



FIRE.burn

Personal finances, tracked simply.

User manual for iPhone and iPad

Version 1.0 · August 2026

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CHAPTER 1

What FIRE.burn does

FIRE.burn records what you spend and turns it into something you can actually read: totals by category, monthly averages, and charts that show where the money went.

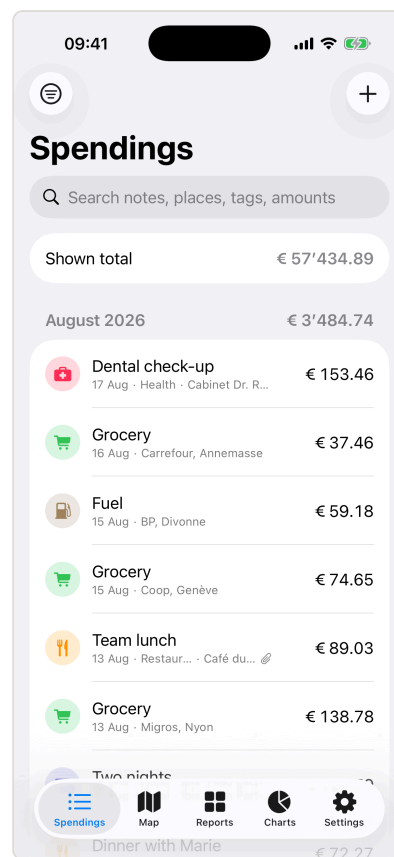
Every spending carries a date, an amount, a currency and — optionally — a tag, a note, a place and a photo of the receipt. Everything else in the app is built on top of those few fields.

Five tabs

- **Spendings** — everything you have recorded, newest first, grouped by month.
- **Map** — the spendings that carry GPS coordinates, as coloured dots.
- **Reports** — totals and averages by tag for any day, month or year.
- **Charts** — a breakdown donut and a monthly trend histogram.
- **Settings** — currency, tags, backups, import and export, recurring rules.

There is no account to create and nothing to sign in to. Your records live on your device and, if you use iCloud, in your own private iCloud database — never on a server of ours. The only other time FIRE.burn uses the network is to fetch exchange rates.

In the list, a spending is titled by its description when it has one, and by its tag when it does not — four rows reading “Restaurant” tell you less than “Team lunch”, “Dinner with Marie”, “Client lunch”. The tag then moves to the line below, next to the date and the place.



The *Spendings* tab. Each month shows its own subtotal.

A note on the figures in this manual

Every screenshot was taken from the running app on an iPhone simulator, using a generated sample data set. Your own numbers will differ.

CHAPTER 2

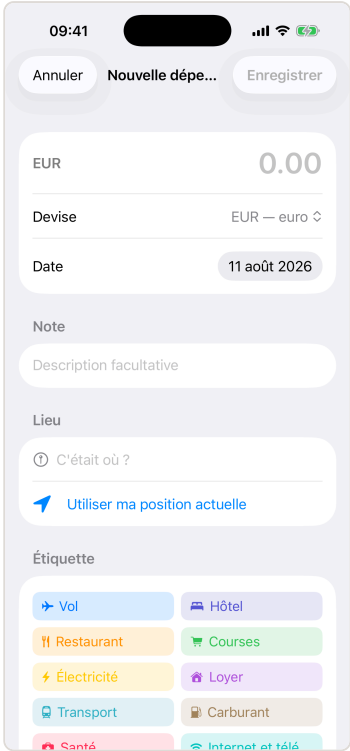
Recording a spending

Tap **+** at the top right of the Spendings tab. The keypad opens straight away on the amount, because that is the one field you always fill in.

