EARLY ACCESS — BETA

My Budgeting Apprentice Getting Started Guide

MBA tracks your promotional APR windows and tells you exactly what to pay and when — so deferred interest doesn't blindside you when the clock runs out.

mba.tranquilitybase.club

Step 1 — Create your account

1. Go to mba.tranquilitybase.club and click **Sign in**, then **Register**.
2. Fill in a username, your email, and a password. All three are required.
   Your username is how you log in. Email is for account recovery and notifications.
3. You'll receive a welcome email and be taken to onboarding. From there, choose how to load your card data.

Step 2 — Load your card data (pick one or combine)

MBA needs to know your balances and APRs to build a payoff plan. There are three ways to get that data in. You can use any combination — they work together.

RECOMMENDED Option A — SimpleFIN bank sync

Connects directly to your bank and pulls live balances automatically — no passwords shared. Balances stay fresh without you lifting a finger.

- Go to simplefin.org, create an account, and link your banks.
- Copy your **Setup Token** from the SimpleFIN dashboard.
- Paste the token into MBA's onboarding screen and click Connect.
- MBA syncs your balances in the background. Done.

Cost: $1.50/year — paid directly to SimpleFIN, not MBA

> **Important:** SimpleFIN pulls balances, not promotional APR windows or expiry dates. For promo tracking you'll still want to upload a PDF statement (Option B) for cards with active 0% offers.

BEST FOR PROMO TRACKING Option B — Upload a credit card statement PDF

Upload a PDF of your credit card statement. MBA extracts your promotional APR rate, expiry date, and balance automatically. This is the only way MBA gets promo expiry data.

- Download a PDF statement from your bank's website (usually under Statements or Documents).
- Go to onboarding Step 2 and upload the PDF.
- MBA parses it and saves your promo APR and expiry date to your card record.

Supported issuers: Wells Fargo · Bank of America · Discover · Citi

NO SETUP NEEDED Option C — Manual card entry

Enter your balances, APRs, and promo details by hand. No bank connection or PDF needed. Good if you just want to run one scenario quickly, or if your bank isn't supported yet.

- Skip the onboarding steps and go straight to the app.
- Use the card data form to enter each card's balance, APR, minimum payment, and promo expiry.
- Generate a plan from there.

No cost, no accounts needed beyond MBA

Common questions

Do I have to pay for MBA?

No — MBA is free during beta. SimpleFIN (Option A) costs $1.50/yr paid directly to them, but using SimpleFIN is optional.

Is my data safe?

Your card data is stored on a private server. MBA never sees your bank login credentials — SimpleFIN uses a token-based connection, similar to how read-only bank connections work.

What personal information does MBA collect?

Only your email address, username, and password. MBA does not collect your name, home address, phone number, Social Security number, or any other sensitive personal information. If the server were ever compromised, there is no PII beyond your email at risk.

What if my bank isn't on SimpleFIN?

Check simplefin.org — they support most major US banks. If yours isn't listed, use manual entry (Option C) or the PDF upload (Option B) for promo tracking.

My card has a 0% promo offer. How does MBA track it?

Upload a PDF statement for that card (Option B). MBA extracts the promo expiry date and shows a countdown on your dashboard. SimpleFIN alone does not carry promo APR data.

Can I use all three options together?

Yes. A common setup: SimpleFIN for live balances + PDF upload for cards with active promos. They complement each other.

Questions?
Reach out to Kivan at kivan.polimis@gmail.com