

THE OPERATING SYSTEM FOR YOUR MONEY

WealthWise OS

User & Onboarding Guide

A calm, AI-aware command center that replaces six apps, three spreadsheets, and a notebook. This guide walks every surface — what it solves, how to use it, and the non-obvious moves that turn it into a daily habit.

| VERSION | UPDATED | PAGES DOCUMENTED |
|---------|------------|------------------|
| 1.0 | 2026-05-28 | 30 |

WEALTHWISE OS · A STRATEGIA-X PRODUCT · WEALTHWISEOS.COM

* **Every number in this guide is real**

All screenshots were captured against a live persona — **Alex Reeves**, 38, self-employed, \$77,800 gross, \$5,000/mo take-home, with three real debts (Auto \$18.4k @ 6.9%, Credit Card \$4.2k @ 22.9%, Student \$12.1k @ 5.5%). The figures you see are the same calculations the app ships to production — not mock data.

Contents

- 01 Three-minute tour

- 02 Getting started — the onboarding walkthrough

- 03 The Dashboard — your command center

- 04 Calculators that pay for themselves

- 05 Live tracking — your money, in motion

- 06 Analytics & AI insights

- 07 Specialty surfaces

- 08 Personal data — your second brain

- 09 Account & security

- 10 Public surfaces

- 11 Pro tips

- 12 Need help?

Three-minute tour

The fastest possible walkthrough — what you'll actually use on day one.

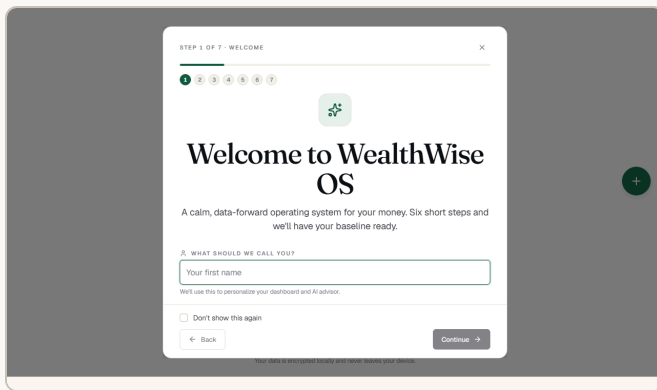
- 1 Sign up** and complete the 7-step welcome wizard. Three numbers matter most: your take-home pay, your debts, your goals.
- 2 Land on the Dashboard.** You'll see your Net Worth, FIRE progress, and your top actionable insight at the top.
- 3 Add your real numbers** — debts on `/debt`, holdings on `/portfolio`, monthly take-home on `/budget`. Five minutes of typing replaces a year of guessing.
- 4 Open the AI Advisor** (the green `+` button on every page). Ask it anything — “Should I pay down the credit card or invest?” — and it answers with your numbers in context.

That's the whole loop. Everything else in this guide is depth on demand.

The onboarding walkthrough

Your first five minutes. WealthWise OS opens with a seven-step welcome wizard that collects only what it needs to be genuinely useful — then hands you the keys with a local encryption setup. Here is every step, in order.

01

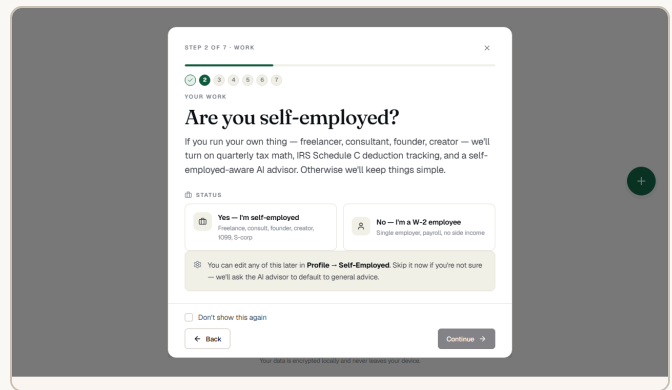


Welcome

A calm one-screen intro. No 12-field signup wall — WealthWise OS asks for exactly the numbers it needs to be useful on day one, and nothing it does not.

FIG. 01

02

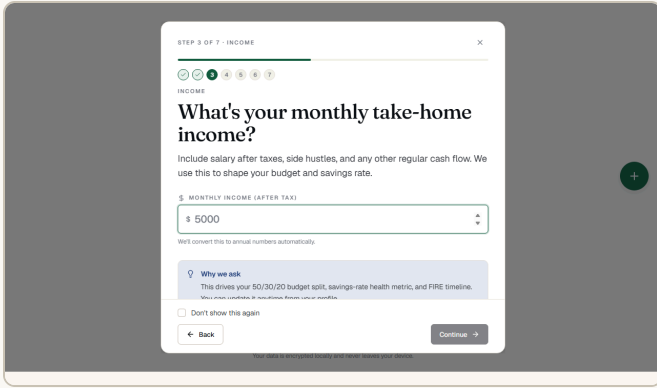


Work

Tell it how you earn — employed, self-employed, or a blend. This single answer reshapes the rest of the app: self-employed users unlock quarterly tax estimates; W-2 users get withholding tracking.

