USER GUIDE

How to use Kanakupuli

Every feature, step by step — with real screenshots and examples. Red numbers on each picture match the numbered list under it.

1. Welcome: how Kanakupuli grows your Dream Money
2. Bring your history (one-time setup)
3. Add your accounts
4. Record money in and out
5. Organise categories your way
6. Import bank statements (with or without AI)
7. Auto-categorise with rules
8. Balance check: match your bank to the rupee
9. Money allocation: give every rupee a job
10. Goals & predictions
11. 12-month planner
12. Wealth & net worth
13. What-if simulator
14. Financial Health score
15. Read your dashboard in 30 seconds
16. Reports & AI insights
17. Share with your accountant
18. Affirmations: train your money mindset
19. Refer & earn: 20% for life
20. Settings, security & your data
21. Plans, free trial & billing

Chapter 1 · Start here

Welcome: how Kanakupuli grows your Dream Money

What you get: See in one screen whether your money is working for you — and what to do next.

About 3 minutes

Why it matters

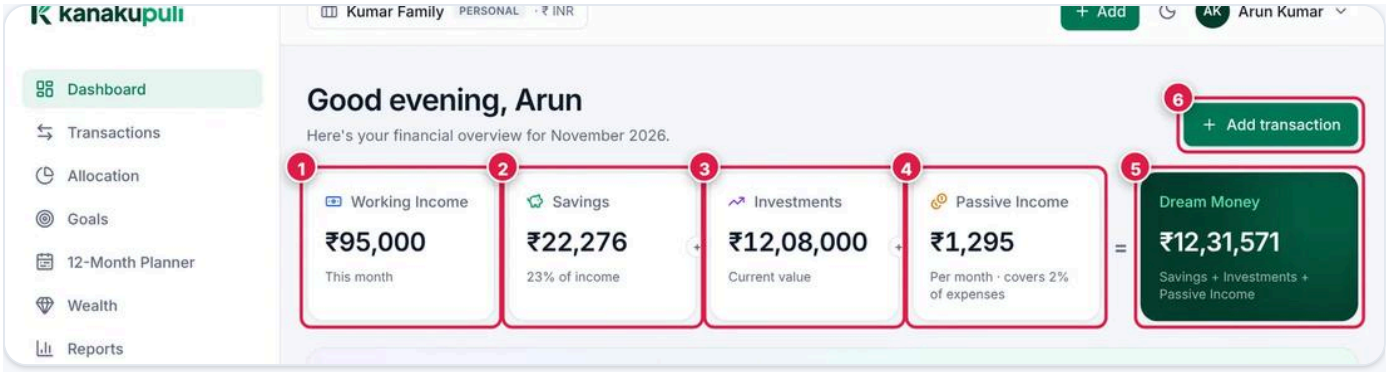
Most of us earn well and still wonder where the money went. That's not a discipline problem; it's a visibility problem. When you can see every rupee, good decisions become easy.

Kanakupuli is built on one simple equation: Working Income + Savings + Investments + Passive Income = Dream Money. Your salary pays the bills today. Savings, investments and passive income are what set you free tomorrow. Kanakupuli shows all four in one place and helps you move money from the first box into the other three, month after month.

You don't need to be good with numbers. If you can use WhatsApp, you can use Kanakupuli. Ten minutes a week is enough.

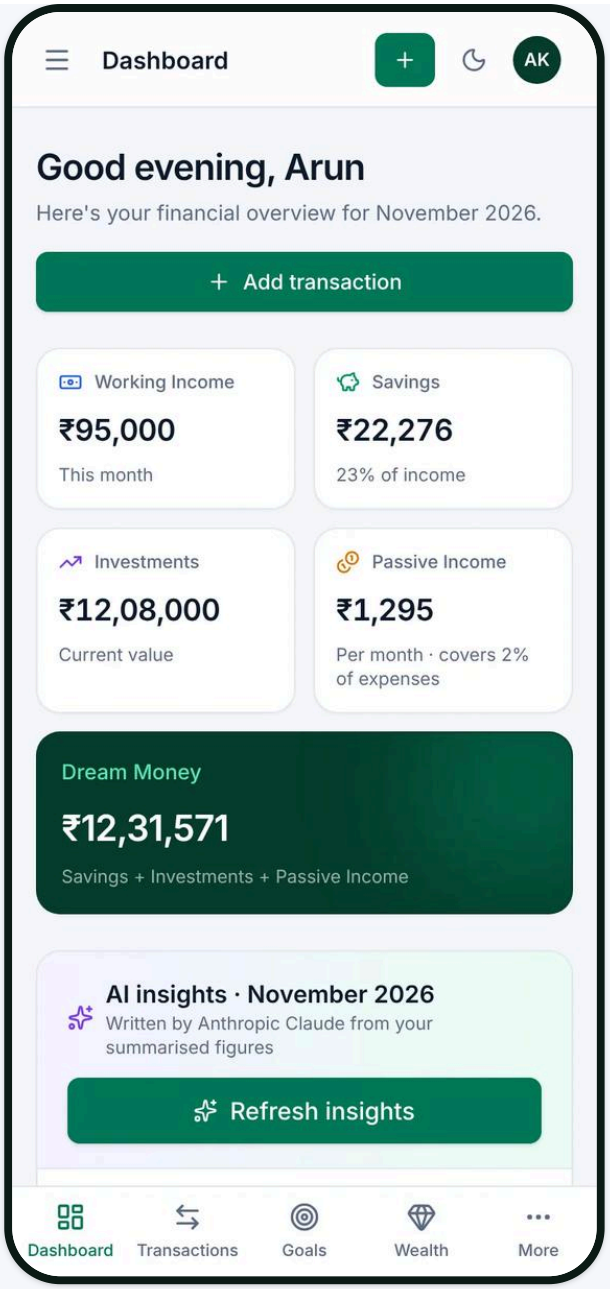
How it works

1. Sign in and open the Dashboard — this is your home screen.
2. Read the four boxes left to right: what you earned, what you saved, what you've invested, and what earns for you while you sleep.
3. The green box is your Dream Money: the part of your wealth that keeps growing. Your one job is to make that number bigger every month.
4. Use “Add transaction” (or the green + button on your phone) whenever money comes in or goes out. Or import your bank statement once a month — Chapter 6.



Your home screen: the Dream Money equation.

1. Working Income — what you earned this month.
2. Savings — what you kept after spending, and as a % of income.
3. Investments — today's value of your mutual funds, stocks, PPF, gold and more.
4. Passive Income — money that arrives without work (interest, rent, dividends).
5. Dream Money — Savings + Investments + Passive Income. Grow this.
6. Add transaction — record money in or out in a few seconds.



It works just as well on your phone. Add it to your home screen from the browser menu for one-tap access.

Arun's month (example)

Arun earns ₹95,000. He saved ₹22,276 this month (23%), has ₹12.08 lakh invested and earns ₹1,295 a month in interest and dividends.

His Dream Money is ₹12.31 lakh. Next month, if he saves just ₹2,000 more, that number grows faster — and he can see it happen.

Tip: Start small. Your first goal is not to be perfect — it's to open Kanakupuli every Sunday for 10 minutes. Habits beat willpower.

Chapter 2 · Start here

Bring your history (one-time setup)

What you get: Start from your real numbers, so every report and balance matches your bank from day one.

About 15 minutes

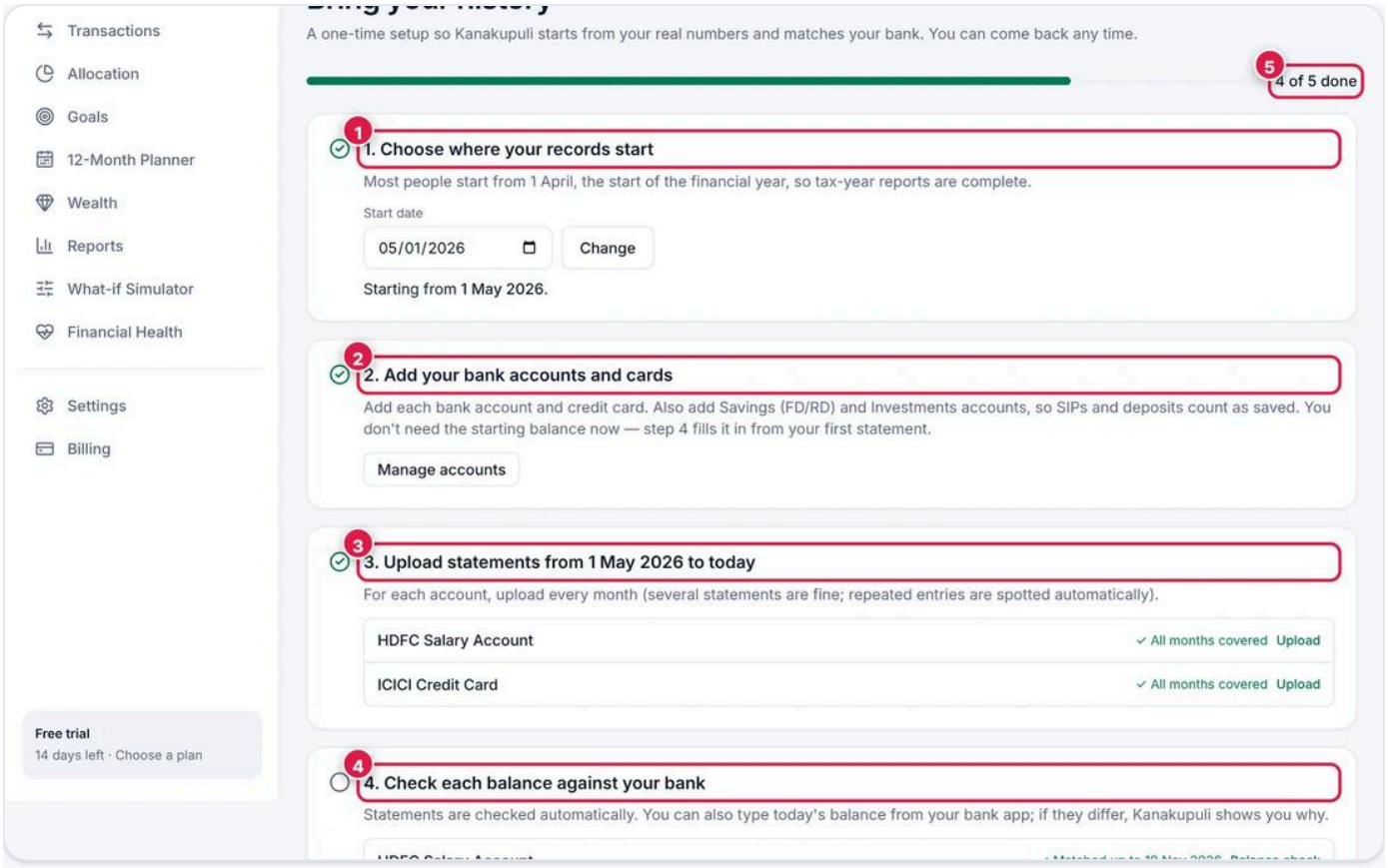
Why it matters

Advice built on guesses is useless. When Kanakupuli starts from your actual bank history, your balances, reports and Financial Health score are true — and you'll trust what you see.

Most people start from 1 April, so the whole financial year is in one place — handy at tax time.

How it works

1. Open Get started (from Settings → Bring your history, or the reminder on your dashboard).
2. Choose where your records start — 1 April is a good default.
3. Add your bank accounts and cards (Chapter 3). Also add a Savings account (FD/RD/emergency fund) and an Investments account (SIPs, stocks) — money moved there counts as saved, not spent.
4. Upload statements from that date to today for each account (Chapter 6). Several statements at once is fine; repeated entries are spotted automatically.
5. Check each balance against your bank (Chapter 8). Green tick = perfect match.



Five steps with a progress bar, so you always know what's left.

1. Choose your start date.
2. Add your bank accounts and cards.
3. Upload statements — each account shows “All months covered” when done.
4. Check balances against your bank.
5. Your progress.

> **Tip:** Do one account at a time. Finish your salary account first — it holds most of your story.

Chapter 3 · Start here

Add your accounts

What you get: See every bank, card, wallet and cash balance — and your true total — in one list.

About 3 minutes

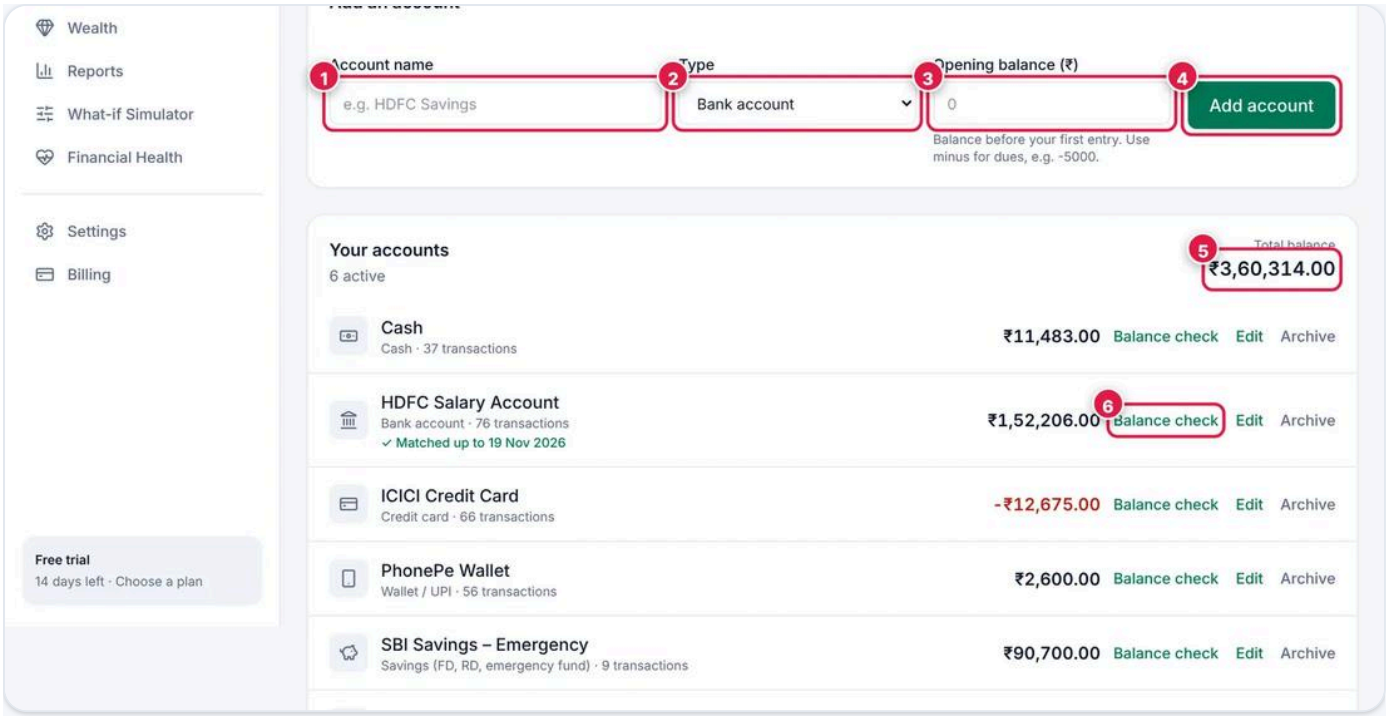
Why it matters

Money hides in many places: a salary account, a credit card, PhonePe, cash in the wallet. When they're all in one list, you instantly know what you really have.

