



FIRE.forge

See where you stand.

User manual for iPhone and iPad

Version 1.0 · August 2026

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CHAPTER 1

What FIRE.forge does

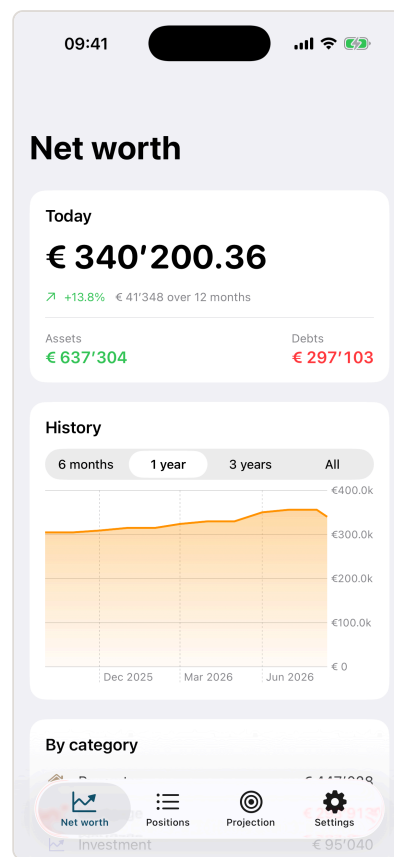
FIRE.forge tracks what you own against what you owe, over time, and projects it forward to the date your money could outlast you. It is the other half of FIRE.burn: that app measures what you spend, this one measures what you have.

You record **positions** — a bank account, an investment, a pension, a property, or a mortgage or loan on the debt side — and then record what each is worth as time passes. Everything else is built on those figures.

Four tabs

- **Net worth** — today's figure, its trend, and a breakdown by category.
- **Positions** — every account and debt, with its current value.
- **Projection** — when your net worth reaches financial independence.
- **Settings** — currency, your plan's assumptions, backups, import and export.

Either app works on its own. Installed together they share one private iCloud database, which is how FIRE.forge can use your real spending to work out the figure you need to retire on rather than asking you to guess it.



The Net worth tab: today's figure, history, and the split by category.

A note on the figures in this manual

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

CHAPTER 2

Positions

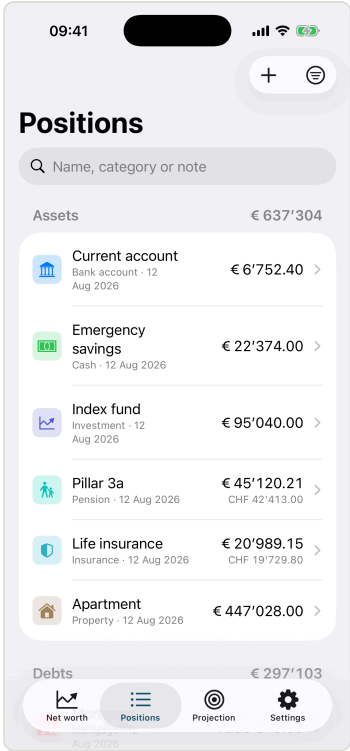
A position is anything with a value that changes: a current account, a savings pot, an index fund, a pension, a flat — or, on the other side, a mortgage, a car loan or a credit card.

Tap + on the Positions tab. Only a name is required; everything else has a sensible default.

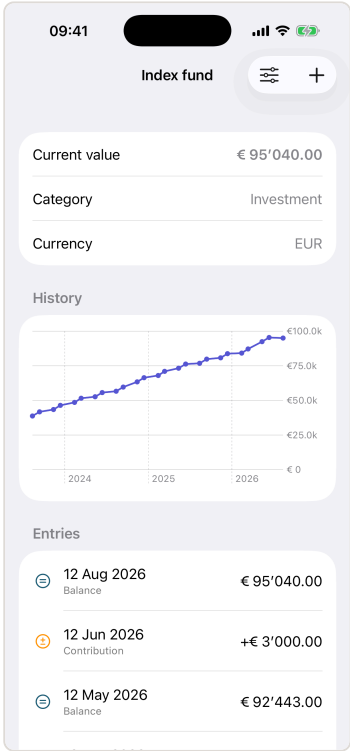
The fields

Name	Whatever you call it. This is also how CSV import matches positions, so keep it stable once you have exported.
Currency	The currency the account is actually denominated in. A Swiss pension stays in CHF even if you report in euros.
Type	Asset or debt. Picking a category sets this for you.
Category	Cash, bank account, investment, pension, insurance, property, other — or mortgage, loan, credit card on the debt side.
Own growth rate	Optional. Overrides the global assumption for this position alone — a mortgage and an index fund do not grow alike.
Opening balance	Optional. Recorded as the first balance, dated today. You can add earlier history afterwards.