FIG. 02

03

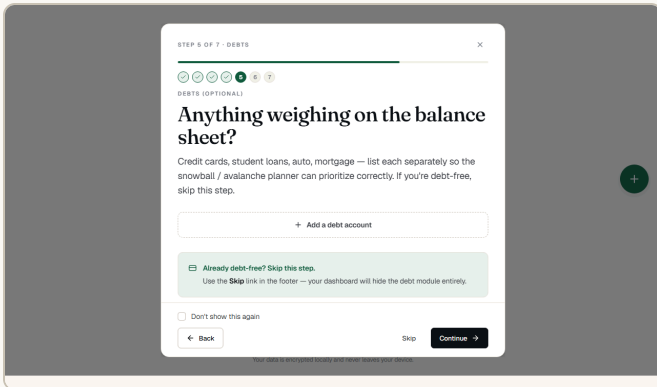


Income

Gross and take-home. Alex enters \$77,800 gross / \$5,000/mo take-home. Every projection, budget split, and FIRE timeline downstream is anchored to these two numbers.

FIG. 03

05

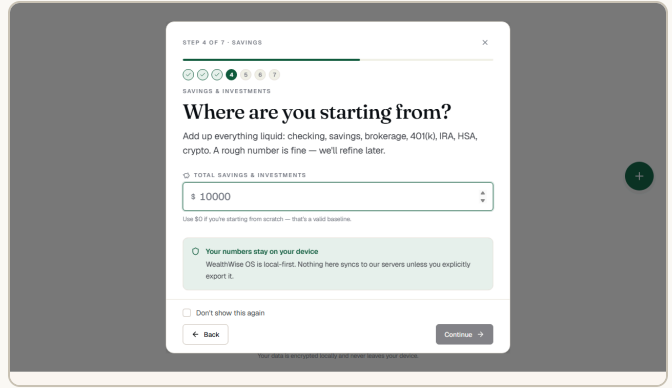


Debts

Add each balance, APR, and minimum. This is where WealthWise OS earns its keep — those three fields drive the snowball/avalanche math and your real debt-free date.

FIG. 05

04

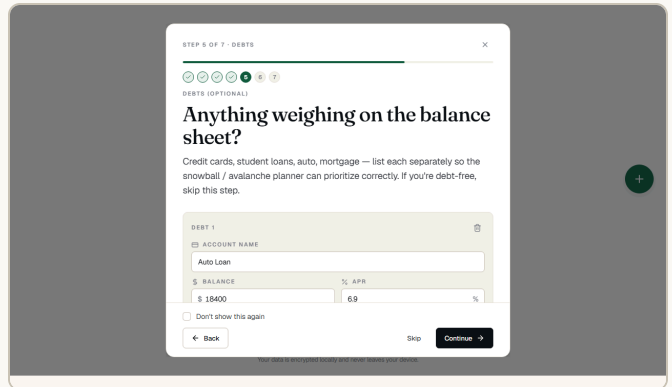


Savings

Current cash, emergency fund, and what you set aside each month. This seeds your savings rate — the single biggest lever on your FIRE date.

FIG. 04

06

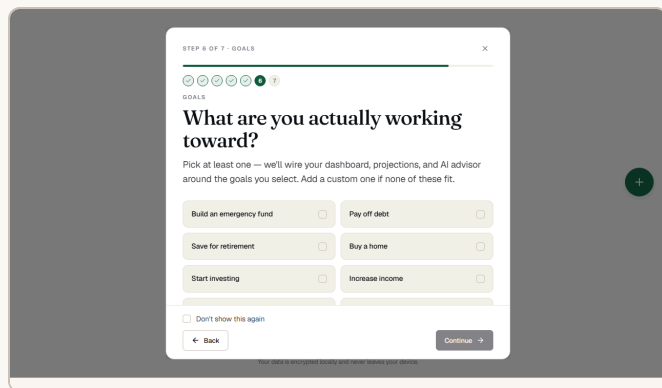


Debts, entered

Alex's three real debts in place: Auto \$18.4k @ 6.9%, Credit Card \$4.2k @ 22.9%, Student \$12.1k @ 5.5%. The 22.9% card is already flagged as the avalanche priority.

FIG. 06

07

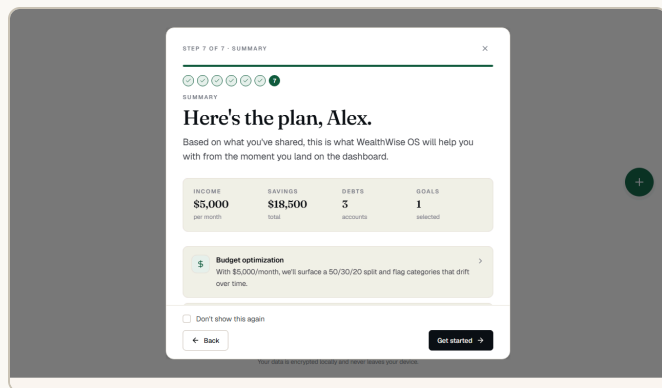


Goals

What is the money *for*? A house, a trip, a retirement date. Goals become anchors the AI advisor reasons against — not just a number, but a reason.