Credit cards are tracked as money you owe, so your total is honest — not just the nice-looking bank balance.

How it works

1. Go to Transactions → Accounts.
2. Type a name you'll recognise, e.g. “HDFC Salary Account”.
3. Choose the type: Bank, Savings (FD/RD/emergency), Investments (SIPs, stocks, PPF), Cash, Credit card, Wallet/UPI.
4. Enter the opening balance — the balance before your first entry (use a minus sign for card dues, e.g. -5000).
5. Press Add account. Repeat for each account.



Add an account in one line; balances update automatically.

1. Account name.
2. Type — pick Savings or Investments for money you set aside.
3. Opening balance.
4. Add account.
5. Total across all accounts (credit card dues are subtracted).
6. Balance check — compare with your bank in seconds (Chapter 8).

Example

HDFC Salary Account (Bank) · ICICI Credit Card (Credit card) · PhonePe (Wallet) · Cash · SBI Savings – Emergency (Savings) · Zerodha – SIPs (Investments).

Tip: Give savings and investment accounts their own type. Then every SIP or FD you move there shows up as Savings on your dashboard — the number you want to grow.

Record money in and out

What you get: Ten seconds per entry. Over a month, you'll know exactly where every rupee went.

About 2 minutes

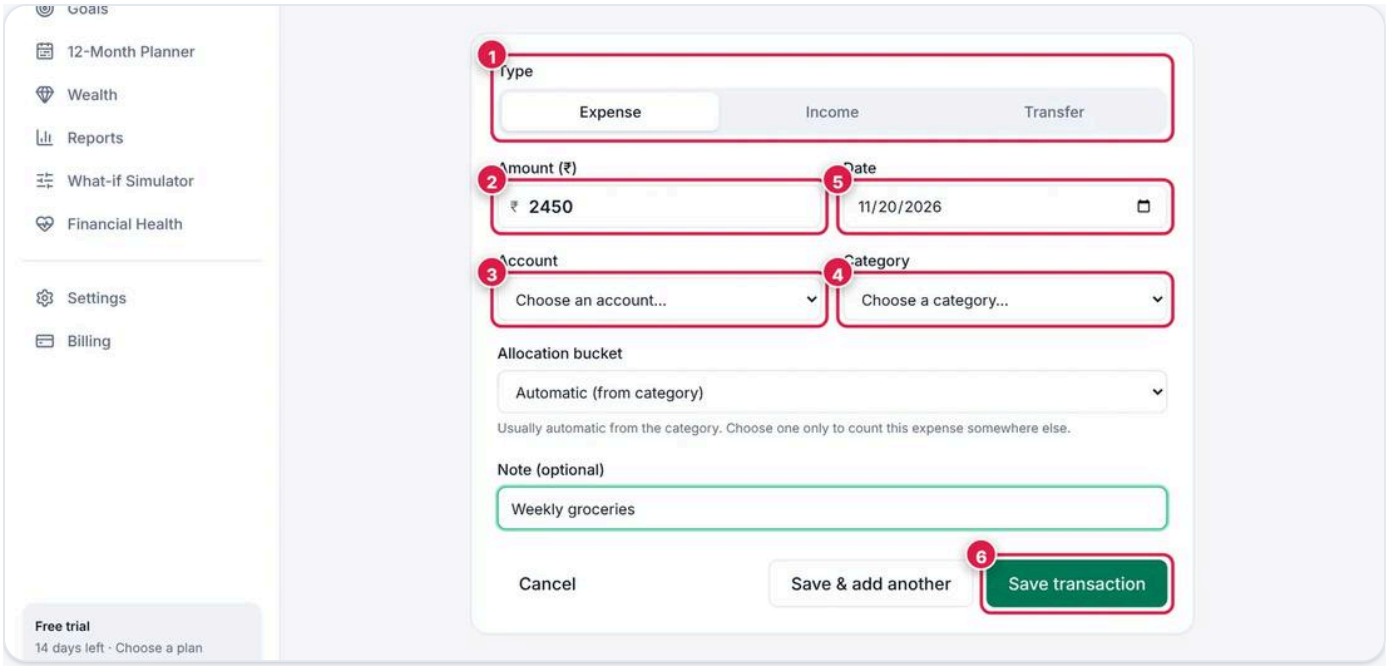
Why it matters

Small, frequent spends are the ones that surprise us. ₹200 a day on snacks and deliveries is ₹6,000 a month — ₹72,000 a year. You can't fix what you can't see.

Every entry also feeds your allocation buckets, goals and reports — you write it once and it's used everywhere.

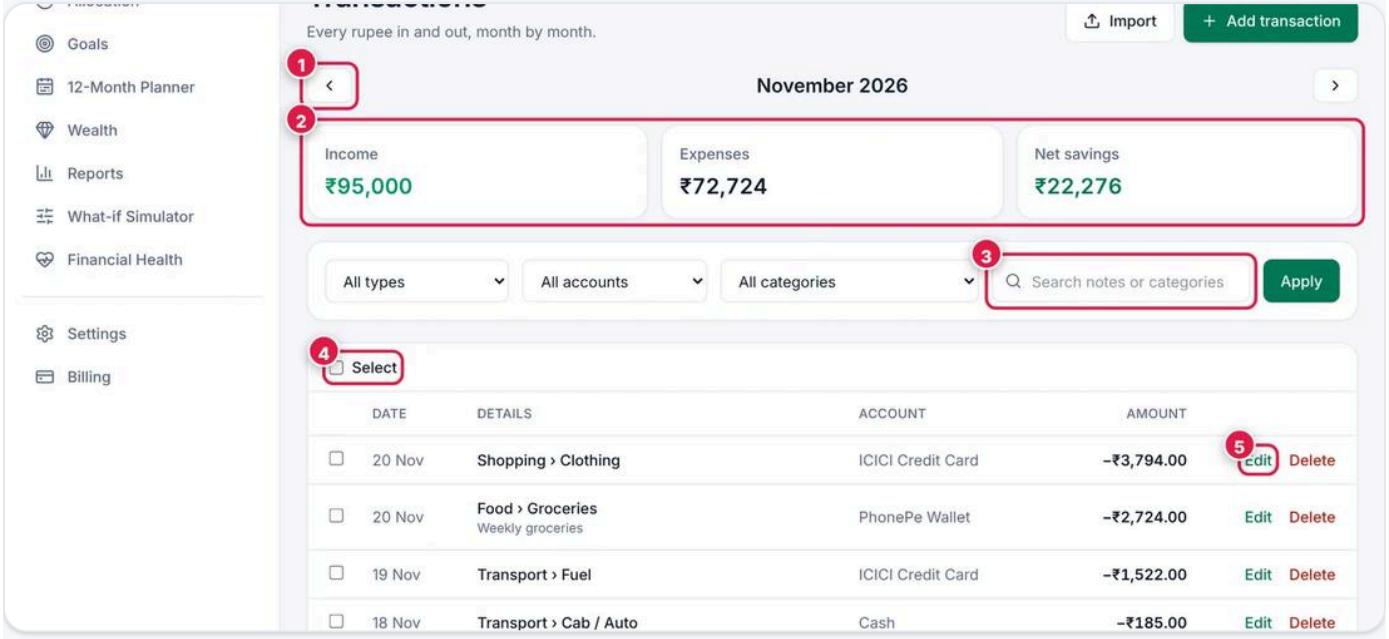
How it works

1. Press Add transaction (top of the dashboard, or the green + on your phone).
2. Choose Expense, Income or Transfer. Use Transfer when money moves between your own accounts — paying the credit card bill, an ATM withdrawal, or a SIP to your Investments account.
3. Type the amount, choose the account and category, and check the date.
4. Press Save transaction — or Save & add another when entering a few in a row.
5. On the Transactions page, move between months, search, filter, edit — or tick several rows to change their category or delete them together.



The add form: six fields, done in seconds.

1. Type: Expense, Income or Transfer.
2. Amount in ₹.
3. Which account paid (or received).
4. Category (e.g. Food › Groceries).
5. Date — today by default.
6. Save.



Your full history, month by month.

1. Switch month.
2. Income, expenses and net savings for the month.
3. Search notes or categories; filter by type, account or category.
4. Select several rows to re-categorise or delete in one go.
5. Edit any entry.

Example

Groceries ₹2,450 from PhonePe → Expense · Food › Groceries.

Credit card bill ₹18,200 from HDFC to ICICI card → Transfer (it's not new spending — the card purchases were already counted).

Tip: Set a cue: add the day's spends while your tea is brewing at night. Two minutes, every day, and you'll never have a “where did it go?” month again.

Organise categories your way

What you get: Categories that match your life make your reports instantly meaningful.

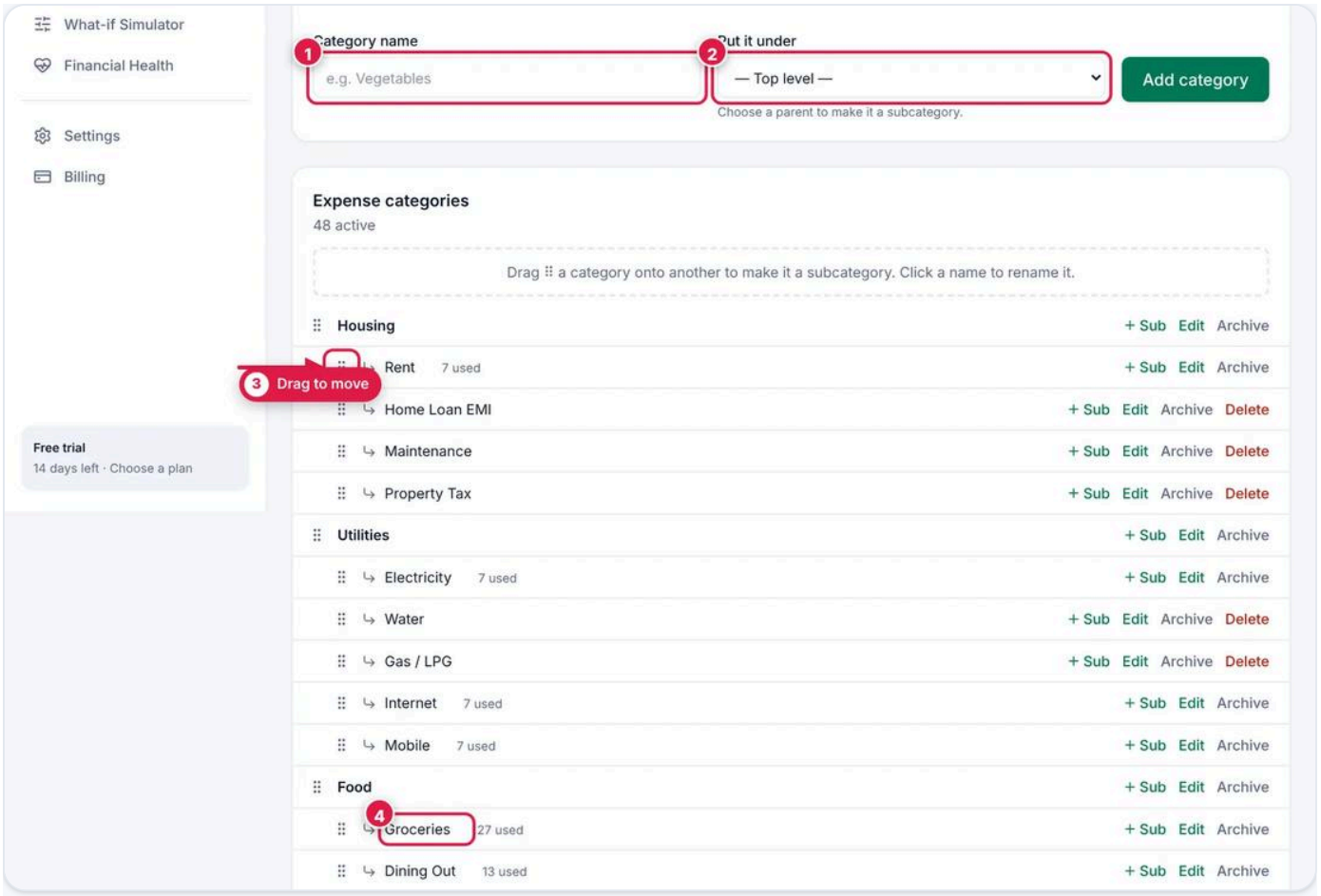
About 3 minutes

Why it matters

Kanakupuli comes with sensible Indian categories (Housing, Utilities, Food, Transport, Education, Family, Giving…). Make them yours — add “Diya's tuition” or “Pet care” — and your reports start speaking your language.

How it works

1. Go to Transactions → Categories. Switch between Expense and Income at the top.
2. To add one, type a name and (optionally) choose a parent to make it a subcategory.
3. Drag the ⋮⋮ handle onto another category to move it under it — as many levels as you like.
4. Click a name to rename it. Archive what you don't use (history stays). Merge two categories from Edit if you have duplicates.



Drag and drop to organise; click to rename.

1. New category name.
2. Put it under a parent (optional).
3. Drag handle — drop onto another category.
4. Click a name to rename it.