Deleting a position deletes its entire value history with it, and cannot be undone. A backup is written automatically first — see Chapter 9.



Positions, split into assets and debts, each section with its subtotal.



One position, with its history.

CHAPTER 3

Balances and money in or out

This is the one idea worth understanding before anything else. Every entry you record against a position is one of two kinds, and the difference is what makes the app useful rather than merely tidy.

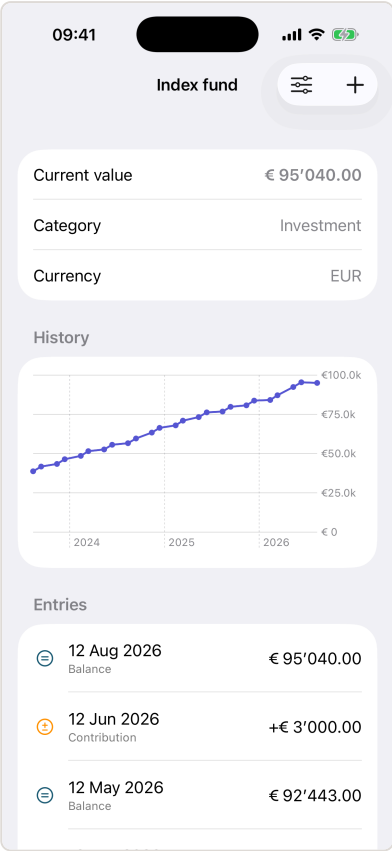
Balance	"This account is worth 44,500 on this date." Ground truth. It replaces everything recorded before it.
Money in or out	"I paid in 3,000." Adjusts the value from the last balance onwards, and counts as saving rather than growth.

Why keep them apart

A fund that went from 38,000 to 96,000 tells you nothing on its own. If you paid in 50,000 of that, the market gave you 8,000. If you paid in nothing, it gave you 58,000. Those are entirely different situations, and only recording money in or out separately can tell them apart.

So enter a **balance** whenever you have a statement in front of you, and **money in or out** for a transfer you make between statements.

If a balance and a movement fall on the same day, the balance is applied first and the movement on top of it — so a statement reading 10,000 plus a 500 transfer that morning gives 10,500, not 10,000.



Balances and movements against one position.

A position with no balance is unknown, not zero

Until a position has at least one balance, FIRE.forge does not count it as worth nothing — it leaves it out and marks it “No value yet”. Treating an unvalued account as zero would quietly drag your net worth down and make the figure wrong in a way nothing on screen would explain.

CHAPTER 4

Net worth

The first tab answers one question: what are you worth today, and which way is it going.

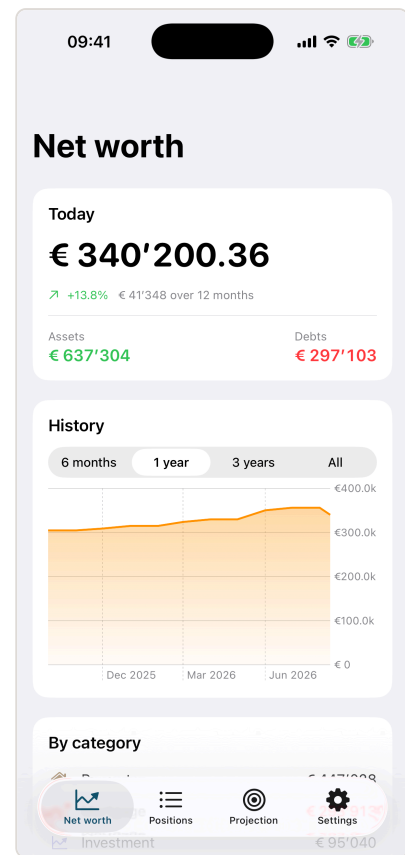
What you get

- Today's net worth, with assets and debts shown separately beneath it.
- The change over the last twelve months, in both percentage and currency.
- A history chart over six months, a year, three years, or everything you have recorded.
- A breakdown by category, so you can see how much of you is property and how much is cash.

How a value is worked out

For any date, each position takes its most recent balance on or before that date, then applies every movement recorded after it. Debts are subtracted. Everything is converted into your base currency at the rate in force on the date being valued — not today's rate, which matters enormously over a history spanning years.

The history chart samples the end of each month, because positions are valued at different times and a common grid is the only honest way to compare them.



Net worth, history and category breakdown.

