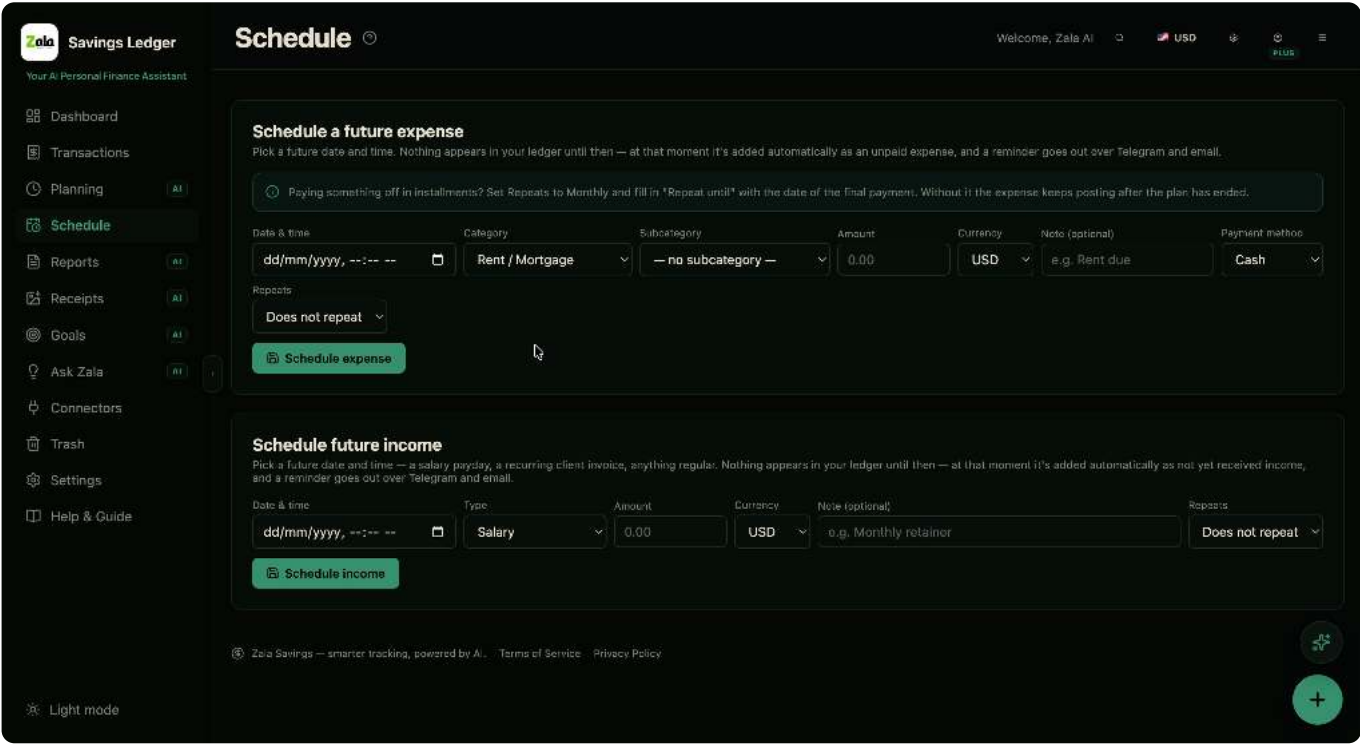
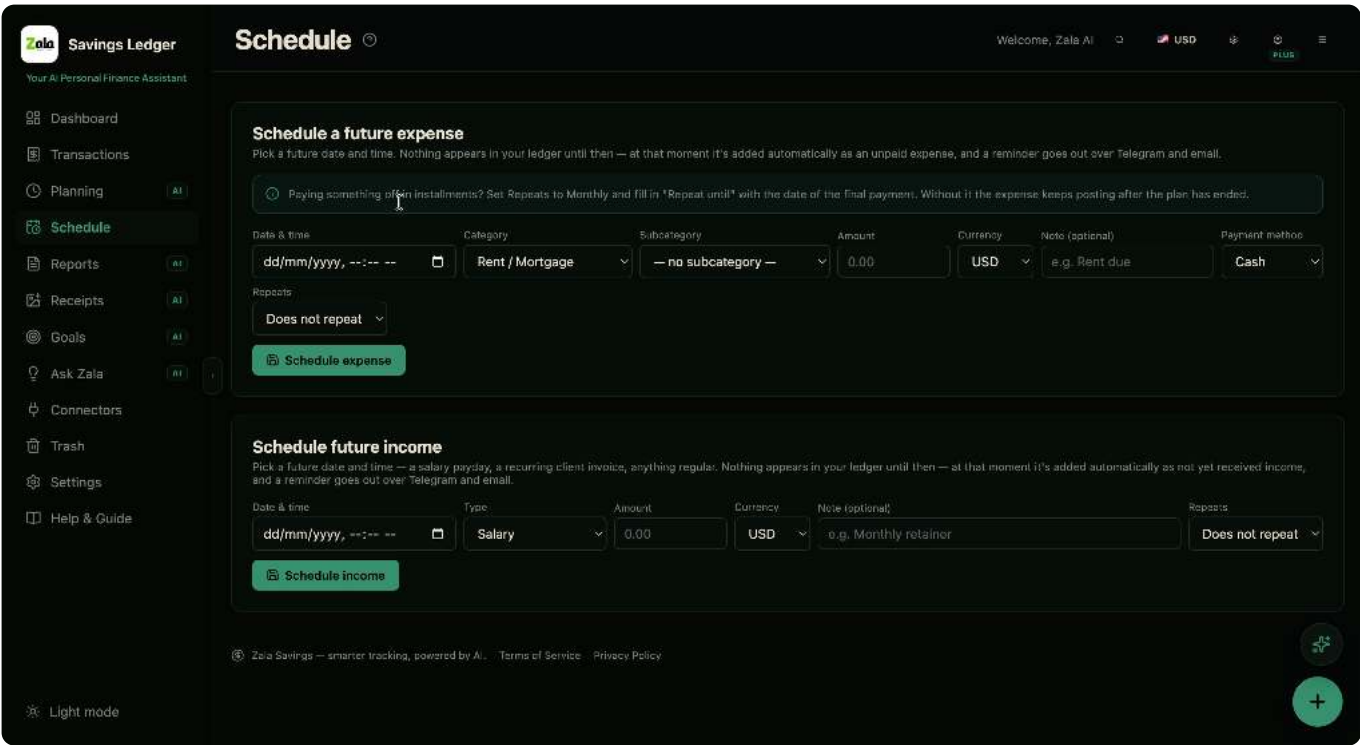


