TC Money

User's Manual

Self-hosted personal finance for your home server

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Contents

Welcome to TC Money

TC Money is a personal finance manager in the style of Quicken® that runs entirely on your own web server. Because it is a website, you can use it from any computer, tablet, or phone on your network — there is nothing to install on your devices, and your financial data never leaves hardware you own.

Everything you would expect from a desktop finance program is here:

Feature	What it does
Accounts & registers	Checking, savings, credit card, cash, investment, asset, and liability accounts, each with a Quicken-style register and running balance.
Memorized payees	Every payee remembers its last category, amount, and memo, and fills them in automatically the next time you use it.
Categories	A full income/expense category tree (Parent:Child), seeded with sensible defaults.
Splits & transfers	Divide one transaction across many categories, or move money between accounts as a linked pair.
Budgets	Monthly amounts per category with actuals, remaining, and progress bars.
Scheduled transactions	Recurring bills and paychecks that post automatically (or on demand) when due.
Reconciling	Statement-style reconciliation that marks transactions as verified.
Reports	Spending by category or payee with drill-down, monthly cash flow, and net worth over time — all exportable to CSV.
Import / Export	Quicken QIF (bank and investment), bank CSV files, and full CSV export.
Security & logging	Password-protected login, per-user accounts, and a full audit log of logins and changes.

Note: Day-to-day use starts with the Getting Started chapter. If TC Money is not on your server yet, the next chapter walks through installation from a bare Ubuntu system.

Installing on an Ubuntu LAMP Server

This chapter is for the administrator and is done once, at the server's terminal. It assumes a stock Ubuntu system (20.04 or newer) and a user with **sudo** rights, and takes about fifteen minutes. All commands are run from the folder containing the TC Money files.

Requirements

- **Apache 2.4** web server
- **MySQL 5.7+ or MariaDB 10.2+** database
- **PHP 7.4 or newer** with the MySQL extension
- The TC Money application files (the folder containing schema.sql, config.php, and the .php pages)

Step 1 — Install the LAMP packages

```
sudo apt update
sudo apt install apache2 mysql-server php php-mysql libapache2-mod-php
```

Step 2 — Copy the application files

```
sudo mkdir -p /var/www/html/tcmoney
sudo cp -r * /var/www/html/tcmoney/
sudo chown -R www-data:www-data /var/www/html/tcmoney
```

Step 3 — Create the database

schema.sql creates the **tcmoney** database, all tables, and the starter category set:

```
sudo mysql < schema.sql
```

Step 4 — Create a database user for the app

Give the application its own MySQL account with only the rights it needs, limited to connections from the server itself. Replace PICK_A_PASSWORD with a strong password of your own:

```
sudo mysql -e "CREATE USER 'tcmoney'@'localhost' IDENTIFIED BY 'PICK_A_PASSWORD';
               GRANT SELECT,INSERT,UPDATE,DELETE ON tcmoney.* TO
'tcmoney'@'localhost';
               FLUSH PRIVILEGES;"
```

Step 5 — Configure the application

Edit the configuration file and set **DB_PASS** to the password you just picked:

```
sudo nano /var/www/html/tcmoney/config.php
```

The same file also holds the display name (APP_NAME), date format (DATE_FMT), and currency symbol (CURRENCY) if you ever want to change them.

Step 6 — Create your login and lock the door

1. Browse to **http://your-server/tcmoney/setup.php** and create the administrator username and password (minimum 8 characters).
2. Delete setup.php from the server — it has done its job and should not remain:

```
sudo rm /var/www/html/tcmoney/setup.php
```

Now log in at **http://your-server/tcmoney/** and continue with the Getting Started chapter.

Enable the .htaccess protections

TC Money ships with an .htaccess file that blocks web access to the configuration file, schema files, and directory listings. Apache only honors it when overrides are allowed. In /etc/apache2/apache2.conf, find the <Directory /var/www/> block and change **AllowOverride None** to **AllowOverride All**, then reload:

```
sudo nano /etc/apache2/apache2.conf
sudo systemctl reload apache2
```

Verify it worked: Browse to http://your-server/tcmoney/config.php — you should see 403 Forbidden. A blank page means the .htaccess file is being ignored.