> **Tip:** Keep it simple: 8–12 main categories is plenty. Detail belongs in subcategories.

Import bank statements (with or without AI)

What you get: A whole month of transactions in under five minutes — sorted for you.

About 5 minutes

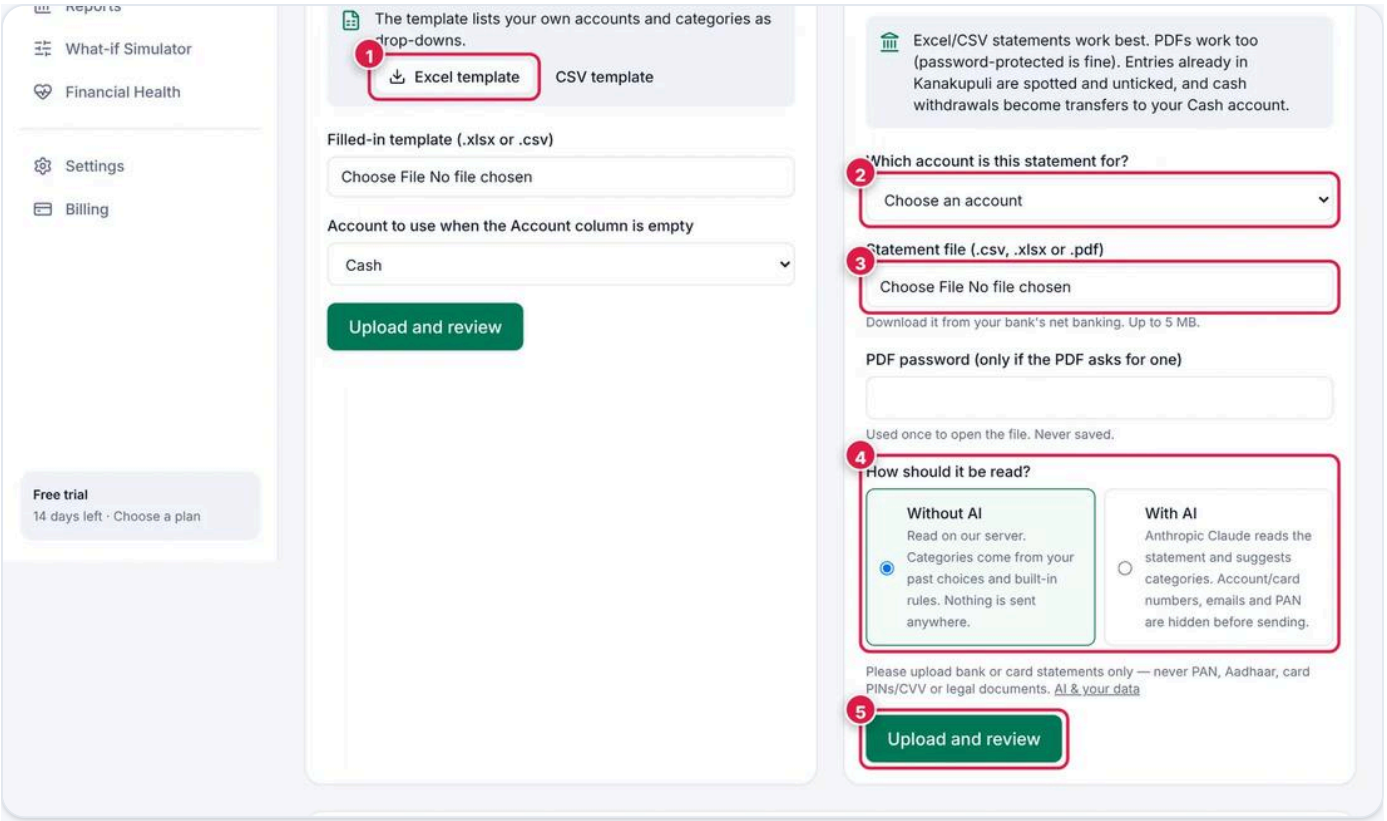
Why it matters

Typing everything by hand is the number-one reason people give up tracking. Importing your bank or card statement does the boring part for you, so you only spend time on decisions.

Nothing is saved until you press Import. You always review first, so you stay in control.

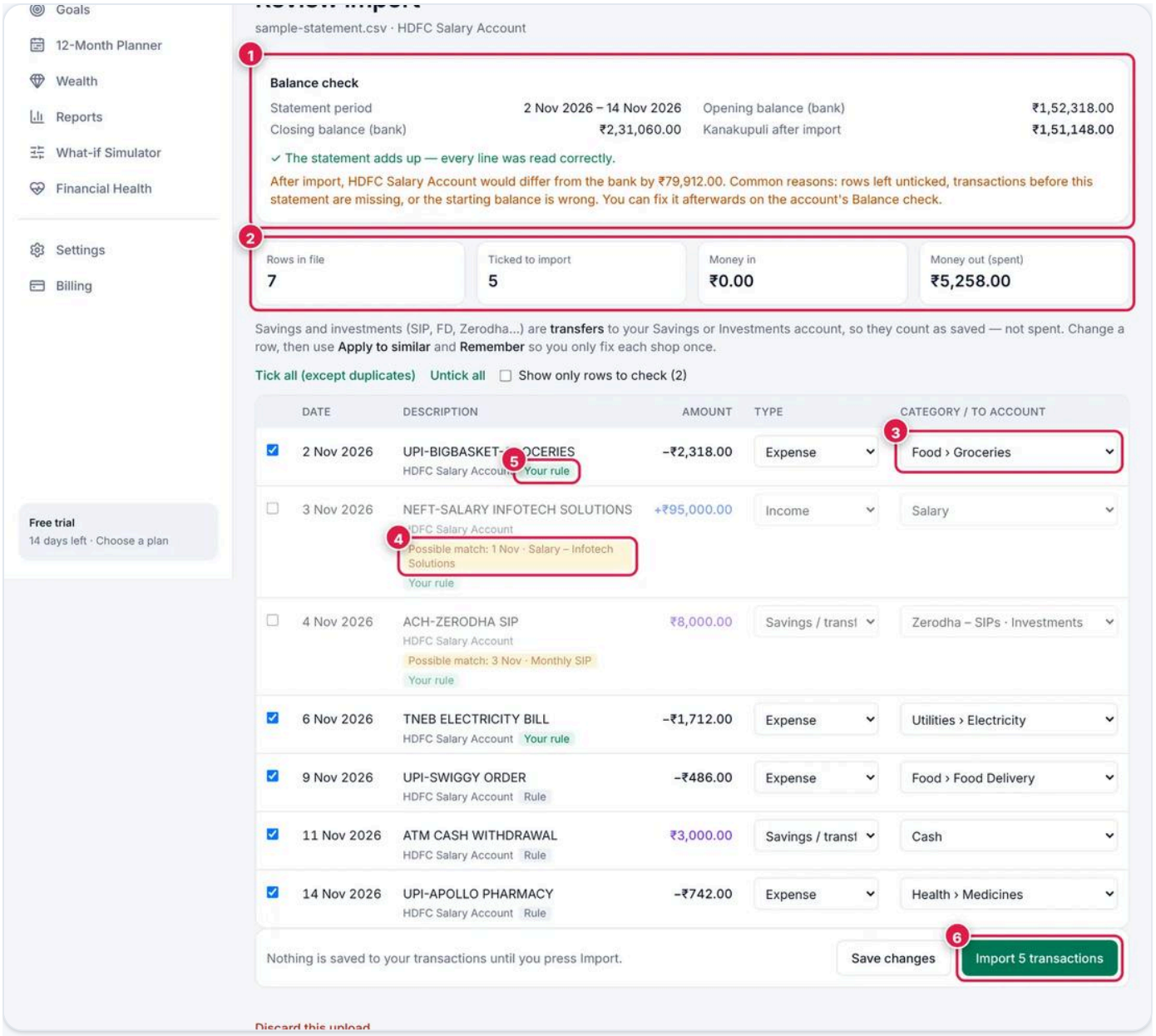
How it works

1. Download your statement from net banking as Excel/CSV (best) or PDF (password-protected is fine).
2. Go to Transactions → Import. Choose the account this statement belongs to and pick the file.
3. Choose how to read it: Without AI (read on our server using your past choices and rules — nothing is sent anywhere) or With AI (AI suggests categories; account numbers, emails and PAN are hidden before sending).
4. Press Upload and review.
5. On the review page, check the suggested category for each row. Duplicates you already have are spotted and unticked for you.
6. Press Import. Changed your mind? Undo the whole import from Recent imports.



Two ways in: your bank's statement, or our Excel template.

1. Excel template — fill in your own records, e.g. cash spends or old notebooks.
2. Which account the statement is for.
3. The statement file (.csv, .xlsx or .pdf, up to 5 MB).
4. Read it without AI or with AI.
5. Upload and review.



Review before anything is saved.

1. Balance check — confirms the statement adds up and whether your account will match the bank.
2. How many rows will be imported, money in and money out.
3. Suggested category — change it if needed; “Apply to similar” fixes all matching rows.
4. Possible match — already in Kanakupuli, so left unticked to avoid double counting.
5. Your rule — this row was categorised automatically by one of your rules (Chapter 7).
6. Import — only now is anything saved.

Example

“ACH-ZERODHA SIP ₹8,000” is suggested as a transfer to your Investments account — so it counts as saved, not spent.

“ATM CASH WITHDRAWAL ₹3,000” becomes a transfer to Cash.

Tip: Please upload bank or card statements only — never PAN, Aadhaar, card PIN/CVV or legal documents. Read “AI & your data” for how your data is protected.

Auto-categorise with rules

What you get: Teach Kanakupuli once; it remembers forever.

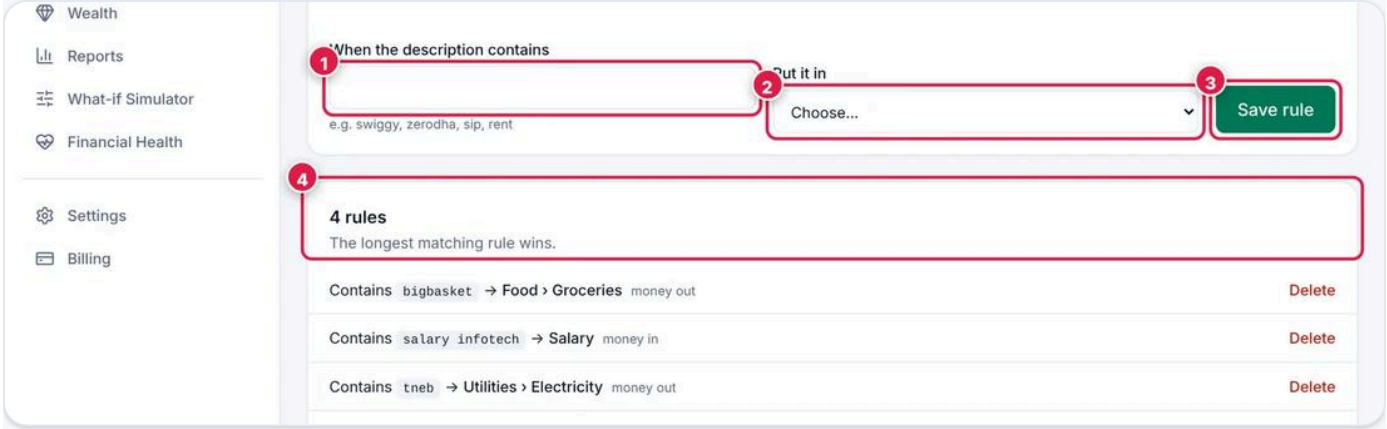
About 2 minutes

Why it matters

Your statement says “UPI-BIGBASKET-12345”. You know that's groceries. Tell Kanakupuli once, and every future import puts it in the right place automatically. Each rule saves you a few seconds every month — for years.

How it works

1. Go to Transactions → Rules (or tick “Remember” while reviewing an import).
2. Type words that appear in the description, e.g. “bigbasket” or “salary infotech”.
3. Choose where it goes: a category, or one of your accounts (for SIPs, card bills, transfers).
4. Press Save rule. The longest matching rule wins when two could apply.



Rules turn repeat work into zero work.

1. Words to look for in the description.
2. Where to put it.
3. Save rule.
4. Your rules — delete any you no longer need.

Tip: After your first two imports, spend five minutes adding rules for your regular payees. Month three onwards, most rows sort themselves.

Balance check: match your bank to the rupee

What you get: Peace of mind: if Kanakupuli says ₹1,52,206, your bank says ₹1,52,206.

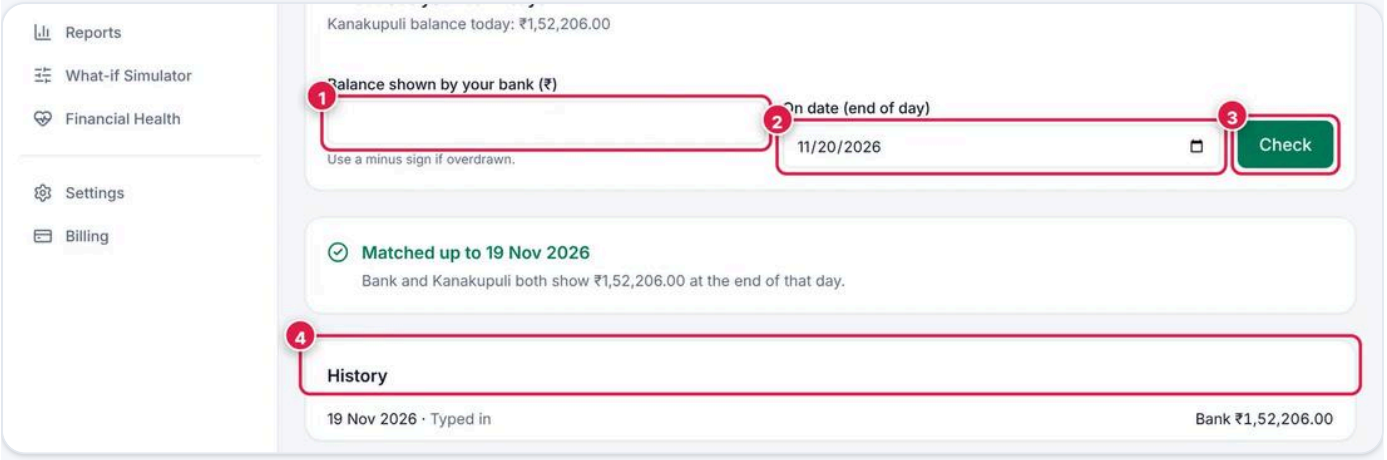
About 1 minute

Why it matters

A tracker you can't trust is a tracker you stop using. The balance check compares Kanakupuli with your bank on any date and, if they differ, shows the likely reason — a missing statement, a skipped row or a wrong opening balance.