CHAPTER 5

Working in several currencies

Every position keeps its own currency. Totals, charts and the projection are shown in your **base currency**, set in Settings and shared with FIRE.burn so both apps report in the same money.

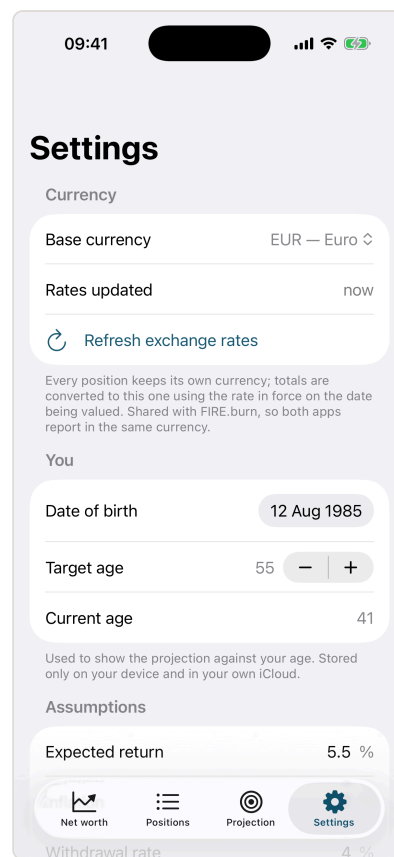
Rates follow the date

A balance recorded in January is converted at January's rate, not today's. Without that, last year's figures would be restated every time a currency moved, and a quiet week on the markets would look like you had gained or lost money you never had.

Rates come from the European Central Bank's daily reference feed, fetched through the free Frankfurter service and cached for offline use. They are published on business days only, so a weekend date uses the preceding Friday.

Changing base currency

Pick a new one in Settings and every figure is recomputed. Nothing you recorded is altered — each position keeps its own currency and its own amounts; only the conversion changes.



Settings: base currency and rate freshness at the top.

Currencies the app cannot convert

FIRE.forge can only price the currencies the ECB feed carries — about thirty of them. A CSV row naming anything else is rejected rather than guessed at, because a position with no usable rate would sit in your net worth unvalued and the headline figure would be wrong by a whole account with nothing on screen admitting it.

CHAPTER 6

Finding a position

Once you have more than a handful of accounts, the Positions tab gains a search field and a filter menu.

Search

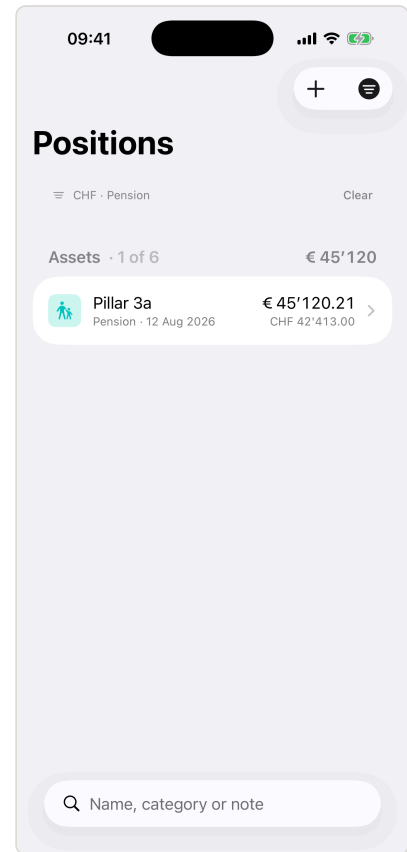
Matches the name, the category and the note — so typing “pension” finds an account named after the bank rather than after what it is.

Filters

- **Currency** — only the currencies you actually hold, each with a count.
- **Category** — cash, mortgage, pension and so on, again only those in use.

Neither filter is remembered between sessions, and while one is on a bar above the list names it with a Clear button. A list that looks short for no visible reason is how people conclude records have gone missing.

Section subtotals follow the filter and say so: the header reads *Assets · 2 of 6* and the figure beside it covers only those two. Filters never affect what an export contains — an export is always your whole portfolio.



Filtered to CHF and Pension; the header says 1 of 6.

CHAPTER 7

The projection

The Projection tab compounds today's net worth forward, adds what you expect to save each month, and compares the result against the sum you would need to live on without working.

