DONNA GRANA

User Manual

It knows where every cent is.

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A practical guide to organize, review, plan and decide using your own numbers.

Welcome to Donna Grana

Donna Grana is a personal finance control environment designed to bring together what is usually scattered across spreadsheets, banking apps, statements and notes. Its purpose is to help you understand the present, see future commitments and make decisions with context.

This manual follows the current app structure: transactions, schedule, income, budget, reserves, cards, debts, receivables, Settlements between people, forecasts, cost of living, investments, net worth, reports, reconciliation, imports, subscription and privacy.

Important

New accounts receive 30 days of full access with no card required. After the trial, the account may enter frozen mode until a subscription is confirmed.

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1. First access and initial setup

Start with the foundation. Forecasts and indicators are only as reliable as the data entered into the system.

1. On the public Home page, select “Start 30 days free” to create an account or “Log in” if you already have one.
2. On first access, confirm your basic information, country, language, currency and time zone when requested.
3. Add the accounts that are actually part of your day-to-day finances. Enter opening balances carefully.
4. Review categories, income, commitments and reserves before relying on forecasts or making decisions from the dashboard.

5 Verify your email. Verification is especially important for invitations and Settlements between users.

Tip

Do not try to rebuild your entire financial history in one session. Start with the current month and today's real balances, then complete recent history through imports.

2. Home and dashboard

Home summarizes your operational financial position and highlights what deserves attention.

What the dashboard shows

- Operational balances for the accounts included in day-to-day cash.
- Amounts already committed to obligations and known commitments.
- Amounts reserved for specific purposes or goals.
- Available to spend, calculated from operational data, commitments and reserves.
- Upcoming schedule items, alerts, pending items and signals generated by Donna Grana.

How to read "Available to spend"

Available to spend should not be interpreted as a simple sum of bank balances. It considers operational money together with what is already committed or reserved. A high account balance can therefore coexist with low real availability.

Attention

If a balance, commitment or reserve is wrong, "Available to spend" can also be distorted. Correct the source data instead of mentally adjusting the result.

3. Transactions, schedule, income and budget

These areas form the core of daily financial control.

Transactions and schedule

- Record income, expenses and transfers between your own accounts.
- Use categories and subcategories to give context to the numbers.
- Mark recurring items when a transaction repeats.
- Use Schedule to see future financial commitments and events.
- Review the reference period and actual date whenever the economic period differs from the payment date.

Income, budget and reserves

- Add income sources and keep recurring values current.
- Use Budget to compare planned spending with what actually happened.
- Create reserves for money that exists in an account but already has a defined purpose.
- Use commitments for known obligations that have not yet been paid.
- Avoid recording the same amount in two different structures unless there is a clear reason.

4. Cards, installments, debts and receivables

Donna Grana separates cards, installments and debt so each obligation keeps the right context.

Cards and installments

- Add the cards you use and track statements and installments.
- The Installment Meter helps show the accumulated weight of installment purchases.
- A future installment is a commitment; check dates so forecasts reflect the real calendar.
- Avoid recording the same purchase both as an installment and as a separate debt unless intentionally required.

Debt from both sides

- Use Payables for amounts you owe.
- Use Receivables for amounts other people owe you.
- Principal and interest can be handled separately to keep the debt balance coherent.
- Update payments, receipts and balance changes as they happen.

Important

Debts and Settlements are separate structures. A shared Settlement is not automatically copied into the traditional debt area in this version; track it inside Settlements to avoid double counting.

5. Settlements - money between you and other people

Settlements organizes a bilateral financial commitment. No user can unilaterally create a valid debt in another user's account: the other side must accept it.

1. Open Settlements and choose New Settlement.
2. Choose whether you owe the money or are owed money, then enter the other person's name and email, description, amount, due date, installments and currency when applicable.
3. If the person already uses Donna Grana, they receive the request inside the ecosystem. Otherwise, they receive an invitation to create an account using the same email.
4. The recipient may accept, decline or dispute. The shared relationship only becomes active after acceptance.
5. When money is paid, the debtor reports the payment and the creditor confirms or rejects it. The shared balance only changes after confirmation.
6. When the balance reaches zero, the Settlement is marked as settled. The timeline records the main events.

Available actions

- Accept: confirms a request you received.
- Decline: closes a request you do not recognize or do not want to accept.
- Dispute: flags a disagreement without erasing the history.
- Cancel: available to the creator while the request is still pending.
- Report payment: debtor reports a payment.
- Confirm or reject payment: creditor validates the payment.

Important

Settlements is a shared organizational record. Donna Grana does not legally certify a debt, arbitrate disputes or act as a collection agency.

Tip

In the current version, Settlements is bilateral. Group expense splitting is not yet part of the feature.

6. Decisions and forecasts

Donna Grana uses your own data to turn financial records into decision context.

Donna Grana forecasts

Shows future views such as 7, 30 and 90 days using balances, commitments, recurring items, schedule and other available information.

Can I buy it?

Helps simulate how a purchase may affect availability and future commitments. Treat it as a simulation, not an automatic authorization to spend.

Donna Grana found

Highlights pending items, patterns, imports to review and signals that deserve attention.

Ask Donna Grana

When available in your environment, organizes explanations and answers based on the financial context recorded in the app.

7. My cost of living

My cost of living turns everyday purchases into a price history so you can compare products and track what you actually pay over time.

