



AskWorth

Private Wealth Tracker · by AskTech

How to use **AskWorth**

Everything the app can do, and the few things worth knowing before you trust it with your numbers.

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Before you start

There is no account, and no copy of your data anywhere but your phone.

That is the point of AskWorth, and it has one consequence worth understanding on day one: if you lose the phone, or uninstall the app, and you have not exported a backup, the data is gone. Nobody, including AskTech, can recover it. Section 11 shows how to take a backup. It takes about twenty seconds, and the app will tell you the same thing the first time you open that screen.

Everything else here is optional reading. The app is built to be worked out by tapping around, and the three things that cannot be undone, erasing your data, deleting a snapshot and restoring a backup over the top of what you have, all ask you to confirm first.

Three tabs, and a gear

Dashboard is where you land, **Finances** is the list of everything you have entered, and **Reports** is the history and the charts. The gear in the top right of every tab opens **Settings**.

1 The idea in one page

AskWorth answers one question: what are you worth today, and is that more than last month?

It works in three steps, and then repeats the third one forever.

1. You list what you own and what you owe

Bank accounts, deposits, shares, mutual funds, PPF, gold, property, vehicles, and on the other side home loans, car loans, credit cards. You type the values in yourself. The app is not connected to any bank, so nothing arrives automatically, and no price, NAV or exchange rate is ever fetched.

2. It adds them up

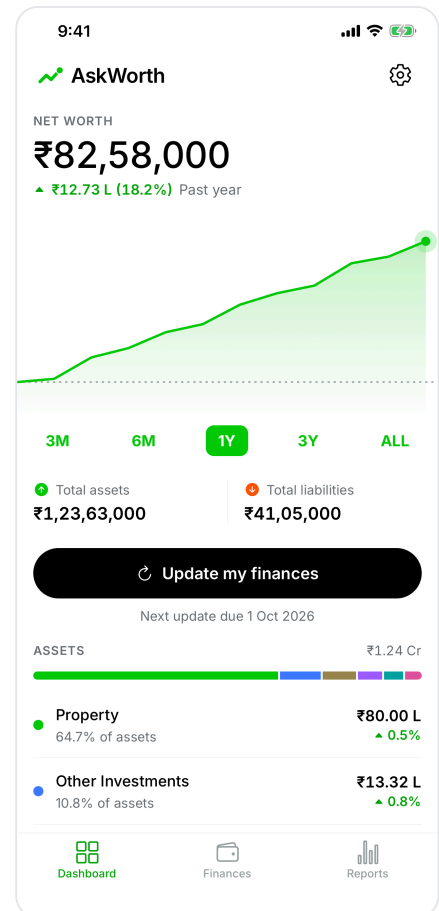
Everything you own is your assets. Everything you owe is your liabilities. The difference is your net worth, the figure at the top of the dashboard.

3. You refresh the numbers every so often

On a schedule you pick, the app asks you to update your values. Each update is saved as a snapshot: a dated record of where you stood that day, which cannot be edited afterwards. Two snapshots and the charts start working. A year of them and you can see exactly what your money did.

Why typing the numbers yourself is the feature

Connecting to a bank means handing your credentials to somebody. AskWorth asks you for a few minutes a month instead, and in exchange your finances never leave your phone.



The dashboard, after a year of updates

2 Setting up

First run walks through four choices. None of them is permanent, and all of them live in Settings afterwards. Nothing is saved until you reach the last screen.

Choose your currency

Indian Rupee, US Dollar, Euro and British Pound are offered directly, with ten more (AED, AUD, CAD, CHF, CNY, JPY, NZD, SAR, SGD, ZAR) under **Other**, plus a box for your own symbol if yours is not there.

With Indian Rupee, amounts group the Indian way and use lakh and crore, so **₹82,58,000** also appears as **₹82.58 L**. Other currencies use thousands grouping with K, M and B. Changing this later relabels your figures, it never converts them.

Choose how often to update

Weekly, **2 weeks**, **Monthly**, or **Custom** with any number of days from 1 to 365. Monthly suits most people: often enough to see movement, rare enough not to become a chore. This only decides when you are reminded. You can update whenever you like.