How it works

1. Go to Transactions → Accounts and press Balance check next to an account.
2. Type the balance your bank app shows (for a credit card, the amount you owe) and the date.
3. Press Check. Green = matched. If not, follow the suggestion — or fix the starting balance in one click.



Two numbers in, one clear answer out.

1. Balance shown by your bank.
2. On which date (end of day).
3. Check.
4. History of past checks.

Tip: Do a balance check on the 1st of every month. It takes 30 seconds and keeps every report honest.

Money allocation: give every rupee a job

What you get: Pay your future first, spend the rest guilt-free.

About 5 minutes

Why it matters

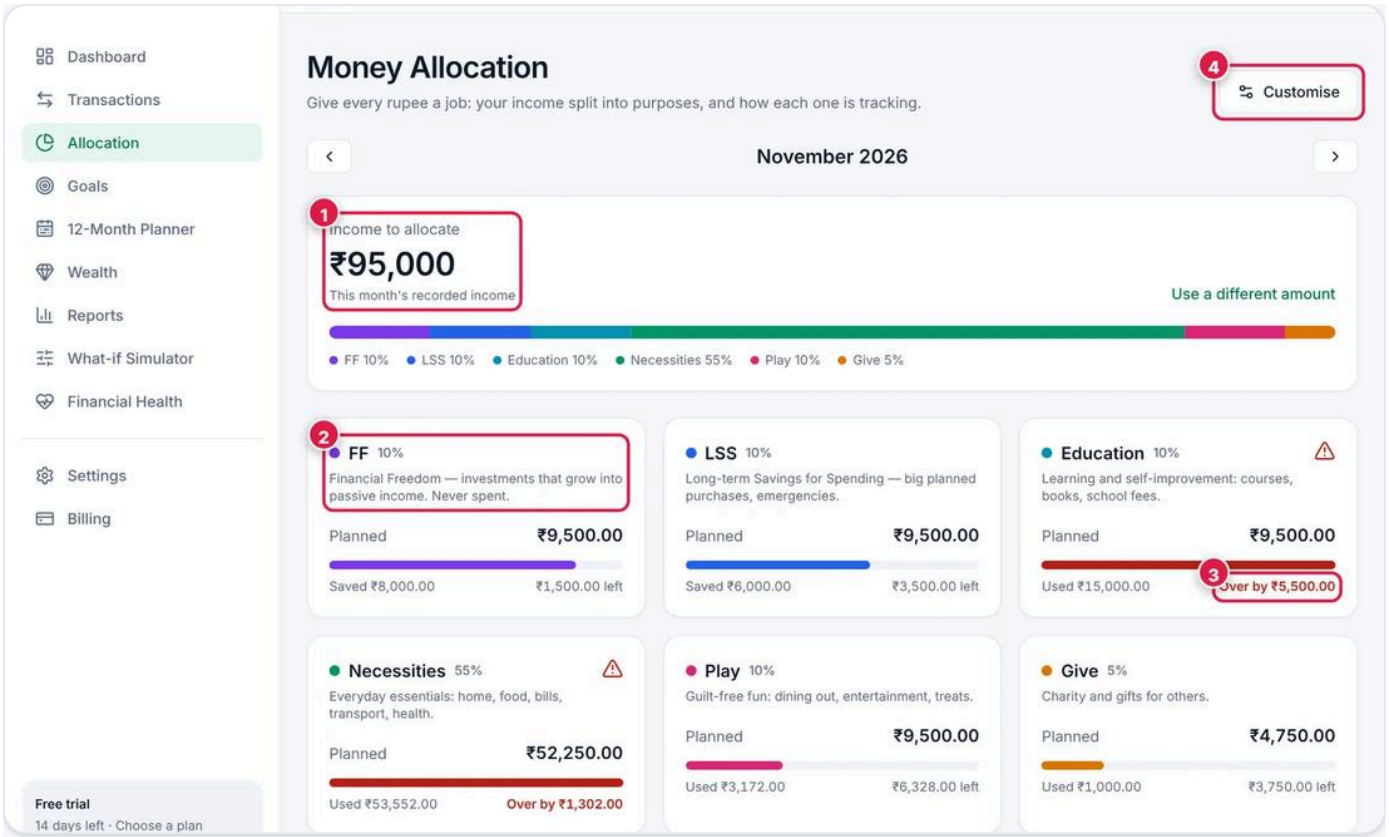
When income arrives with no plan, spending fills the space. Allocation splits your income into purposes before you spend it — so savings happen automatically, not “if something is left”.

Default buckets: FF – Financial Freedom 10% (investments you never touch), LSS – Long-term Savings for Spending 10% (big purchases, emergencies), Education 10%, Necessities 55%, Play 10% (guilt-free fun) and Give 5%.

Each expense category feeds a bucket automatically, and transfers to your Savings/Investments accounts fill FF and LSS. You see at a glance which bucket is on track and which is over.

How it works

1. Open Allocation. The top bar shows this month's income split into buckets.
2. Each card shows the planned amount, what's used or saved, and what's left. A red warning means over budget.
3. Press Customise to change percentages, rename buckets or link categories and accounts.
4. If your income varies, use “Use a different amount” to plan on a fixed figure.



Your income, split into purposes.

1. Income to allocate this month.
2. A bucket — FF is your Financial Freedom fund.
3. Over budget warning — time to slow down in that bucket.
4. Customise percentages and links.

On a ₹95,000 salary

FF ₹9,500 → SIP · LSS ₹9,500 → emergency fund · Education ₹9,500 · Necessities ₹52,250 · Play ₹9,500 · Give ₹4,750.

Arun's Education bucket shows “Over by ₹5,500” this month because the school term fees fell due — a planned, one-off spend. Seeing it lets him trim Play for a month without stress.

Tip: Set up an automatic transfer (standing instruction) on salary day for your FF and LSS amounts. What you never see, you never spend.

Goals & predictions

What you get: Know the exact date you'll reach each goal — and what it takes to get there sooner.

About 3 minutes

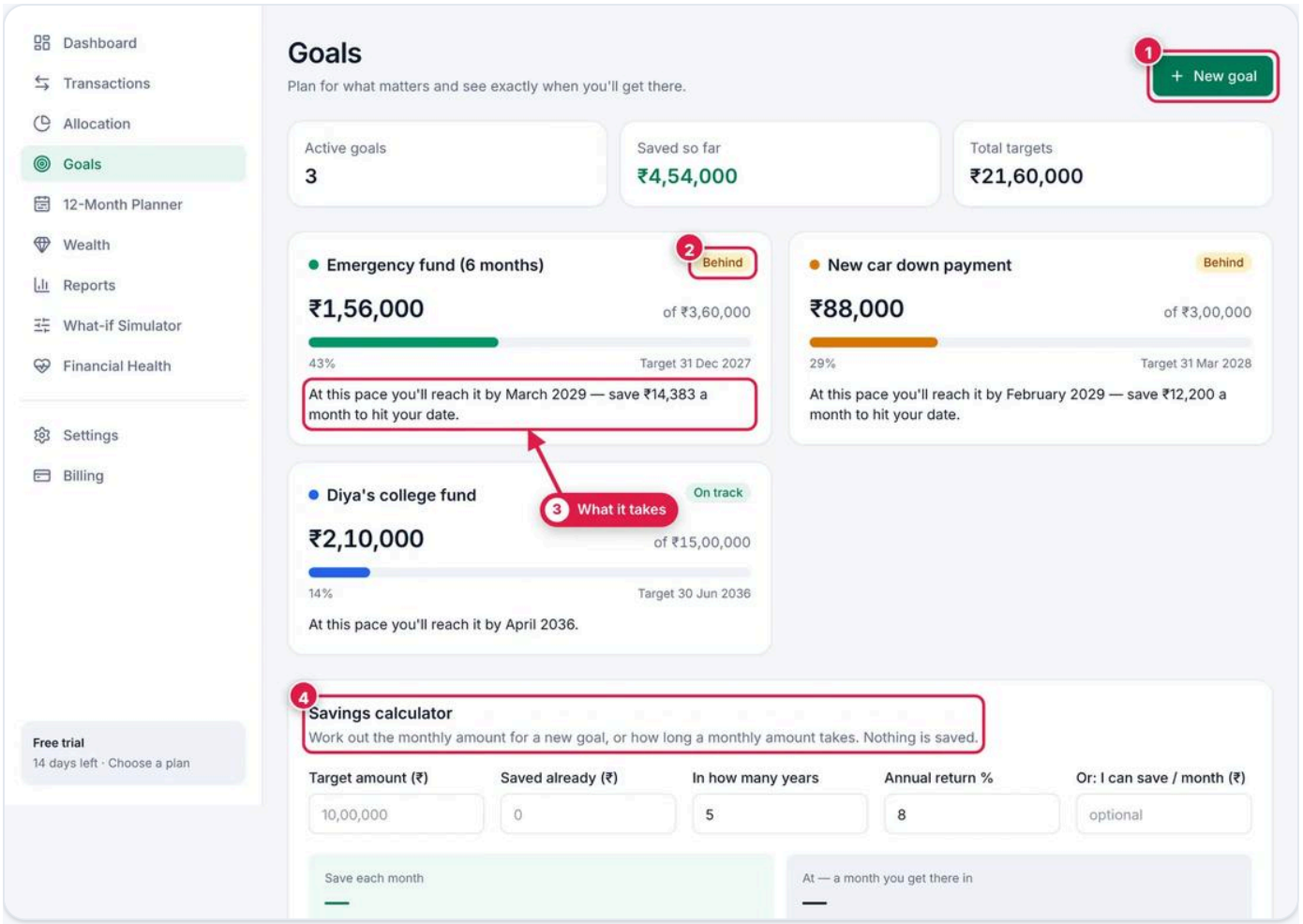
Why it matters

“Save more” is a wish. “₹15 lakh for Diya's college by June 2036” is a plan. Goals with a number and a date are far more likely to happen — and seeing the progress bar move is genuinely motivating.

Kanakupuli predicts when you'll reach each goal at your current pace and tells you how much a month you need to hit your date.

How it works

1. Go to Goals → New goal.
2. Enter the target amount and date, what you've already saved, how much you'll add each month and the expected yearly return.
3. Add money to the goal as you save; the progress bar and prediction update.
4. Use the Savings calculator below to try ideas without saving anything.



Every goal shows progress, status and what it takes.

1. New goal.
2. Status — On track or Behind.
3. The prediction and the monthly amount needed to hit your date.
4. Savings calculator — try “what if I save ₹X?” instantly.

Diya's college fund

Target ₹15 lakh by June 2036, ₹2.1 lakh saved so far, 11% expected return.

Arun adds ₹5,000 a month, so Kanakupuli shows “On track” and predicts he'll get there by April 2036 — two months early.

Tip: Name goals after people and dreams (“Diya's college”, “Our first home”), not products. It's much easier to stay committed to a person than to a percentage.

12-month planner

What you get: Plan the whole year once; see every month how reality compares.

About 10 minutes

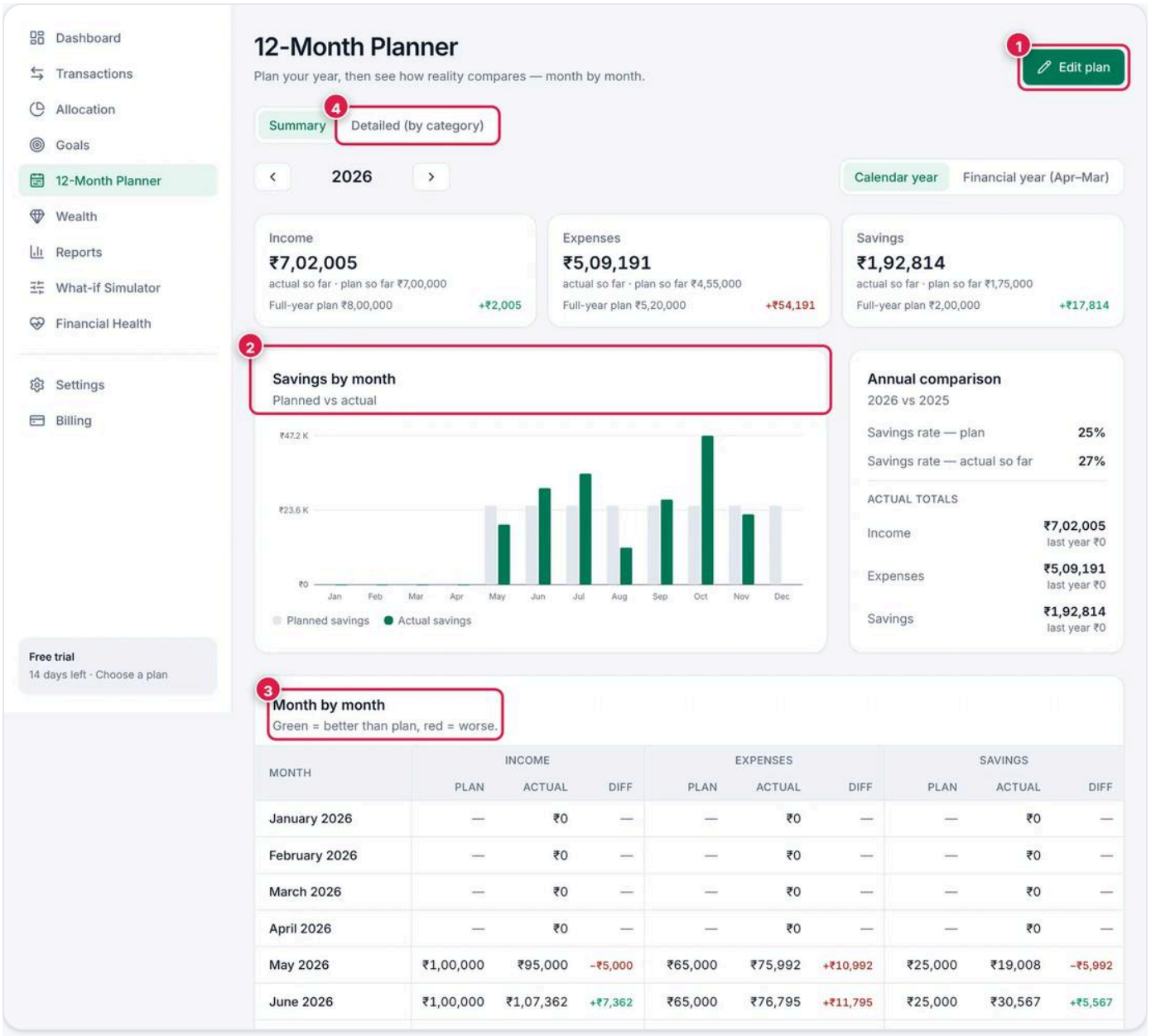
Why it matters

Big expenses aren't surprises — school fees, insurance renewals, festivals and trips come every year. Planning them in advance turns a stressful month into a planned one.

