

BUDGETING + SAVINGS

YOUR GUIDE TO PIGGLY

A simple walkthrough for tracking spending, building savings, paying down debt, and earning rewards.

START HERE

1

Set your monthly budget

Use Edit budget in the first section and enter your spending limit.

2

Replace the examples

Edit or delete the sample goals and debts, then add your own.

3

Update as you go

Log purchases, savings contributions, and debt payments whenever they happen.

IMPORTANT

Piggy saves information in the browser on the device being used. Clearing browser data, switching browsers, or changing devices will not carry the information over.

IN THIS GUIDE

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SECTION 01

Dashboard

Your monthly command center: see spending, compare categories, and record purchases.

MONTHLY SNAPSHOT

Spent vs. budget

The large total shows how much has been logged this month. The progress bar and “left to spend” message compare that total with your budget.

1

Change the budget

Select Edit budget, enter a positive amount, then choose Save budget. Use Cancel to leave it unchanged.

2

Review categories

The category bars show spending for Food & cafés, Transport, Play & treats, and Bills & home.

LOG A PURCHASE

1

Describe it

Type what you bought in “What did you buy?”

2

Enter the amount

Add the purchase amount and choose its category.

3

Select Add

The purchase appears in the recent list and updates the totals immediately.

4

Remove a mistake

Point to a recent purchase and use the X beside its amount.

GOOD TO KNOW

If spending is above the budget, Piggy shows the amount over budget. Transactions add toward your activity rewards.

SECTION 02

Goals in motion

Create a target, add savings over time, and watch the progress bar move toward 100%.

CREATE A GOAL

- 1 Select + New goal**
Choose an icon, enter a goal name, target amount, and deadline.
- 2 Create it**
Select Create goal. A new card begins at \$0 saved.

USE A GOAL CARD

- 1 Add savings**
Enter an amount in the "\$ feed" box, then select Feed.
- 2 Check progress**
Each card shows saved amount, target, percentage, and days left.
- 3 Make changes**
Select Edit to change the name, icon, target, deadline, or color. Save, Cancel, and Delete appear while editing.

WHEN YOU REACH 100%

The goal is marked Complete, confetti appears, and the Goal Crusher badge is unlocked. Goal contributions also add XP.

TIP

Use a clear name and a realistic deadline. Smaller regular contributions make the progress easier to maintain.

SECTION 03

Debt pay-down

Track balances and interest rates, record payments, and see how close each debt is to zero.

ADD A DEBT

1 Select + New debt

Choose an icon, enter the debt name, original total, and annual percentage rate (APR).

2 Add it

Select Add debt. The new card begins with no payments recorded.

USE A DEBT CARD

1 Record a payment

Enter the amount in the "\$ pay" box, then select Pay.

2 Follow the balance

The card shows APR, percent paid, and the amount still left.

3 Correct or remove it

Select Edit to change the name, icon, total, or APR. Save, Cancel, and Delete appear while editing.

WHEN THE BALANCE REACHES \$0

The card changes to Debt free, confetti appears, and the Debt Slayer badge is unlocked. Payments also add XP.

NOTE

Piggy tracks the amounts you enter. It does not connect to lenders or automatically calculate interest, due dates, or minimum payments.

SECTION 04

Rewards gallery

Progress becomes visible through XP, levels, badges, and celebration moments.

HOW REWARDS WORK

- 1 Earn XP**
Log activity, add money to goals, make debt payments, and complete challenges.
- 2 Level up**
Your level appears in the top navigation. Each 500 XP moves you to the next level.
- 3 Unlock badges**
Earned badges become bright; badges not yet earned stay dimmed and marked Locked.
- 4 Read a badge**
Point to a badge to see its achievement description.

BADGE CHECKLIST

FIRST FEED

Log a transaction

7-DAY STREAK

Log spending across seven days

NO SPEND

Finish the no-spend challenge

GOAL CRUSHER

Fully fund a savings goal

LEVEL 7

Reach 3,500 XP

1K SAVED

Save \$1,000 across goals

DEBT SLAYER

Pay off a debt in full

CELEBRATIONS

When a goal, debt, or challenge is completed, a celebration card appears. Select the reward message to dismiss it.

SECTION 05

Fun tools

Two quick tools help build momentum and give monthly income a simple plan.

NO-SPEND WEEKEND

A three-day mini challenge designed to pause optional spending.

- 1 Complete a no-spend day**
At the end of a successful day, select Mark today no-spend.
- 2 Watch the day counter**
The progress marks Day 1, Day 2, and Day 3.
- 3 Finish the challenge**
After the final day, Piggly awards the No Spend badge and 200 XP.

50 / 30 / 20 SPLITTER

A planning guide that divides monthly income into three suggested buckets.

- | | | |
|------------|--------------|--------------------------------------|
| 50% | Needs | housing, bills, food and essentials |
| 30% | Wants | fun, extras and flexible spending |
| 20% | Save | savings goals or extra debt payments |

USE IT

Enter monthly take-home income and select Set income. The suggested dollar amounts update instantly. Treat these percentages as a starting point, not a rule.

KEEP IT USEFUL

A simple weekly rhythm

Piggly works best when the numbers stay current. A few minutes at a time is enough.

RECOMMENDED ROUTINE

- 1 As purchases happen**
Log each transaction and choose the closest category.
- 2 When money moves**
Record savings contributions and debt payments.
- 3 Once a week**
Review the budget, category bars, goal deadlines, and debt balances.

DATA & PRIVACY

Piggly currently stores entries locally in the browser. There is no account sign-in, online backup, bank connection, or automatic sync.

PROTECT YOUR ENTRIES

Use the same browser and device. Avoid clearing site data. If the browser data is removed, the saved Piggly information may be lost.

WHAT TO ENTER

Only enter information needed for planning. Avoid account numbers, passwords, card numbers, or other sensitive financial details.

YOU ARE READY

Feed the bank. Build the win.