Festen

A private way to see, by hand, where your money goes, on a phone that never logs into your bank.

The complete guide. Personal finance, made for Germany.

START HERE

Festen in one idea

Festen rests on a single sum. Income minus spending leaves savings. Nothing is pulled from a bank account. Every figure on every screen is there because you typed it.

That sounds like more effort than the apps that read your transactions for you, and it is. The effort is the reason it works. The money you enter by hand is the money you actually register. A bank feed quietly files your spending while you look away. Typing the number is a small act of attention, repeated daily, and attention is the thing most people are missing about their own money.

It is for anyone who knows the recurring feeling of reaching the end of the month with no idea where the money went. The usual tools fail in two directions at once. Some want a bank login you would rather not give. Others treat money as bookkeeping, not as something you live inside day to day. Festen sits in the gap between them: German first, sober in tone, manual by design, and private by default.

THE CORE

Attention is what most people are missing about their own money. Typing the number by hand is exactly that attention.

START NOW

How do I start?

The month you are standing in is the one worth seeing, and the first of next month is just one more day spent guessing.

Start now.

Enter the income you already have, log what you spend from today, and by this evening the number on your home screen is already telling you something true. The clean month you are waiting for starts the moment you write the first entry, not on a date in the calendar.

THE HOME SCREEN

The screen you open first

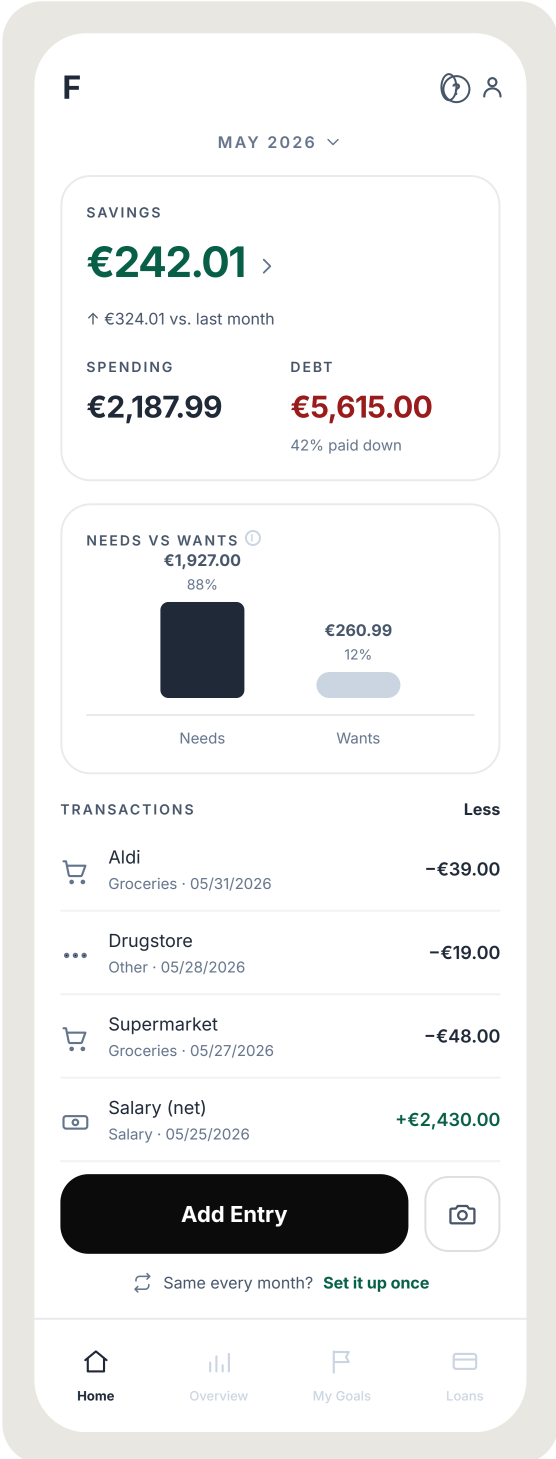
Home answers one question before any other: how am I doing this month. Savings sit at the top in green, with a quiet line beneath that shows how the month compares to the last. Beside it, spending in ink and any debt in red.

Below that, the month splits into needs and wants. Every expense is marked as one or the other when you log it, so the split is honest rather than guessed. And at the very bottom sit your entries, one after another, each one typed by you.

In numbers. Savings read €242.01, and the line beneath says it plainly: €324.01 more than last month. Every figure on the screen is built from your own entries, not from a feed running in the background.