FIG. 07

08

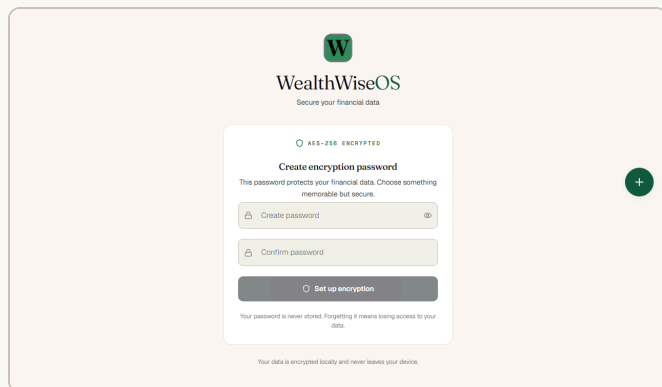


Summary

A one-screen recap before you commit. Everything you entered, editable in place. No surprises, no buried defaults.

FIG. 08

09



Encryption setup

The trust moment: you create a local encryption password (AES-256) that WealthWise OS never stores — not on disk, not in the cloud. Your data, your key. Same threat model as 1Password and Signal.

FIG. 09



The encryption model, in one breath

Your encryption password protects your local cache with AES-256. WealthWise OS never stores it. Forget it and your *cloud* data is still safe — you simply re-set encryption on a new device using your account password. Lose the password, not the data.

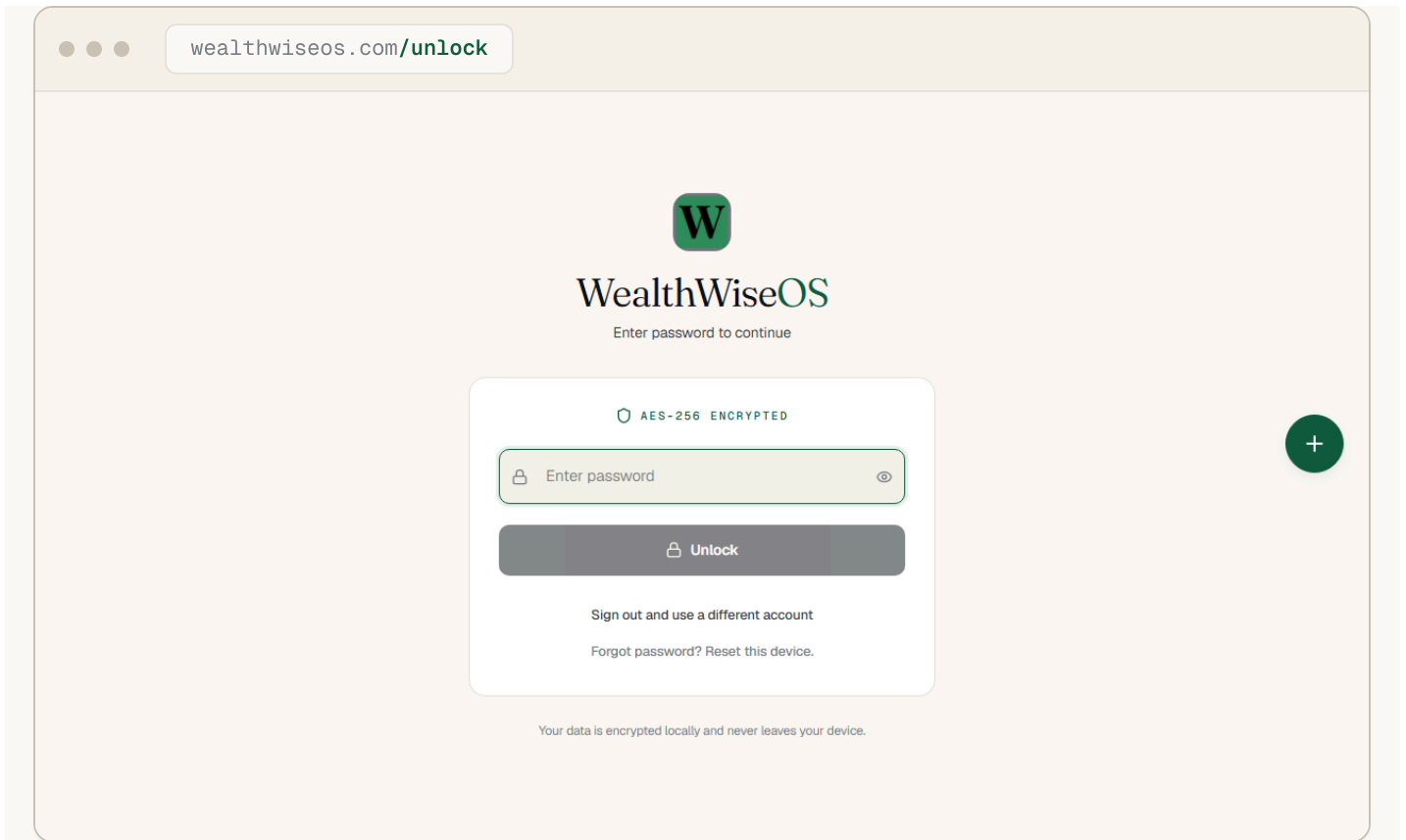


FIG. 10 The unlock screen you'll see on each new device or session — enter your encryption password to decrypt the local cache. An escape hatch lets you sign out and use a different account.