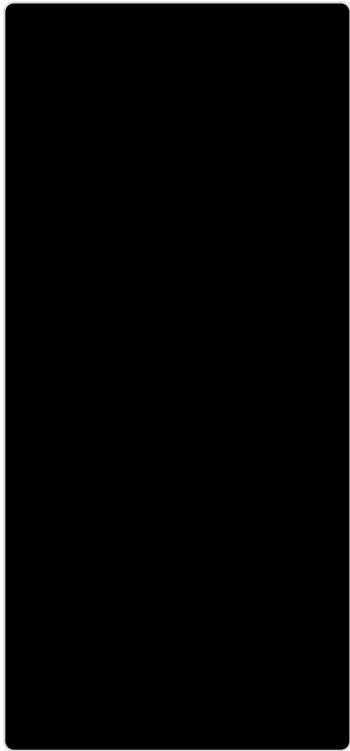
The fields

Amount and currency	Type the amount as it appeared on the bill, in the currency you actually paid in. Do not convert it yourself.
Date	Defaults to today. Change it for a receipt you are entering late — the exchange rate follows the date.
Note	Free text. Useful for what the spending was for.
Location	Type a place, or tap Use my current location .
Paid by	Cash, card, bank transfer, direct debit or other. Optional — leave it as Not set and nothing else changes.
Tag	Tap a chip to select, tap again to clear. One tag per spending.
Photo	Camera or photo library. One receipt per spending.

Save is greyed out until there is an amount above zero. To edit later, tap any row in the Spendings list; to delete, swipe a row left, or use **Delete spending** at the bottom of the editor.



A new spending, ready for the amount.



Editing an existing entry.

CHAPTER 3

Places and receipts

Location

You can simply type a place name. Tapping **Use my current location** takes a single GPS reading and turns it into something readable, such as “Café du Marché, Nyon”, storing the coordinates alongside the name.

The first time you use it, iOS asks permission. If you decline, the field still works as ordinary text. Nothing runs in the background — location is read only in the moment you tap the button. Editing the name by hand afterwards clears the stored coordinates, because they would no longer match what the label says.

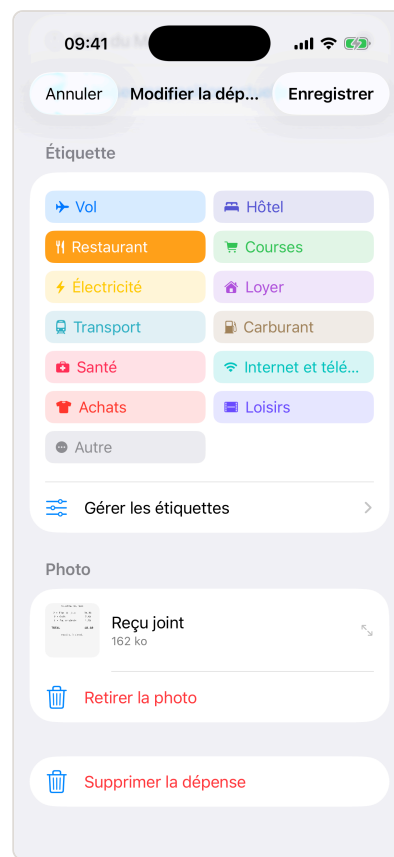
Receipt photos

Attach a photo with the camera or from your library. FIRE.burn shrinks it to 1600 pixels on the longest edge and re-encodes it, so a 12-megapixel photo takes about 300 KB rather than 4 MB. Tap the thumbnail for a full-screen, zoomable view with a share button.

Entries carrying a photo show a small paperclip in the Spendings list.

Photos and exports

Receipt photos stay inside the app. A CSV export records only whether a photo is attached, not the image itself. To get one out, open it full screen and use the share button.



A receipt attached to a spending.

CHAPTER 4

The map

Every spending you recorded with **Use my current location** carries coordinates, and the Map tab draws them. Each dot takes the colour of its tag, so a month of travel reads at a glance: where the restaurants were, where the hotels were.

