Clearflow User Manual

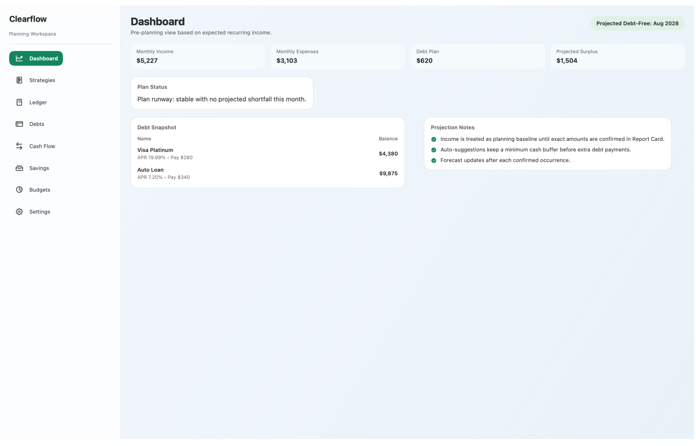
Updated: February 24, 2026

What Clearflow Is

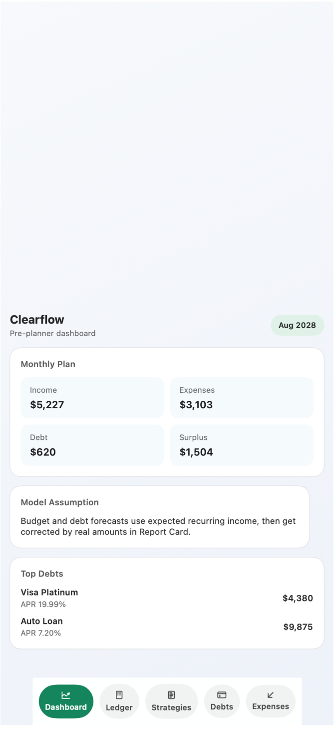
Clearflow is a planning and forecasting app for budgeting, debt payoff, and cash flow timing. It helps you decide what to do before money moves, then compare the plan to what actually happened.

Platform Screenshots

Mac dashboard view:



iOS dashboard view:



Scroll Walkthroughs

Onboarding and setup flow:

Dashboard and planning flow:

Quick Start

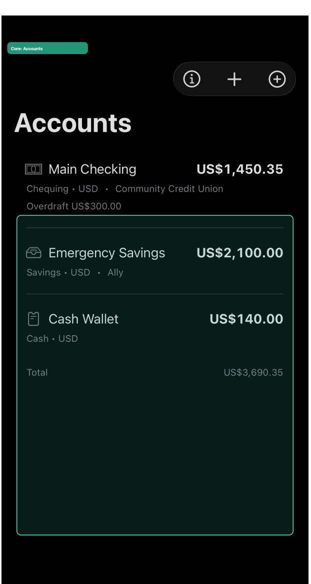
1. Add your main account balances.
2. Add recurring income and recurring expenses.
3. Add debts and minimum payments.
4. Review the Dashboard and strategy output.
5. Confirm real amounts in Report Card to keep projections aligned.

Core Screens

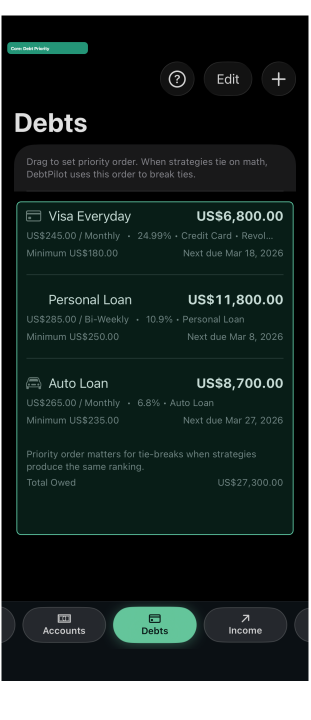
- Dashboard: high-level financial snapshot and risk signals.
- Strategies: compares payoff approaches and projected debt-free timeline.
- Ledger: day-by-day projected transactions.
- Debts: balances, APR, minimums, and planned payments.
- Cash Flow: recurring income and expense schedule.
- Savings and Budgets: spending limits and goal progress.

Core Module Snapshots

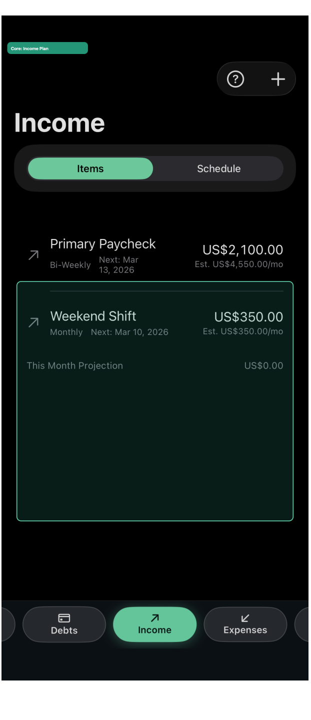
Accounts:



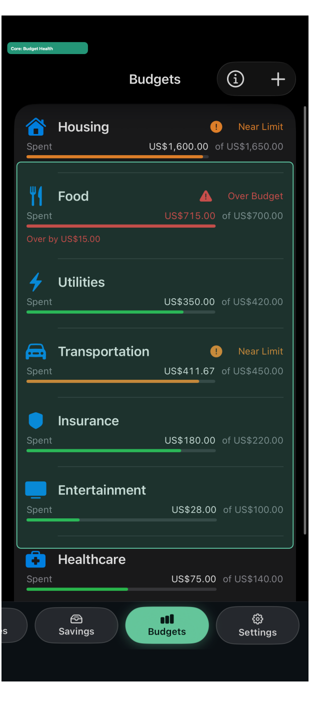
Debts:



Income:



Budgets:



Pre-Planner Income Model

Clearflow is a pre-planner, not a promise engine.

Recurring income entries represent your expected baseline for planning.

This does not mean you will always earn that exact amount.

When your real paycheck differs, confirm the actual amount in Report Card so projections update.

Accuracy Notes

- Projections are estimates based on your current balances, rates, dates, and schedules.
- Always verify lender statements, due dates, and exact payment amounts.
- Use recommendations as optional planning guidance, not financial advice.

Sharing and Privacy Notes

- Showcase exports can hide status bar details and highlight core feature areas.
- Use demo or mock values in media intended for public sharing.
- Never post screenshots that include real institution account numbers.

Recommended Weekly Workflow

1. Open Dashboard and check shortfall or runway alerts.
2. Confirm recent occurrences in Report Card.
3. Review debt strategy and planned extra payment amount.
4. Adjust next-month income/expense assumptions if your pattern changed.