Green means better than plan, red means worse — so you know exactly where to adjust.

How it works

1. Open 12-Month Planner and press Edit plan.
2. Enter planned income, expenses and savings for each month (copy from last year's actuals to start).
3. Switch between Calendar year and Financial year (Apr–Mar).
4. Use Detailed (by category) for a line-by-line annual budget, and export it to Excel.



Plan vs actual, month by month.

1. Edit plan.
2. Savings by month — planned vs actual.
3. Month by month table: green = better than plan, red = worse.
4. Detailed view by category.

> **Tip:** Do your yearly plan in March for the new financial year. One evening of planning saves twelve months of worry.

Wealth & net worth

What you get: One number that tells you if you're really getting richer: your net worth.

About 5 minutes

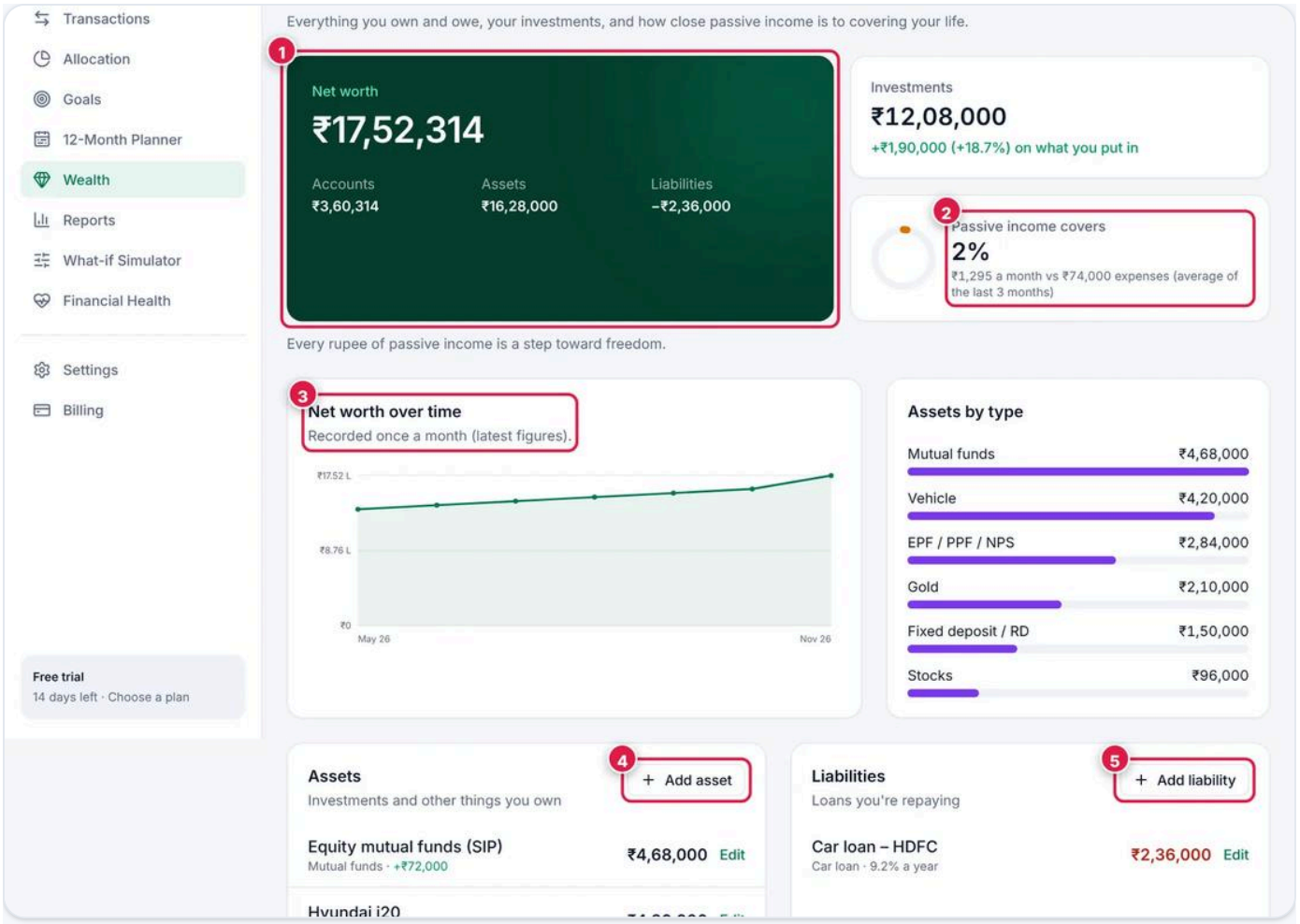
Why it matters

Your salary tells you what you earn. Your net worth tells you what you've built. Watching it rise month after month is the best motivation there is.

Passive income coverage shows how much of your monthly living cost is already paid by your money instead of your work. Every rupee of passive income is a step towards freedom.

How it works

1. Open Wealth.
2. Add assets: mutual funds, stocks, PPF/EPF/NPS, fixed deposits, gold, property, vehicle — with current value and (optionally) what you put in.
3. Add liabilities: home loan, car loan, personal loan... with the outstanding amount.
4. Add passive income: FD interest, rent, dividends.
5. Update values once a month. Kanakupuli records your net worth each month and draws the trend.



Everything you own and owe, in one picture.

1. Net worth = accounts + assets − liabilities.
2. Passive income covers — the share of your expenses already paid by your money.
3. Net worth over time.
4. Add an asset.
5. Add a liability.

The power of time (illustration)

₹8,000 a month invested for 20 years at an assumed 12% a year grows to about ₹80 lakh — on ₹19.2 lakh actually put in.

Returns are never guaranteed, but starting early and staying regular is the single biggest lever you control.

Tip: Mark long-term holdings as investments. Kanakupuli then shows your gain on what you put in — e.g. “+₹1,90,000 (+18.7%)”.

What-if simulator

What you get: See your future before you live it — try decisions safely.

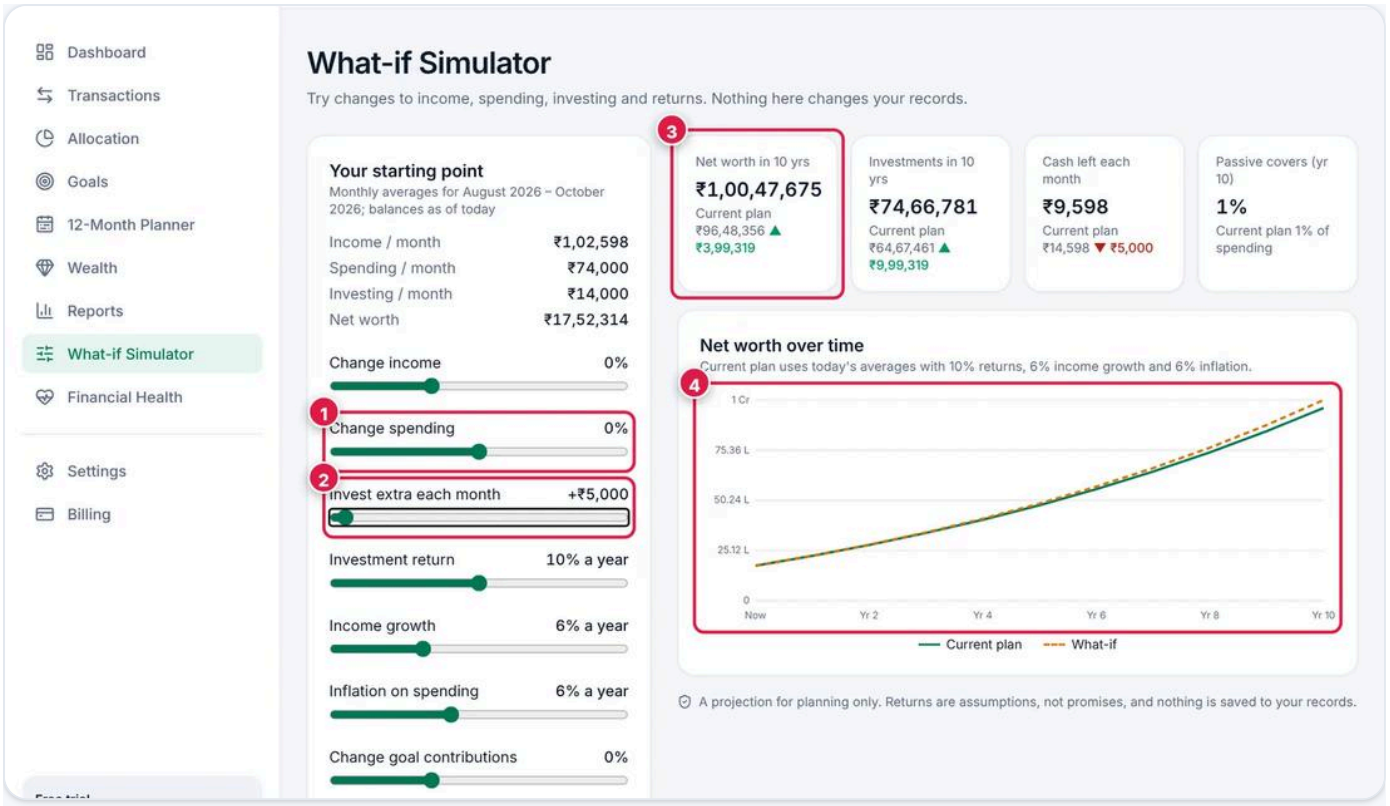
About 3 minutes

Why it matters

“If I invest ₹5,000 more a month, does it really matter?” Move a slider and see your net worth in 10 or 20 years change instantly. Nothing here changes your records.

How it works

1. Open What-if Simulator. Your starting point is your real average income, spending and investing.
2. Move the sliders: change income or spending, invest extra each month, change returns, inflation, goal contributions or passive income, and the horizon.
3. Compare the What-if line with your Current plan line, and the totals at the top.
4. Press Reset to start again.



Small changes, big differences over time.

1. Change spending.
2. Invest extra each month.
3. Net worth at the end — current plan vs what-if.
4. The two paths over time.

Example

Arun tries “Invest extra ₹5,000 a month”. His projected 10-year net worth rises by around ₹4 lakh — so he moves ₹5,000 from Play to his SIP.

Tip: Try cutting spending by 5% and investing the difference. Most people are surprised how big the 10-year number becomes.

Financial Health score

What you get: A score out of 100 and the next three things to work on.

About 2 minutes

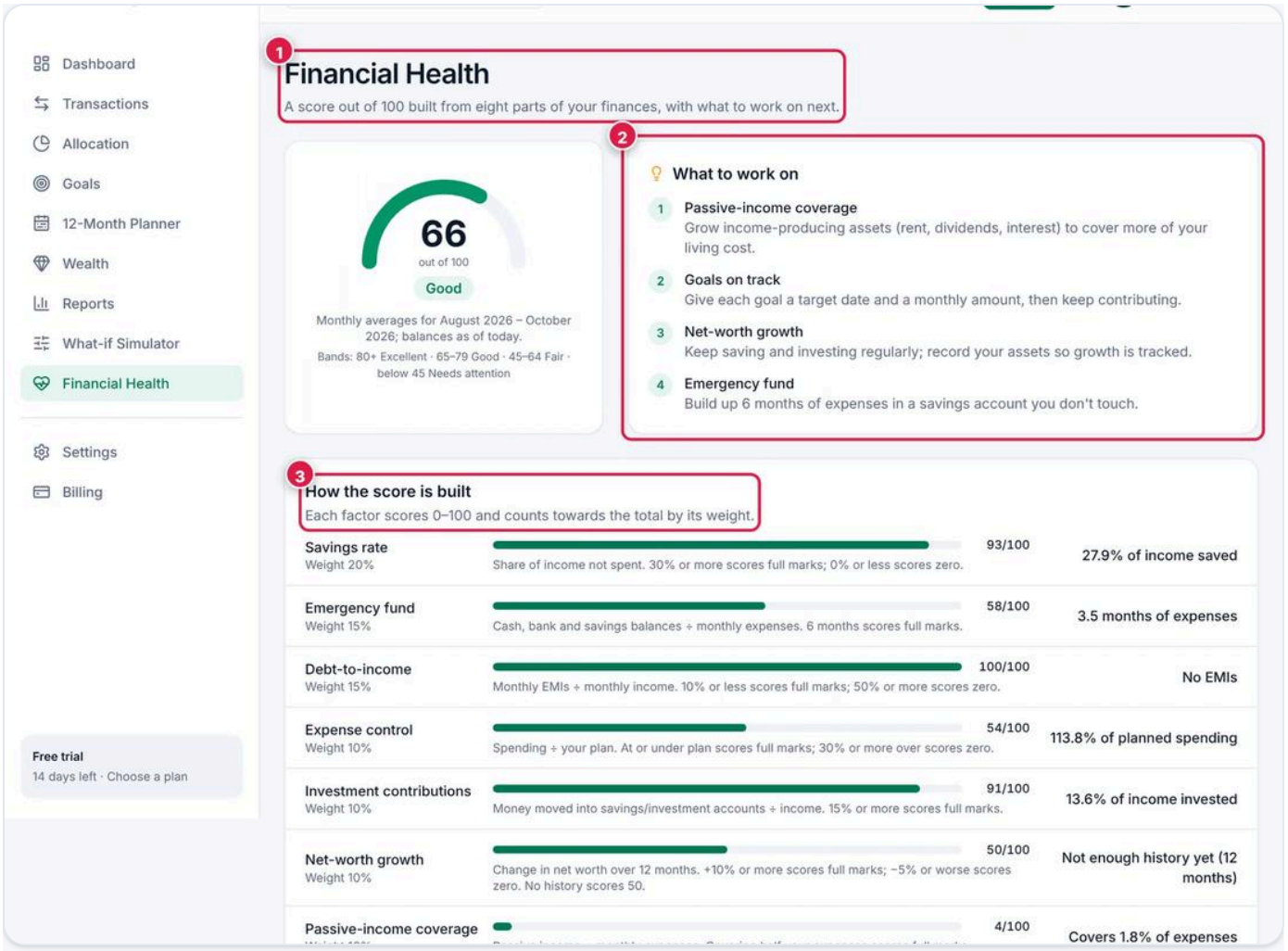
Why it matters

Like a health check-up for your money. Eight parts are scored — savings rate, emergency fund, debt, spending control, investing, net-worth growth, passive income and goals — and you get a clear list of what to improve first.

