

Hamsta Press Release

Hamsta hamsta.biz

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Mova mova.io

Hamsta - Personal Budgets

Budgeting service that helps you control cash flow and save money

Mova, <http://mova.io>, Ukrainian software development company, announced a new web service for personal budgeting and expenses tracking. Unlike existing finance tracking applications, Hamsta designed for people who want not just to track all their transactions, but to take a full control of their cash flow.

The screenshot shows the Hamsta web application interface. At the top, there's a navigation bar with 'Dashboard', 'Budgets', 'Transactions', and 'Accounts'. The user is logged in as 'Kyrylo'. The main content area shows a month selector for '2015' with 'Mar' selected. Below this are four summary cards: Expense (\$2,007.67), Income (\$11,944.00), Available (\$702.33), and Overspent in Feb, 2015 (\$0.00). The main part of the interface displays budget tables for three categories: Entertainment, Food & Drinks, and Income. Each category has a table comparing March and April 2015 budgets, with columns for Budgeted, Flow, Available, and Balance.

Entertainment		Mar, 2015				Apr, 2015						
+ New category	Budgeted	\$210.00	Flow	\$27.40	Available	\$182.60	Budgeted	\$100.00	Flow	\$0.00	Available	\$100.00
Cinema	\$	150		\$16.40		\$133.60	\$	40		\$0.00		\$40.00
Theatre	\$	60		\$11.00		\$49.00	\$	60		\$0.00		\$60.00

Food & Drinks		Mar, 2015				Apr, 2015						
+ New category	Budgeted	\$970.00	Flow	\$480.27	Available	\$489.73	Budgeted	\$175.00	Flow	\$0.00	Available	\$175.00
Alcohol	\$	70		\$0.00		\$70.00	\$	25		\$0.00		\$25.00
Groceries	\$	600		\$351.94		\$248.06	\$	100		\$0.00		\$100.00
Restaurants	\$	300		\$128.33		\$171.67	\$	50		\$0.00		\$50.00

Income		Mar, 2015				Apr, 2015						
+ New category	Planned	\$18,000.00	Actual	\$11,944.00	Balance	\$-6,056.00	Planned	\$11,000.00	Actual	\$0.00	Balance	\$-11,000.00
Salary	\$	8000		\$8,532.00		\$532.00	\$	8000		\$0.00		\$-8,000.00
Side Projects	\$	2000		\$3,412.00		\$1,412.00	\$	3000		\$0.00		\$-3,000.00

So, what is a budget? Budget is just an estimate of expenses over some period. It helps to determine how much money is still available and notifies whenever a monthly spendings limit is close. Budgeting sounds pretty easy on paper, but when people are trying to use budgets, it becomes very time-consuming. The user needs to add all incomes and expenses, recalculate how much he still has available per month, check how much overspent and more.

Hamsta (<http://hamsta.biz>) helps manage budgets with no effort. It calculates and shows how much money is still available, how much has been saved or overspent. Hamsta displays largest spendings categories, net worth changes, handles currency exchange and much more. The only thing user needs to do, is just to add his expenses to it.

