Bloom Journey

Demo Guide: Set Up, Explore, Budget, and Tell Me What Breaks

A clear, low-pressure walkthrough for testing a real budget while helping shape the product.

The idea behind Bloom Journey

Financial independence is not one giant leap. It is a pile of small decisions that slowly start behaving themselves. Bloom Journey is built to help you see those decisions, track progress, and connect everyday money choices to the life you actually want.

For demo testers

You may use real numbers or fake numbers. The examples in this guide use fake data. Please do not enter bank passwords, Social Security numbers, full card numbers, or other highly sensitive credentials.

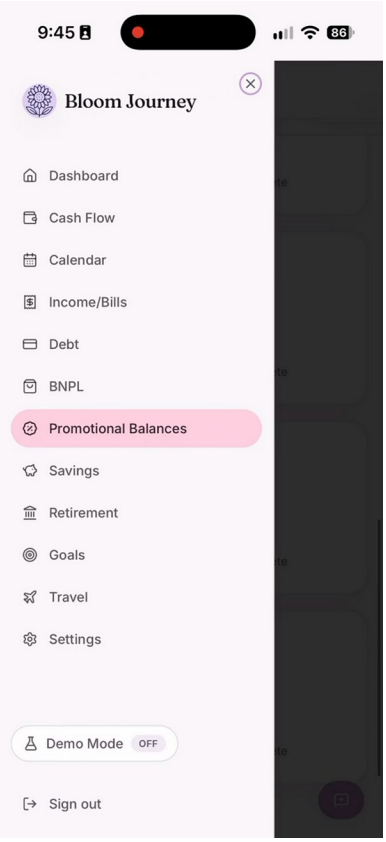
1. How to Use This Guide

You do not need to read this cover to cover. Use the Quick Start first, then jump to a page when you need it.

- Quick Start: gets a usable budget running with the fewest steps.
- Page-by-page guide: explains what each section is for and what to test.
- Ongoing routine: shows what to update weekly and monthly.
- FAQ: answers the questions most likely to come up.
- Feedback checklist: tells you exactly what kind of feedback is useful.

Autistic-friendly rule of thumb

There is no hidden 'correct' way to explore the app. If a label, button, layout, or workflow makes you stop and think, that is useful feedback. Please write down the moment you got stuck rather than trying to power through it.



The left navigation is your map. Use it to move between financial areas without losing your place.

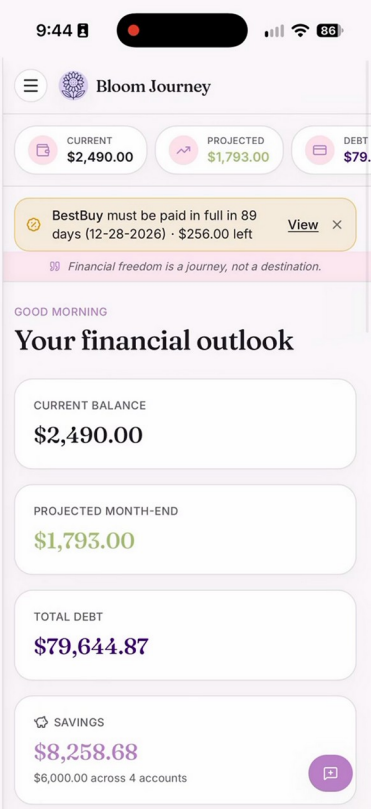
2. Quick Start: Build a Working Budget

Goal: set up enough information that the dashboard and cash flow begin to tell a useful story.

1. Create your account and sign in.
2. Open Settings and confirm your default currency.
3. Add your income sources.
4. Add recurring bills and fixed expenses.
5. Add debts, BNPL plans, and promotional balances that you want to track.
6. Add savings, retirement, and other goals.
7. Open Cash Flow and add a few normal day-to-day transactions.
8. Create a trip in Travel if you want to test trip budgeting and expense tracking.
9. Return to the Dashboard and ask: does the overview make sense without needing a calculator or a séance?

