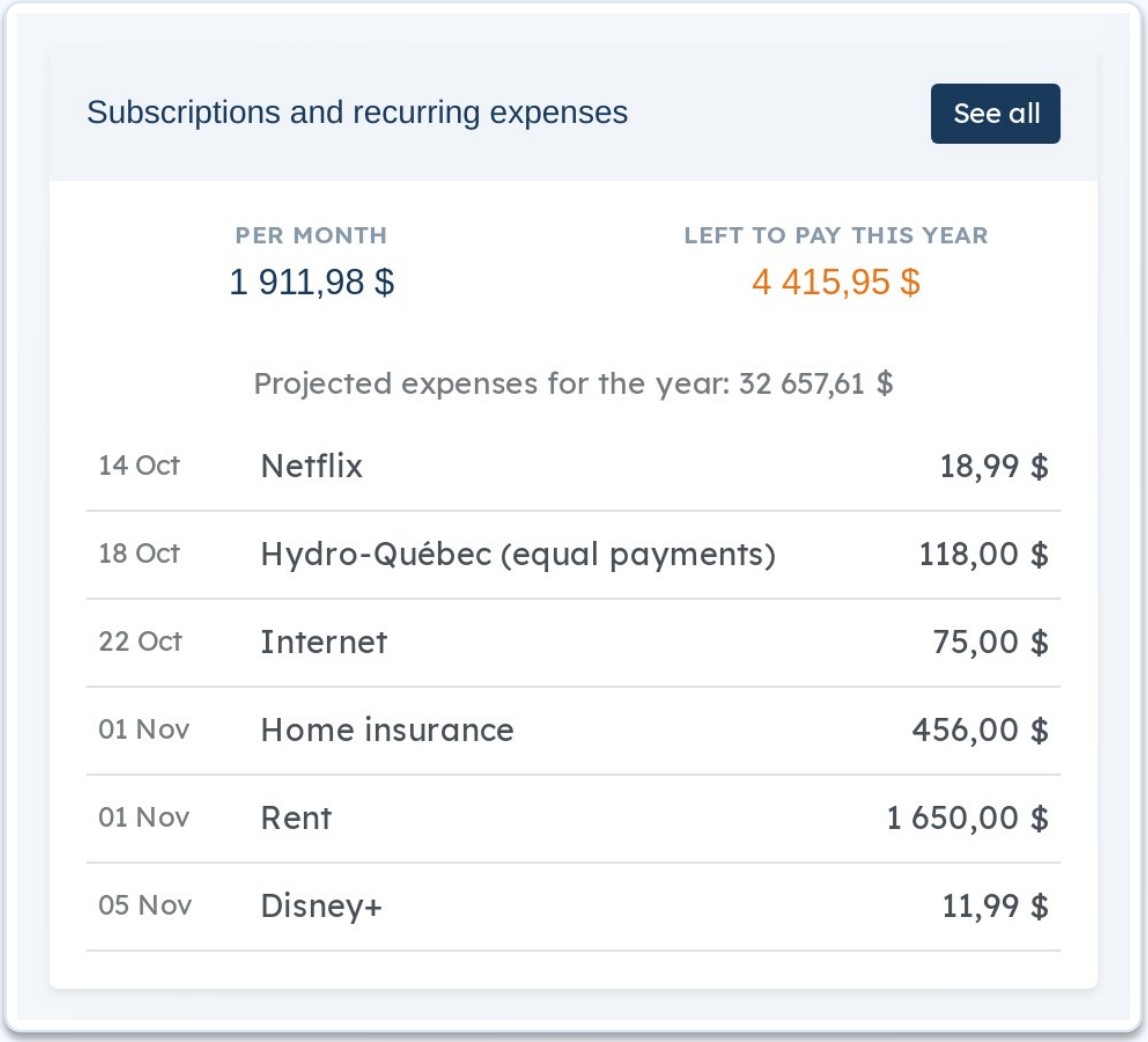
Insurance paid once a year counts for a twelfth of its amount, every month.