The Dashboard

The only page you need open if you have 60 seconds. Instead of dumping fourteen charts on you, the Dashboard answers one question — *what should I do today?* — in a single screen.

Your morning briefing, in one screen

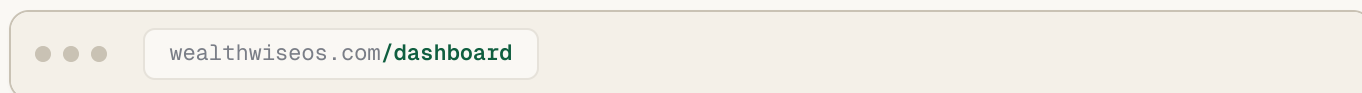


FIG. 11 Alex's Dashboard — Net Worth $-\$19,700$, FIRE at 1%, and a 50/30/20 overspending alert surfaced at the top.

- **The headline insight** — the single most useful thing the AI spotted in your data this morning (here: *"You're spending 100% on wants — overspending by \$3,500"*). Click it to jump straight to the fix.
- **Net Worth** — assets minus liabilities, computed live from every cloud collection. Alex lands at $-\$19,700$ ($\approx \$15k$ holdings $- \$34.7k$ debts).
- **FIRE dial** — your single most motivating number: where you sit on the path from $\$0$ to $25\times$ annual expenses.
- **Sidebar status** — your name, plan tier, sync state, and a one-click Zen mode toggle for distraction-free work.

★ Why it works

The Dashboard is triage, not a data dump. It tells you the one thing worth doing today and keeps everything else exactly one click away.

Calculators that pay for themselves

Six interactive models, each anchored to your real numbers and each wired to the context-aware AI Advisor.

CALCULATOR

Investment projection

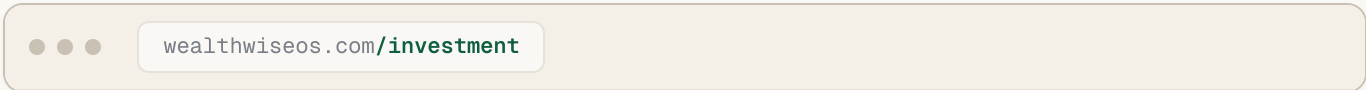


FIG. 12 Compound-growth projection with inflation-adjusted purchasing power and a year-by-year balance curve.

Punch in your starting principal, monthly contribution, expected real return, and time horizon. WealthWise OS projects the compound curve, the inflation-adjusted purchasing power, and the year-by-year balance.

Persona example: Alex's \$15k starting principal + \$600/month at 7% real for 27 years → ~\$697k in 2026 dollars. The chart shows where compounding takes over (year 12) and where contributions stop mattering (year 20+).

★ Run the projection twice — once at your current contribution, once at +\$200/month. The delta is what skipping one dining-out meal a week buys you over 27 years.

Debt manager Snowball / Avalanche

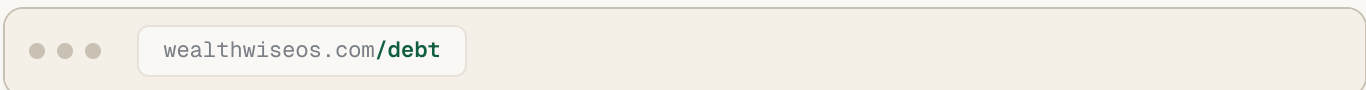


FIG. 13 Two payoff strategies, one math-driven debt-free date (Alex: September 2031).

Three columns of data, two strategies, one debt-free date.

- **Snowball** — smallest balance first (CC \$4.2k → SL \$12.1k → Auto \$18.4k). Faster early wins, more motivation, slightly higher total interest.
- **Avalanche** — highest APR first (CC 22.9% → Auto 6.9% → SL 5.5%). Strictly lower total interest, slower early wins.

* **Context-aware advisor**

Ask “Which strategy saves me the most money?” and the advisor runs the math against **your** debts — not a generic example.

Budget optimizer 50 / 30 / 20

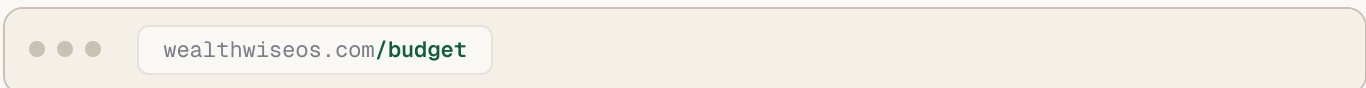


FIG. 14 The 50/30/20 framework made interactive, with an AI expense parser and live overspend alerts.

- **Needs (50%)** — housing, utilities, groceries, insurance, transportation.
- **Wants (30%)** — dining, entertainment, subscriptions, personal.
- **Savings & debt payoff (20%)** — emergency fund, retirement, debt minimums.

The **AI expense parser** is the killer feature: paste a bank statement or a messy list (“Rent \$1500, Groceries \$400, Netflix \$15...”) and Gemini sorts it into the right buckets in seconds. **Active alerts** fire the moment you blow a category — a fix you can act on, not a notification you ignore.