Example test profile
Monthly take-home pay: $5,000 | Housing: $1,800 | Groceries: $600 | Credit card debt: $4,250 | Promo balance: $1,200 ending in 6 months | Savings goal: $10,000 | Trip: Paris 2027, $3,500 budget

3. Dashboard



The Dashboard is the 'what is happening with my money?' page. It should give you a useful financial snapshot without requiring you to visit every section.

What to look for

- Current balance or available cash position
- Projected month-end balance
- Total debt
- Savings/progress indicators
- Alerts, reminders, or items that need attention

Try this

1. Look at the page before changing anything.

2. Say out loud what you think each major number means.

3. After adding income or an expense elsewhere, come back and see whether the change is reflected as expected.

Tester check-in
Within 10 seconds, could you explain your current financial picture? If not, tell me which number, label, or card slowed you down.

4. Cash Flow

Cash Flow is for money actually moving in or out of your available cash/bank balance. Think: paychecks, bills, debit purchases, transfers, and ordinary spending.

Use Cash Flow for

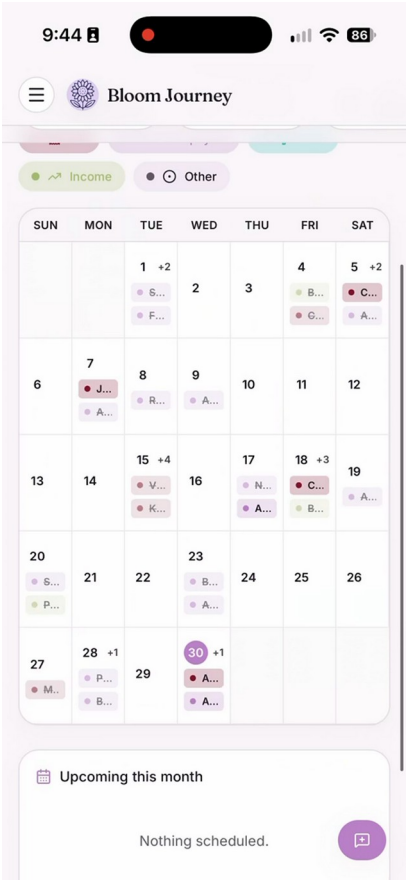
- Income deposits
- Bills and recurring expenses
- Debit-card purchases
- Normal spending
- Cash withdrawals

Try this

1. Add one income transaction.
2. Add one debit expense.
3. Add one recurring bill if the app supports recurring entries.
4. Check whether the projected balance changes in a way you expected.

Tester check-in
Did you know where to click to add a transaction? Did the terms 'income', 'expense', 'balance', and 'projected' mean what you expected?

5. Calendar



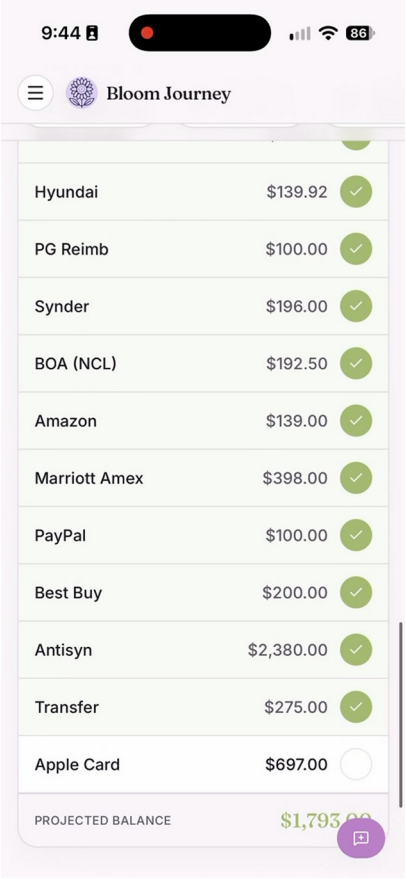
The Calendar gives a date-based view of bills, income, and other scheduled items. It is useful if your brain understands 'when' better than 'category'.

