

TEMPO

The Complete User Guide

Master your cash flow with phase-based budgeting,
a Safe-to-Spend number you can trust, and
real-time bill collision prevention.

Safe-to-Spend

Phase System

Bill Radar

FlowBot

Pacing

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SECTION 1

What is Tempo and Why It Exists

What is Tempo and Why It Exists

Tempo is a **cash decision engine**. It does not just show you where your money went. It tells you what you can safely do with the money you have right now. Most budgeting apps are backward-looking mirrors. Tempo is a forward-looking windshield.

Traditional budgeting tools like YNAB focus on monthly envelope discipline. Aggregators like Monarch show you a pretty dashboard of your net worth. But neither answers the question that actually drives behavior: **"Can I spend this \$47 right now without breaking something downstream?"**

Tempo answers that question instantly, every time you open the app. And it does it through a concept called **Liquidity Timing**, which means knowing whether you have enough cash at the precise moment a bill is due, not just enough cash "on average" over the month.

The Tempo Difference

YNAB asks: "Is this expense in your budget?" Monarch asks: "What happened last month?" Tempo asks: "If you spend this right now, will you still be able to pay every bill between now and your next paycheck?" That is the question that changes behavior.

What Tempo Gives You

Safe-to-Spend Number: One trustworthy number showing what you can actually spend right now, updated in real time.

Phase-Based Budgeting: Your month split into two halves that match your pay cycle, so you never confuse Phase 1 money with Phase 2 obligations.

Bill Radar: A visual collision-prevention system that shows you what is overdue, what is coming soon, and what is lurking next month.

FlowBot Status Engine: An intelligent monitor that flags structural deficits, liquidity traps, and surplus opportunities before they become problems.

Pacing Intelligence: A real-time comparison of how fast time is moving versus how fast you are spending, so you know if you are on track.

Credit Card Reserve: Automatic tracking of credit card commitments so your Safe-to-Spend number stays truthful even when you swipe plastic.

SECTION 2

The Phase System: How Your Month Works

The Phase System: How Your Month Works

The Phase System is the foundation of everything in Tempo. It solves a problem that most budgeting apps ignore: the timing of when money arrives and when it leaves.

Your Month is Split Into Two Financial Phases



Figure 1: Every month is divided into two phases, aligned with typical pay cycles.

Why Two Phases?

Imagine you get paid on the 1st and 15th. On the 1st, your balance is \$4,000. That feels great. But rent (\$1,800), car payment (\$450), and insurance (\$200) are all due before the 15th. By the time Phase 1 bills clear, you might only have \$1,550 left. If you spent \$300 on dining out in the first week thinking you had \$4,000 to play with, you are now short.

The Phase System prevents this by only looking at the bills and income relevant to the current phase. Your Safe-to-Spend on the 1st will already subtract your Phase 1 bills, giving you a realistic picture from day one.

How Bills Get Assigned

Bill Due Date	Assigned Phase	Example
Day 1 through Day 15	Phase 1	Rent due on the 1st, Internet due on the 10th
Day 16 through End of Month	Phase 2	Car payment on the 20th, Electric on the 28th

You can manually override a bill's phase assignment if your pay cycle is different. For example, if you get paid on the 7th and 22nd, you might want to shift some bills.

The Liquidity Trap

When Phase 1 shows a large surplus but Phase 2 is underwater, Tempo flags a Liquidity Trap. This means the money sitting in your account is not free, it belongs to Phase 2. The system will explicitly warn you: "Do NOT spend the Phase 1 cash." This is one of the most important alerts Tempo provides.

SECTION 3

Safe-to-Spend: The Number You Can Trust

Safe-to-Spend: The Number You Can Trust

The single most important number in Tempo

Safe-to-Spend is not your bank balance. It is the amount of money you can actually use right now without putting any bill, buffer, or commitment at risk. It is computed using hard-coded math, never AI guesswork, so you can trust it completely.