F.I.R.E. calculator

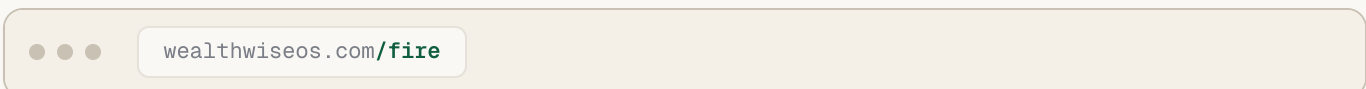


FIG. 15 Financial Independence, Retire Early — your FIRE number, years-to-FIRE, and a savings-rate sensitivity curve.

Enter your age, annual expenses, current invested net worth, and savings rate. WealthWise OS computes your **FIRE number** (typically 25× annual expenses — the [4% rule](#)), your **years to FIRE**, and a sensitivity curve for trimming expenses or adding contributions.

★ Use the “*What if I save 5% more?*” slider to watch a single recurring cut compress your retirement date by years.

Vision board

● ● ● wealthwiseos.com/vision

FIG. 16 The financial goal that isn't a number — a place, an experience, a thing — with cost, target date, and a Maps lookup.

Two weeks in Japan. A Tesla Model Y. A sabbatical at 50. Attach an estimated cost, a target date, and (for places) a Google Maps lookup so the goal feels real. The advisor uses these as anchors: “*Your Japan trip in 2028 means \$375/month set aside in a high-yield savings account today.*”

Tax planner

● ● ● wealthwiseos.com/tax

FIG. 17 Quarterly estimates for the self-employed; effective and marginal rates plus withholding tracking for W-2 earners.

Self-employed? Estimate liability from YTD income, project payments, and track every quarterly deadline against the live IRS schedule — no spreadsheets. W-2 employees see effective rate, marginal rate, and whether withholding is on track for a refund or a bill.

Your money, in motion

What is actually happening with your money — holdings, bank feeds, bills, receipts, reports, and shared family views.

TRACKING

Portfolio holdings

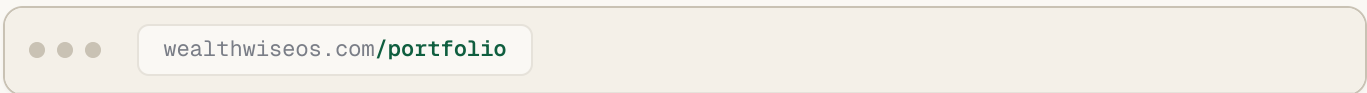


FIG. 18 Six holdings with a live asset-class breakdown — 70.6% ETF / 19.0% Stock / 10.4% Crypto for Alex.

Track every asset across every account in one view — stocks & ETFs with auto-updated prices from the live market-data proxy, crypto (Alex holds 0.025 BTC @ \$67,500), bonds, REITs, mutual funds, and more. The **AI portfolio analysis** button hands your allocation to Gemini for a diversification and concentration-risk report.

Banking Teller

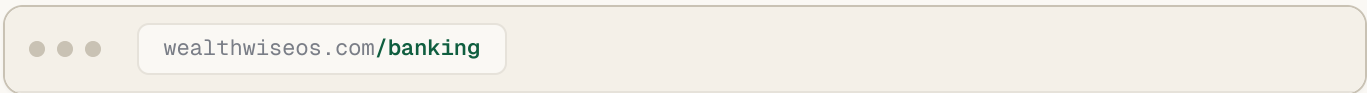



FIG. 19 Link real bank accounts via Teller and watch transactions flow in with AI-assisted categorization.

 **Bank-grade, password-free**

Teller uses bank-grade mTLS client certificates. WealthWise OS never stores your bank password — only the read-only Teller access token, encrypted locally with your AES-256 key.

Bills tracker

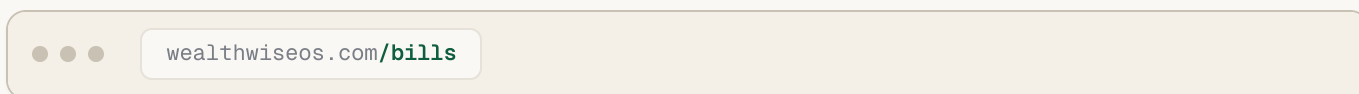


FIG. 20 Every recurring bill with frequency, autopay status, and next-due date — color-coded and surfaced in the calendar.

Rent, debt minimums, insurance, subscriptions — all in one list. WealthWise OS warns you three days before a non-autopay bill hits, so nothing surprises you.

Receipts

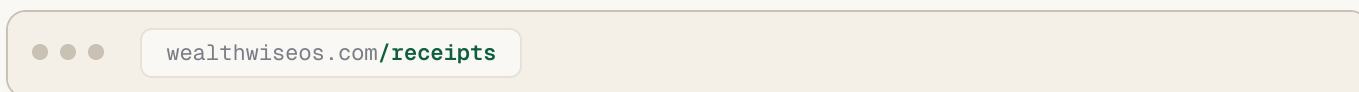


FIG. 21 Snap a photo or drop a PDF — Gemini reads the merchant, amount, and date and links it to the matching transaction.

The original image is stored encrypted in your Vault — IRS-ready, categorized, and matched by amount and merchant automatically.