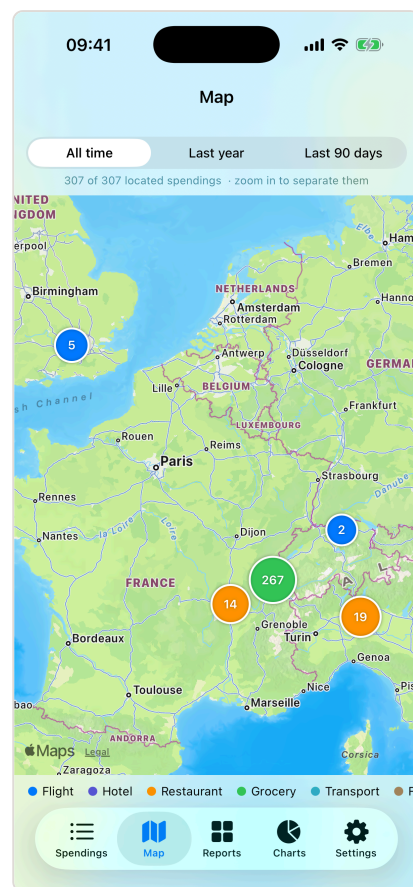
Reading it

- The legend along the bottom names every colour on screen.
- Tap a dot to see the amount, date, tag, payment method, place and note.
- The range control shows all time, the last year, or the last 90 days.
- The line under it says how many of your located spendings are shown.

Numbered circles

Zoomed out, dots that would overlap are merged into one circle showing how many spendings it covers, coloured by whichever tag is most common inside it. Tap it to zoom to exactly what it contains; keep zooming and the group separates back into individual dots.

Only spendings with a GPS fix appear. A place you typed by hand is a name, not a position, so it is not on the map — which is why the map states how many of your records it is showing rather than presenting a partial picture as the whole.



Tag-coloured dots, with overlapping ones merged into a count.

CHAPTER 5

Working in several currencies

FIRE.burn is built for people who spend across a border. You record what you actually paid, in the currency you actually paid it in, and the app converts for reporting.

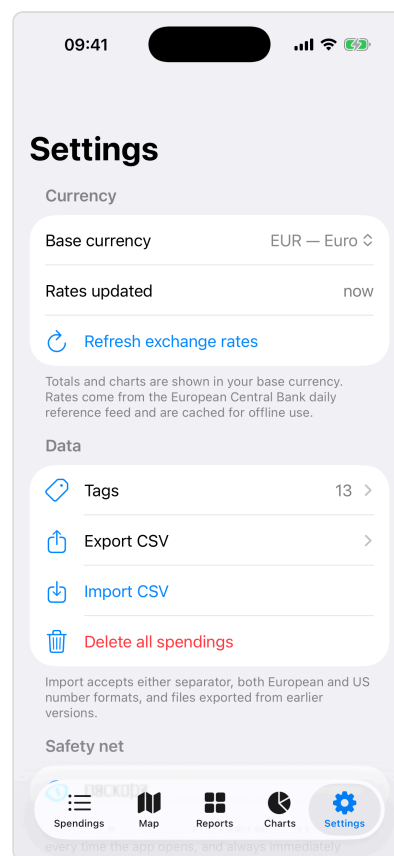
Base currency

Set it in **Settings** › **Base currency**. Every total, average and chart in the app is expressed in it. Each spending keeps its original amount and currency untouched, plus the exchange rate that applied.

Where the rates come from

The European Central Bank's daily reference rates, retrieved through the free Frankfurter service. Rates are fetched for the *date of the spending*, not today's date, and cached on the device so the app keeps working offline.

The ECB publishes on business days only, so a Saturday purchase uses Friday's rate. If no rate can be fetched, the editor says so and you can type one by hand — useful when you want the exact rate your card issuer applied.



Currency settings and the rate refresh.

Past totals never move

Because the rate is stored on each spending when you record it, refreshing rates months later does not change what January cost. The one exception is changing your base currency, which re-converts every entry using the rate for that entry's own date. FIRE.burn asks before doing it.

CHAPTER 6

Tags and budgets

Tags are the categories everything is grouped by. Thirteen are created on first launch — Flight, Hotel, Restaurant, Grocery, Electricity, Rent, Transport, Fuel, Health, Internet & Phone, Shopping, Entertainment and Other — and all of them can be renamed, recoloured, reordered or removed.

Open the list from **Settings › Tags**, or from the tag icon in Reports.