Decide about reminders

Remind me when it's due is on by default. Your phone will ask for permission to send notifications; if you say no, the app quietly turns the setting off and tells you so at the end. Reminders arrive at **9:00 in the morning** and never contain any amounts.

Decide about the app lock

Offered as **Set up a PIN** or **Not now**, and entirely skippable. If you set one, you can also turn on Face ID, Touch ID or your fingerprint. Section 10 covers it.

Add your first item, or don't

The last step offers five starting points: **Bank account**, **Investment**, **Asset**, **Loan** and **Credit card**, with **Skip for now** beside them. Most people start with their main bank account, because it is the number they know without looking it up.

Then you get a summary of the three settings you chose, and the dashboard.

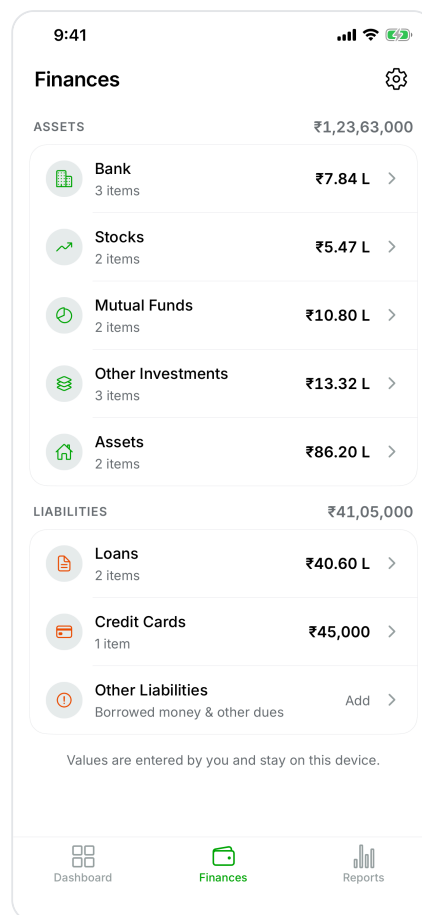
You do not have to enter everything at once

A dashboard with three items is already useful. Add the rest as you find the numbers. Nothing in the app ever asks you to complete anything.

3 Adding what you own and owe

The **Finances** tab lists eight categories under **Assets** and **Liabilities**, each with its total and how many items it holds. Tap an empty category and you go straight to the form. Tap one that has items and you get its list, with a + in the corner to add another.

Whatever you are adding, only two things are required: a **name** and the **value**. Everything else on the form is optional, and exists only if it is useful to you.



The Finances tab

WHAT YOU OWN

Bank	Savings, current, cash and deposits. You can tag each one as Savings, Current, Cash, Fixed Deposit, Recurring Deposit or Wallet.
Stocks	Shares and ETFs. Optional symbol, quantity and average price; enter those two and the invested amount works itself out.
Mutual Funds	Funds, SIPs and folios. Fund name, optional folio reference, invested amount, current value, monthly SIP.
Other Investments	PPF, NPS, EPF, bonds, deposits, gold, crypto, or your own type.
Assets	Property, vehicle, gold, jewellery, business or your own type. Current estimated value, and optionally what you paid and when.

WHAT YOU OWE

Loans	Home, personal, car, education, business. The outstanding amount, plus optional interest rate, EMI, start date and tenure.
Credit Cards	The balance you are carrying, with an optional credit limit so the app can show what is still available.
Other Liabilities	Personal debt, borrowed money, a family loan, business dues, or your own type.

The type you pick becomes the name on your dashboard

AskWorth user guide

For assets, loans and other liabilities, the breakdown groups by type rather than category, so tagging something as Property or Home Loan is what makes it appear under that name. Every type list ends with **Custom...**, and

4 A closer look at an item

This is a mutual fund. Every category uses the same shape, with more or fewer fields.

- **Fund name** is the only thing you must fill in, along with the value.
- **Folio / reference** is for your own benefit, so you can tell two similar holdings apart. It is never used in a calculation.
- **Invested amount** and **Current value** produce the **Gain** line underneath, in money and as a percentage.
- **Monthly SIP** is a note of what you contribute. It does not add itself to the value each month; you set the new value when you do your update.
- **Notes** is free text. Account numbers, maturity dates, anything you would otherwise forget.