WHAT IT DOES FOR YOU

One glance tells you the truth about the month, with no figure on the screen flattering you.



Home. Savings with the comparison to last month, spending, any debt, needs against wants, and your entries beneath.

THE CORE HABIT

Logging an entry is the whole habit

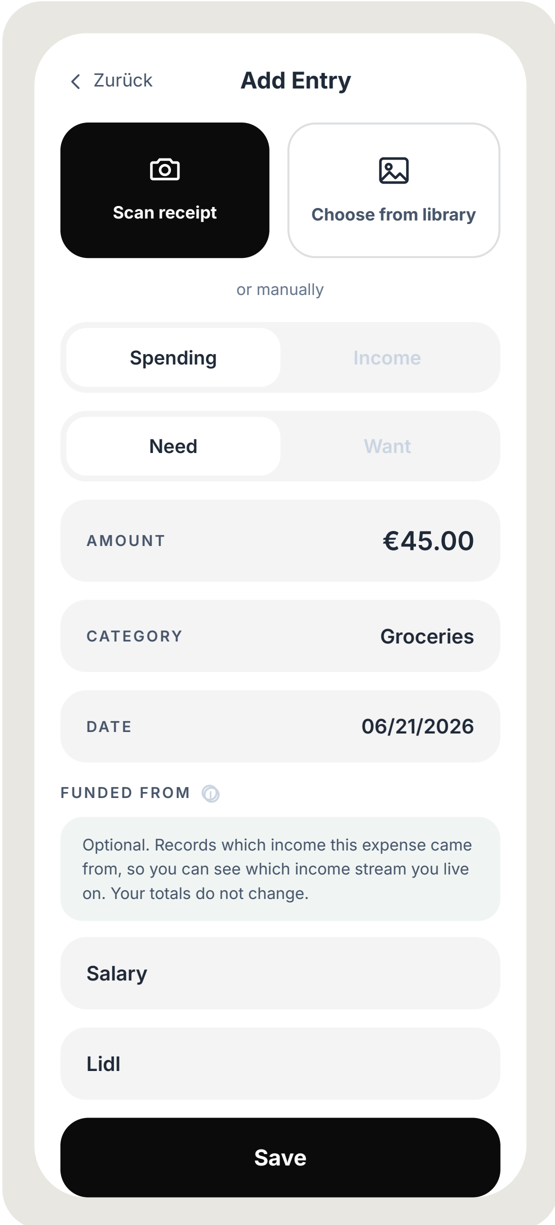
Everything Festen shows you is built from entries, and the whole app lives or dies on whether adding one stays fast and painless.

An entry is short on purpose. The amount, whether money went out or came in, a category, a date, and one tap for need or want. At the top you can simply scan a receipt and take the amount.

One optional mark, "Funded from", records which income an expense came from, so you can see which income stream you live on. Nothing is inferred, nothing is connected to your accounts, and your totals do not change because of it.

WHAT IT DOES FOR YOU

Typing the number is the moment you notice the spend. The habit and the awareness are the same motion.



Adding an entry. Amount, direction, need or want, category, date, and the optional "Funded from" mark.

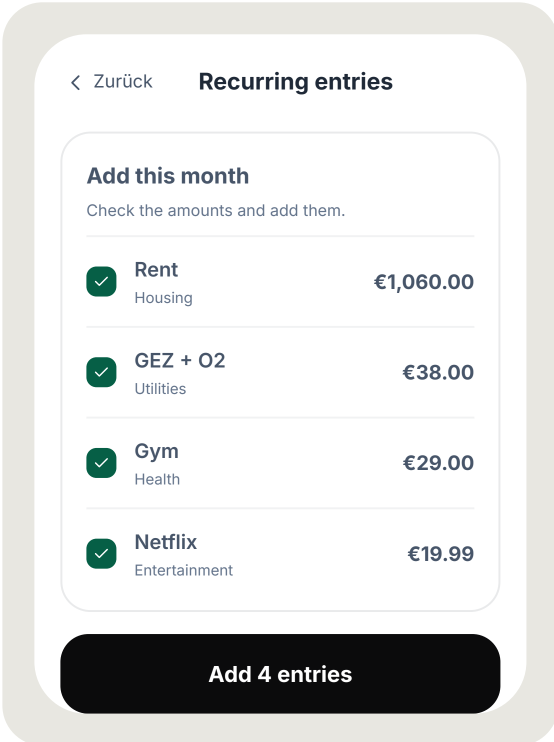
RECURRING

The bills you would otherwise have to remember

Some amounts come back every month. Rent, utilities, subscriptions, the gym. Set up once, Festen lays them out for you at the start of each month. You tick what is right, adjust what changed, and leave out what was not there this time. Nothing posts on its own. You confirm what gets entered.