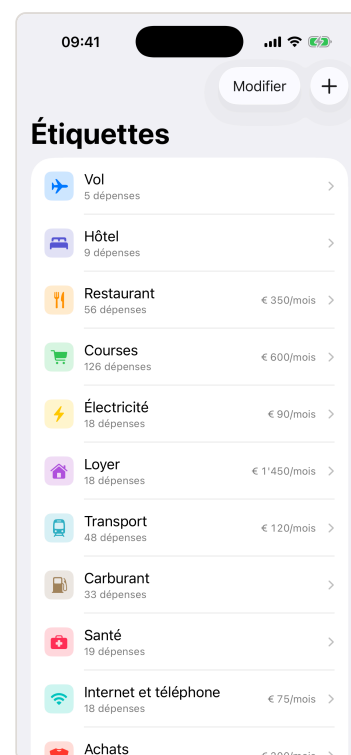
Editing a tag

Each tag has a name, a colour and an icon. The colour is what you see in the donut chart and the breakdown bars, so picking distinct colours pays off.

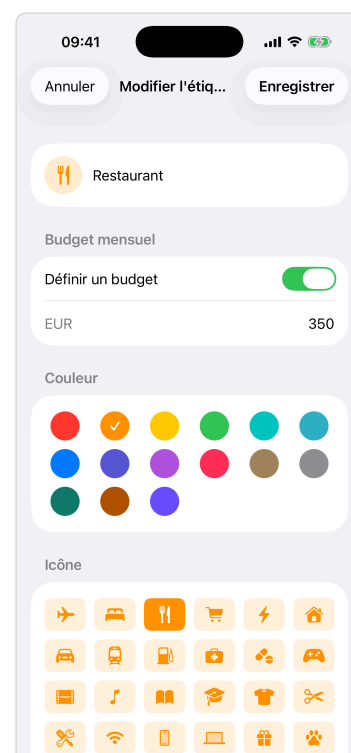
Monthly budgets

Switch on **Set a budget** and enter a monthly figure in your base currency. Reports then show progress against it, turning red when you go over. In a yearly view the budget is compared against twelve times the monthly figure.

Deleting a tag keeps its spendings — they simply become untagged, and can be re-tagged later. Any recurring rules using that tag are removed.



The tag list, with budgets shown.



Colour, icon and budget.

CHAPTER 7

Reports

Choose **Day**, **Month** or **Year**, then step through periods with the arrows. On Day the title is a date picker; on Month and Year, tapping it jumps straight to a period.

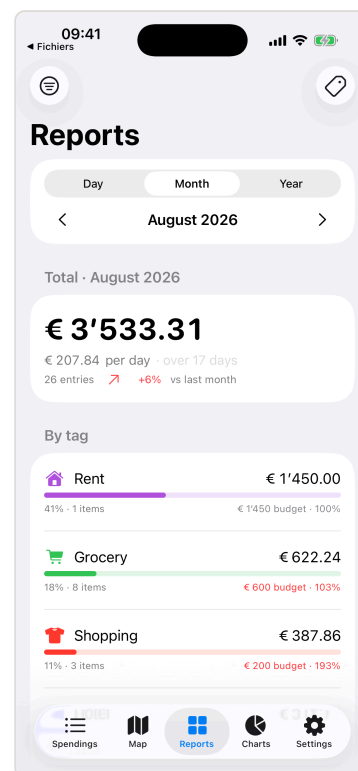
What you get

- The total for the period, and the percentage change against the day, month or year before.
- What that total works out to **per day**, on the Month and Year scopes.
- A breakdown by tag, each with a share bar, an item count and budget progress where a budget is set.
- The average spend per completed month, overall and per tag, plus a projected yearly total.

Filtering by payment method

The button at the top left narrows every figure on the screen to one payment method — how much of August went on the card, or in cash. A bar under the period picker names the filter and says what it costs you, for instance *Card · 17 of 26 entries*.

Budget bars disappear while a method filter is on. A budget limits what a tag costs in total, not the part of it you happened to pay one way, so showing a third of the bar filled would read as comfortably under when you may well be over.



Totals and the breakdown by tag.