Invested amount versus current value

Stocks, mutual funds, other investments and assets can hold both figures. The invested amount is what you put in, the current value is what it is worth now, and the difference is your gain. For assets the field is called **Purchase value** instead.

If you do not know what you originally invested, leave it empty. The item then shows no gain, and it is left out of the Investment performance report entirely rather than dragging the percentage down.

Amounts

Fields take plain numbers, group themselves as you type, and allow at most two decimals. Negative amounts cannot be entered at all, which is why a loan asks for what is outstanding rather than a minus figure.

The loan and card extras are for reference only

Interest rate, EMI, tenure, credit limit, bill due amount and due date are all recorded for your own use. The app does not calculate interest or payoff dates from them, and it does not send reminders about card bills or EMIs.

9:41

×

Edit mutual fund

Fund name

Parag Parikh Flexi Cap

Folio / reference

1234567/89

Invested amount

₹ 6,20,000

Current value

₹ 7,35,000

Gain +₹1,15,000 (+18.5%)

Monthly SIP

₹ 20,000

Notes

Optional

Save changes

Editing a mutual fund

5 The update cycle

The one habit the app asks of you, built to take two minutes.

Tap **Update my finances** on the dashboard. You get one screen with every item you hold, grouped by category, headed by the current month.

Each row shows the value from your last snapshot on the right, and a box underneath pre-filled with the item's current value. That is deliberate: most things have not moved since last month, so you scroll past them and change only what has. When a figure does change, a small coloured chip appears beside it showing the difference.

There is a **Note for this snapshot** box at the bottom, for things like "bonus received" or "bought a car". As you type, the **New net worth** figure in the footer keeps up. When it looks right, tap **Save snapshot**.

What a snapshot is

A complete record of every active item and its value at that moment, stored permanently. It is what every chart and comparison in the app is built from.

A snapshot always records *everything*, not just what you changed. Boxes you never touched keep their existing value, and a box you clear falls back to it too, so you cannot accidentally zero something by leaving it blank.

Update whenever you want

The schedule only decides when you get reminded. Updating early is fine, skipping a month is fine, and two snapshots on the same day are fine. Each one is stamped with the day it was saved, so the charts stay honest even when your updates are not regular.

9:41 September 2026

Enter today's values. We've filled in your latest numbers, so change only what has moved.

BANK

VALUE	PREVIOUS → NEW
HDFC Savings	₹4,50,000
₹ 4,50,000	
SBI Fixed Deposit	₹2,14,000
₹ 2,14,000	
ICICI Salary Account	₹1,20,000
₹ 1,20,000	

STOCKS

VALUE	PREVIOUS → NEW
Reliance Industries	₹2,85,000
₹ 2,85,000	
Infosys	₹2,62,000
₹ 2,62,000	

New net worth **₹82,58,000**

Save snapshot

Every value on one screen, previous figures alongside

6 Reading your dashboard

The big number

Your net worth right now: everything you own minus everything you owe, counting only items you have not archived. Underneath, how much that has changed over the period selected below, in money and as a percentage. Green is up, red is down.

The chart and the range chips

3M, 6M, 1Y, 3Y and **ALL** set how far back the chart reaches and which period that change figure describes. It is measured from the first point in the range, not from your last update, so switching to 3Y answers a different question from 3M.

The dotted line is where you started in that period. Drag a finger along the chart and the big figure follows your finger, showing what you were worth on that date.

The chart and the chips appear once you have two snapshots.