WHAT IT DOES FOR YOU

The month's fixed weight is there in seconds, without piecing it together from memory each time.



Recurring entries. Set up once, laid out each month. You tick and add, nothing posts on its own.

THE MONTH IN SHAPE

A month, read in one screen

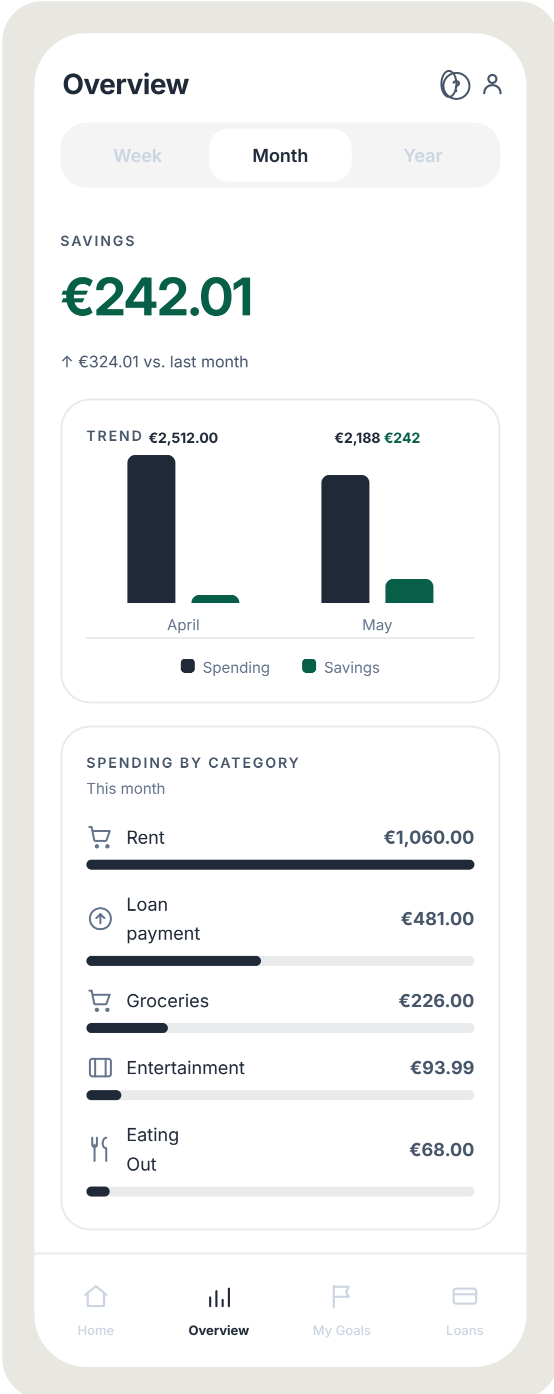
Home tells you where you stand today. Overview shows the shape of the whole month and how it compares to the last.

At the top a trend, holding the month against the previous one, spending and savings side by side. Below it, your spending by category, sorted with the biggest at the top. In seconds you see whether rent, groceries, or entertainment is where the month actually went.

No projections, no advice. Just your own record held against itself, and the one question that matters over time: is it getting better or worse.

WHAT IT DOES FOR YOU

The patterns you would never spot entry by entry become obvious the moment they are drawn.



Overview. A trend against last month, spending by category, no projection.

GOALS

Savings with a destination

A savings number with nothing attached to it tends to drift. A goal gives it a finish line, and that quietly changes how the whole app feels.