Reports

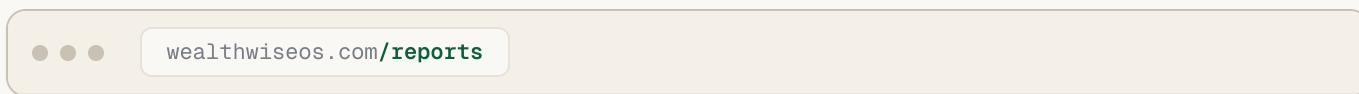


FIG. 22 One-click monthly, quarterly, and annual reports with AI commentary on what changed and why.

Each report rolls up cash flow, net-worth delta, top categories, and savings rate — then explains the movement in plain language.

Family mode

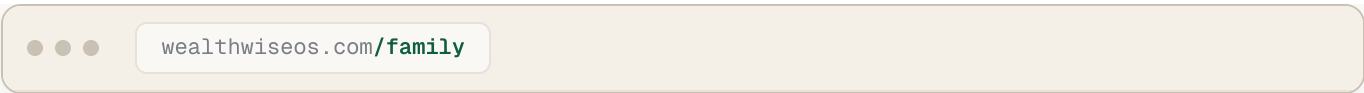


FIG. 23 Add a partner or family member — their own encrypted vault, a shared view of joint accounts, granular permissions.

Share net worth without sharing individual transactions. Everyone gets their own login and encrypted vault, plus a shared view of joint accounts, debts, and goals.

The long arc, and the weekly brief

Where your money has been, where it's trending, and what the AI thinks you should do about it this week.

ANALYTICS

Net worth tracker

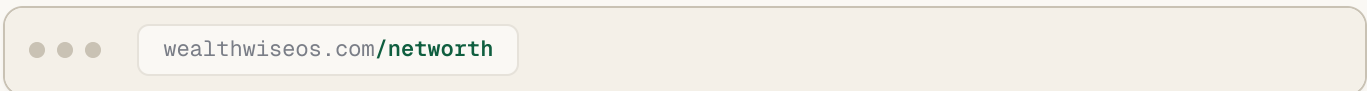


FIG. 24 Month-by-month net worth since you started tracking — assets, liabilities, and net, stacked.

Snapshots are automatic. The stacked view shows whether debt paydown or asset growth is actually moving the needle.

Trends

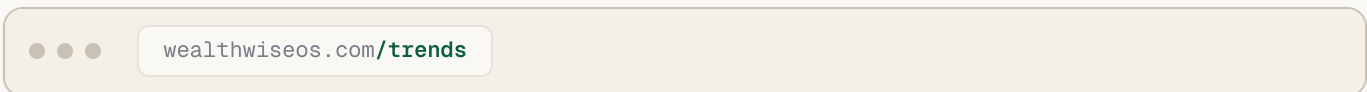


FIG. 25 Category trends over time with anomaly detection and seasonality awareness.

Where is your money going, and how is that changing? *“Dining out is up 28% this month — that’s \$220.”* Holiday spikes and summer travel are recognized, not flagged as anomalies.

AI insights

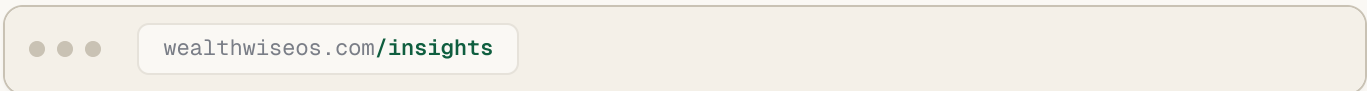


FIG. 26 The “what should I do this week” briefing — a daily three-bullet read on your full financial context.

Gemini reviews your debts, holdings, budget, goals, recent transactions, and life events, then writes a three-bullet briefing. Free tier: 10 insights/month. Pro: unlimited.

Calendar

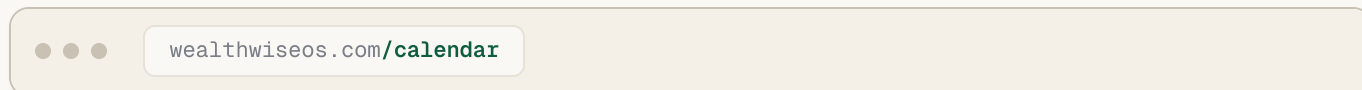


FIG. 27 Your money on a calendar — bills, paychecks, debt due-dates, goal milestones, and tax deadlines in one view.

What-if scenarios

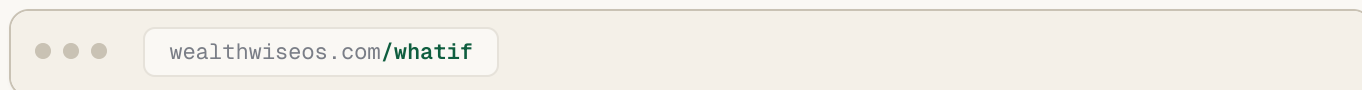


FIG. 28 Model a decision before you make it — net worth, FIRE date, debt-free date, and cash flow, side-by-side with today.

What if I get a \$10k raise? Buy the house at \$300k vs \$250k? Extend the auto loan to 60 months?
WealthWise OS recalculates your whole trajectory against your current path.

Market context & the builder's toolkit

Two surfaces beyond the core money loop — read-only market intelligence and an SEO/GEO auditor for the builders in the audience.