Bands: 80+ Excellent · 65–79 Good · 45–64 Fair · below 45 Needs attention.

How it works

1. Open Financial Health.
2. Read “What to work on” — the most useful next steps, in order.
3. See how each part is scored and weighted; improve one at a time.



Your score, explained — and what to do next.

1. Your score out of 100.
2. What to work on, in priority order.
3. How the score is built — each factor and its weight.

> **Tip:** Pick just one item from “What to work on” each month. In six months your score — and your peace of mind — will look very different.

Read your dashboard in 30 seconds

What you get: Everything important about this month, at a glance.

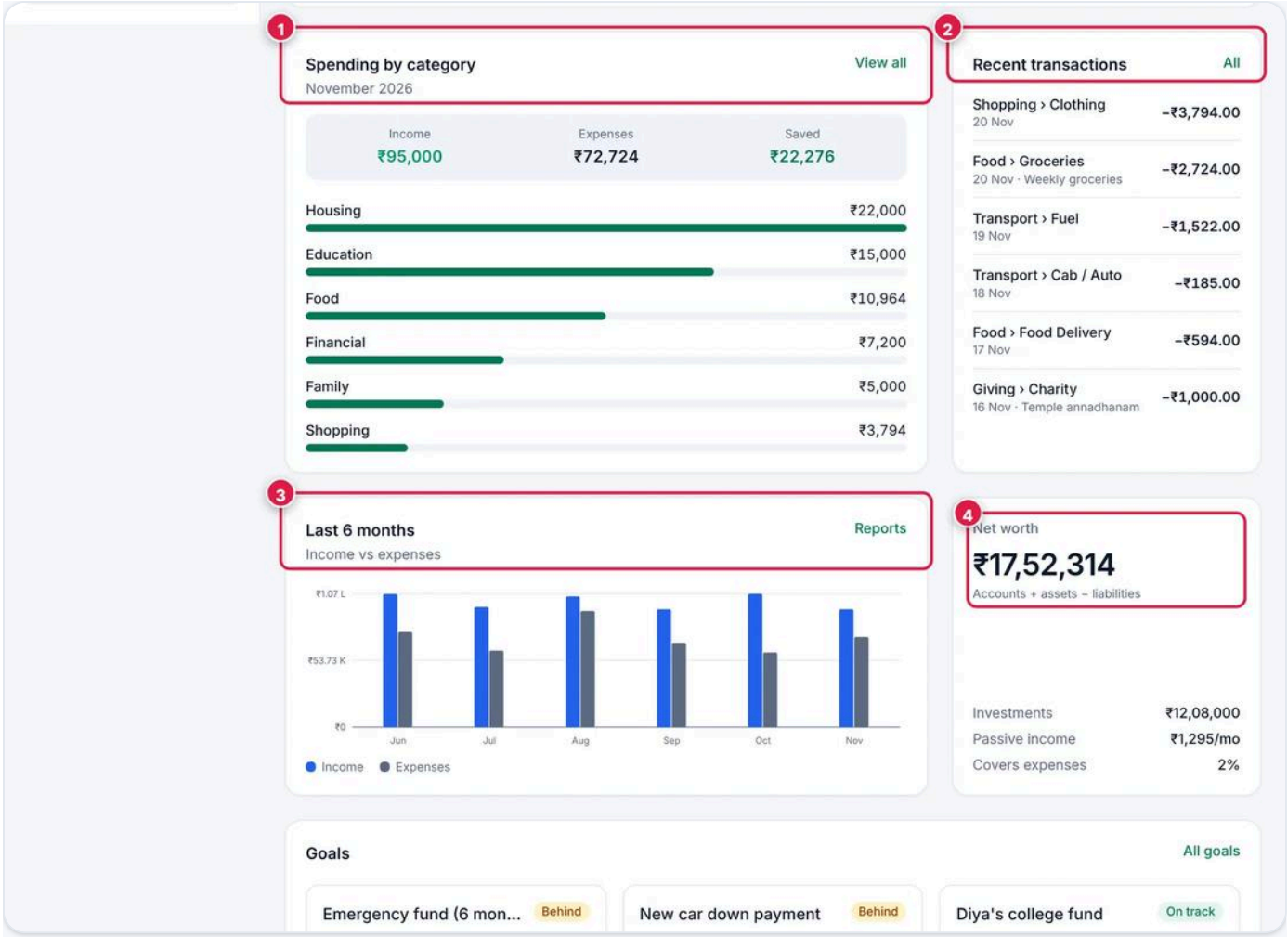
About 1 minute

Why it matters

The dashboard answers the questions that matter: did I spend less than I earned, where did the money go, am I on track for my goals, and am I getting richer?

How it works

1. Spending by category — your biggest spends this month, largest first.
2. Recent transactions — the latest entries, with a link to all.
3. Last 6 months — income vs expenses: blue taller than grey means you saved.
4. Net worth, investments and passive income — and your goals with their status.



The rest of your home screen.

1. Spending by category.
2. Recent transactions.
3. Last 6 months: income vs expenses.
4. Net worth.

Chapter 16 · Understand & share

Reports & AI insights

What you get: The story behind your numbers — and three things to do next month.

About 3 minutes

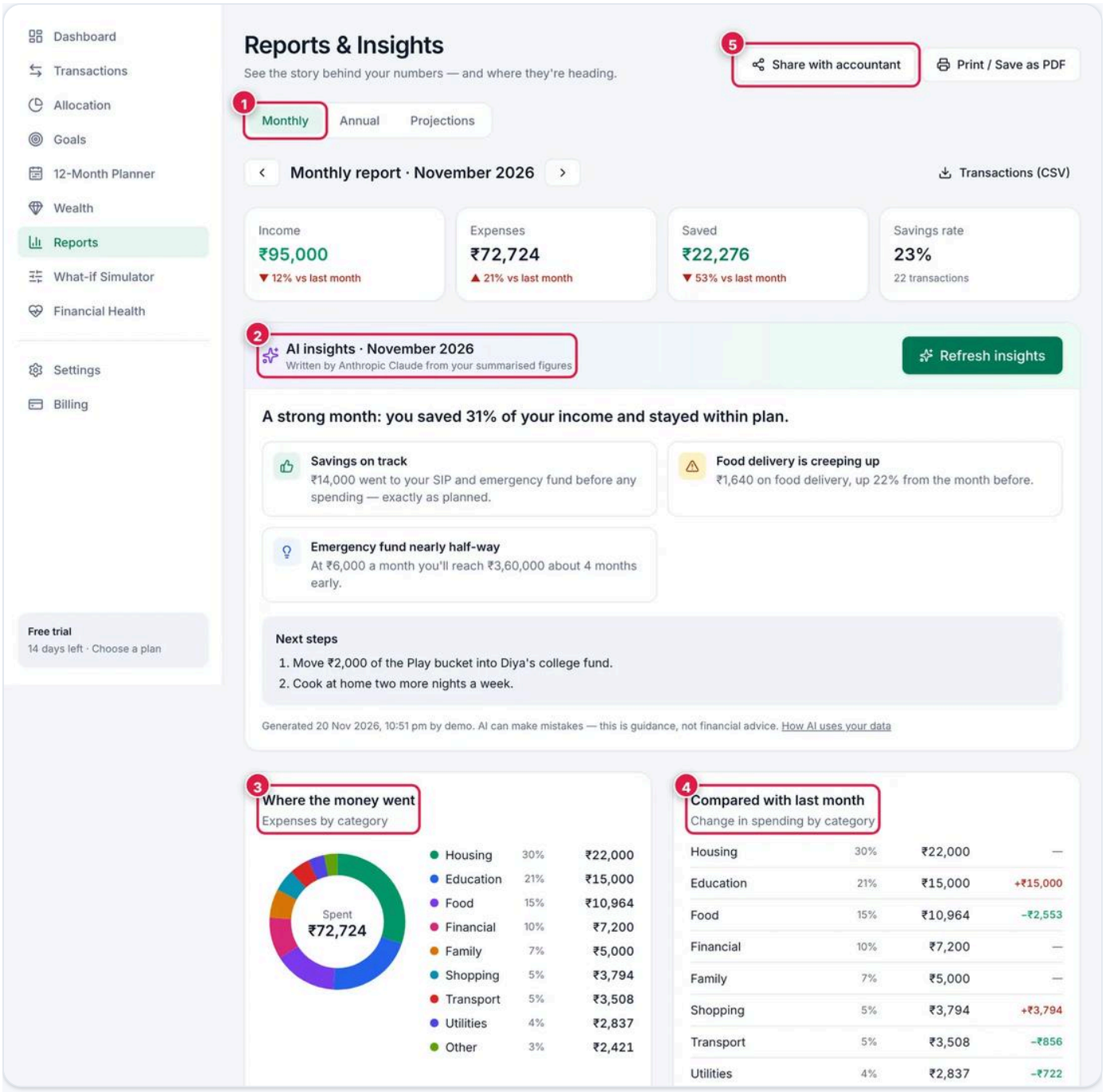
Why it matters

Reports turn hundreds of entries into a few clear lessons: what changed since last month, which categories grew, and where your year is heading.

AI insights (where your plan includes them) read your summarised figures — never your raw statements — and give you a short, friendly summary with practical next steps.

How it works

1. Open Reports. Choose Monthly, Annual or Projections.
2. Read the AI insights card, if switched on, then “Where the money went” and “Compared with last month”.
3. Download your transactions as CSV, or Print / Save as PDF.
4. Press Share with accountant for a ready-made Excel file (next chapter).



Your monthly report.

1. Monthly, Annual or Projections.
2. AI insights — headline, highlights and next steps.
3. Where the money went.
4. Compared with last month.
5. Share with accountant.

> **Tip:** On the 1st of each month, read last month's report with your spouse or family. Money talks go better with facts on the table.

Share with your accountant

What you get: Tax season in minutes: one Excel file your CA can use straight away.

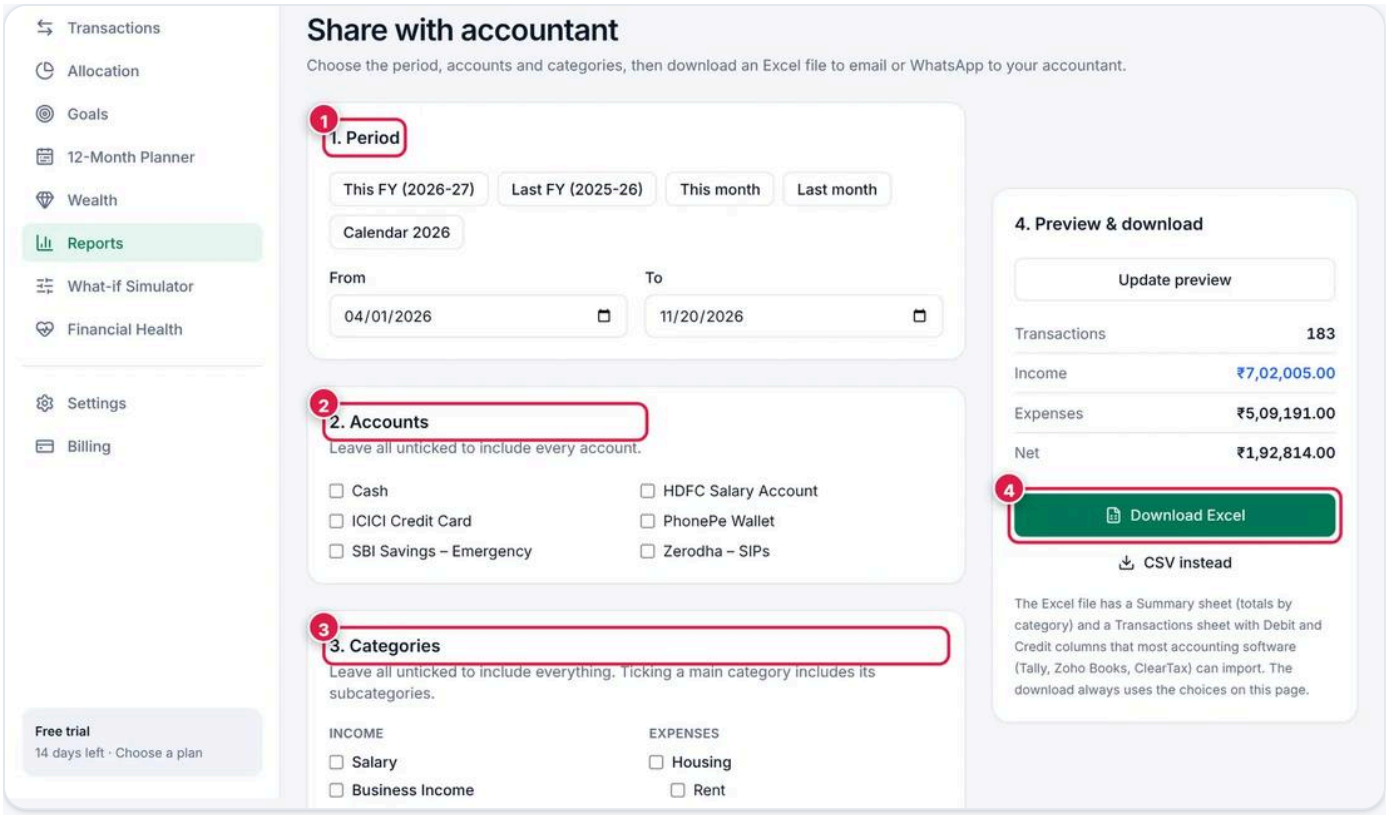
About 2 minutes

Why it matters

Instead of forwarding a pile of statements, send one clean Excel with a summary by category and every transaction with debit and credit columns — the format accounting software like Tally, Zoho Books and ClearTax can import.