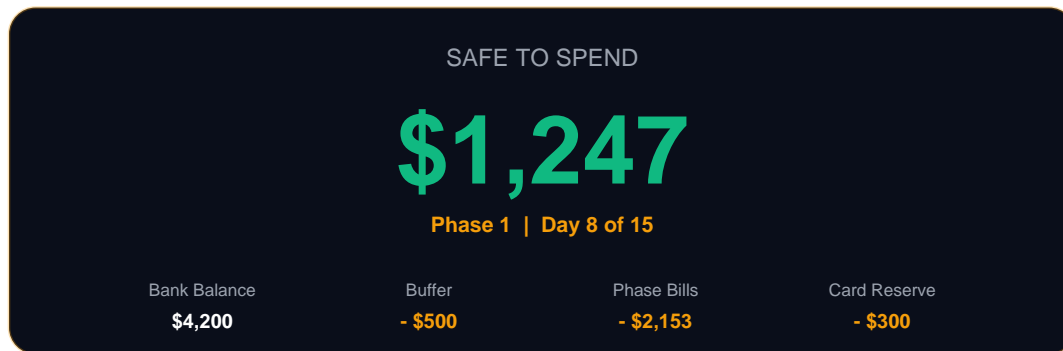


Figure 2: The Safe-to-Spend display. This is the centerpiece of your Tempo dashboard.

The Formula

Component	What It Means	Example
Current Bank Balance	What your checking account actually shows right now.	\$4,200
- Safety Buffer	Your emergency cushion. This money is off limits.	-\$500
- Unpaid Phase Bills	Bills due in the CURRENT phase that have not been marked as paid yet. Not the whole month.	-\$2,153
- Card Reserve	Credit card purchases that have been made but not yet paid from your bank account.	-\$300
= Safe-to-Spend	What you can truly, safely spend right now.	= \$1,247

Figure 3: The Safe-to-Spend formula. 100% deterministic, 0% guesswork.

Why "Unpaid Phase Bills" is the Key

This is the insight that makes Tempo different from a simple "balance minus bills" calculator. On Day 5, Tempo only subtracts bills due in Phase 1 (Days 1-15). It does not subtract your rent due on the 20th because that money is a Phase 2 concern. When Phase 2 starts, those bills kick in. This timing awareness is what prevents false confidence early in the month and unnecessary panic late in the month.

When Safe-to-Spend Goes Negative

A Negative Safe-to-Spend Means Action Required

If your Safe-to-Spend number drops below zero, it means your current bank balance cannot cover all your phase bills plus your buffer. This is not a bug, it is an early warning. You need to either find additional income, reduce a bill, lower your buffer temporarily, or delay a discretionary expense. Tempo will surface recovery options through FlowBot.

SECTION 4

Bill Radar: Never Get Surprised Again

Bill Radar: Never Get Surprised Again

The Bill Radar is your collision-prevention system. It is a horizontal carousel on your dashboard that surfaces the bills that need your attention right now, organized by urgency.

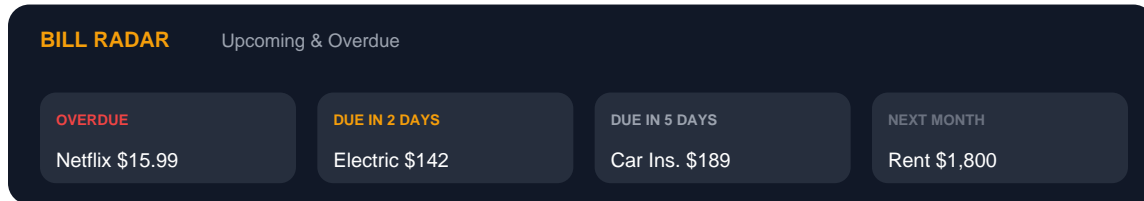


Figure 4: Bill Radar showing bills by urgency: overdue, due soon, upcoming, and next month.

How Bill Radar Prioritizes

Priority	Color	What It Shows
Overdue	Red	Bills past their due date that have not been marked paid. These appear first and demand immediate action.
Due Within 7 Days	Amber	Bills coming up in the next week. Pay these or confirm autopay is set.
Upcoming This Phase	Gray	Bills later in the current phase. Awareness, not urgent action.
Next Month Lookahead	Dark Gray	When today is past the 25th, Radar also shows bills due in the first 5 days of next month. This prevents end-of-month cash flow traps.