What is left to pay this year

Payments not yet recorded between now and December 31, overdue ones included.

The next 30 days

Upcoming payments, with an Overdue tag on the ones still waiting.



A due payment becomes an expense

With sample data

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Automatically or by hand

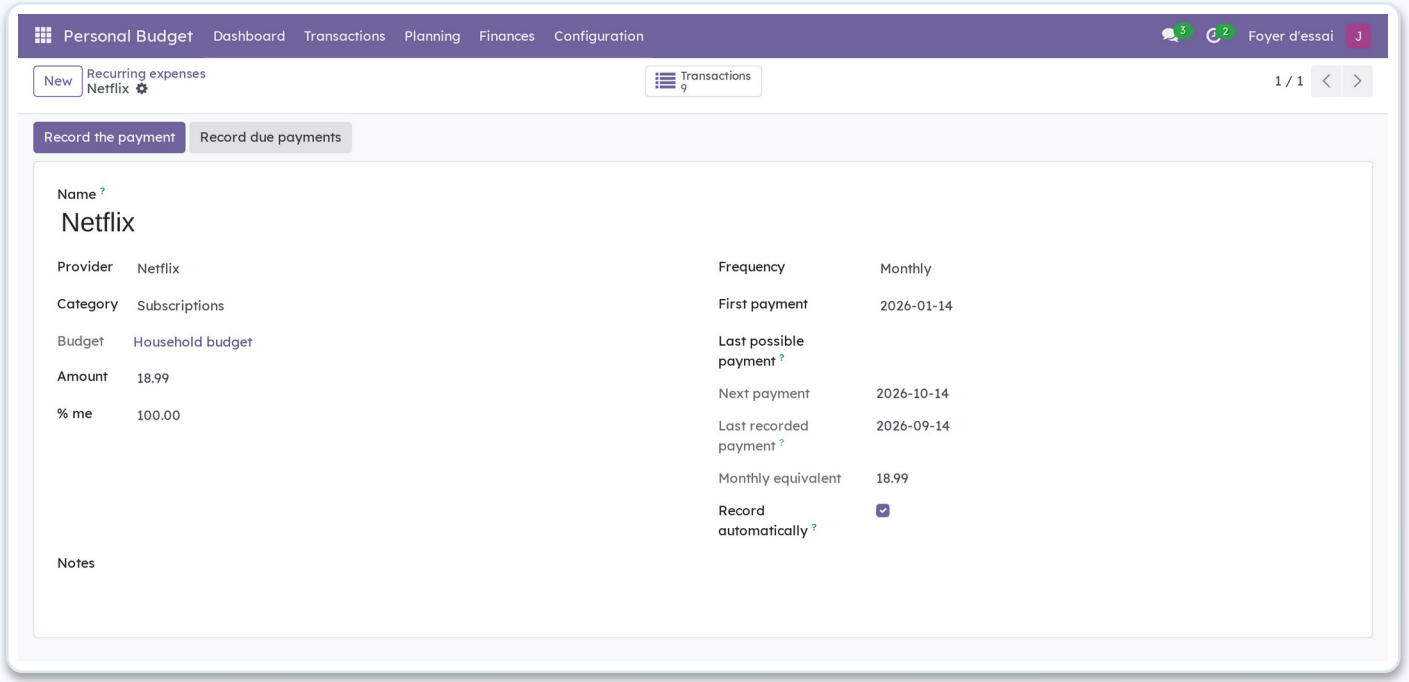
With Record automatically ticked, every due payment is entered on its own, each day. Otherwise, one button does it.

The 31st comes back on the 31st

Due dates count from the first one: a subscription on the 31st moves to February 28, then returns on March 31.

A forecast with no plan

A category with no plan for the year uses its subscriptions as the planned amount. A plan you enter wins.