Scheduling Recurring Expenses in Zala Savings

This document explains how to schedule a recurring expense in Zala Savings, how it appears in your transactions, and how to update its payment status and recurrence details.

Step 1: Start Creating a Scheduled Expense

Begin by opening the scheduling feature in Zala Savings. From there, choose to create a new schedule and select the option to schedule an expense.



Step 2: Set the Execution Time for the Expense

Specify when the scheduled expense should first occur. For this example, set the execution time to the next minute so you can immediately observe how scheduling behaves.

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#123

Schedule a future expense

Pick a future date and time. Nothing appears in your ledger until then — at that moment it's added automatically as an unpaid expense, and a reminder goes out over Telegram and email.

Paying something off in installments? Set Repeats to Monthly and fill in "Repeat until" with the date of the final payment. Without it the expense keeps posting after the plan has ended.

Date & time

02/09/2026, 06:23 PM

Category

Rent / Mortgage

Subcategory

— no subcategory —

Amount

0.00

Currency

USD

Note (optional)

e.g. Rent due

Payment method

Cash

Repeats

Does not repeat

Schedule expense

Schedule future income

Pick a future date and time — a salary payday, a recurring client invoice, anything regular. Nothing appears in your ledger until then — at that moment it's added automatically as not yet received income, and a reminder goes out over Telegram and email.

Date & time

dd/mm/yyyy, --:-- --

Type

Salary

Amount

0.00

Currency

USD

Note (optional)

e.g. Monthly retainer

Repeats

Does not repeat

Schedule income

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Date & time

02/09/2026, 06:23 PM

Category

Installment

Subcategory

— no subcategory —

Amount

0.00

Currency

USD

Note (optional)

e.g. Rent due

Payment method

Cash

Repeats

Does not repeat

Schedule expense

Schedule future income

Pick a future date and time — a salary payday, a recurring client invoice, anything regular. Nothing appears in your ledger until then — at that moment it's added automatically as not yet received income, and a reminder goes out over Telegram and email.