How it works

1. Reports → Share with accountant.
2. Choose the period — This FY, Last FY, this month or your own dates.
3. Tick the accounts and categories to include (leave all unticked to include everything).
4. Check the preview totals and press Download Excel (or CSV). Email or WhatsApp it to your accountant.



Four steps to a clean file.

1. Period.
2. Accounts to include.
3. Categories to include.
4. Download Excel.

Affirmations: train your money mindset

What you get: Two minutes every morning that keep your goals alive — and move you to act.

About 3 minutes

Why it matters

What you repeat, you remember; what you remember, you act on. A daily affirmation keeps your biggest goals in front of you — not buried under a busy week.

Kanakupuli's affirmations are built on research, not wishful thinking: values (you look at hard numbers more calmly when you remember why you're doing this), your future self (a dated vision makes it feel real), and when–then plans (the bridge from words to action).

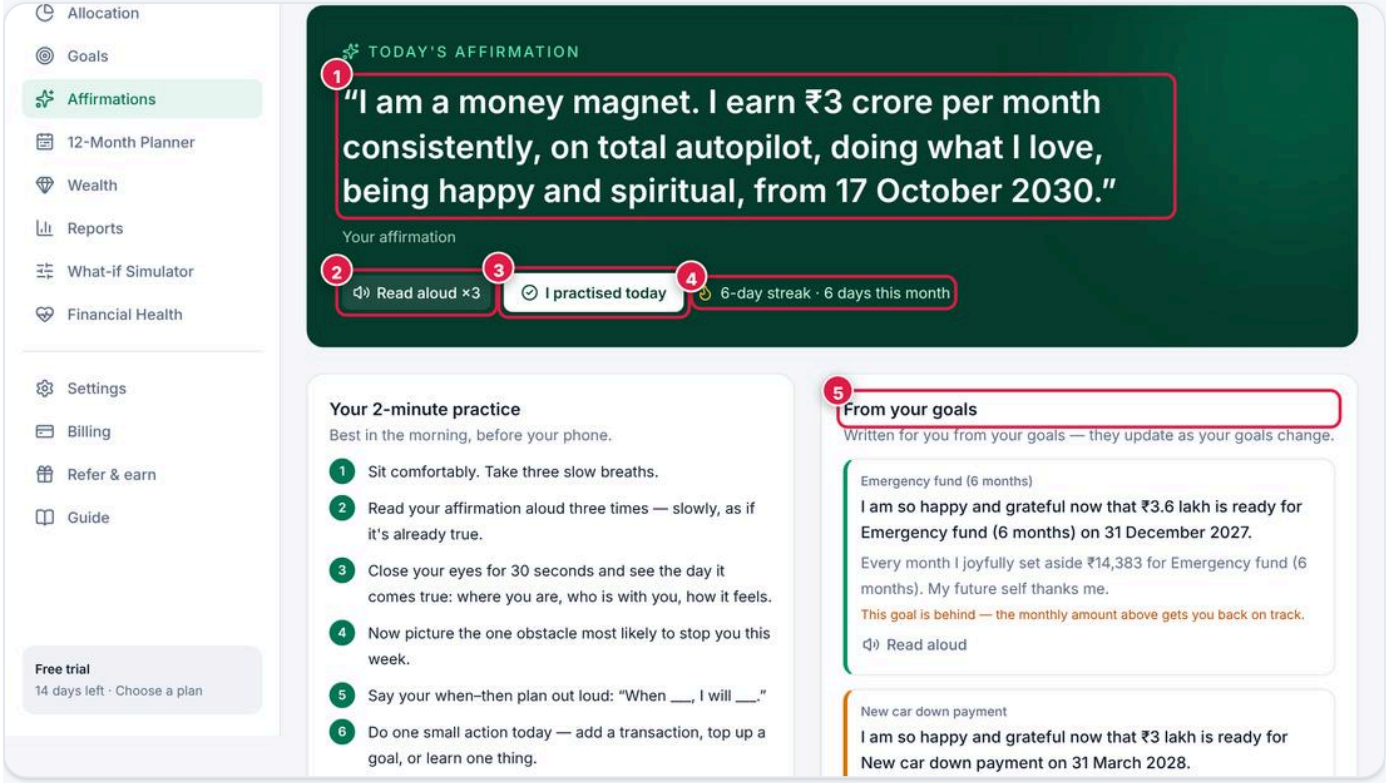
Affirmations don't put money in your account by themselves — your actions do. Their job is to keep you focused and brave enough to take the next step.

How it works

1. Open Affirmations from the menu. Today's affirmation is at the top — the same all day, a new one tomorrow.
2. Press Read aloud ×3 (or read it yourself) slowly, as if it's already true. Then press I practised today to grow your streak.
3. Choose your reading voice under Your 2-minute practice: pick the voice that sounds most human to you, a speed (Slow, Calm or Normal) and press Try it. Your phone or computer remembers it.
4. Your goals write their own affirmations: the outcome ("₹15 lakh is ready for Diya's college…") and the monthly action that gets you there.
5. Create your own vision: pick a type — Monthly income, Net worth, Passive income & freedom, Debt-free, Dream home, Business, Savings & investing, Giving or Freedom & family — and type the amount and the date.
6. Choose your words: every type has 8–10 wordings (74 in all), each in a different psychological style — Identity ("I am…"), Gratitude (as if it already happened), Vision (a

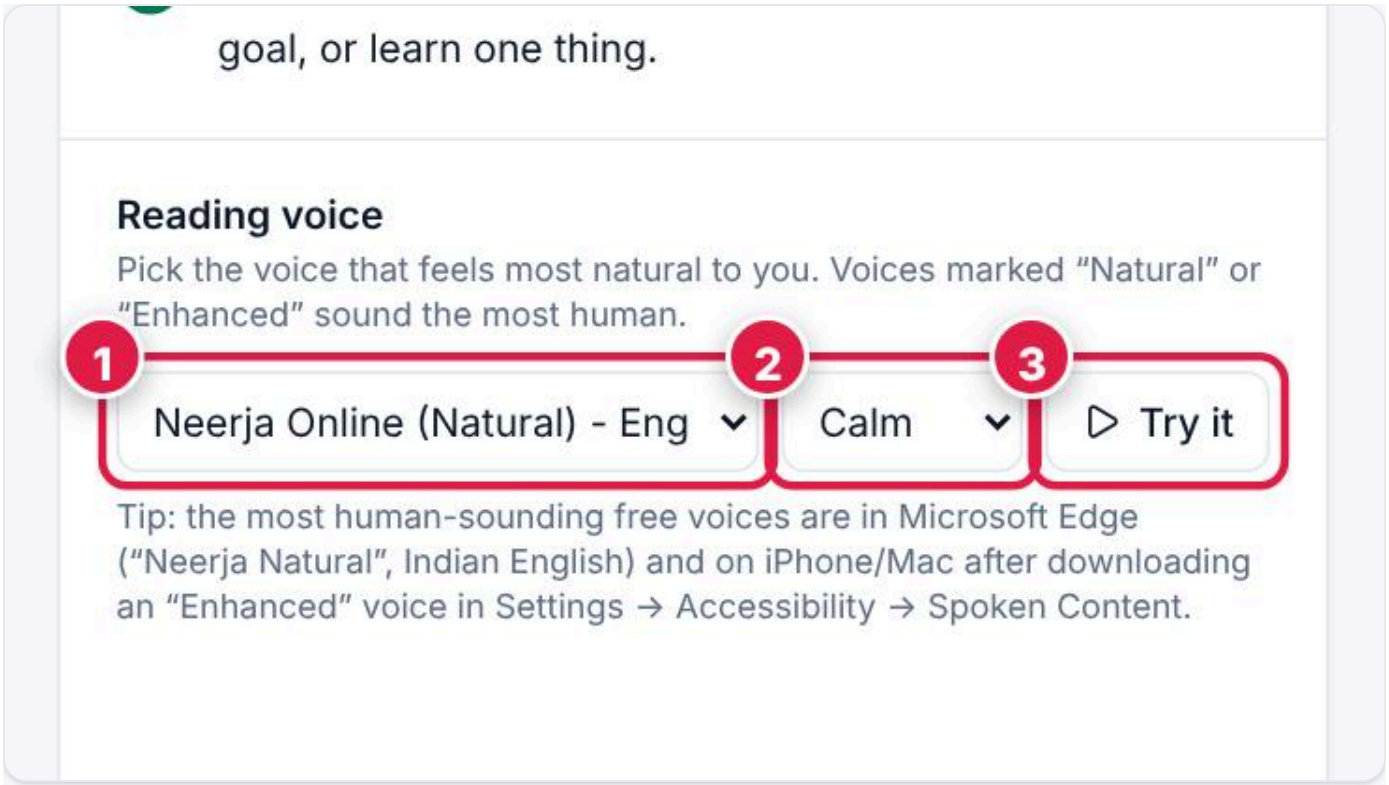
scene from that day), Becoming (an easy stepping stone), Action, Confidence, Abundance and Calm. Pick the one that feels most true when you say it aloud.

7. Add how it feels: tick up to 5 outcomes — “doing what I love”, “being happy and spiritual”, “with plenty of time for my family”, “in perfect health”… (24 to choose from), or add your own words. Add a when–then plan, check the preview and save. Or choose Write my own.
8. Pin one with Show every day to see it every morning on your dashboard.
9. Browse the library — 56 affirmations for Indian families in seven themes, from discipline to calm in a tough month.



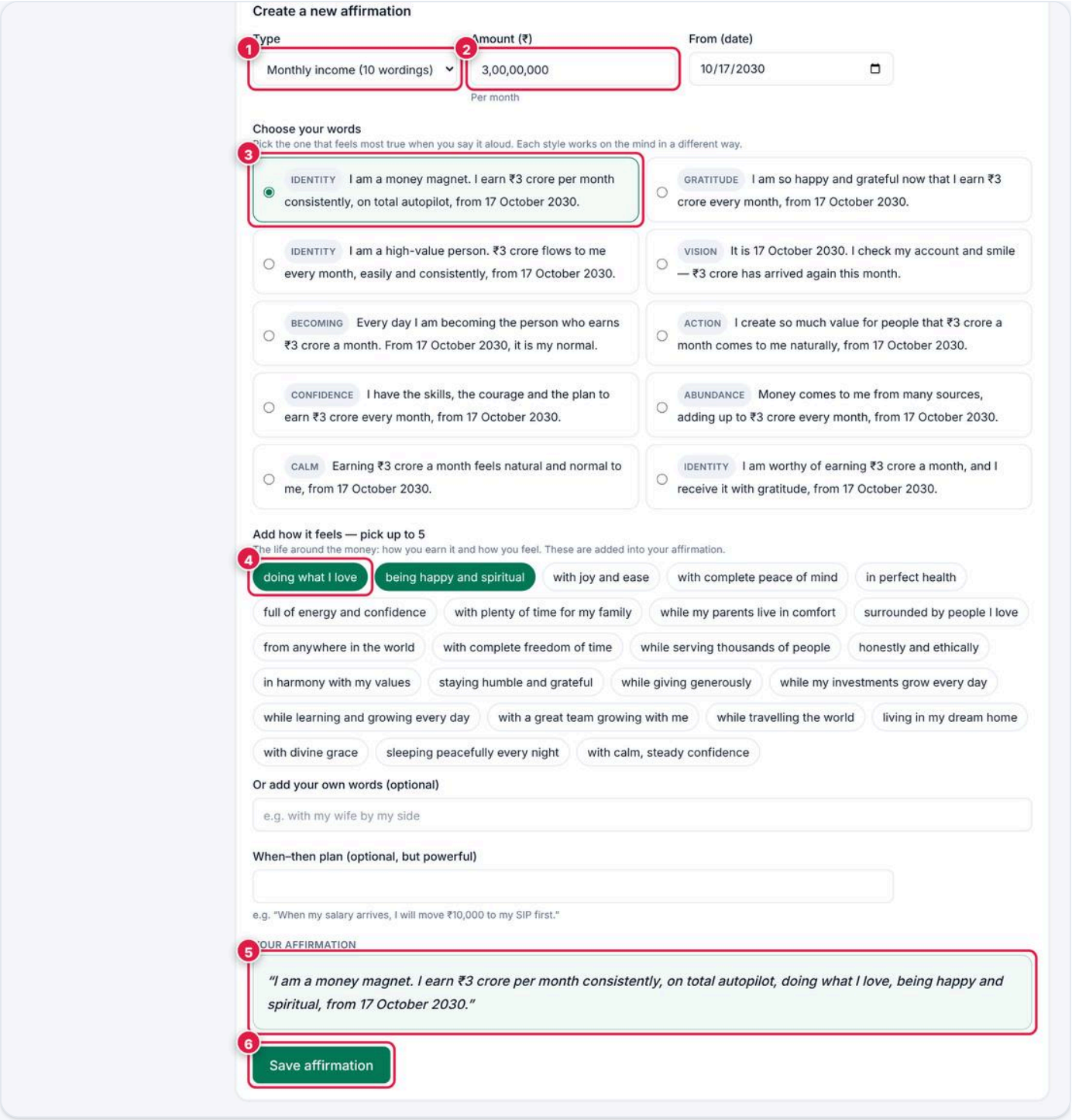
Your daily practice in one place.

1. Today's affirmation — your pinned vision, one of yours, or from the library.
2. Read aloud three times — amounts are said the natural way (“1 lakh rupees”), in the most natural voice on your device.
3. I practised today — tap after your two minutes.
4. Your streak — keep the chain going.
5. From your goals — written automatically from your goals.



Choose the voice that sounds most human to you.

1. Voice — the most natural voice on your device is chosen for you; pick another any time.
2. Speed — Slow, Calm or Normal.
3. Try it — hear a sample before you start.



Your vision: choose the words, add how it feels.