The completed-month average

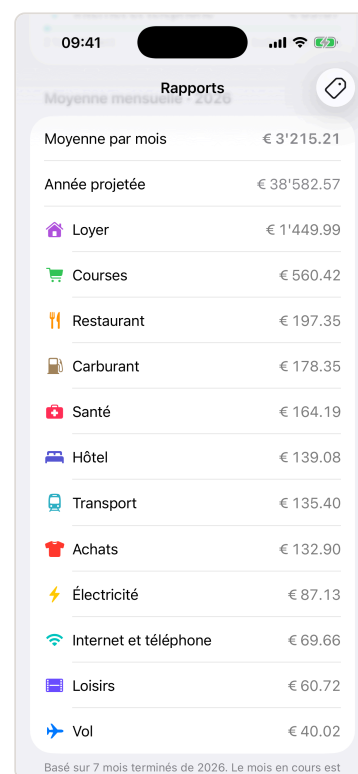
This is the number most worth understanding. FIRE.burn averages only over months that have *finished*. On 8 August it divides January to July by seven and ignores August entirely.

That is deliberate. Including a month that is a quarter over would drag the average down and make you look thriftier than you are. The footnote under the section always states how many months went into the figure.

Projected year is simply that average multiplied by twelve — a rough estimate of the full year at your current rate.

Per day is different

The per-day figure under the total divides by the days that have *elapsed*, not by the length of the period. Three days into a month it divides by three, not thirty-one — dividing by the whole month would report a daily rate a tenth of the truth, which answers “am I on track” exactly backwards.



Averages per completed month, by tag.

CHAPTER 8

Charts

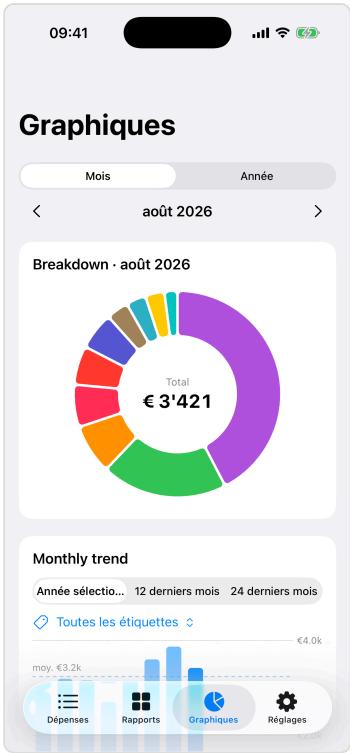
Breakdown donut

Shows the selected month or year split by tag, with the total in the middle. Tap a row in the legend underneath to isolate that tag — the segment grows, the rest dim, and the centre switches to that tag's figure. Tap again to go back.

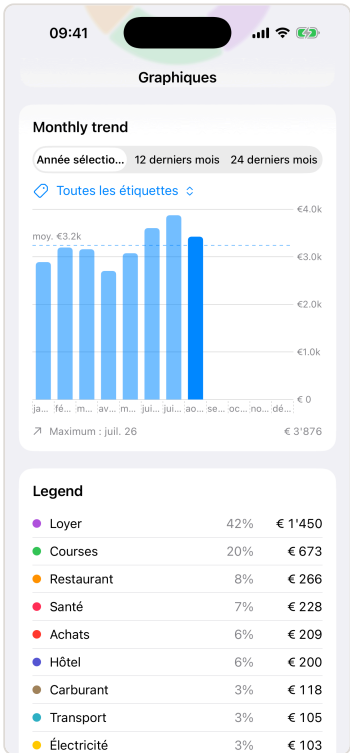
Monthly trend

A histogram of spending per month, over the selected calendar year, the last twelve months or the last twenty-four. The dashed line is the average across the months that have any spending, and the highest month is called out underneath.

Use the tag selector above the chart to narrow the histogram to a single category — the quickest way to see whether one thing in particular is creeping up.



Breakdown for the selected month.



The monthly trend histogram.

CHAPTER 9

Recurring spendings

Rent, insurance, a phone plan, a yearly subscription — anything that arrives on a schedule can be recorded once as a rule, at **Settings › Recurring spendings**.