Try this

1. Find a bill due this month.
2. Find an income date.
3. Open an item from the calendar and check whether the details are understandable.
4. Notice whether the visual markers are easy to scan or feel too busy.

Tester check-in
Could you quickly answer 'what is happening with my money next week?'

6. Income & Bills



This section is where the predictable parts of the month live.

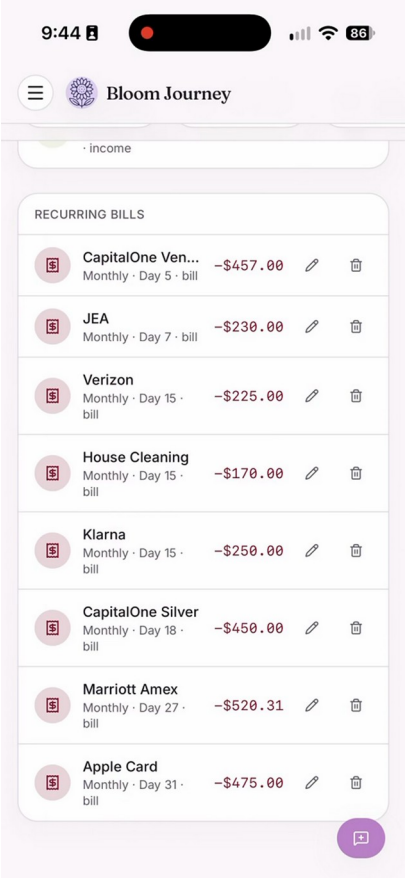
Set up

- Paychecks or other recurring income
- Housing, utilities, subscriptions, insurance, loan payments, and other regular bills
- Due dates and recurring frequencies

Helpful mental model
Income & Bills = the repeating structure. Cash Flow = what actually happened. Dashboard = the summary.

Tester check-in
Did you understand the difference between setting up a recurring bill and recording a one-time transaction?

7. Debt



Debt tracking is for balances you are actively paying down. The goal is to make progress visible without turning the page into a shame machine.

Try this

1. Add a fake credit card or loan balance.
2. Enter the APR and minimum payment if those fields are available.
3. Review any payoff strategy or projected payoff information.
4. Ask whether the page makes the next action obvious.

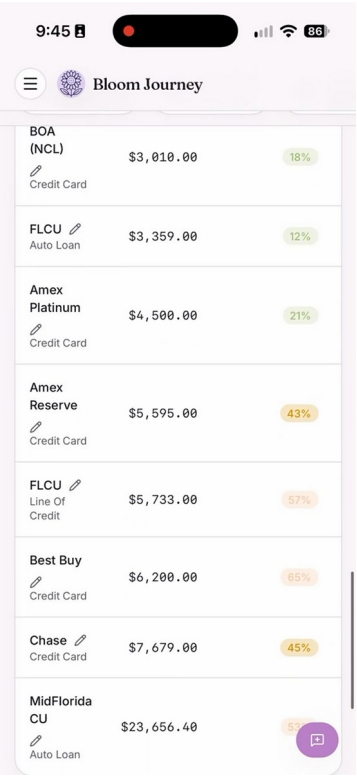
Tester check-in
Does the debt page motivate you, overwhelm you, or leave you unsure what to do next? That reaction matters.

8. BNPL & Promotional Balances

BNPL

Use BNPL for installment plans such as Affirm, Klarna, Afterpay, PayPal Pay in 4, and similar plans.

Promotional Balances



Use Promotional Balances for 0% interest or deferred-interest purchases where the expiration date matters.

Why keep these separate?
A $1,200 balance at 0% until March is a very different problem from a normal revolving credit-card balance. The promotional tracker is there to keep 'interest-free' from quietly becoming 'surprise interest confetti.'