Figure 5: Bill Radar priority logic. The end-of-month lookahead is a critical safety feature.

Quick Pay

When a bill appears in the Radar, you can mark it as paid with a single tap. This immediately updates your Safe-to-Spend number (it goes up, because the commitment is fulfilled). This small interaction is surprisingly satisfying and keeps your dashboard accurate without any extra effort.

Pro tip: Mark bills as paid the moment you pay them, not at the end of the week. This keeps your Safe-to-Spend current and prevents you from mentally double-counting committed money.

SECTION 5

FlowBot: Your Financial Status Engine

FlowBot: Your Financial Status Engine

FlowBot is not a chatbot. It is a system status monitor that analyzes your entire financial picture and gives you a one-line diagnosis with a recommended action. Think of it like a check engine light, but for your money.

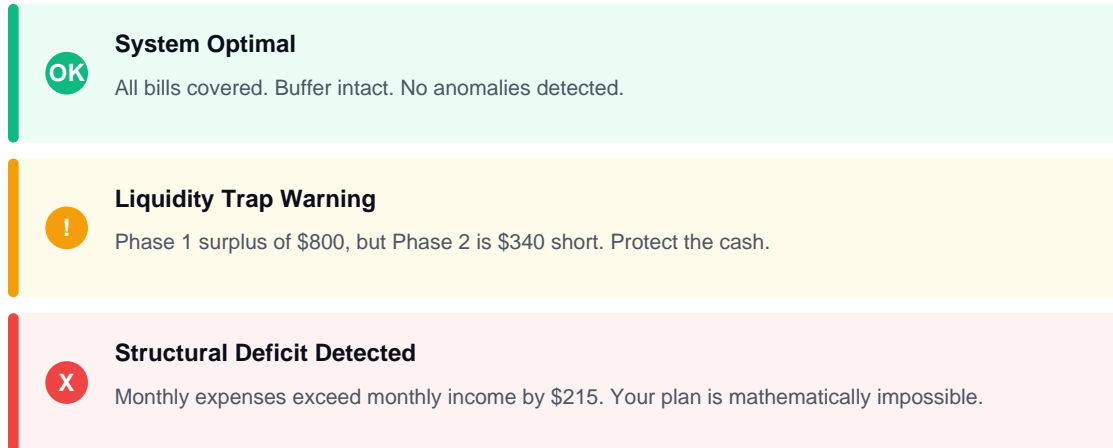


Figure 6: FlowBot status banners. Green = healthy. Amber = needs attention. Red = action required.

FlowBot Alerts Explained

Alert	What It Means	What to Do
Structural Deficit	Total planned expenses exceed total income. The math does not work.	Reduce expenses or increase income. You cannot budget your way out of a deficit.
Liquidity Trap	Phase 1 has surplus, Phase 2 has a deficit. Early cash is already spoken for.	Do not spend Phase 1 surplus. It belongs to Phase 2. Consider moving a bill if possible.
Unassigned Capital	You have surplus money without a job. Unassigned cash tends to disappear.	Assign surplus to a savings goal or debt paydown. Give every dollar a purpose.
Float Risk	Card Reserve is growing while available cash is shrinking.	You are spending future paycheck money via credit cards. Reduce card spending.

Figure 7: FlowBot alert types and recommended actions.

SECTION 6

Pacing: Are You Spending Too Fast?

Pacing: Are You Spending Too Fast?

Pacing compares two things: how much time has passed in the current phase versus how much of your variable budget you have already spent. If you are spending faster than time is passing, you are on pace to overshoot. If spending is slower than time, you are in good shape.

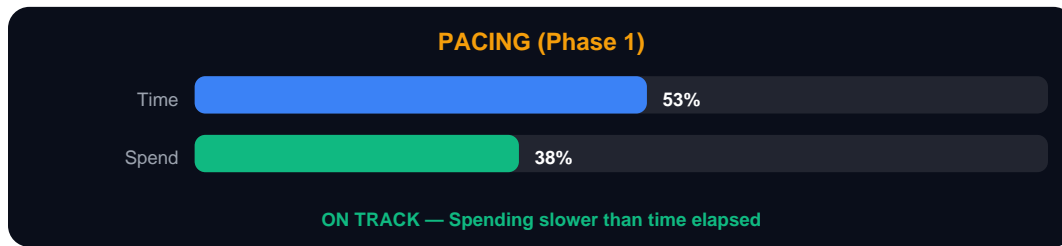


Figure 8: Pacing comparison. Spend bar shorter than Time bar = on track.