Recommended: HTTPS

Login credentials travel unencrypted over plain HTTP. On an internet-facing server, use a free Let's Encrypt certificate; on a private LAN, even a self-signed certificate encrypts the traffic:

```
sudo apt install certbot python3-certbot-apache
sudo certbot --apache
```

Recommended: automatic backups

Your finances deserve a backup. One nightly cron line captures the whole database:

```
mysqldump tcmoney | gzip > /backups/tcmoney-$(date +\%F).sql.gz
```

Upgrading from an earlier version

If you installed TC Money before the audit log existed, create its table once — fresh installs already have it from schema.sql:

```
sudo mysql tcmoney < upgrade_logging.sql
```

For application updates, copy the new .php files over the old ones. Leave config.php in place so your database password survives, and never re-upload setup.php to a live server.

Getting Started

Signing in

Open your browser and go to the address your administrator set up, for example **http://your-server/tcmoney/**. Enter your username and password and click **Sign in**. Every page in TC Money requires a login — there is no anonymous access.

Security note: After five failed attempts the login pauses for 30 seconds. All attempts, successful or not, are recorded in the audit log with the source IP address.

First-time checklist

1. Create your accounts (see “Accounts” below) with their opening balances.
2. Skim the category list under **Categories** and add anything you know you need.
3. Enter a few transactions in the **Register** — payees and their details are memorized as you go.
4. Set up recurring bills and paychecks under **Scheduled**.
5. Enter this month's budget under **Budget**.
6. If you are coming from Quicken or a bank, use **Import** to bring in your history.

Finding your way around

The green navigation bar at the top of every page is the whole map:

Menu item	What you'll find there
Dashboard	Net worth, account balances, this month's income and spending, budget progress, upcoming scheduled items, recent activity.
Register	The transaction ledger for each account — where you'll spend most of your time.
Accounts	Create, edit, close, or delete accounts.
Payees	Your memorized payee list with defaults, plus merge and search.
Categories	The income/expense category tree.
Budget	Monthly budget grid with actuals and progress.
Scheduled	Recurring transactions and their due dates.
Reports	Category, payee, cash-flow, and net-worth reporting.
Import	Bring in QIF or CSV files.
Logs	The audit trail of logins and changes.
⚙ (username)	Settings: change your password, manage users.

The Dashboard

The Dashboard is your home page and opens automatically after login. It answers “how am I doing?” at a glance:

- **Net worth** — every open account with its current balance, totaled.
- **This month** — income, spending, and net for the current month, plus a budget-used progress bar when a budget is set.
- **Top spending categories** — where this month's money actually went.
- **Upcoming scheduled (30 days)** — bills and paychecks coming due, with overdue items flagged.

- **Recent transactions** — the last ten entries across all accounts.

> **Automatic posting:** Opening the Dashboard also posts any scheduled transactions that are due and marked auto-post, and tells you how many were entered.

Accounts

Create one TC Money account for each real-world account you want to track. Choose the type that matches — it controls grouping on the Dashboard and in reports:

Type	Use it for
Checking / Savings / Cash	Everyday bank accounts and wallet cash.
Credit Card	Cards. Enter what you owe as a **negative** opening balance.
Investment	401k, IRA, brokerage. See the Investment Accounts chapter for the recommended workflow.
Asset / Liability	House value, car value, personal loans — anything else that belongs in net worth.

Creating and editing

On the **Accounts** page fill in the name, type, opening balance, and the date that balance was true, then click **Add account**. The opening balance is the starting point for the register's running balance, so pick a date and amount you trust (a statement date is ideal).

Closing versus deleting

An account with transactions cannot be deleted — that protects your history. Instead, edit the account and tick **Closed**: it drops out of the Dashboard and menus but its history remains for reports. Only an empty account can be deleted.

The Register

The Register is the heart of TC Money — a ledger just like Quicken's, one per account. Pick the account from the drop-down at the top left. The columns:

Column	Meaning
Date	Transaction date.
Num	Check number or reference (optional).
Payee	Who was paid, or who paid you.

Column	Meaning
Category / Memo	The category, transfer target [Account], or — Split — breakdown, plus any memo.
C	Cleared status: blank, C (cleared), or R (reconciled). Click it to cycle.
Payment	Money out.
Deposit	Money in.
Balance	Running balance after this transaction.

Adding a transaction

1. Set the **Date** (defaults to today) and optionally a check **Num**.
2. Type the **Payee**. Matching memorized payees appear as you type; picking one auto-fills the category, amount, and memo from last time.
3. Choose a **Category** — or a transfer target, or “-- Split --”.
4. Enter the amount in **Payment** (money out) or **Deposit** (money in) — never both.
5. Click **Add**.

> **Tip:** For most repeat purchases you only need two fields: pick the payee, glance at the auto-filled amount, and click Add.