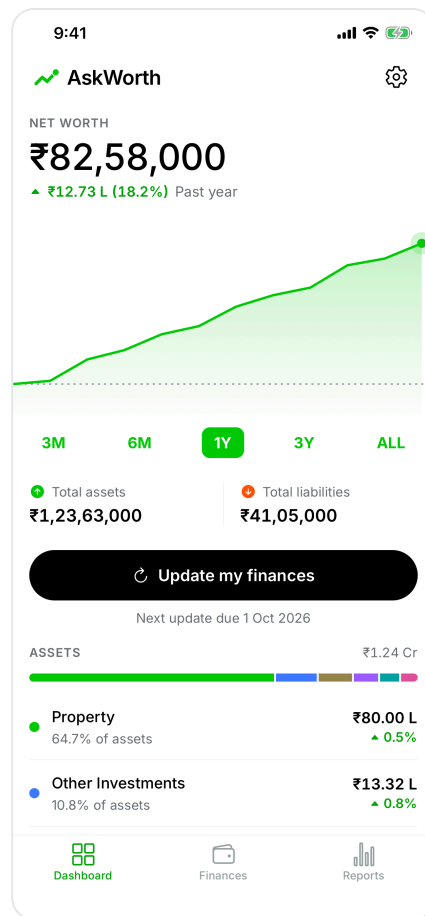
Totals and the breakdown

Total assets and **Total liabilities** are the two halves of the sum, so you can see whether a good month came from investments growing or debt shrinking.

Below them, each side is broken down, largest first, with its value, its share, and how much it moved since your previous snapshot. The coloured bar is the same information at a glance.

Two things that surprise people

Shares are of that side, not of net worth: a category at 64.7% is 64.7% of everything you own. And for liabilities, green means the number went *down*, because paying off debt is progress.



Dashboard

7 Reports

The same history, asked four different questions.

The range chips at the top apply to the first two sections. Allocation, investment performance and goals always describe where you stand today.

Net worth growth

The headline chart and the change across the period. Scrubbable, like the dashboard. This is the number to look at when you want to know whether the year went well.

Asset growth and liability reduction

Two lines on one chart, what you own and what you owe, with **Assets** and **Debt paid down** summarising the period above it. If your debt grew instead, the label changes to **Debt added** and tells you so plainly.

Asset allocation

A doughnut of where your money sits, with each category's share of your assets. Useful for noticing that two thirds of your net worth is one flat.

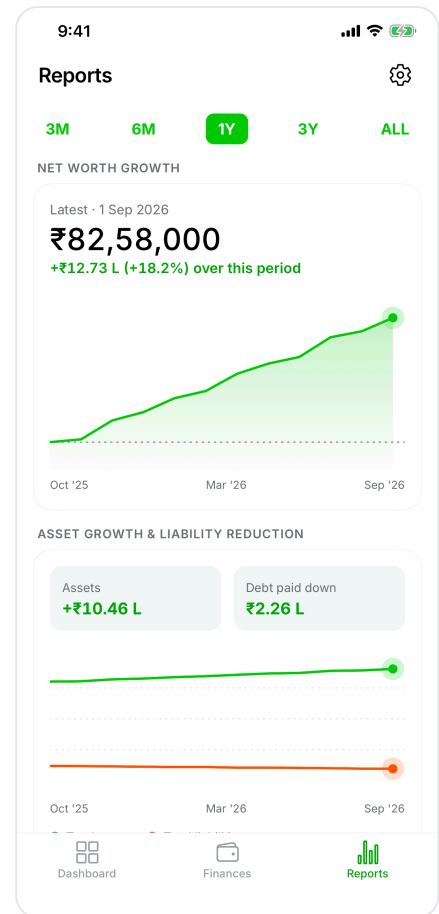
Investment performance

Only for things with both an invested amount and a current value. It shows what you put in, what it is worth, and the gain in money and percent, for the total and by category.

It is a simple comparison of the two figures you entered. There is no annualised return and no XIRR, because the app does not know when you made each contribution.

If a section says there is not enough history

Charts need two snapshots inside the range you picked. Either choose a longer range, or keep updating and the section fills in by itself.



Reports

8 Goals

Entirely optional. If you never open this screen, nothing else changes.

A goal is a target amount with a name and a way of measuring progress. Add one from the Goals section of the Reports tab.

The fields

- **Goal:** a name. Suggestions are offered for the usual ones: Emergency Fund, Home Purchase, Retirement, Child Education, Car, Vacation.
- **Target amount:** required, and has to be more than zero.
- **Target date:** optional. It appears next to your progress. Nothing is triggered by it, and no notification is sent when it arrives.