Reading the Pacing Signal

Signal	What It Means
Spend % < Time %	You are spending slower than time is moving. You have breathing room. Stay the course.
Spend % = Time %	Perfectly paced. You will land right on budget if you maintain this rate.
Spend % > Time %	Spending is outpacing the clock. If this continues, you will exceed your variable budget before the phase end

Pro tip: Check pacing midweek. If spend is outpacing time by Day 8 of a 15-day phase, you still have a full week to correct course. That is the power of early awareness.

SECTION 7

Categories and Spending Limits

Categories and Spending Limits

Tempo uses a unified Category Library. Instead of managing bills and variable expenses as separate worlds, they share the same category system. A category like "Electric" can have a fixed bill component (your base charge) and a variable budget component (usage overages). This keeps reporting clean and eliminates duplication.

The 10 Category Groups

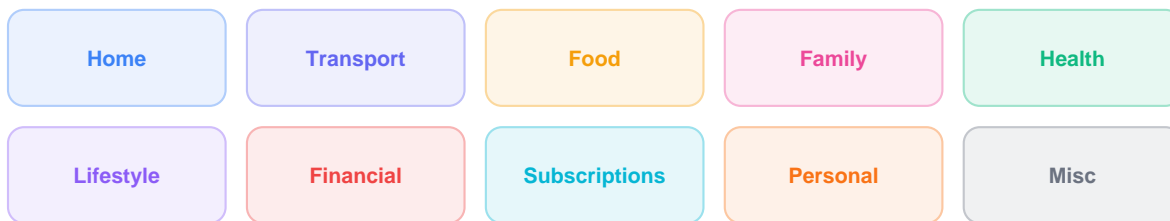


Figure 9: The 10 top-level category groups. Each group contains specific categories.

Bills vs. Variable Budgets

	Bills (Fixed)	Variable Budgets (Flexible)
What It Is	A recurring obligation with a due date and fixed amount	A flexible spending target with a limit you set
Examples	Rent, car payment, insurance, subscriptions	Groceries, dining out, gas, entertainment
How It Works	Assigned to a phase by due date. Marked as paid via Quick Pay.	Tracked against your limit via transaction categorization.
Key Metric	Paid or unpaid (affects Safe-to-Spend directly)	Remaining budget in the phase (affects pacing signal)

Figure 10: Bills and Variable Budgets share the same category library but behave differently.

SECTION 8

Credit Cards: The Right Way

Credit Cards: The Right Way

Why credit cards break most finance apps, and how Tempo handles them

Credit cards are where trust dies in finance apps. When you swipe a credit card, your bank balance does not change. But that money is already committed. If your app ignores this, your Safe-to-Spend number becomes a lie. Tempo solves this with the **Card Reserve**.

The Card Reserve

Card Reserve = Credit Card Purchases Not Yet Paid From Your Bank

Every time you make a credit card purchase, the Card Reserve increases by that amount. Your Safe-to-Spend immediately decreases by the same amount. When you make a payment from your bank to your credit card, the Card Reserve decreases. This keeps everything in sync without you having to think about it.

Two Modes Per Card

Mode	User Intent	How Tempo Treats It
Pay-in-Full (Default)	"This card is a payment method, not debt."	Every purchase increases Card Reserve. Payment reduces Card Reserve. No snowball logic needed.
Paydown	"This card is debt I am actively eliminating."	Minimum payment treated as a required bill. Extra payoff tracked via debt tab. New purchases trigger warnings.

The Golden Rule: Payments Are Transfers

Credit Card Payments = Transfers, Never Spending

When your bank pays your credit card: bank balance goes down, card balance goes down, Card Reserve goes down. It is NOT counted as new spending. If your app double-counts card payments as spending, every number becomes wrong. Tempo prevents this by design.