A budget shared on purpose

With sample data

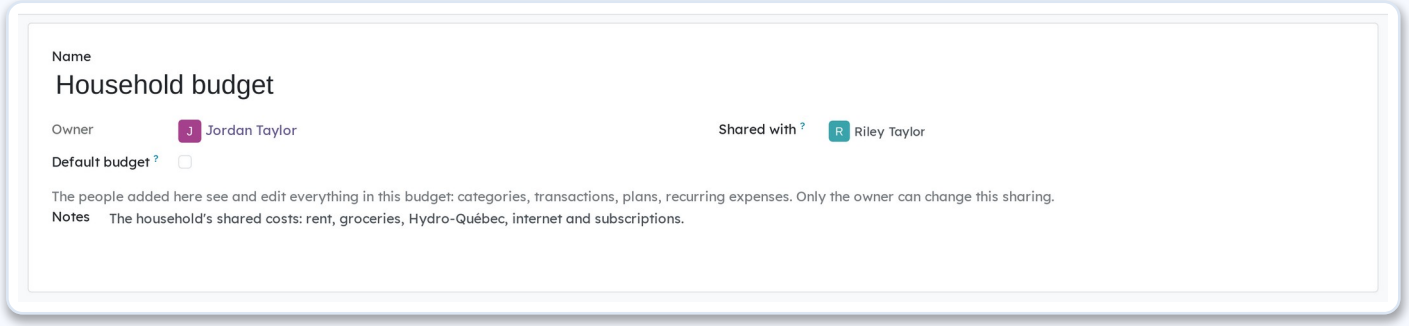
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Your budget, yours alone

Everyone gets their own on their first visit. Nobody else can see it.

Shared with the people you name

The couple or the whole household: they see and edit everything in it.



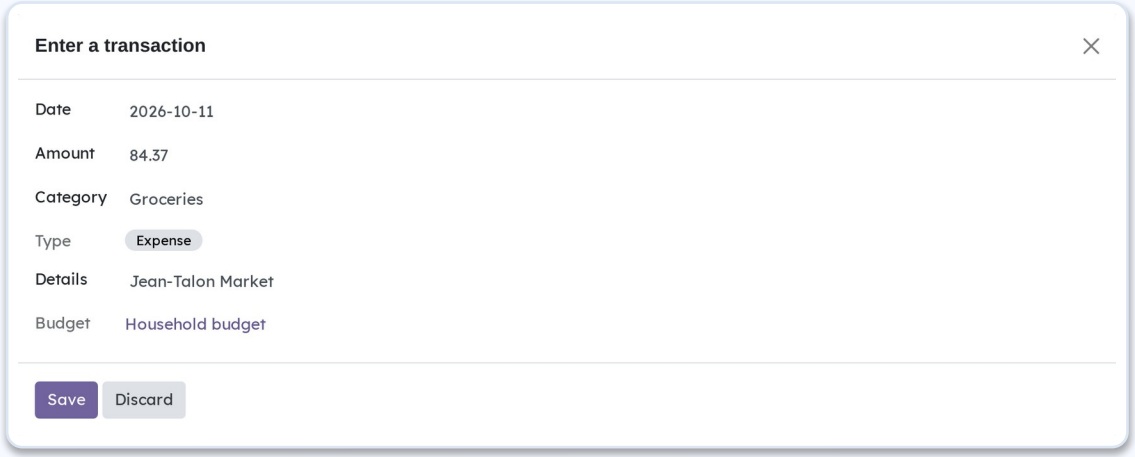
Who shares, who enters

Only the owner changes the sharing. The others enter and correct, but cannot rename or delete the budget.