Two ways to track progress

From my items is the useful one. Tick the accounts and investments that count towards this goal and progress becomes their combined value, recalculated whenever you edit an item or save a snapshot. An emergency fund goal pointed at your savings account and your liquid fund keeps itself up to date forever. Only things you own can be linked.

Enter manually is for money the app cannot see. You type the figure and maintain it yourself.

Progress is shown as a bar and a percentage, and stops at 100% however far past the target you go.

9:41

New goal

Goal

e.g. Emergency Fund

Emergency Fund Home Purchase Retirement

Child Education Car Vacation

Target amount

₹ 0

Target date

Optional

TRACK PROGRESS

From my items Enter manually

Progress is the total of the items you select. It updates with every snapshot.

☐ Mumbai Apartment Assets ₹80.00 L

☐ Honda City Assets ₹6.20 L

☐ HDFC Savings Bank ₹4.50 L

Create goal

Creating a goal

9 History, archiving and deleting

Browsing your snapshots

Reports lists your three most recent snapshots, with **See all** for the rest. Each row shows the date, the net worth, and the change from the one before. Open one to see the full position that day: every category, every item, exactly as recorded.

Snapshots cannot be edited

There is no edit button, by design. A history you can quietly rewrite is not a history. What you can do is **Delete snapshot**, which is the right move if you saved an update with a typo in it: delete it, then save a fresh update. Your current values are not affected, and there is no undo.

Archiving an item

When you close an account, repay a loan or sell something, archive it rather than deleting it. Archiving takes it out of your current net worth and out of future updates, but keeps every snapshot it appeared in, so last year's chart still tells the truth.

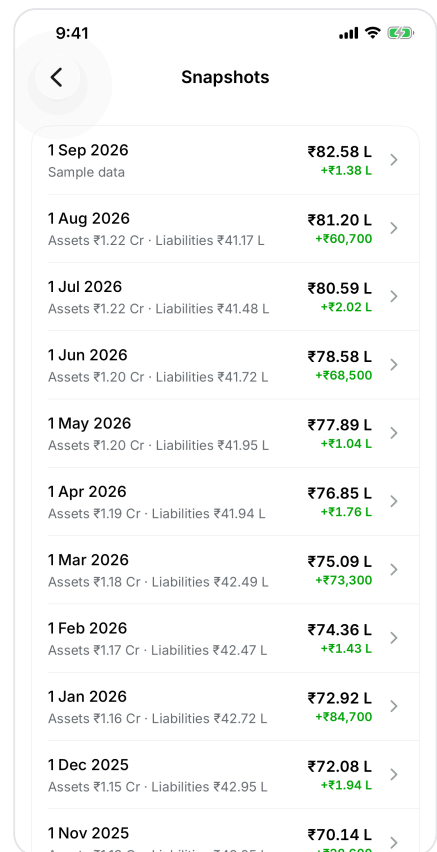
Archived items appear in a row at the bottom of Finances and in **Settings → Archived items**, and can be restored at any time with **Restore to active**.

Deleting an item

Removes it completely, after a confirmation. Use it for things entered by mistake. Past snapshots keep the values they recorded, because each snapshot holds its own copy. If the item has real history behind it, archive instead.

Erase all data

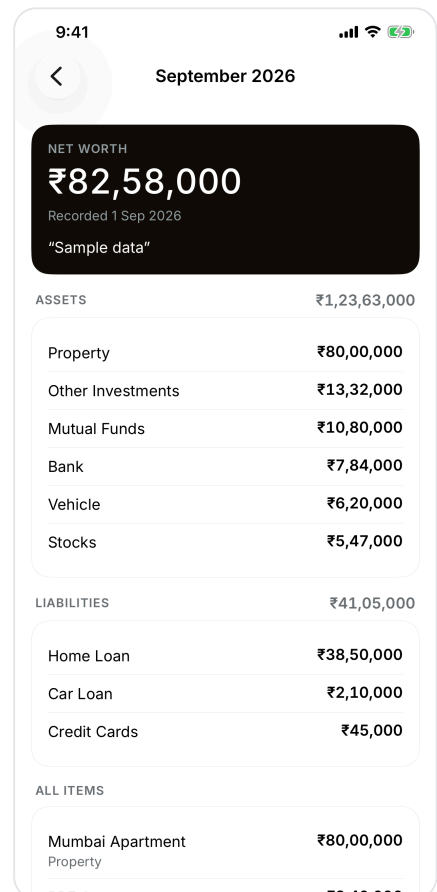
At the bottom of Settings, in red. It permanently deletes every item, snapshot and goal, and your settings and PIN with them, so the app starts again at onboarding. It asks you to confirm, and a backup file is the only way back.