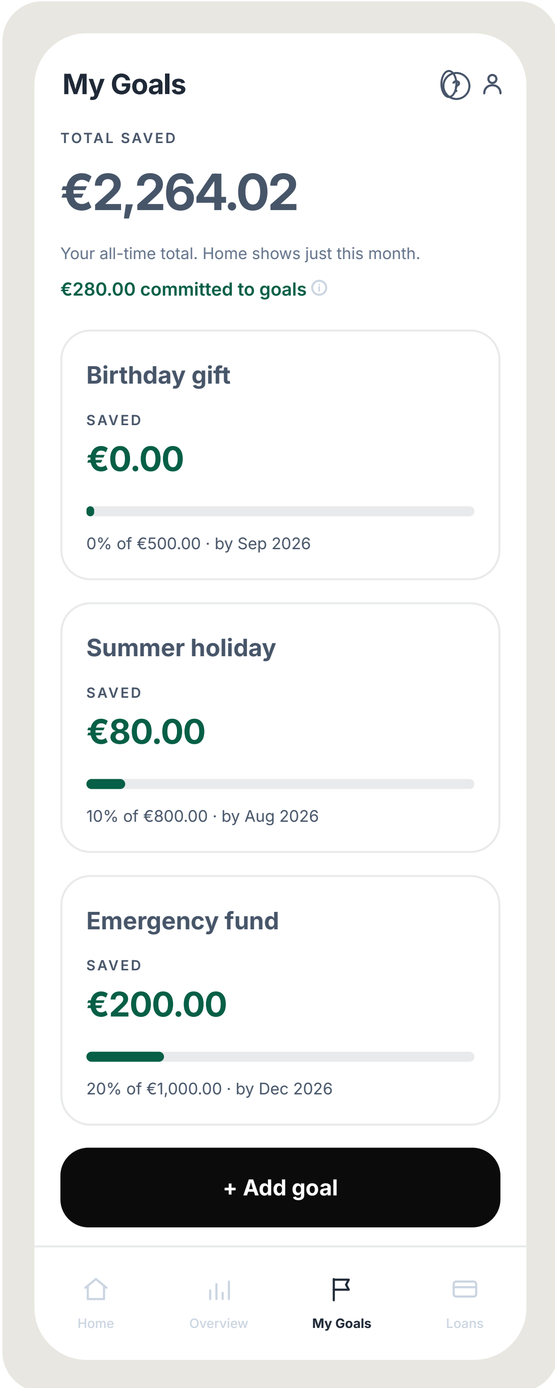
The rule under every goal is the one thing to hold in mind: **a goal holds labelled savings, not new money.** When money moves into a goal, nothing is created and nothing is spent. You are just putting a label on a slice of savings you already have. Your total does not move. Only the committed share grows.

The My Goals screen shows your all-time total at the top and how much of it is committed to goals, then each goal as a card with a meter that fills as you save. It is a sibling to Loans, with one deliberate difference: goals count up, loans count down.

A goal, from the start. You open an €800 goal for a summer holiday and put €80 in. Your savings total does not change, but €80 is now committed and the rest stays free. Over time you top it up until the €800 is together.

THE PRINCIPLE

A goal holds labelled savings, not new money. Your total stays the same. It just gains a direction.



My Goals. The all-time total and the committed share at the top, then each goal filling in savings green.

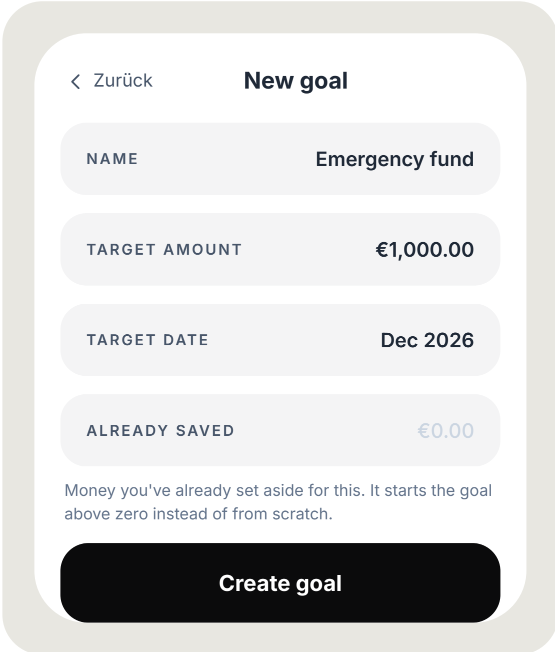
GOALS

Spending a goal, and ending it

Ending a goal is two separate decisions, and keeping them apart is what makes the app trustworthy. There is what happens to the money: spend it, or return it to your free savings. And there is what happens to the card: archive it and keep the history, or delete it for good.

If you ever delete or archive a goal that still holds money, the app returns that money to free savings first. Money is never stranded or destroyed by tidying up.

A new goal takes seconds: a name, a target, a target date, and, if you want, an amount already saved.