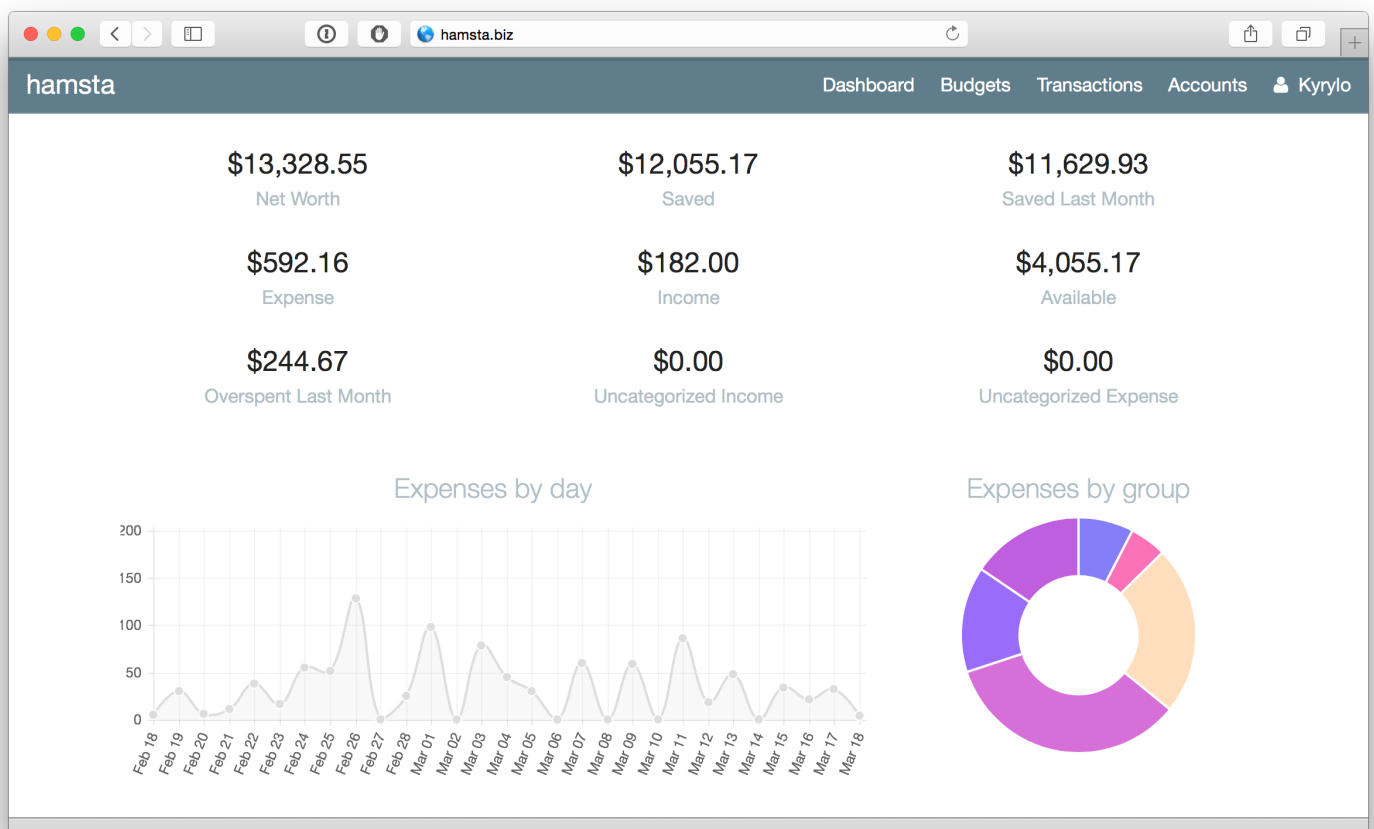
Let's see how does budgeting work, and take \$400 groceries budget for example. At the beginning of the first month, Hamsta will display that all \$400 are available. However, each time new spendings in this category appear, the available amount will become smaller and smaller. Spent \$50? Nothing to worry about there is still \$350 left. Extra \$380 dollars spent on a birthday party? The budget has been exceeded by \$30, and Hamsta will highlight Groceries budget with red. Overspent \$30 will be transferred to the next month. The idea of transferring overspent to next month is important - if you spent more this time, you would need to spend less in the future. The goal is to save more money, remember?

But what to do if you use many currencies? No worries, Hamsta knows how to work with it too. You just need to select whatever currency you would like to use with your new account or card. Hamsta takes care of currency exchanges, transfers between your accounts and more.

To create and review all the spendings, Hamsta has Transactions page. When all budget have been set up, transaction creation is the only action user needs to do. But don't worry about it too much - it is easy, takes just a second, and can be done at any time. Even more, Mova has created a browser extension for Chrome that creates new Hamsta transactions with the speed of light (you can find it here: [browser extension page](#)).

Budgets are not the only Hamsta's feature. Hamsta can always help you to understand what is going on with your money. Its dashboard has lots of useful stats and graphs. How much has been saved last month and how much earned this month? Where money are going, and how does net worth changes? Hamsta has lots of stats and charts to answer all these questions.

Budgeting needs more efforts that classic expenses tracking, but it is much more useful. Hamsta is the new web services that will make personal budgeting much easier for everyone. Its goal is to help to stay within a budget, understand spending habits, and save more and more money.



Additional Information

Hamsta URL	http://hamsta.biz
Help Center	https://hamsta.biz/help
Pricing page	https://hamsta.biz/pricing
Subscription (monthly)	\$3.99
Subscription (annually)	\$39.99
Trial period	30 days
Browser extension (Chrome)	https://chrome.google.com/webstore/detail/hamsta-simple-budgeting/hcbeigkhffhjchgpplphodjpicdicjc
Developer Website	http://mova.io
Facebook Page	https://www.facebook.com/pages/Hamsta/1417901301855214