9:41 Snapshots

1 Sep 2026	₹82.58 L	>
Sample data		
1 Aug 2026	₹81.20 L	>
Assets ₹1.22 Cr · Liabilities ₹41.17 L		
1 Jul 2026	₹80.59 L	>
Assets ₹1.22 Cr · Liabilities ₹41.48 L		
1 Jun 2026	₹78.58 L	>
Assets ₹1.20 Cr · Liabilities ₹41.72 L		
1 May 2026	₹77.89 L	>
Assets ₹1.20 Cr · Liabilities ₹41.95 L		
1 Apr 2026	₹76.85 L	>
Assets ₹1.19 Cr · Liabilities ₹41.94 L		
1 Mar 2026	₹75.09 L	>
Assets ₹1.18 Cr · Liabilities ₹42.49 L		
1 Feb 2026	₹74.36 L	>
Assets ₹1.17 Cr · Liabilities ₹42.47 L		
1 Jan 2026	₹72.92 L	>
Assets ₹1.16 Cr · Liabilities ₹42.72 L		
1 Dec 2025	₹72.08 L	>
Assets ₹1.15 Cr · Liabilities ₹42.95 L		
1 Nov 2025	₹70.14 L	>
Assets ₹1.12 Cr · Liabilities ₹42.95 L		

Snapshots



9:41 September 2026

NET WORTH	
₹82,58,000	
Recorded 1 Sep 2026	
"Sample data"	
ASSETS	₹1,23,63,000
Property	₹80,00,000
Other Investments	₹13,32,000
Mutual Funds	₹10,80,000
Bank	₹7,84,000
Vehicle	₹6,20,000
Stocks	₹5,47,000
LIABILITIES	₹41,05,000
Home Loan	₹38,50,000
Car Loan	₹2,10,000
Credit Cards	₹45,000
ALL ITEMS	
Mumbai Apartment	₹80,00,000
Property	
DBF Account	₹8,40,000

One snapshot, opened

10 Locking the app

Your phone already has a passcode. This is the second door, for when somebody is holding your unlocked phone.

Turn on **Require PIN to open** in **Settings → App lock** and choose a four digit PIN. Where your phone offers Face ID, Touch ID or a fingerprint, you can switch that on too and keep the PIN as the fallback.

When it locks

Always when you open the app cold, and again when you come back after leaving it in the background for longer than your **Auto-lock** setting: **Instantly, 1 min, 5 min or 15 min**. One minute is the default.

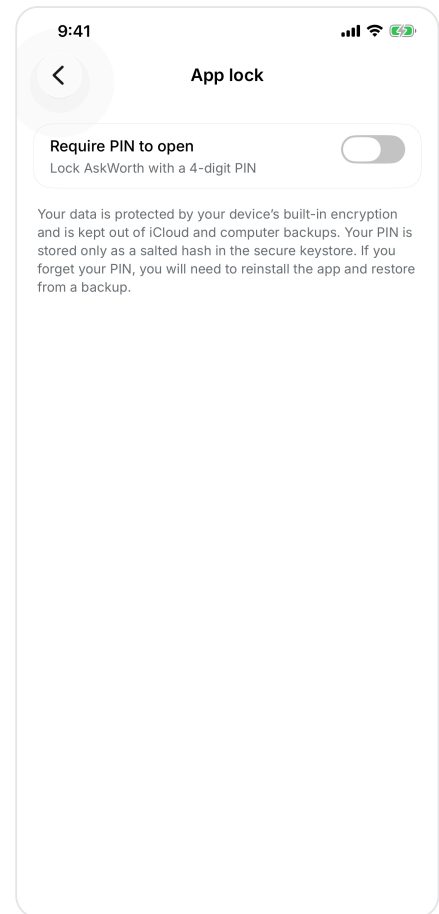
Stepping out to the share sheet or the file picker, which is what happens when you export a backup, does not count as leaving. While the app sits in your app switcher its contents are hidden behind a plain cover, so balances do not show there.