Creating a goal. Name, target, date, and an optional amount already saved.

WHAT IT DOES FOR YOU

A reason to keep saving, and a record that never pretends money is set aside once you have spent it.

DEBT

One number that gets smaller

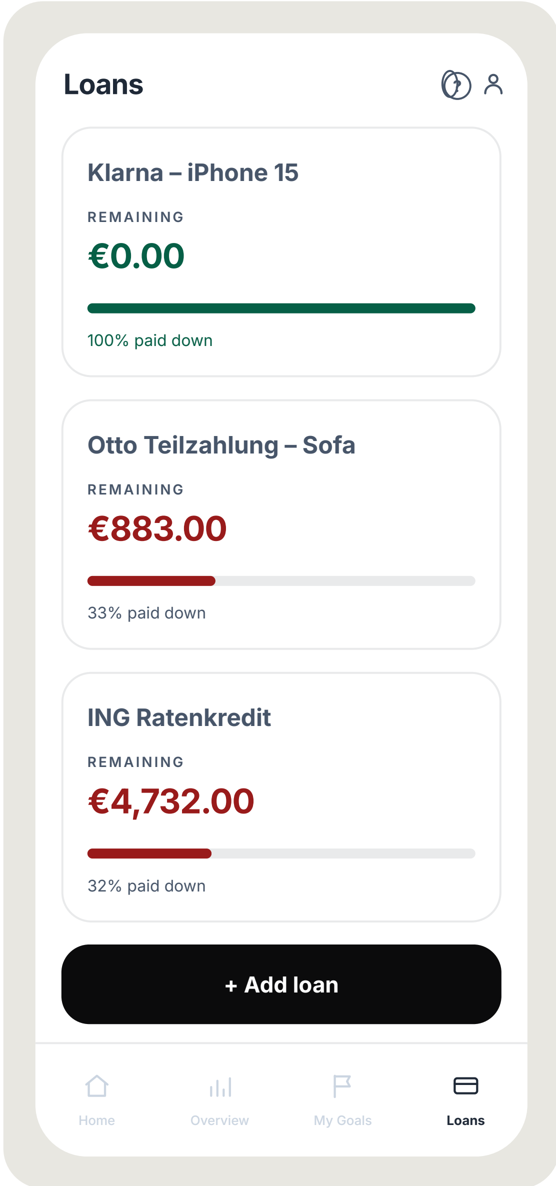
Loans are tracked as their own thing, kept apart from spending, so paying down what you owe reads as progress rather than just more money leaving.

Each loan has a starting balance, a remaining figure, and the share you have paid down so far. Log a payment and the remaining falls and the meter advances. Where a goal fills as you save, a loan empties as you pay. Same component, opposite direction, and the colour shifts from savings green to a sober red.

When the balance reaches zero, the meter turns green and fills all the way, like the Klarna loan above. The debt you were carrying is simply gone, and the screen says so.

WHAT IT DOES FOR YOU

Every time you pay, proof that the thing you owe is getting smaller.



Loans. What remains and the share paid down. At zero the bar turns green and fills all the way.

UNDERSTANDING THE APP

Answers that sit where the confusion is

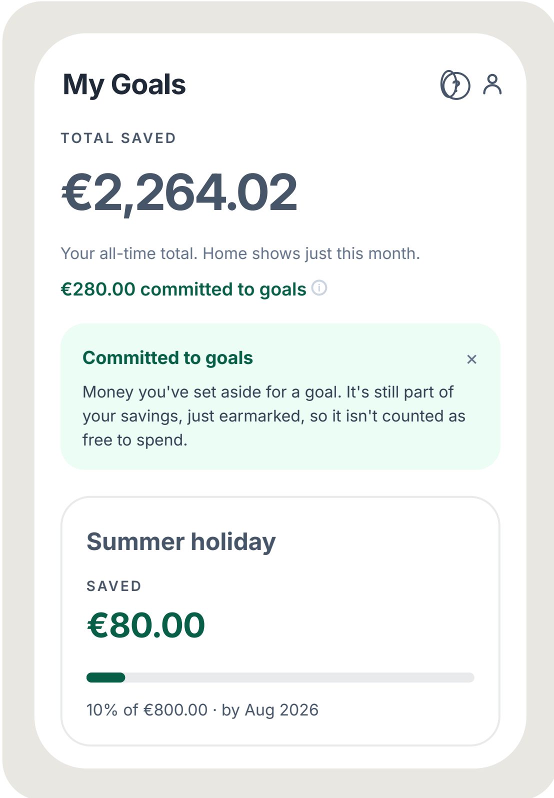
On first run you meet deliberately terse labels: committed, needs vs wants, paid down, funded from. If those words do not land, nothing gets logged, and the app fails in its first session. The help layer protects exactly that moment.