Try this

1. Add one fake BNPL plan.
2. Add a $1,200 promotional balance with an expiration date six months from now.
3. See whether you can tell how much remains and when the promotional period ends.

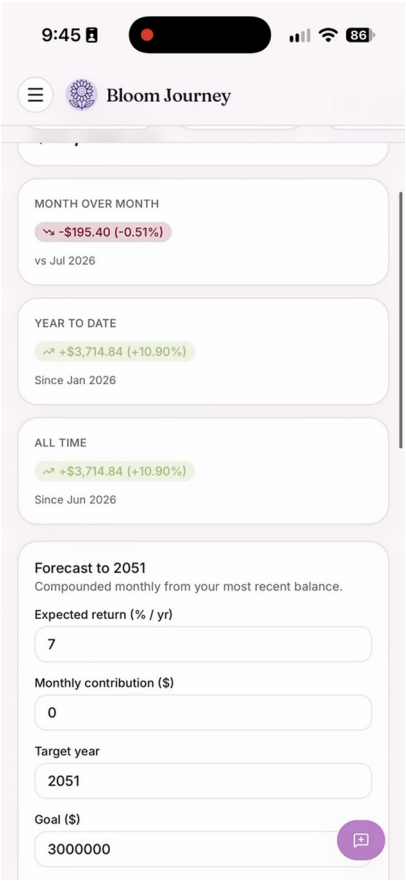
Tester check-in
Is the deadline obvious enough that you would notice it before interest becomes a problem?

9. Savings, Retirement & Goals

Savings

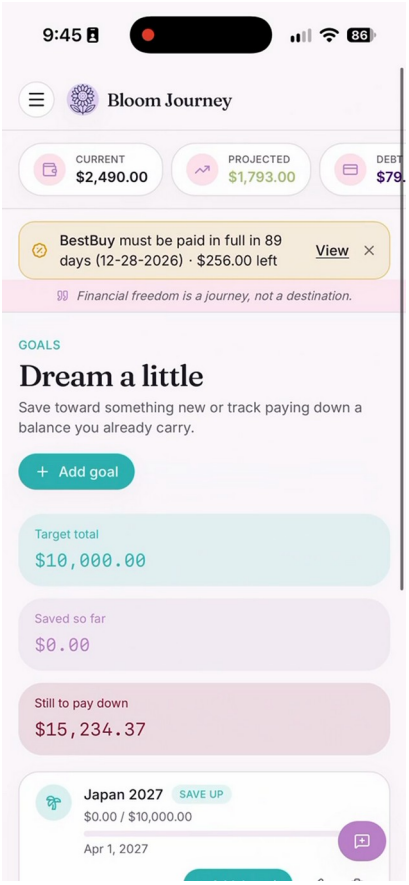
Use Savings for money you are intentionally setting aside: emergency fund, travel fund, sinking funds, or planned purchases.

Retirement



Retirement is for long-term progress. This is intentionally separate from short-term savings so the two do not blur together.

Goals



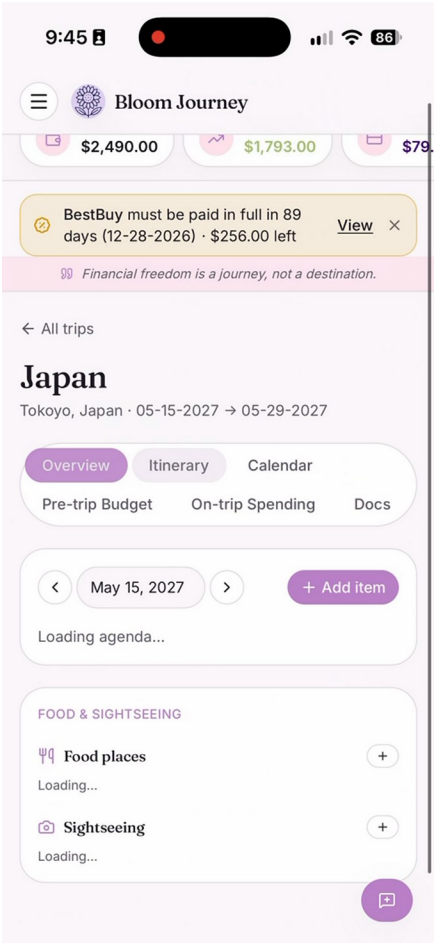
Goals are broader milestones that can connect money to something meaningful: debt freedom, a trip, a major purchase, or another financial-independence milestone.