Setting one up

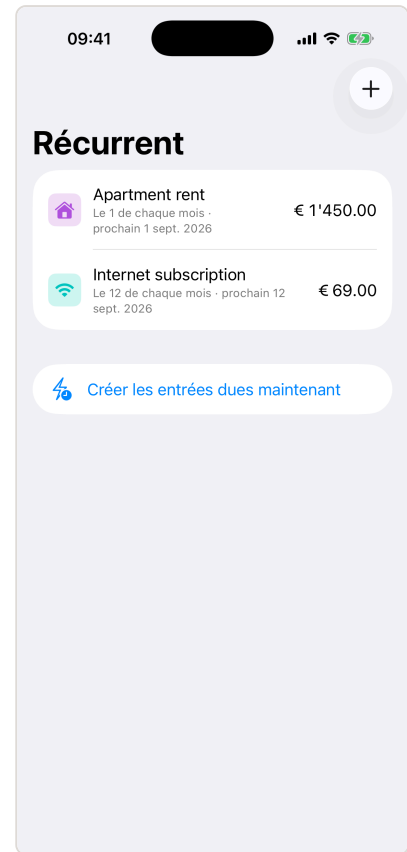
Give it a name, an amount and a currency, choose **Monthly** or **Yearly**, and pick the day of the month. Add a tag so it lands in the right category. A start date and an optional end date bound the rule, and it can be paused at any time.

How entries appear

FIRE.burn creates due entries when you open the app. If you have not opened it for months, it catches up and creates every occurrence that fell due in the meantime, so your history stays complete. Each rule shows when it will next fire.

A rule set to the 31st fires on the last day of shorter months — the 30th in April, the 28th or 29th in February.

Entries created this way are ordinary spendings: edit or delete them individually without affecting the rule.



Two active rules and their next dates.

CHAPTER 10

Getting data in and out

Exporting

Open **Settings** › **Export CSV** and pick a format and a destination.

Standard CSV	Commas, UTF-8. For scripts and other applications.
Excel	Semicolons, CRLF and a byte-order mark, so it opens correctly in Excel on Swiss, French and German systems.

Then choose where it goes:

- **Save to Files** — pick a folder, including iCloud Drive or Dropbox.
- **Email as attachment** — a message with the file attached.
- **Copy to clipboard** — paste into a spreadsheet directly.
- **Share** — AirDrop, Messages, or any other app.

Importing

Settings › **Import CSV** accepts either separator, both European (1.234,56) and US (1,234.56) number formats, several date layouts, and alternative column names such as *category*, *merchant* or *memo*. Tags it does not recognise are created for you. Missing exchange rates are derived from the converted amount or looked up.



The export screen.

Column reference

date	ISO format, 2026-08-03.
amount, currency	The amount as paid, and its ISO currency code.
rate_to_base, base_amount, base_currency	The conversion applied when the spending was recorded.
tag	Tag name, or empty.
payment_method	cash, card, bankTransfer, directDebit or other. Empty when not set.
location, latitude, longitude	Place name; coordinates only when they came from GPS.
photo	“yes” when a receipt is attached. The image itself is not exported.
note	Free text.

CHAPTER 11

Backups and restoring

FIRE.burn writes a copy of everything you have recorded, as a CSV file, without being asked. It does this each time the app opens, and always immediately before anything destructive — deleting all spendings, importing a file, or converting the base currency.