Float Risk

When your Card Reserve keeps growing but your available cash keeps shrinking, you are in "float" territory. This means you are spending money from your next paycheck via credit cards. Tempo detects this pattern and flags it: **"Float risk: your card spending is using future paycheck money."** This is a critical early warning that prevents a debt spiral.

SECTION 9

Getting Started: Your First 10 Minutes

Getting Started: Your First 10 Minutes

From zero to a working Safe-to-Spend number

You do not need to enter every transaction or bill to start getting value from Tempo. Here is the fastest path to seeing your first Safe-to-Spend number.

1 Create your account at tempo.lifeospro.io

Sign up and start your 7-day free trial. You will land on an empty dashboard.

2 Enter your current checking account balance

Open your bank app, note the balance, and enter it in Tempo. This is the foundation for everything. If the balance is wrong, Safe-to-Spend is wrong.

3 Add your 5 biggest bills

Start with the heavy hitters: rent or mortgage, car payment, utilities, insurance, loan payments. For each bill, enter the name, amount, and the day of the month it is due. Do not try to enter every \$9 subscription right now.

4 Set your safety buffer

Pick an amount you want to keep as a cushion. \$200 to \$500 is a good starting point. This gets subtracted from Safe-to-Spend so you always have a floor beneath you.

5 Check your Safe-to-Spend number

Your dashboard should now show a number. Does it feel right? If it seems too high, you probably forgot a bill. If it seems too low, double-check your amounts. Adjust and verify.

6 Add 2-3 variable spending categories

Set limits for groceries, dining out, and one other category that matters to you. These are your guardrails, not hard walls. You can refine them after a week of real data.

7 Check Bill Radar

Look at which bills are coming up. If any show as overdue, either mark them paid (if they are) or make a plan to pay them. You should now see a clear picture of the next 7 days.

You Are Now Running Tempo

That is it. You have a Safe-to-Spend number, your biggest bills are tracked, and Bill Radar is watching for collisions. Everything from here is refinement. Add more bills as you remember them. Add categories as they come up. The system gets smarter because you use it.

SECTION 10

Real-World Scenarios: Tempo in Action

Real-World Scenarios: Tempo in Action

Here is how Tempo changes real decisions. Each scenario compares what happens without Tempo versus with Tempo active.

Scenario 1: The Payday Illusion

WITHOUT TEMPO

It is the 1st. Bank balance: \$3,800.
You feel flush. Go out to dinner (\$120).
Buy new shoes (\$85).
Rent auto-pays on the 3rd (\$1,800).
Car insurance hits on the 5th (\$210).
By day 6, balance: \$1,585.
Groceries and gas still needed: ~\$400.
Stress kicks in. Where did the money go?

WITH TEMPO

It is the 1st. Bank balance: \$3,800.
Safe-to-Spend shows: \$1,090.
Tempo already subtracted rent, insurance, buffer, and Phase 1 bills.
You see the real number before spending.
You skip the shoes. Dinner stays in budget.
Bills auto-pay without stress.
By day 6, Safe-to-Spend: \$890. On track.

Scenario 2: The Credit Card Trap

WITHOUT TEMPO

You spend \$400 on a credit card this week.
Bank balance still looks fine: \$2,100.
You think you have \$2,100 to work with.
Card payment hits next week: -\$400.
Surprise: you actually only had \$1,700.
Now you are scrambling before the 15th.

WITH TEMPO

You spend \$400 on a credit card this week.
Card Reserve immediately increases by \$400.
Safe-to-Spend drops by \$400 instantly.
Bank balance shows \$2,100 but STS shows \$1,300.
You see the commitment before it hits the bank.
No surprise. No scramble. Full visibility.

Scenario 3: The End-of-Month Sneak Attack

WITHOUT TEMPO

It is the 28th. You feel good about the month.
Forgot: car payment due the 2nd (\$450).
Phone bill due the 3rd (\$110).
Combined: \$560 hitting in 4-5 days.
Not enough cash to cover it.
Late fee on the car payment. Stress.