Editing and deleting

Every row has **edit** and **del** links. Editing loads the transaction into the form at the top; deleting asks for confirmation first. Deleting one side of a transfer removes both sides.

Transaction status (the C column)

Click the C column to cycle a transaction through blank → **C** → **R** → blank. **C** (cleared) means you've seen it on the bank's site; **R** (reconciled) means it was verified against a statement — normally set by the Reconcile feature, not by hand.

Searching and filtering

The filter bar searches payee, memo, check number, or exact amount, and can restrict by date range and status. While filters are active the Balance column hides (a partial list has no meaningful running balance) and the totals row shows the filtered payments and deposits — a quick way to answer “how much did I spend at Kroger this year?”

Long registers show the latest 200 transactions; click **Show all** to load everything.

Split transactions

A split divides one real-world transaction across several categories — the classic example is a superstore receipt that is part groceries, part household goods.

1. Choose **-- Split --** in the Category drop-down. The split editor appears.
2. Add a line per category with its amount. **Positive = deposit, negative (or parentheses) = payment.**
3. Watch the running **Split total** — it becomes the transaction's amount.
4. Click **Add** (or **Save changes**).

Example: a $100 Walmart run entered as −$70 Groceries and −$30 Household Items shows in the register as a $100 payment marked — Split —, with the breakdown listed beneath.

Transfers between accounts

To record moving money (paying the credit card from checking, for instance), choose the destination account — shown as **[Account Name]** — in the Category drop-down. TC Money creates the matching transaction in the other account automatically and keeps the pair in sync: edit either side and the other follows; delete one and both go. Transfers are excluded from income/spending reports, so moving money never looks like earning or spending it.

Memorized Payees

TC Money memorizes payees for you, just like Quicken's memorized transaction list. Every time you save a register entry, the payee's **last category, amount, and memo** are stored. Next time you pick that payee, those details fill in automatically — you only change what differs.

The Payees page

Lists every payee with its defaults, how many transactions use it, and when it was last used. From here you can:

- **Edit** a payee — rename it or change its default category, amount, and memo.
- **Merge** duplicates — pick the wrong-spelling payee and the correct one, and every transaction moves to the survivor before the duplicate is deleted.
- **Report** — jump straight to a by-payee report of its history.
- **Delete** — removes the payee from the list; its transactions keep their amounts and categories but lose the payee name.

> **Tip:** Imports create payees automatically, and bank descriptions are messy — “KROGER #482” and “KROGER 482 CINCINNATI” arrive as two payees. Merge is the cleanup tool.

Categories

Categories are how reports and budgets know what a transaction was *for*. They form a tree — **Auto** has children **Fuel**, **Insurance**, **Service & Parts** — written as Auto:Fuel. Each category is either **income** or **expense**.

TC Money ships with a full starter set (Salary, Groceries, Dining Out, Bills & Utilities, Mortgage / Rent, Health, Entertainment, and so on). On the **Categories** page you can add, rename, re-parent, and delete categories, and see how many transactions use each.

- A category with subcategories cannot be deleted until its children are moved or removed.
- Deleting a category never deletes transactions — they simply become uncategorized.
- Imports create unknown categories automatically, including Parent:Child paths.

Budgets

The **Budget** page is a month-at-a-time grid of every category. Enter a monthly amount next to the categories you want to watch and click **Save budget** — leave the rest blank. For each budgeted category you see:

- **Budget** — what you planned.
- **Actual** — what really happened that month (transfers excluded).
- **Remaining** — budget minus actual, red when you're over.
- **Progress bar** — green filling toward the limit, turning red past it.

Use the month arrows to move between months. **Copy budget from previous month** carries last month's numbers forward so a new month takes one click plus tweaks. The Dashboard shows total budget used for the current month.

Scheduled Transactions

Anything that repeats — rent, utilities, subscriptions, paychecks — belongs on the **Scheduled** page so you never enter it by hand.

Each item has an account, payee, category, amount (payment or deposit), memo, frequency (weekly, every 2 weeks, monthly, quarterly, yearly), the next due date, and two switches:

- **Auto-post** — when due, the transaction is entered automatically the next time anyone opens the Dashboard. Perfect for fixed amounts like rent.
- **Active** — untick to pause a schedule without deleting it.

Items that are due show a red **due** badge. For anything you'd rather control manually (a utility bill that varies), leave auto-post off and use **post now** when the bill arrives — then edit the amount in the register. **skip** jumps one occurrence; the next due date advances either way.