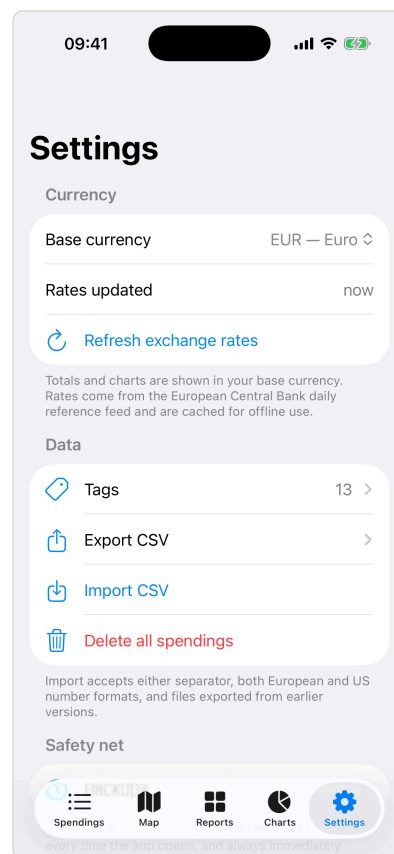
Settings › Backups

- Every backup is listed with its date and how many spendings it holds.
- A backup taken just before a deletion is marked as such.
- **Restore** puts one back; **Back up now** takes one on demand.
- The share button sends a copy off the device.

Restoring only ever adds

Nothing is deleted and nothing is overwritten. A record already present is left alone, so restoring the same backup twice changes nothing — and two genuinely separate spendings that happen to share a date, amount and tag are both kept.

Backups are plain CSV in the app's Backups folder, visible in the Files app under *On My iPhone › FIRE.burn*. They are included in your device backup, and they can be opened in any spreadsheet — so they remain readable even if the app itself will not start.



Settings, with Backups under Safety net.

Identical states are not saved twice

Opening the app without changing anything does not add a backup. The archive is a history of the states your data has actually been in, not of how often you opened it. Older backups are thinned to one per day, and the copy taken before a deletion is never thinned away.

CHAPTER 12

Settings, privacy and support

What lives in Settings

Currency	Base currency, when rates were last updated, manual refresh.
Data	Tags, export, import, and deleting all spendings.
Safety net	Automatic backups, and restoring from one.
Automation	Recurring spendings.
About	Version, rate attribution, privacy summary.

Privacy

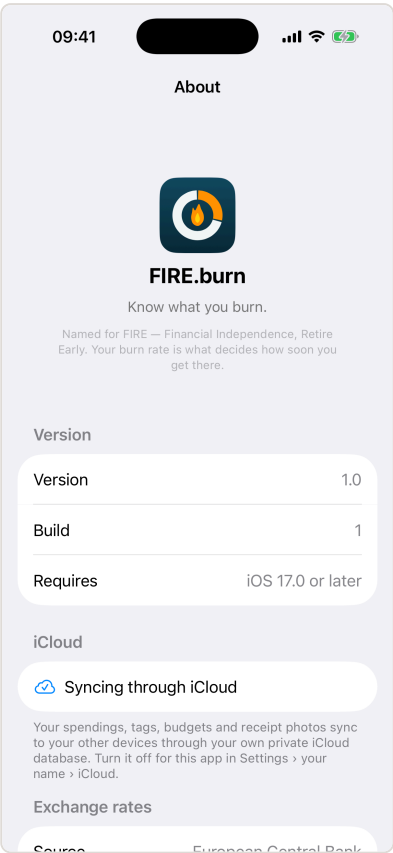
- Spendings, tags, budgets and photos are stored on your device and, when iCloud is available, in your own private iCloud database. There is no FIRE.burn account and no server of ours.
- Location is read only when you tap the button, never in the background.
- The only outbound request is for the daily exchange-rate table. It carries no identifier and nothing about your spendings.
- Data leaves only when you export a CSV or share a receipt yourself.

Across your devices

Your records sync to your other devices through your private iCloud database, readable only by your Apple Account. Turn it off for this app in **Settings** › **your name** › **iCloud**. Without iCloud the app works exactly as before, on that device alone. Automatic backups are covered in Chapter 11.

If something looks wrong

A total looks too low	Check whether the period includes the current month. Averages deliberately exclude it; totals do not.
A converted amount looks off	Open the spending and check the rate. You can overwrite it with the rate your bank actually used.
Rates will not refresh	The app needs a network connection once to cache them. Until then, enter rates manually; nothing else is blocked.
A recurring entry is missing	Open the app — due entries are created on launch. Check the rule is active and its end date has not passed.
Excel shows one column	Re-export using the Excel format, which uses semicolons.



The About screen.