WITH TEMPO

It is the 28th. Bill Radar activates lookahead.
Shows: Car payment \$450 due in 4 days.
Shows: Phone \$110 due in 5 days.
You see \$560 in bills before they arrive.
You hold off on weekend spending.
Bills clear on time. No late fees.

SECTION 11

Weekly Habits for Success

Weekly Habits for Success

Tempo works best when it becomes part of your routine, not something you check once and forget. Here is a lightweight weekly rhythm that takes less than 15 minutes total.

When	What to Do	Time	Why It Matters
Sunday	Update bank balance. Review this week's bills. Check FlowBot status.	5 min	Starts the week with accurate data. No surprises ahead.
Monday	Check Safe-to-Spend. Mark any paid bills.	2 min	Anchors your spending for the week. Quick Pay momentum.
Wednesday	Quick pacing check. Any midweek bills?	1 min	Early correction if overspending. Prevents Friday panic.
Friday	Pre-weekend Safe-to-Spend check. Set a weekend spending limit.	2 min	Weekends are the biggest budget risk. Go in with a number.
End of Month	Mark all bills paid/unpaid. Review FlowBot for next month. Adjust any variable limits.	5 min	Clean close for the month. Setup for the fresh Phase 1.

Figure 11: The weekly Tempo rhythm. Total time commitment: about 15 minutes per week.

Pro tip: The Sunday check and the Friday check are the most important. Sunday sets the week up. Friday protects the weekend. If you only do two things, do those.

SECTION 12

Troubleshooting and FAQs

Troubleshooting and FAQs

Q: My Safe-to-Spend seems too high.

You probably have bills that are not entered yet. Add all your recurring obligations, especially smaller subscriptions that add up. Also verify your buffer amount is set.

Q: My Safe-to-Spend seems too low.

Check if any bills are duplicated, or if paid bills are not marked as paid. Also confirm your bank balance is current. A stale balance from 3 days ago can throw things off.

Q: I get paid on non-standard dates. Does the Phase System still work?

Yes. You can override which phase a bill is assigned to. If you get paid weekly or on the 7th and 22nd, adjust bill phases to match your cash flow timing.

Q: What happens when a new month starts?

All bills reset to unpaid status for the new month. Your Safe-to-Spend recalculates based on the fresh Phase 1 bills. Bill Radar updates to show the new month's upcoming bills.

Q: Can I use Tempo for a joint/household account?

Absolutely. Use the shared checking balance as your anchor. Enter all household bills. Tempo does not need to know who earns what, it just needs the total balance and total obligations.

Q: What if I have irregular income (freelance, commissions)?

Enter your most conservative expected income. When you receive payments, update your bank balance. Safe-to-Spend adjusts instantly. The buffer becomes especially important for irregular earners.

Q: How do I handle annual or quarterly bills (like insurance paid yearly)?

You can add them as a bill in the month they are due, then remove or set to \$0 in other months. Alternatively, divide the annual amount by 12 and set a monthly variable budget to save for it.

Q: FlowBot says I have a Structural Deficit. What do I do?

This means your planned monthly expenses are higher than your income. Something has to change. Either reduce a bill, cut a variable category, or find additional income. The system cannot solve a math problem that does not work.

Q: Can I connect my bank account automatically?

Plaid integration for automatic balance and transaction updates is coming soon. For now, manual balance updates keep the system accurate.

Q: What is the difference between Tempo and Life OS Pro?

Tempo is the standalone budgeting engine with Safe-to-Spend, phases, Bill Radar, and FlowBot. Life OS Pro adds the Life Strategy Architect (vision and goals) and Weekly Momentum Commander (execution coaching and CEO Score). Think of Tempo as the financial foundation, and Life OS Pro as the full operating system.

One Number. Total Clarity.

Tempo exists to answer one question: "What can I safely spend right now?" Everything else, the phases, the Bill Radar, the FlowBot, the pacing, all of it serves that one number. If you check Safe-to-Spend before every purchase decision, you will never be surprised by your finances again. That is the promise.

Welcome to Tempo. Know your number.

Get Started

Tempo: tempo.lifeospro.io | Life OS Pro (Full System): app.lifeospro.io | Learn more: lifeospro.io