SPECIALTY

Market intelligence

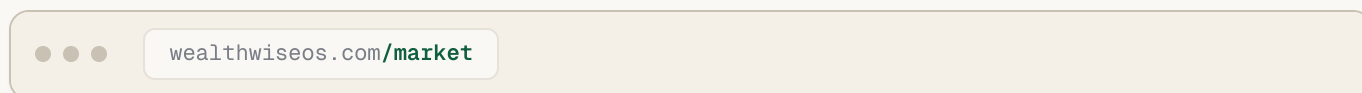


FIG. 29 Live macro and sentiment — indices, treasury yields, sector heat map, the CNN Fear & Greed index, and the economic calendar.

The page is deliberately **read-only**: WealthWise OS doesn't push you to trade. It gives you context — the [Fear & Greed index](#), upcoming earnings, CPI/FOMC/NFP dates — so you can make informed decisions about your existing strategy.

SEO tool

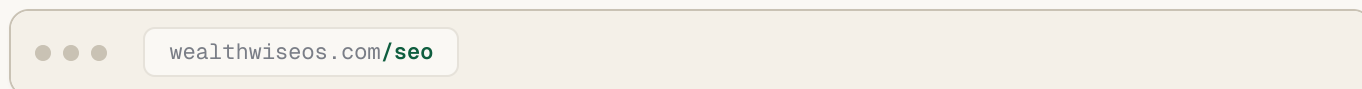


FIG. 30 Audit any URL for SEO/GEO signals — schema markup, meta tags, sitemap presence, Core Web Vitals, AI-crawler access.

A bonus surface for builders — especially useful if you publish content from your WealthWise OS notes.

Your second brain

Encrypted, searchable, and surfaced to the AI advisor when it needs context — notes, documents, and a free-form workspace.

PERSONAL DATA

Notes (Notebook)

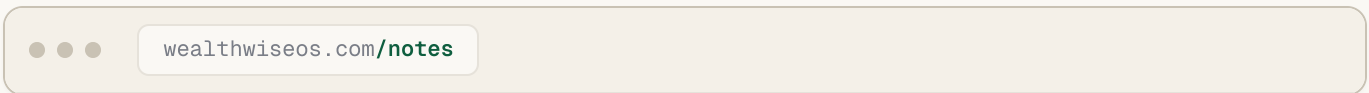


FIG. 31 Markdown-supported, tag-organized, pinnable financial notes — encrypted at rest and searchable.

Tax estimates, research, debt-payoff plans, SEP-IRA vs Solo 401(k) comparisons. Everything is encrypted, searchable, and pulled into the advisor’s context when relevant.

Vault

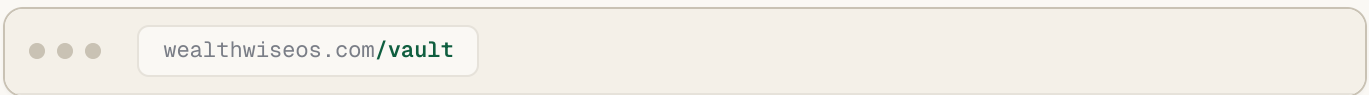


FIG. 32 Secure document storage — drop a PDF and Gemini categorizes it, extracts key fields, and stores it encrypted.

W-2s, 1099s, receipts, K-1s, tax returns, insurance policies. The Vault is the file cabinet — searchable, exportable, and never indexed by a third party.

Workspace



wealthwiseos.com/**workspace**

FIG. 33 A flexible canvas for when the structured tools don't fit — drag widgets, embed notes, link transactions.

A power-user surface for a free-form view of everything: sketch a plan, link the pieces, keep it all in one place.

Sign-up, encryption, and your plan

How you get in, how your data stays yours, and what each tier unlocks.

ACCOUNT

Signing up

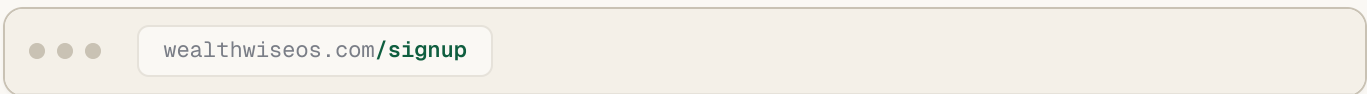


FIG. 34 Email + password or sign in with Google. The free account includes Dashboard, Calculators, AI Advisor (10 chats/mo), and full cloud sync — no credit card.

Profile + plan tier

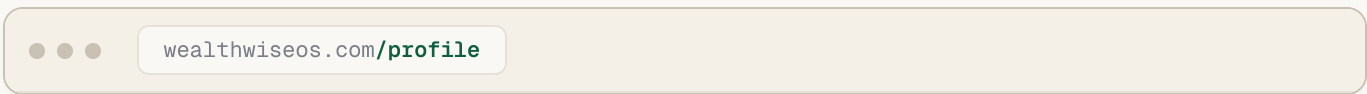


FIG. 35 Manage display name, email, timezone, default currency, and plan tier. LIFETIME and PRO unlock unlimited AI, advanced analytics, and priority support.



Your data, your key, your control

The same threat model used by 1Password and Signal: AES-256 on your local cache, an encryption password we never store, and cloud data that remains recoverable on a new device via your account password.