Try this

1. Create a $10,000 emergency-fund goal.
2. Add a retirement target or current retirement value.
3. Create one personal goal that would genuinely matter to you.
4. Check whether progress feels visible enough to be motivating.

Tester check-in
Which of these three sections feels most useful? Which feels redundant? If two pages feel like they should be one page, say so.

10. Travel: Budgeting and Expense Tracking



Travel connects the fun part of money to the responsible part. You can plan a trip budget, track spending while traveling, and keep trip activity separate from your normal monthly budget where appropriate.

Create a test trip

1. Create a trip such as Paris 2027.
2. Set dates and a total trip budget.
3. Add a few planned categories or expenses.
4. While 'on the trip', add sample purchases using different payment methods.
5. Review remaining budget and spending totals.

How payment methods should behave

Payment	Travel Budget	Cash Flow	Reason
Credit card	Yes	No	Tracks trip spending; the cash has not left checking yet.
Debit card	Yes	Yes	It affects both the trip and real cash flow.
Cash	Yes	No	The cash withdrawal already hit cash flow earlier.

Foreign-currency receipts

If a receipt is in another currency, the app should keep the original amount and convert it using the receipt-date exchange rate into the default currency selected in Settings. The converted value is saved with the transaction rather than changing every time exchange rates move.

Tester check-in

Does the payment logic make sense without this guide? If you needed the guide to understand it, tell me what wording should appear inside the app.

11. Travel Planner

The Travel Planner is for the trip itself, not just the money. The same trip should be reused across Travel Budget and Travel Planner so you are not creating Paris twice and accidentally inventing a financial multiverse.

Expected views

- Overview: hotels, flights, transportation, confirmations, and important trip information
- Agenda: the current day of the trip, with scheduled itinerary items
- Food & Sightseeing checklist: unscheduled places you want to try, separate from the agenda
- Calendar: all scheduled trip items by date
- Attachments: confirmations, tickets, PDFs, screenshots, and other trip files
- Archived Trips: past trips remain available for reference but stay out of the active-trip list

Try this

1. Create or open a trip.
2. Add one hotel and one transportation item.
3. Add one scheduled agenda activity.
4. Add one restaurant and one sightseeing place to the checklist without scheduling them.
5. Check off the sightseeing place as visited.
6. Open the calendar and confirm the scheduled activity appears there.
7. Upload a non-sensitive test attachment.
8. Ask whether the page hierarchy feels natural.

Tester check-in
Could you tell the difference between an Agenda item and an unscheduled Food/Sightseeing idea?

12. Settings

Settings should control preferences that affect the rest of the app, especially default currency and other global choices.

Important test

1. Confirm the default currency.
2. Change a non-destructive preference if available.
3. Return to another page and verify the preference is reflected correctly.

Tester check-in
Were the settings easy to find, and did you understand which changes affect existing data versus future entries?

13. How to Keep Bloom Journey Updated

A budget only helps if maintaining it is realistic. This routine is intentionally small.

Weekly: about 5-10 minutes

- Check Cash Flow for missing or incorrect transactions.
- Update debt, BNPL, or promotional balances if something changed.
- Review upcoming bills and alerts.
- If traveling, add trip expenses and scan receipts while they are still recognizable.

Monthly: about 15-20 minutes

- Confirm income and recurring bills for the new month.
- Review the previous month's spending and ending balance.
- Update savings, retirement, and goal progress.
- Review promotional balances and expiration dates.
- Look at the Dashboard and decide what you want to change next month.