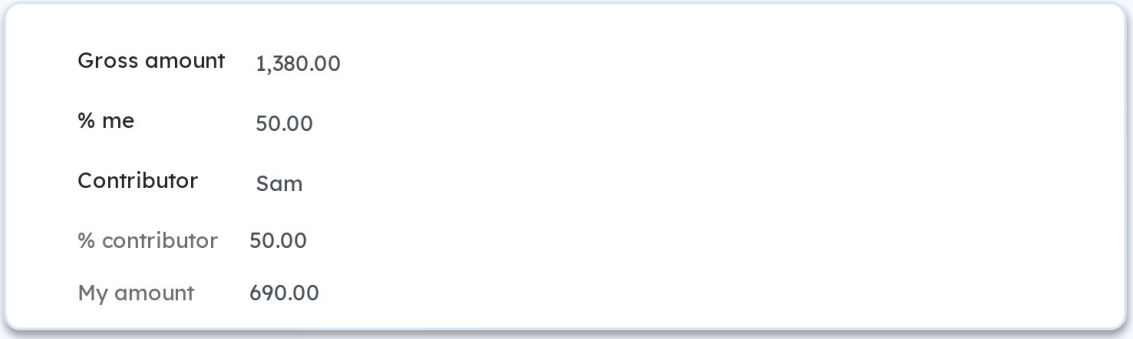
Enter an expense, and your share

With sample data

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The category picks the budget



Only your share counts in the budget

Your statements, with no bank link

An exported file, imported without duplicates

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No access to your accounts

You export the statement from your bank as OFX, QFX or CSV. The module connects to nothing.

No duplicates

A transaction already imported is recognized by its account and identifier, then skipped.

Your own entries matched

An expense entered by hand is paired with the statement: same amount, three days apart at most.

Transfers left out

Transfers your bank flags as such, and payments received on a credit card, are left out.

What you can import

- OFX and QFX statements
- Transactions (CSV)
- Budget plans (CSV)
- Sharing ledger (CSV)
- Cheques (CSV)
- Loan lines (CSV)
- Invoices (CSV)

The rest of your finances

In the same budget, in one place

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Loans

- Running balance, line by line
- Payments and interest charges
- Overdue or up to date
- On the dashboard

Cheques

- Number, date, payee
- Cashed or not
- A Not cashed filter
- A history imported from CSV

Freelance work

- Invoices and due dates
- A fixed 40% tax reserve
- A 60% operating amount
- Totals on the dashboard

Everyone keeps what is theirs

Private budgets in a single instance

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By role

Owner

Sees and edits everything. The only person who renames, shares or deletes the budget.

Shared with

See and edit the contents: categories, transactions, plans, subscriptions.

Everyone else

Nothing, administrators included. They see a neutral name: Private budget.

Built-in protections

Rules for everyone

They bind administrators too. Only whoever administers the system can lift them.

Nothing slips elsewhere

An entry can neither target nor move into a budget that is not shared with you.

Your own imports

The import and bulk category dialogs stay private to the person who opened them.

A filtered dashboard

Every figure comes from a single budget, checked before it is read.

What it does, and what it doesn't

A household budget, not a bank or an accountant

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What it does

- Compares actuals with the plan monthly
- Forecasts your subscriptions
- Shares a budget, on purpose
- Imports OFX, QFX and CSV statements
- Keeps loans, cheques and invoices
- Works out each person's share

What it doesn't do

- Connect to your bank
- Give financial advice
- Replace Odoo accounting
- Pay or move money
- Sort your spending for you

Independent of accounting

The module only needs Odoo's core: it installs without the Invoicing app and writes nothing there. No categories come preloaded.

In short

1. **Actuals against the plan**
   By category and by month, compared with last year
2. **Subscriptions counted ahead**
   Per month, until December and over the next 30 days
3. **One budget for you, one for home**
   Shared on purpose, with the people you name
4. **Your statements, no bank link**
   OFX, QFX or CSV, imported without duplicates
5. **Everyone keeps what is theirs**
   Others see Private budget, and nothing more

Designed for the Symbifox Personal plan

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Thank you!

Let's talk?



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