The front door

The pages prospective users meet first — and the in-app guide that mirrors this very document.

PUBLIC

Landing page

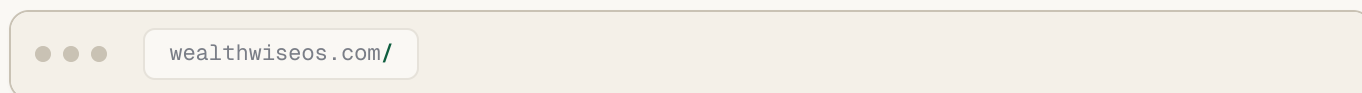


FIG. 36 The marketing front door — editorial, data-forward, no cheerleading.

Pricing

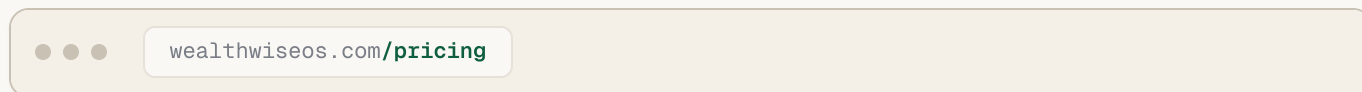


FIG. 37 Three tiers — Free, Pro, Lifetime. Lifetime is a one-time purchase with no recurring fees, ever.

Blog

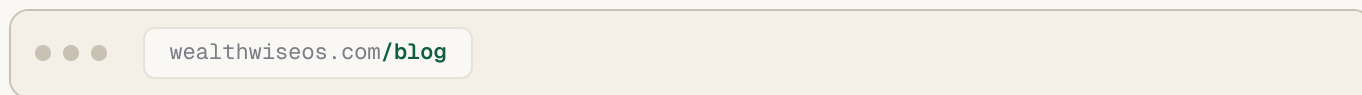


FIG. 38 Data-backed, source-linked tutorials and strategy posts — no SEO filler. RSS at /rss.xml.

Learn library

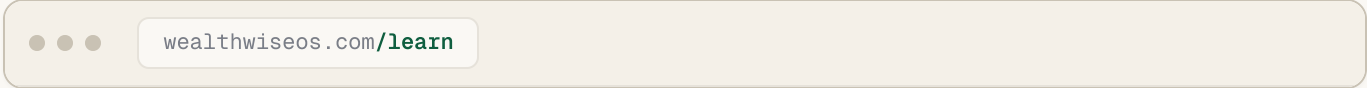


FIG. 39 Bite-sized lessons on FIRE math, debt strategies, asset allocation, and tax optimization — free for everyone.

In-app user guide

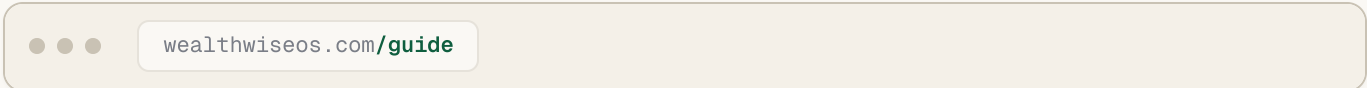


FIG. 40 This same guide, embedded in the app — searchable, with contextual links from every tool to the relevant explanation.

Pro tips

The moves that turn WealthWise OS from “another finance app” into the only one you open every morning.

Pin your dashboard 01

It's built to load fast and stay open. Treat it like your inbox — first thing in the morning, last thing before bed.

Set up Zen mode 02

Bottom-left of the sidebar. Strips the dashboard to Net Worth, FIRE, and today's insight. Use it when you want clarity, not data.

Use the AI Advisor everywhere 03

It's context-aware — on Debt it knows your debts; on Portfolio your holdings; on Budget your categories. Same + button, a different specialist on every page.

Tag notes with project codes 04

Tags like #fire-2050, #tax-2026, #vacation-japan let the advisor pull the right notes into context when you ask related questions.

Vision Board for non-numeric goals 05

“Two weeks in Japan” motivates more than “\$48,000 saved.” WealthWise OS converts the dream back into a monthly savings target.

Snapshot net worth quarterly 06

Even though it's auto-tracked, manually pinning a quarter-end snapshot gives you anchor points for the year-over-year story.

Connect Teller for hands-off categorization 07

Once your bank is linked, transactions flow in and the AI categorizer handles 90%+ correctly. You only review the edge cases.

Run What-if before every big decision 08

New car, refinance, a move, a contract gig. Five minutes in /whatif is worth five months of regret.

Export everything regularly

09

Reports → Export → CSV. Your data, in your file system, readable by every other tool. WealthWise OS is never a lock-in.

Keep your encryption password physical

10

A safe, a sealed envelope, a hardware key. Losing it is recoverable but painful — a written copy in a secure place turns “painful” into “not a thing.”

Need help?

AI ADVISOR

The `+` button — handles 90% of “how do I...” questions.

IN-APP GUIDE

The `/guide` route — same content as this document.

SUPPORT

support@strategia-x.com

STATUS

status.wealthwiseos.com

WealthWise OS — User & Onboarding Guide · v1.0 · updated 2026-05-28. Screenshots captured against the Alex Reeves persona at production parity. A Strategia-X product.