Before a trip

- Create/review the trip budget.
- Add major prepaid expenses.
- Add hotels, transportation, and confirmations to the planner.
- Build the Food and Sightseeing wish lists.
- Confirm the app default currency is correct.

After a trip

- Review remaining travel expenses.
- Confirm debit purchases linked correctly to Cash Flow.
- Archive the trip after it ends, while keeping it available for reference.

14. Known Issues / Still Improving

This is a demo build
Some wording, layouts, calculations, and workflows may change as feedback comes in. Please report anything that feels confusing even if it technically works.

- Mobile and desktop layouts may not feel identical.
- Some categories or labels may still need refinement.
- Receipt scanning may misread blurry, faded, handwritten, or unusual receipts; always review before saving.
- Travel confirmation auto-import by forwarded email is a future enhancement.
- The best workflow for some pages may change after real-user testing.

15. FAQ

Do I need to use real financial information?

No. Use real data if you are comfortable, or fake data if you only want to test the workflow. The guide examples are fake.

What should I never enter?

Do not enter bank passwords, full card numbers, Social Security numbers, or other highly sensitive credentials.

What is the difference between Cash Flow and Travel Budget?

Cash Flow tracks real money moving in and out of your available cash. Travel Budget tracks what a trip costs. A debit travel purchase affects both; credit and cash purchases are Travel-only under the current rules.

Why does a credit-card travel expense not show in Cash Flow?

Because the purchase has not yet left your checking account. It is still counted against the trip budget.

Why does a debit travel expense show in both places?

The purchase is both a trip expense and an immediate cash outflow, so it appears in both as one linked purchase.

Why does a cash travel purchase not show in Cash Flow?

The earlier cash withdrawal already reduced Cash Flow. Recording every cash purchase there again would double count it.

What exchange rate does the app use?

For foreign travel receipts, use the rate from the receipt date and convert into the default currency selected in Settings.

What happens if I change my default currency later?

Historical converted transactions should keep the converted value/currency saved when they were confirmed rather than silently changing old records.

What is the difference between Debt and Promotional Balances?

Debt is for normal balances you are paying down. Promotional Balances are specifically for interest-free/deferred-interest offers where the expiration date needs extra attention.

Where should BNPL purchases go?

Use the BNPL section for installment plans such as Affirm, Klarna, Afterpay, or similar services.

Can I plan trips and budget them in the same app?

Yes. Travel Planner organizes the trip, while Travel Budget tracks planned and actual trip costs. They should share the same trip record.

FAQ continued

What happens to old trips?

After the trip ends, it can move into Archived Trips so it stays available without cluttering the active-trip dashboard.

Is receipt scanning automatic?

The scanner can extract details and suggest a category, but you should review and edit the result before saving.

What if something looks wrong?

Write down what you expected, what actually happened, and the page you were on. Screenshots are extremely helpful.

16. Feedback Checklist

You do not need to be polite about the software. Kind to the human, ruthless to the interface. 🌻

☐ What was the easiest thing to understand?

☐ What was the first thing that confused you?

☐ Was there any page you avoided because it looked overwhelming?

☐ Did any label mean something different than you expected?

☐ Could you build a realistic monthly budget without asking for help?

☐ Could you tell what needed updating weekly versus monthly?

☐ Which feature would you use most often?

☐ Which feature would you probably never use?

☐ Did anything feel duplicated or unnecessary?

☐ Did any calculation look wrong or unclear?

☐ Did the Travel payment rules make sense?

☐ Did the visual layout help you focus, or create too much information at once?

☐ Would checklists, tooltips, or more examples help anywhere?

☐ Would you trust this app for real budgeting? Why or why not?

☐ What would need to change before you would pay for it?

☐ If you could add one feature, what would it be?

Thank you for testing Bloom Journey

The goal is not to prove that the app is finished. The goal is to find the places where a real person thinks, "Wait... what am I supposed to do here?" Those moments are exactly what this demo is for.