What is stored, and what is not

- Your PIN is never stored. What is kept is a salted one way hash of it, in the phone's secure keystore, enough to check a PIN but not to work out what it was.
- Face ID and fingerprint checks are done by the operating system. AskWorth is told yes or no and never sees any biometric data.
- **Change PIN** asks for the current one first, and so does turning the lock off.

There is no PIN recovery

Nobody can reset it for you, because nobody else has your data. If you forget it, the only way back in is to reinstall the app and restore from a backup. One more reason to have one.



App lock

11 Backups and exports

The most important page in the app, and the one most people visit only after they wish they had.

It is at **Settings** → **Backup & restore**. There are three ways to get your data out.

Encrypted backup, recommended

Choose a password of at least six characters, confirm it, and tap **Export encrypted backup**. You get an **.askworth** file, encrypted with AES-256 using a key derived from your password, which you can save to Files, iCloud Drive, Google Drive, or email to yourself. It is safe to keep in any of those places, because without the password it is unreadable.

The password cannot be recovered

It is not stored anywhere, by design. A backup without its password is a lost backup. Put it in your password manager the moment you create it.

JSON backup

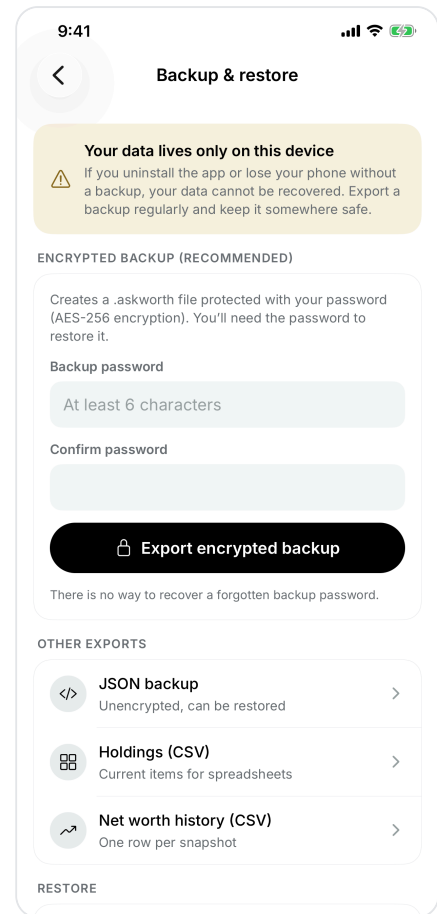
The same data, restorable, but unencrypted. The app asks you to confirm, because anyone who gets the file can read everything in it.

CSV exports

Holdings (CSV) is your current items, one row each, archived ones included and flagged. **Net worth history (CSV)** is one row per snapshot. Both are for spreadsheets; neither can be restored into the app.

How often

A good habit is to export a backup right after each update, once a month. Twenty seconds, and it is the difference between a bad day and a lost year.



Backup & restore

12 Restoring and moving to a new phone

Restoring a backup

Tap **Choose backup file** and pick an **.askworth** or **.json** file. The app tells you what it found, encrypted or not and when it was made, and asks for the password if it needs one. Then it warns you that everything currently in the app will be replaced.

That warning is exact. Restoring is a replacement, not a merge: your items, snapshots, goals and preferences all come from the file. The only things kept from this phone are your app lock settings, so you are not locked out or unexpectedly unlocked by someone else's backup.

Moving to a new phone

1. On the old phone, export an encrypted backup and put it somewhere the new phone can reach, or email it to yourself.
2. Install AskWorth on the new phone and go through first run. Skip the first item step.
3. Open **Settings** → **Backup & restore**, choose the file, enter the password, confirm.
4. Check your net worth and your snapshot history, then remove the app from the old phone if you are finished with it.