Reconciling an Account

Reconciling proves your register matches the bank's records — it is the habit that catches missed transactions, double entries, and bank errors. Do it when the monthly statement arrives.

1. Open the account's register and click **Reconcile**.
2. Enter the **statement ending balance** and click Start.
3. Check off each transaction that appears on the statement. Items already marked C are pre-checked.
4. Watch the **Difference** at the top — it updates live as you check items.
5. When the difference reaches **0.00**, the Finish button unlocks. Click it and every checked item is stamped **R** (reconciled).

If it won't reach zero: A missing check-off, a transaction entered twice, an amount typo, or a bank fee you never entered. Add the missing transaction in the register — the reconcile list updates — and continue.

Investment Accounts and Balance Adjustments

A 401k or brokerage account needs different handling, for one fundamental reason: **market gains and losses are not transactions.** Your provider's transaction history contains contributions, fees, dividends, and fund exchanges — but the growth of your shares appears nowhere in it. Summing transactions therefore gives your *cost basis*, never the market value.

TC Money handles this the way most Quicken users handle a 401k — track the cash events, then true up to market value:

1. Create an account of type **Investment**.
2. **Import** the provider's transaction history (see the Importing chapter). The mapping step assigns each transaction type the correct direction; fund-exchange pairs cancel themselves out.
3. Open the register and click **Update balance**. Enter the market value from the provider's website — TC Money posts one adjustment transaction, categorized **Investment Gain/Loss**, for the difference.
4. Repeat **Update balance** whenever you check your statement (monthly or quarterly is plenty).

After step 3 the register equals the real account value, so the Dashboard's net worth is accurate. The Investment Gain/Loss category in your reports shows exactly what the market contributed — pleasantly, the size of those adjustments is how much your money earned beyond what you put in.

Note: Update balance works on any account type. It's also handy for a cash account that drifted from

> reality, or an asset account tracking your home's value.

Reports

The **Reports** page has four report types, chosen from the tabs. Every report takes a date range (with one-click **YTD** and **Last 12 mo** presets) and offers **Download CSV** for use in a spreadsheet.

Report	What it shows
By Category	Income and spending totaled per category for the range, with bars. Click a category to list its transactions (subcategories included).
By Payee	Net totals per payee — who actually gets your money. Click a payee for its full history.
Monthly Cash Flow	Income, expense, and net for each month in the range, with paired bars — the trend view.
Net Worth	Every account's balance as of a date, plus month-end net worth across the range — the long-term scoreboard.

Transfers never count as income or spending, and drill-down rows link back to the register so you can inspect or fix anything that looks off.

Importing and Exporting Data

The **Import** page brings existing history into any account. Three formats are recognized automatically:

Quicken QIF (bank accounts)

Export from Quicken via File ‣ Export, one file per account. Categories (including Parent:Child), splits, check numbers, memos, and cleared status all come across. Transfer lines such as [Checking] are imported uncategorized so amounts are never double-counted.

Investment QIF (401k / brokerage)

Files marked !Type:Invst — what 401k providers like Fidelity produce — use action codes instead of signed amounts. TC Money shows a **mapping step** listing each action with a pre-selected direction; the fund name becomes the payee and shares/price are kept in the memo. The defaults below almost always just work — with Buy as deposit and Sell as payment, a fund exchange (Sell + Buy, same day, same amount) cancels to zero while contribution Buys count as money in:

Action code	Meaning	Default
Buy / ShrsIn	Purchase, shares transferred in	Deposit (+)

Action code	Meaning	Default
ReinvInt / ReinvDiv	Reinvested interest or dividends	Deposit (+)
Div / IntInc / CGLong / CGShort	Cash income inside the account	Deposit (+)
Sell / ShrsOut	Sale, shares transferred out	Payment (−)
MiscExp / Fees	Fees and expenses	Payment (−)

Bank CSV

The first row must be a header. Recognized columns: **Date**, **Payee** (or Description), **Category**, **Memo**, **Num**, and either a signed **Amount** column (negative = payment) or separate **Debit** / **Credit** columns. Dates may be YYYY-MM-DD or M/D/YYYY. If the file has a **Transaction Type** column and all-positive amounts — typical of 401k CSV exports — you get the same mapping step described above.

Duplicates

Skip duplicates (on by default) ignores an incoming transaction when one with the same date, amount, and payee already exists in the account — so re-importing an overlapping download is safe.

Exporting

Export CSV on any register downloads that account's history — date, num, payee, category, memo, status, amount, with split detail — ready for Excel. Reports have their own CSV downloads, and the Logs page exports the audit trail.