1. Type — nine goal types, or write your own.
2. The amount (shown in lakh or crore) and the date it comes true.
3. Choose your words — 8–10 wordings per type, each labelled with its style.
4. Add how it feels — tick up to 5 outcomes, or add your own words.
5. Live preview — exactly what you'll read every morning.
6. Save.

Arun's vision

“I am a money magnet. I earn ₹3 crore per month consistently, on total autopilot, doing what I love, being happy and spiritual, from 17 October 2030.”

His plan: “When my salary arrives, I will move 20% to my SIP first.” Every morning he reads both — then he does the one small thing.

Tip: If a big number feels unbelievable today, add a stepping-stone affirmation too (“I grow my income every year”). Belief grows with evidence — and Kanakupuli shows you the evidence every month.

Refer & earn: 20% for life

What you get: Help people you care about — and earn 20% of every payment they make, for as long as they stay.

About 2 minutes

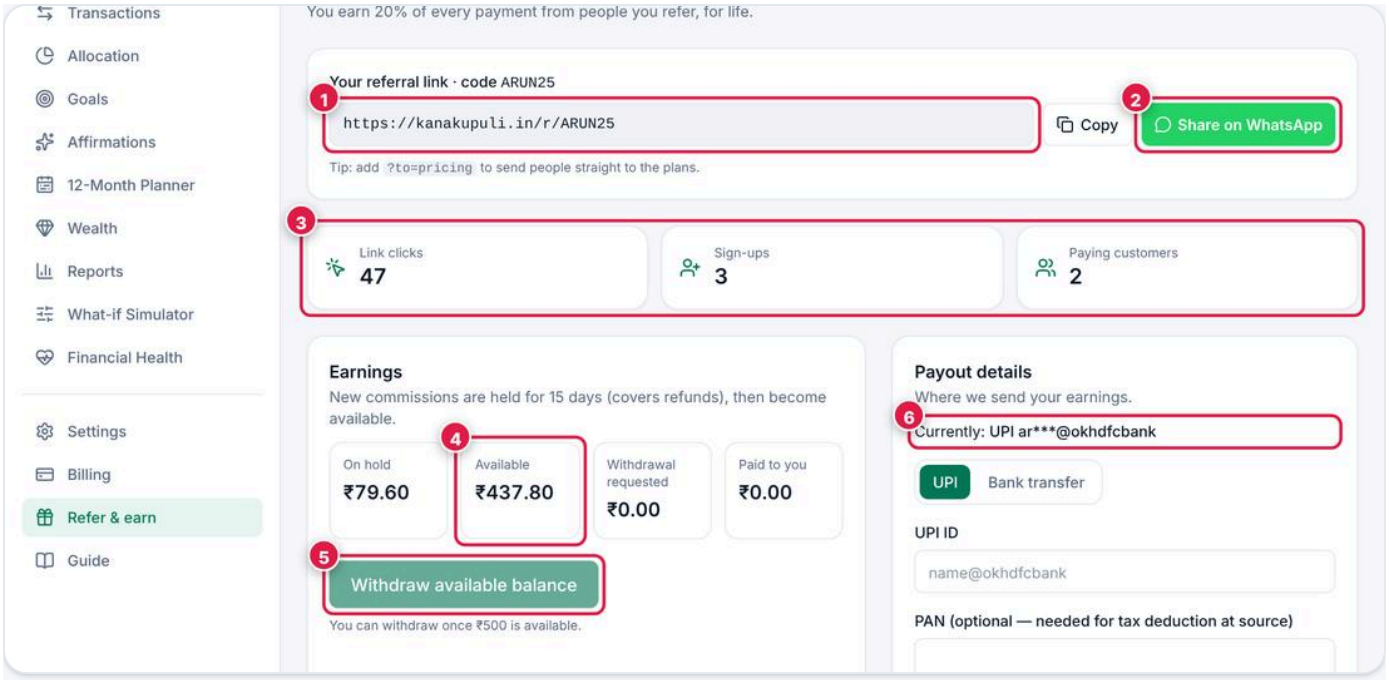
Why it matters

The best way to learn something is to teach it. When you share Kanakupuli with friends, family or clients, you help them take control of their money — and you earn a share of every subscription payment they make, renewals included.

It's simple and transparent: you see every click, sign-up and commission, and withdraw to your UPI or bank account.

How it works

1. Open Refer & earn from the menu, accept the terms and press Join and get my link.
2. Copy your link (like kanakupuli.in/r/ARUN25) or press Share on WhatsApp. Anyone who opens it within 60 days and signs up is linked to you.
3. When they pay, you earn 20% (GST excluded). Commissions are on hold for 15 days to cover refunds, then become available.
4. Add your UPI ID or bank account once (stored encrypted). When your available balance reaches the minimum, press Withdraw. You'll get an email when it's paid.



Everything about your referrals on one page.

1. Your personal link.
2. Share on WhatsApp in one tap.
3. Clicks, sign-ups and paying customers.
4. Available to withdraw.
5. Withdraw — active once you reach the minimum.
6. Where we pay you.

How it adds up

Refer 10 friends who choose Pro yearly (₹1,990): you earn ₹398 per friend, every year they renew — about ₹3,980 a year.

Refer a whole office of 50 — about ₹19,900 a year, for as long as they stay. (An illustration, not a promise of income.)

Tip: Share your own story, not a sales pitch: “I finally know where my money goes — try it free for 14 days.” Honest recommendations convert best.

Settings, security & your data

What you get: Your data is private, protected and always yours to take.

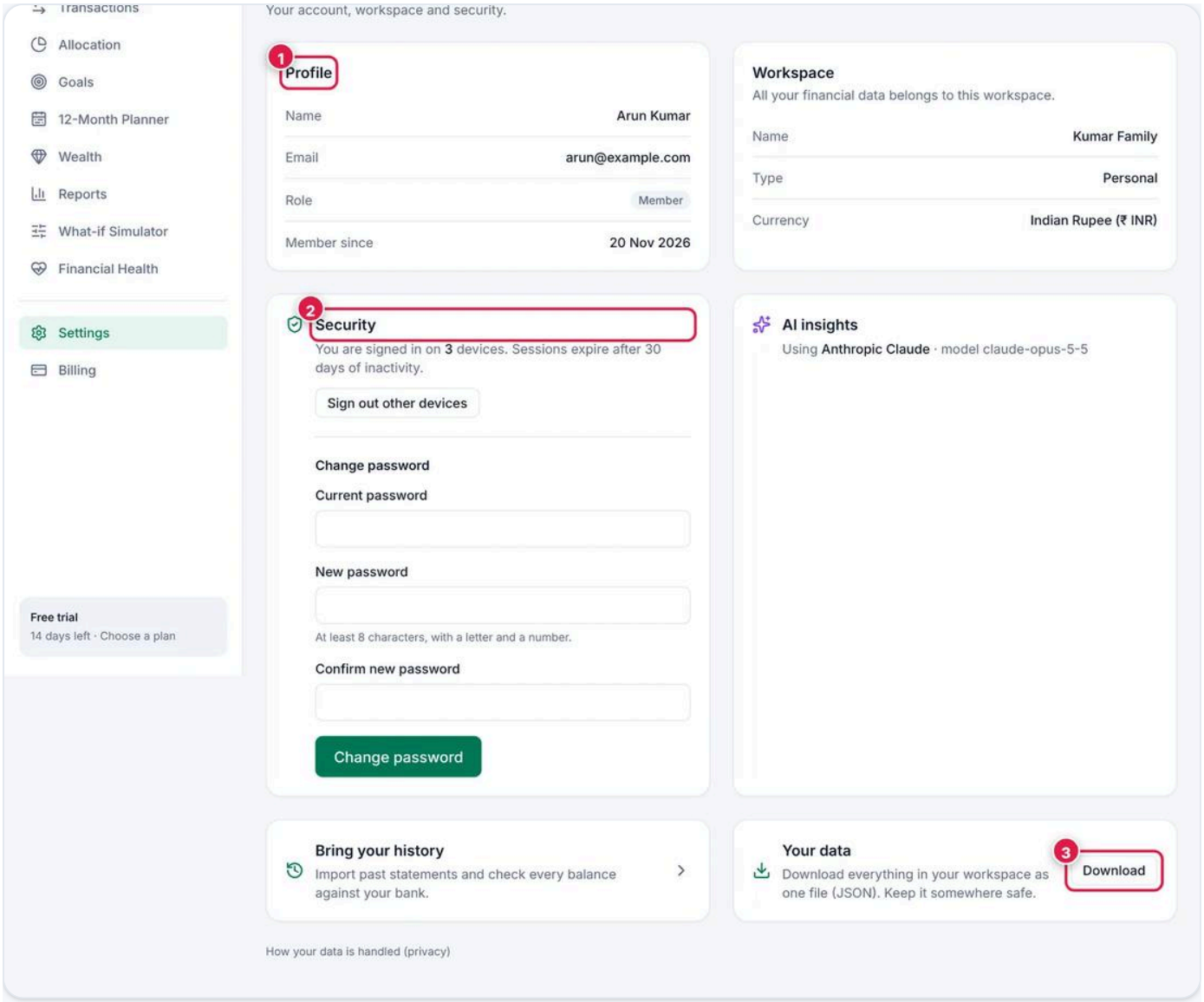
About 2 minutes

Why it matters

Your financial data belongs to you. You can see where you're signed in, sign out other devices, change your password and download everything in one file at any time.

How it works

1. Settings → Profile and Workspace show your details.
2. Security: see how many devices are signed in, sign out others, change your password.
3. Your data → Download gives you everything as one file. Keep a copy somewhere safe.
4. Forgot your password? Use “Forgot your password?” on the sign-in page to get a reset link by email.



Settings in one place.

1. Profile.
2. Security.
3. Download all your data.

> **Tip:** Use a strong password you don't use anywhere else, and sign out on shared computers.

Plans, free trial & billing

What you get: Try everything free for 14 days. Pay only if it helps you.

About 1 minute

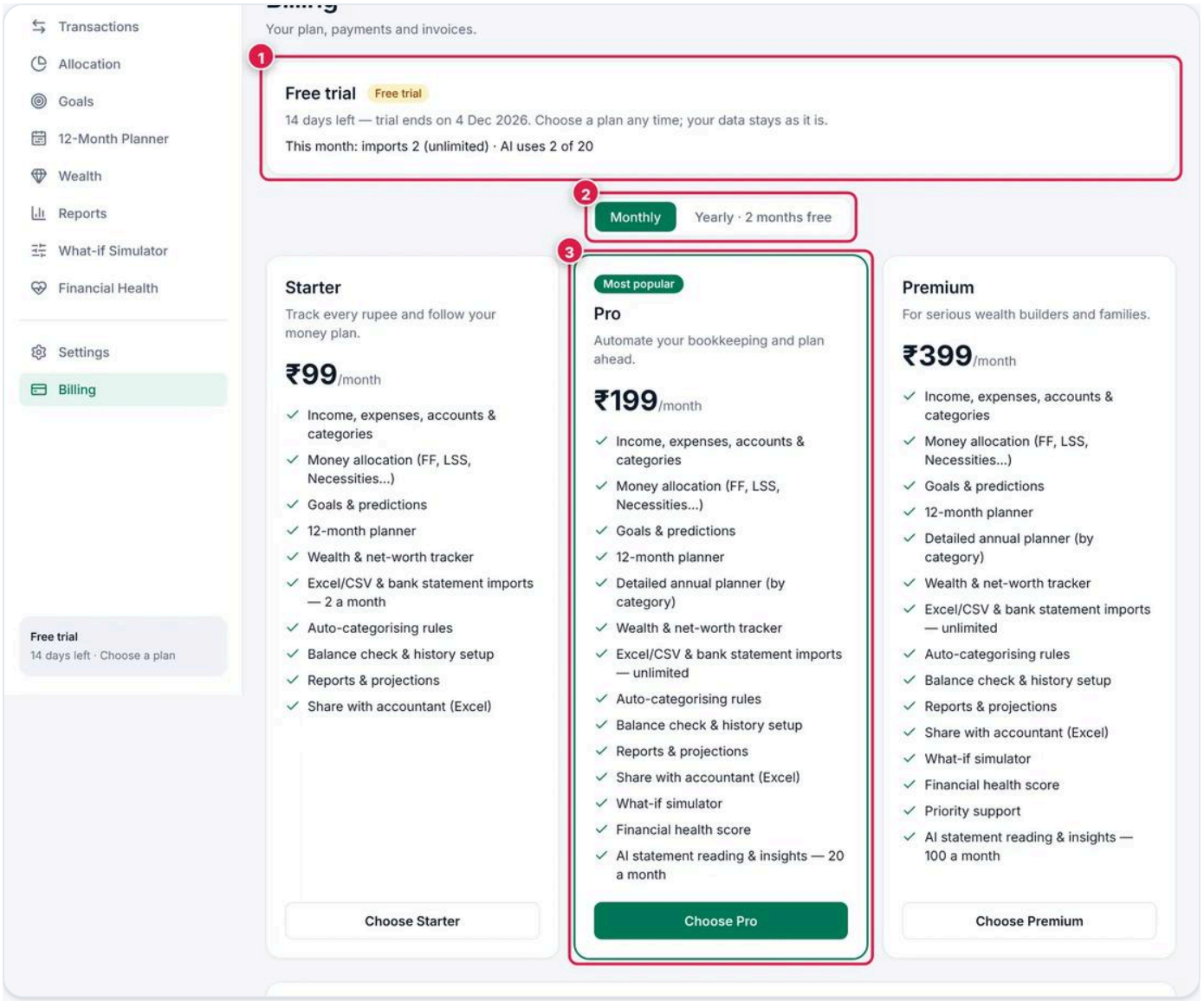
Why it matters

Every new account gets a free trial with every feature switched on — no card needed. Choose a plan when you're ready; renew early and the new period is simply added on top.

If a plan ends, nothing is deleted: you can still view and download your data. Choose a plan to continue making changes.

How it works

1. Open Billing to see your plan, days left and this month's usage.
2. Pick Monthly or Yearly (yearly = 2 months free) and choose a plan.
3. Pay by UPI, card or net banking. Your invoice is on the same page.



Your plan and payments.

1. Current plan, days left and usage.
2. Monthly or Yearly.
3. Choose a plan.

Examples use a demo family and are for illustration. Kanakupuli is a tracking and planning tool, not financial advice.