Your data is deliberately left out of phone backups

AskWorth's database is excluded from iCloud, Google and computer backups, so your finances do not travel inside a backup you never thought about. The flip side is that restoring your phone from an iCloud or Google backup will not bring AskWorth's data back. Only an AskWorth backup file will.

If a backup will not open

Wrong password, or the backup file is damaged

The app cannot tell these two apart, because the encryption checks the whole file. Try the password again carefully; if you are sure of it, the file itself has been altered.

This file is not an AskWorth backup

The file is not one of ours, or it has been edited. Check you picked the right one.

Made by a newer version of the app

Update AskWorth on this phone, then restore again.

Made by a test version

A backup from a pre-release build. Those cannot be restored.

13 Reminders

One notification when an update is due, and a few gentle nudges if you leave it.

With **Update reminders** on, the phone tells you at **9:00** on the day your next update is due, based on the schedule you chose. If you are already overdue when the app works this out, it waits until the next morning rather than buzzing at you immediately.

If you still have not updated, it follows up three days later, then weekly for about a month, and then stops. Saving an update clears everything pending and starts the next cycle. The wording counts the days for you: *"It's been 33 days since your last financial update."*

What they never contain

No amounts, no balances, no item names. Nothing sensitive appears on your lock screen.

Where they come from

Your phone, not a server. They are scheduled locally, which is why they arrive whether or not the app is running and whether or not you have a connection, and why AskWorth needs no push notification capability at all.

Turning them off

The **Update reminders** switch in Settings. The app still works out when your next update is due and shows it under the button on your dashboard.

There are no other notifications

Credit card bills, loan EMIs and goal target dates are recorded for your reference but never notify you. The update reminder is the only thing AskWorth will ever send.

If reminders stop arriving

Check that notifications are still allowed for AskWorth in your phone's own settings. If permission is refused, the switch inside the app cannot turn itself on, and it will say so.

14 Questions people ask

Can AskWorth fetch my balances automatically?

No, and it never will. That would mean holding your bank credentials. You type the numbers; in return nothing about your finances leaves your phone.

Does it update share prices or fund NAVs?

No. Every figure in the app is one you entered. That is why an update asks you for current values.

Do I need an account?

No. No sign up, no email address, and no password except the ones you choose for the app lock and your backups.

Does it work without internet?

Entirely. The only link in the app opens the AskTech website in your browser.

Can AskTech see my data?

No. There is no server to send it to. If anyone asked us for your data, we would have nothing to give them.

What happens if I lose my phone?

Your data goes with it, unless you have a backup file. That is the trade for having no cloud copy.

I forgot my backup password.

That backup cannot be opened, by you or by us. If the app is still installed, export a fresh one with a password you will keep.

Is my data encrypted on the phone?

Yes, by the phone's own encryption, tied to your device passcode. Backup files are encrypted separately with your backup password.

Why is my chart empty?

Charts need at least two snapshots inside the range you picked. Save an update, then the next one, and they appear.

I made a mistake in last month's update.

Open that snapshot, delete it, and save a new update. Snapshots cannot be edited in place, on purpose.

I sold my car. Delete it or archive it?

Archive it. It leaves your current net worth but stays in the history, so last year's figures still make sense.

Will it remind me about my credit card bill?

No. You can record a due date and amount for your own reference, but the update reminder is the only notification the app sends.

Can I use a currency other than rupees?

Yes, pick it in Settings. Note that changing currency relabels your figures, it does not convert them.

Does it give investment advice?

No. It shows you your own numbers and nothing more. It is not a bank, a broker or an adviser.

Is there a web version, or sync between devices?

No. Both would mean a server. Moving to a new phone is done with a backup file, as described in section 12.

How do I get rid of everything?

Settings, then **Erase all data**, or simply delete the app. Nothing is left behind anywhere else.

STILL STUCK

Email payal@asktechsolution.in

Website www.asktechsolution.in

Privacy policy www.asktechsolution.in/askworth/privacy-policy/

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