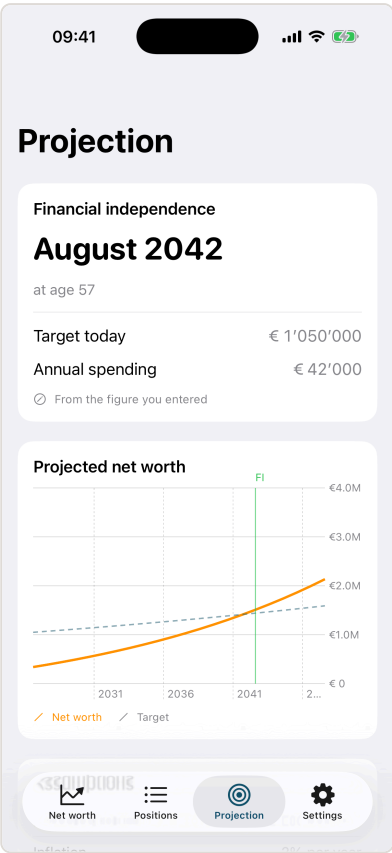
The target moves too

That sum is your annual spending divided by the withdrawal rate — the familiar “twenty-five times what you spend” at 4%. But it is inflated every year, because needing 42,000 today means needing more in twenty years. Both curves are chased by inflation, which is why the answer is rarely the one a flat estimate gives.

Where the spending figure comes from

- **From FIRE.burn** — the last twelve completed months of real records, annualised.
- **From the figure you entered** — Settings, when the other app is not in use.

The screen always says which. A projection resting on a typed guess should not look as authoritative as one resting on a year of real data.



The projected date, the target, and where the curves cross.

Expected return	Annual growth for positions without their own rate.
Inflation	How fast the target rises.
Withdrawal rate	The share of the pot you would draw each year. 4% is the usual start.
Monthly contribution	What you expect to add, in the base currency.
Date of birth, target age	Used only to show the projection against your age.

These are guesses about the future, not predictions. Change one in Settings and watch how far the date moves — that sensitivity is the useful part, and it is why every assumption is a field you can see rather than a constant buried in the app.

CHAPTER 8

Getting data in and out

Settings › Export & import CSV. One file holds your whole portfolio: one row per entry, with the owning position's columns repeated on each of its rows.

CSV cannot express a parent and its children, so the file is deliberately flattened. That costs some repetition and buys a file you can open in any spreadsheet, sort, and edit by hand.

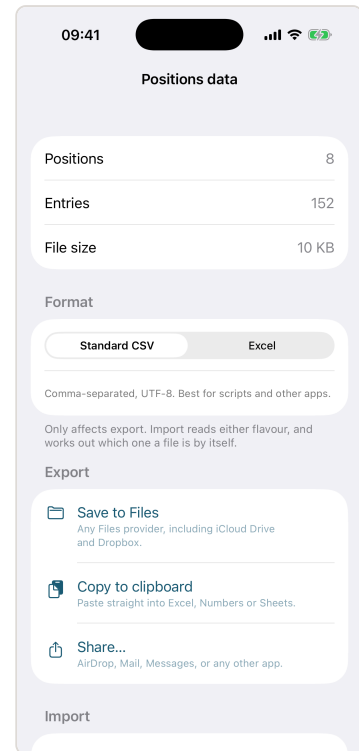
Two flavours

- **Standard CSV** — commas, UTF-8. Best for scripts and other apps.
- **Excel** — semicolons and a byte-order mark, which is what Excel expects on European systems.

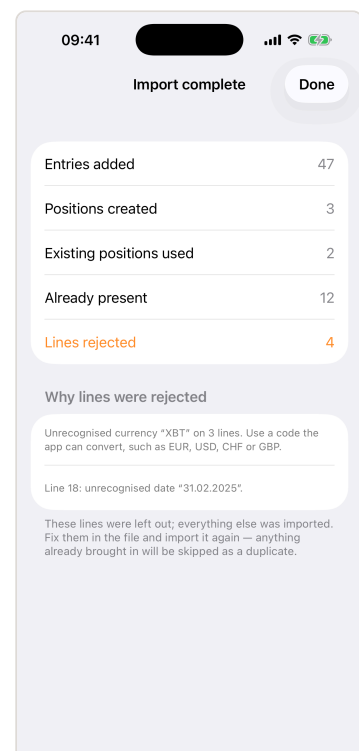
The format setting only affects export. Import reads either, and works out which a file is by itself.

Importing adds, never replaces

Positions are matched by name. An entry already recorded with the same date, kind and amount is skipped, so importing the same file twice changes nothing.



The export and import screen.



What an import did, and what it could not read.

The columns

position	The name. This is what import matches on.
currency	ISO code. A code the app cannot convert rejects the row.
type, category	asset or liability; cash, investment, mortgage and so on.
expected_return	The position's own growth rate, as a fraction. Empty means the global one.
date	The entry's date. Empty marks a position that has no entries yet.
entry	valuation or movement.
amount	In the position's own currency. Negative for money out.
note	Free text.