Activity and Security Logs

TC Money keeps a complete audit trail. Every entry records the **user**, **source IP address**, **date and time**, an event code, and a plain-English detail line.

- **Logins** — successes and failures, including the username tried, whether the password was wrong or the username unknown, throttled attempts, and logouts.
- **Changes** — every add, edit, and delete: transactions (with account, date, payee, amount), accounts, payees (including merges), categories, budgets, scheduled items, imports (file name and counts), balance adjustments, reconciles, and user or password changes.

Using the Logs page

Filter by event type, user, or date range, or search the detail text and IP addresses. Quick links show failed logins, successful logins, and deleted transactions in one click. Entries display newest first, 200 per page, and **Download CSV** exports the filtered set.

Purge old logs removes entries older than a chosen number of days (default 90). The purge itself is logged.

Habit worth having: Glance at the failed-logins quick view now and then. A cluster of login_fail entries from an IP address you don't recognize is your cue to investigate.

Settings and User Management

Click the ⚙ gear (your username) in the navigation bar.

- **Change my password** — requires your current password; the new one must be at least 8 characters.
- **Users** — add a login for each person who should have access (a shared household ledger with individual logins keeps the audit trail meaningful). You cannot delete your own account.

Note: All users see the same accounts and data — users are logins, not separate ledgers. The audit log records who did what.

Security Best Practices

- **Use HTTPS.** Login credentials travel in the clear over plain HTTP. On a public host use certbot / Let's Encrypt; on a private LAN a self-signed certificate still encrypts the traffic.
- **Use strong, unique passwords** for every TC Money user.
- **Back up the database.** One cron line does it: mysqldump tcmoney | gzip > tcmoney-$(date +%F).sql.gz
- **Leave the protections in place.** The included .htaccess blocks web access to the configuration file (and any editor backup copies of it), schema files, and directory listings; the app uses bcrypt password hashes, CSRF tokens, prepared statements, and login throttling throughout.
- **Watch the audit log** for failed logins and unexpected changes.

Troubleshooting and FAQ

Q: My imported 401k balance doesn't match the provider's site.

A: Expected — market gains aren't transactions, so no import can reach market value. Use **Update balance** on the register to true it up; the gap posts as Investment Gain/Loss.

Q: The running Balance column disappeared.

A: Filters are active. A filtered list has no meaningful running balance, so it hides; click **Clear** to bring it back.

Q: A transfer shows in a report as spending.

A: It shouldn't and won't — transfers are excluded from category and payee reports. If you see one, it was entered as a normal categorized transaction instead of a [Account] transfer. Edit it and pick the transfer target in the Category drop-down.

Q: I imported the same file twice.

A: With **Skip duplicates** on, the second pass is ignored. If it was off, filter the register by the import date range and delete the extras.

Q: Payee auto-fill stopped filling the amount.

A: Auto-fill only fills empty fields on a *new* transaction, and it fills the values from that payee's most recent save. Check the payee's defaults on the Payees page.

Q: I deleted a category by accident.

A: Its transactions are now uncategorized, not gone. Recreate the category, then use the register search or the (uncategorized) row in the By Category report to find and re-assign them.

Q: I forgot my password.

A: Another user can't reset it from the UI, but the server administrator can set a new bcrypt hash directly in the users table — see the README.

Q: Reconcile difference won't reach 0.00.

A: Compare the statement line by line: look for a transaction you never entered (bank fee, interest), one entered twice, or an amount typo. You can add or fix transactions in the register mid-reconcile and return.

Appendix: Quick Reference

Transaction status codes

Code	Meaning	Set by
(blank)	New / uncleared	Default on entry
C	Cleared — seen at the bank	Clicking the C column, or import
R	Reconciled — verified against a statement	Finishing a reconcile (or Update balance adjustments)

Amount sign conventions

Where	Rule
Register	Use the Payment column for money out, Deposit for money in.
Split lines	Positive = deposit, negative or (parentheses) = payment.

Where	Rule
CSV Amount column	Negative = payment, positive = deposit.
Payee default amount	Negative = payment, positive = deposit.

Import format cheat sheet

Your file	What to do
Quicken bank export (.qif)	Import directly — categories, splits, and status come across.
401k / brokerage QIF (!Type:Invst)	Import; confirm the action mapping screen; then Update balance.
Bank CSV with signed amounts	Import directly. Header needs at least Date, and Amount or Debit/Credit.
401k CSV, all-positive amounts + type column	Import; assign directions on the mapping screen; then Update balance.