

FAQ

Inputting information

I can't input any more information. What might be causing this?

When you make a new entry, you always need to click on the tick on the upper right-hand corner to save the entry.

What's the easiest way to include expenses for "memberships/association fees/..." so I have an overview of them, without having to do the math myself and divide them by twelve?

To enable you to list your memberships and input your contributions for each year, we recommend budgeting the costs as variable costs and manually setting up the standing orders. This means that the budget ultimately adds up correctly and you have an accurate list of how the amount has come about.

Where can I input expenses for food and drink and meals (e.g. eating out)?

There are several places you can input costs for food and drink. These detailed input options are intended to help you budget better and have a clearer idea of where your money is going. You now have the following new input options:

- Personal expenses > Work-related/out-of-home food and drink
- Personal expenses (partner or children) > Work-related/out-of-home food and drink
- Household > Food/beverages
- Household > Guests, alcoholic beverages

In the update, all my food & drink costs were migrated into the "Household" category. Can I undo this? I'd like to separate out these costs.

It's correct that costs for food & drink were moved to the "Household" category as part of the migration. If this does not fit with your personal situation, we'd be happy to change the items in the database. However, this is only possible if you have set up an account within the app.

What is meant by the "Household" and "Other food & drink" budget items?

The two budget items of "Household" and "Other food & drink" are intended to cover the following expenses: "Household" includes food eaten at home (purchases made at Migros, Coop, etc.) and "Other food & drink" includes anything you consume when you're out and about. This is why "Other food & drink" has now been listed under the "Personal expenses" category. Conversely, if you go out for pizza with a friend, these expenses belong in the "Pocket money (leisure)" category, with the appropriate description.

Fixed and variable costs: I save a fixed amount every month. A standing order transfers this money from my current account to my savings account, so I see this amount as more of a fixed cost than a variable one. Can I depict this in the app?

At present, we would resolve this situation as follows: you can budget the costs as variable costs and also input a standing order for the fixed amount in the appropriate category. You do need to undertake an additional step, as the standing order is not automatically generated, but the amount will then be automatically posted and still budgeted.

When choosing a budget, families can only have budgets with up to 3 children. We have 4 children - can I still use the app? Yes, that's possible. The budget setting does not affect the budget items themselves, e.g. for 3 or 4 children (there is only one post for children). The point is that the guide values change accordingly. The default guideline changes as a result of what is defined in the budget.

Export

How can I export my data?

You cannot export your data to Excel from the free version of the BudgetCH app. However, you can purchase the export function for CHF 4.00 under the "Support us" menu item, and use this to easily export your data. We are a non-profit organization, so you'll be supporting our work on debt prevention and combating poverty, while helping us to market and improve the app.

Do I need a link to export the data?

No. If you go to the "Overview" menu item, you can choose which data you want to export – by week, month or year. Then click on the small arrow in the top right-hand corner and the Excel file will appear, which you can export via email, WhatsApp, message, etc.

Multiple users

Can I "share" the app? In other words, can my wife and I both have the app on our cellphones but only have one user account, so we can both see the same figures?

Yes, you can. To do so, all the family members who want to use the app need to download it and then create an account. They will then all use the same account information to access the same budget.

Can I also create a second budget that only I can edit, as well as our shared family budget?

Yes, absolutely. To do so, you first need to log out of the family budget and then create another account using a different email address. You can create as many profiles as you like.

Negative entries/credits

Since the new update, I've not been able to input negative entries (credits). Why? Credits are part of my budget, too.

You can input negative entries with update 4.0.2. To do this, simply input an expense as normal, but include a minus sign before the amount.

Online/offline

Can I input information into my budget when I'm offline, when I have no internet connection?

Yes, update 4.0.2 lets you do this once again.

Language settings

The app comes up in German for me. Where can I set the language of the app?

The app uses your device's language settings. In other words, if your device set to German, the app will be too; if you've set it to French, the app will be in French, and so on. If you have set a language other than those available in the app (namely, German, French, Italian and English), such as Spanish or Turkish, for example, the app will use the first available language in the language hierarchy set on your device.

Where can I find my user ID?

Open "Data protection" in the menu. Scroll down to the very bottom, and your user ID will be there.

Fixed expenses vs. variable expenses in the budget

What is the difference between fixed and variable expenses in the budget?

Fixed expenses are costs that are incurred in the same amount, month in, month out. These items are automatically deducted from the available budget every month: you do not need to input standing orders for these items. As a result, the fixed expenses cannot be found under the "Expenses" menu item. Instead, you can see them on the overview using the "Include budgeted fixed costs" button.

Variable expenses cannot be accurately predicted and vary from month to month. As a result, the actual expenses must be entered manually.

Foreign currencies

The new app no longer supports foreign currencies. When the migration occurs, existing entries will be converted at that day's rate and recorded in CHF.

Do I need to create an account?

No, you don't. However, creating an account is free, and comes with the advantage that your data is not just stored locally, meaning that it can be recreated at any time.