1. Open My cost of living.
2. Prefer scanning the Brazilian NFC-e QR Code on mobile when the receipt provides a compatible code.

3 Review imported items, quantities, units and prices before confirming.

4 When automatic receipt lookup is unavailable, photograph the receipt and use OCR, then review the result.

5 Use product history to understand changes in your real purchasing cost.

- QR reading is primarily designed for Brazilian NFC-e receipts.
- Some tax authority pages require human validation.
- The app does not bypass CAPTCHA or official validation.
- OCR is an aid; names, quantities and prices must be reviewed before saving.

Attention

If the NFC-e lookup opens a human validation page, photograph the receipt and use OCR instead of repeating the lookup indefinitely.

8. Investments and net worth

Investments and net worth show the financial picture beyond the current month's cash flow.

- Add portfolios, assets and investment transactions.
- Track positions, returns and distributions when enough data is available.
- Use investment imports when available to reduce manual entry.
- Keep non-operational assets separate from day-to-day cash when they are not truly available for spending.
- Net worth brings assets and liabilities together for a broader view of your financial position.

Important

Investment indicators depend on the data entered or imported. They are organizational and monitoring tools, not investment recommendations.

9. Reports and Financial X-Ray

Reports turn records into a structured view of financial behavior.

- Use Financial X-Ray to understand composition, concentration and meaningful changes in your numbers.
- Compare periods to separate one-off events from recurring patterns.
- Read alerts together with the data that generated them; an alert is an invitation to review, not an automatic conclusion.
- Before a major decision, confirm that accounts, commitments and imports for the period are current.

10. Reconciliation and Import Center

Imports reduce manual work, but review is what protects data quality.

1. Open Import Center and choose a supported file type such as OFX or CSV.
2. Upload the file and wait for parsing.
3. Review imported rows before confirming. Classify and correct descriptions, categories and transfers when required.
4. Review duplicates identified by the system.
5. Confirm the batch only after the review is consistent.
6. Use Reconciliation to compare app records with statements and identify differences.

- Imported files pass through review before they permanently affect your numbers.
- Transfers between your own accounts should be classified as transfers so they do not inflate income and expenses.
- Duplicates should be reviewed before acceptance.
- Keep the original files until reconciliation is complete.

Tip

To build a useful history, importing the current month and recent months is usually more efficient than manually reconstructing years of transactions.

11. Settings, notifications and privacy

Settings centralizes account preferences and controls that affect the app experience.

Preferences and notifications

- Review language, currency, country and time zone.
- Enable or disable notifications using the available preferences.
- Browser permissions such as push notifications also depend on device settings.
- The Install app option appears when the browser supports it and the feature is enabled.

Data and privacy

- Financial data is associated with your account space.
- Analytics is optional and should only be enabled with your consent.
- Analytics events must not include balances, transaction amounts, financial descriptions, bank names, passwords or emails.
- The account provides data export and deletion-request flows according to the available options.

Important

Never share your password by message, email or support request. Donna Grana does not need your password to investigate an app usage issue.

12. Trial, subscription and frozen mode

Donna Grana lets you experience the app before subscribing.

- New accounts receive 30 days of full access without a card, according to the current offer.
- My subscription shows your access status and available options.
- Checkout is processed by an external payment provider; Donna Grana does not store your full card number.
- After the free period, an account without an active subscription may enter frozen mode.
- In frozen mode, read access, security features and data export may remain available while main operations are blocked until reactivation.
- Cancellation and any applicable withdrawal or refund rights follow the conditions shown at checkout and applicable law.

Attention

Prices, currencies and payment providers may vary by country. Always check the Pricing page before purchasing.

13. Common problems

Before concluding that a number is wrong, identify which source data produced it.

Problem	What to do
I cannot log in	Confirm the email, use the eye icon to check the password and use Forgot my password if necessary. Avoid repeated attempts when you are unsure of the password.
Available to spend looks wrong	Review balances, operational accounts, reserves, commitments and recurring items.
An import produced strange numbers	Return to batch review and check transfers, categories and duplicates before confirming.
The receipt QR Code does not load items	The tax portal may require human validation. Use a photo of the receipt and OCR instead.
A Settlement did not appear for the other person	Confirm that the email entered exactly matches their account email and that the address has been verified.
A Settlement payment did not reduce the balance	The payment must be confirmed by the creditor.
Language or currency looks wrong	Review locale, country, currency and time-zone settings.

Problem	What to do
The app looks outdated	Reload the page. PWA updates may depend on the browser and on the version currently deployed.

14. Scope, security and responsibility

Donna Grana is a personal finance organization and decision-support tool.

Forecasts, alerts, simulations and indicators are calculated from the data available in your account. Incomplete or incorrect information can produce incomplete or incorrect results.

Donna Grana does not replace individualized professional advice on investments, credit, accounting, taxes or legal matters.

Shared Settlement records are organizational tools between users and do not constitute legal certification, protest, collection or arbitration.

Before important financial decisions, check source data and consider context the app cannot know: uncertain income, emergencies, personal risks, taxes, contracts and external obligations.

Important

Donna Grana works best with truthful numbers. Keep your data current, review imports and use forecasts as a tool for clarity.

DONNA GRANA

It knows where every cent is.

RDNF Labs · Brazilian software production