CHAPTER 9

Backups and restoring

FIRE.forge writes a copy of your whole portfolio, as a CSV file, without being asked. It does this when the app opens, after every change to a position or an entry, and always immediately before anything is deleted or imported.

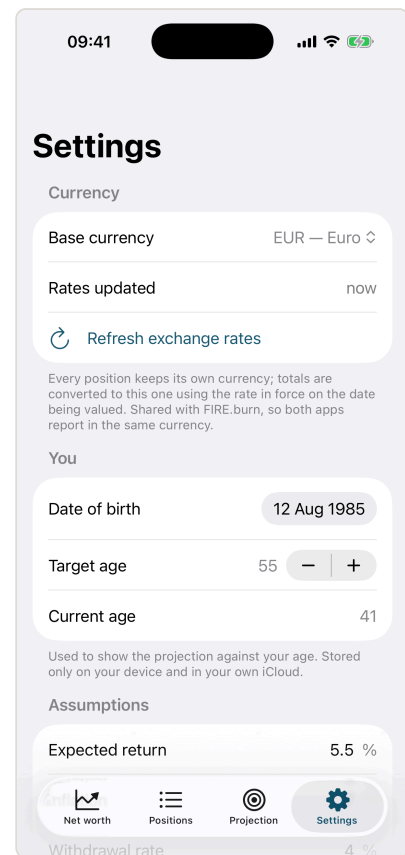
Settings › Backups

- Every backup is listed with its date and how many entries it holds.
- A copy taken just before a deletion is marked as such, and is never thinned away.
- **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. Entries already present are left alone, so restoring the same backup twice changes nothing, and restoring after losing a few records tops up only what is missing.

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



Settings, with Backups under Your data.

What a backup does not contain

The CSV holds positions and their entries. It does not hold your plan — date of birth, target age, expected return, inflation, withdrawal rate and monthly contribution. Those are a handful of numbers in Settings, but if you ever restore onto an empty app you will need to type them again.

CHAPTER 10

Settings, privacy and support

What lives in Settings

Currency	Base currency, rate freshness, manual refresh.
You	Date of birth, target retirement age.
Assumptions	Return, inflation, withdrawal rate, monthly contribution.
Spending	Whether to use FIRE.burn's records, or a figure you type.
Your data	CSV export and import, and backups.
About	Version, rate attribution, privacy summary.

Privacy

- Positions, balances and your plan are stored on your device and, when iCloud is available, in your own private iCloud database. There is no FIRE.forge account and no server of ours.
- The only outbound request is for the daily exchange-rate table. It carries no identifier and says nothing about your money.
- Data leaves only when you export a CSV or share a backup yourself.

Across your devices

Your portfolio syncs to your other devices through the same private iCloud database FIRE.burn uses, 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.

If something looks wrong

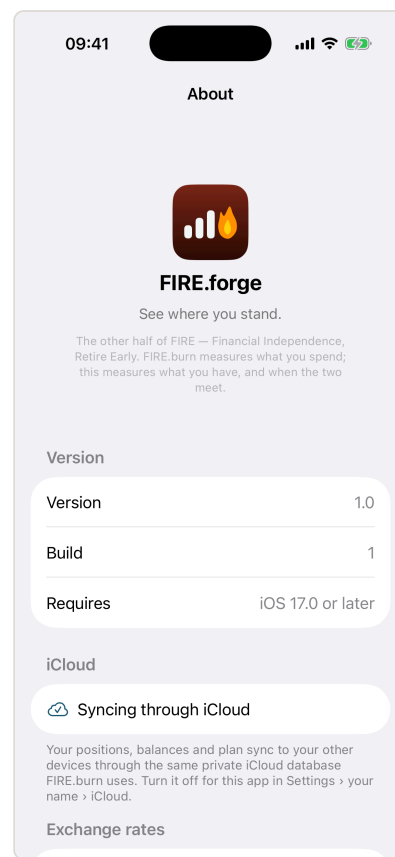
A position shows “No value yet” It has no balance recorded. Add one — it is left out of your net worth until it has.

Net worth jumped without a reason Check for a balance and a movement on the same date. The balance replaces everything before it.

A currency total looks stale Rates need a network connection once to cache. Pull to refresh in Settings; past dates keep their own rates.

The projection says “Beyond 50 years” On the assumptions entered, the target is not reached. Raise contributions or lower spending and watch the date move.

Import rejected rows The summary lists why. An unrecognised currency is the usual cause; fix the file and import again — anything already there is skipped.



The About screen.