A small marker sits beside the words that carry a concept, and tapping it opens a plain explanation right under the word, with nothing to type.

The restraint is deliberate. Only the labels that genuinely need one get a marker. The markers are small and grey, never coloured like the data, so they read as a quiet offer rather than a warning.

WHAT IT DOES FOR YOU

You are never stuck on a word, and never talking to a bot about your bank balance.



A marker on "committed to goals", tapped open. The explanation appears beneath the word, with no screen to leave.

UNDERSTANDING THE APP

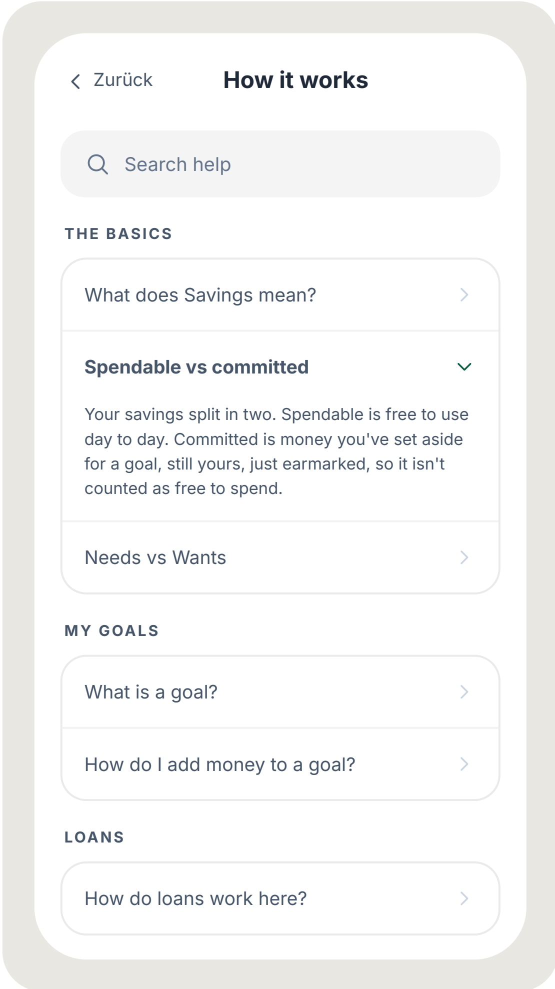
No chatbot in your money

A chat assistant was the obvious idea, and it was set aside on purpose. For a privacy-minded audience, a bot inside a finance app reads as something watching the money. A model can also explain a number wrongly, and a wrong explanation damages trust in the number itself.

Static help can do neither. It sends nothing anywhere, and it cannot invent an answer. Instead the question mark opens a searchable screen of pre-set questions, grouped and waiting.

THE DECISION

Static help sends nothing anywhere and cannot invent an answer. That is exactly why it comes first in a finance app.



The "How it works" screen, reached from the question mark. Searchable, grouped, and entirely model-free.

WHAT STAYS YOURS

Your data stays yours

The privacy stance is not a feature bolted on the side. It is the reason the whole app is shaped the way it is.

No bank login. Ever. Festen never asks for account access and never reads your transactions. The only way money enters the app is you typing it. That constraint is the product, not a limitation of it.

Plain about the fine print. When you scan a receipt, the image is processed to read the figures off it. That single piece of outside processing is disclosed plainly in the privacy policy. Everything else stays on your device or in your own account.

Nothing on the screen pretends to be clever about you. The app does not narrate and does not advise. It shows you your own figures, clearly, and leaves the judgement where it belongs, with you.

WHAT IT DOES FOR YOU

A clear view of your money without ever handing an app the keys to your bank.

THE POINT OF IT ALL

What changes after a month

None of the parts above are the goal in themselves. They exist to produce one shift in the person using them: from money happening to you, to money you can see.

Festen is the slow way on purpose. The slow way is the one where you are paying attention, and attention is the whole point. A few seconds a day, and at the end of the month you are holding a true picture of your own money, drawn entirely by your own hand.

Festen. Personal finance for Germany, built private and manual from the first screen to the last.