Date & time

dd/mm/yyyy, --:-- --

Type

Salary

Amount

0.00

Currency

USD

Note (optional)

e.g. Monthly retainer

Repeats

Does not repeat

Schedule income

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Step 3: Configure the Expense as a Monthly Recurring Installment

Define the expense details, such as describing it as an auto installment. Then configure the recurrence so that the expense repeats monthly.

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Paying something off in installments? Set Repeats to Monthly and fill in "Repeat until" with the date of the final payment. Without it the expense keeps posting after the plan has ended.

Date & time: 02/09/2026, 06:23 PM Category: Installment Subcategory: Auto Amount: 300 Currency: USD Note (optional): e.g. Rent due Payment method: Cash

Repeats: Does not repeat

Schedule expense

Schedule future income
Pick a future date and time — a salary payday, a recurring client invoice, anything regular. Nothing appears in your ledger until then — at that moment it's added automatically as not yet received income, and a reminder goes out over Telegram and email.

Date & time: dd/mm/yyyy, --:-- -- Type: Salary Amount: 0.00 Currency: USD Note (optional): e.g. Monthly retainer Repeats: Does not repeat

Schedule income

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Date & time: 02/09/2026, 06:23 PM Category: Installment Subcategory: Auto Amount: 300 Currency: USD Note (optional): e.g. Rent due Payment method: Cash

Repeats: Monthly

Repeat until (optional): dd/mm/yyyy

For anything with a fixed term — a 12-month installment, a course, a loan. Leave blank and it repeats indefinitely. Each time this posts, the next Monthly occurrence is scheduled automatically. Cancelling a pending one stops the series.

Schedule expense

Schedule future income
Pick a future date and time — a salary payday, a recurring client invoice, anything regular. Nothing appears in your ledger until then — at that moment it's added automatically as not yet received income, and a reminder goes out over Telegram and email.

Date & time: dd/mm/yyyy, --:-- -- Type: Salary Amount: 0.00 Currency: USD Note (optional): e.g. Monthly retainer Repeats: Does not repeat

Schedule income

Light mode

After filling in all required fields, click **Schedule Expense**. Once the scheduled time is reached, the expense will automatically appear in your transactions, and a new future occurrence (for example, on the 2nd of October) will be created.

Step 4: Edit the Scheduled Expense if Needed

If you need to modify the schedule, open the scheduling section and select the relevant scheduled expense.

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Date & time

Category

Subcategory

Amount

Currency

Note (optional)

Payment method

dd/mm/yyyy, --:-- --

Rent / Mortgage

-- no subcategory --

0.00

USD

e.g. Rent due

Cash

Repeats

Does not repeat

Schedule expense

Upcoming (1)

Sep 2, 2026, 9:23 PM

300.00 USD

Installment / Auto

Monthly

Schedule future income

Pick a future date and time — a salary payday, a recurring client invoice, anything regular. Nothing appears in your ledger until then — at that moment it's added automatically as not yet received income, and a reminder goes out over Telegram and email.

Date & time

Type

Amount

Currency

Note (optional)

Repeats

dd/mm/yyyy, --:-- --

Salary

0.00

USD

e.g. Monthly retainer

Does not repeat

Schedule income

You can adjust the end date, change other information such as the amount or description, or leave it unchanged if you only want to observe how it behaves.

Step 5: Review the Scheduled Expense in Transactions

Navigate to the **Transactions** view to confirm that the scheduled expense has been created.

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Date & time

Category

Subcategory

Amount

Currency

Note (optional)

Payment method

dd/mm/yyyy, --:-- --

Rent / Mortgage

-- no subcategory --

0.00

USD

e.g. Rent due

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Does not repeat

Schedule expense

Upcoming (1)

Sep 2, 2026, 9:23 PM

300.00 USD

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Monthly

Schedule future income

Pick a future date and time — a salary payday, a recurring client invoice, anything regular. Nothing appears in your ledger until then — at that moment it's added automatically as not yet received income, and a reminder goes out over Telegram and email.

Date & time

Type

Amount

Currency

Note (optional)

Repeats

dd/mm/yyyy, --:-- --

Salary

0.00

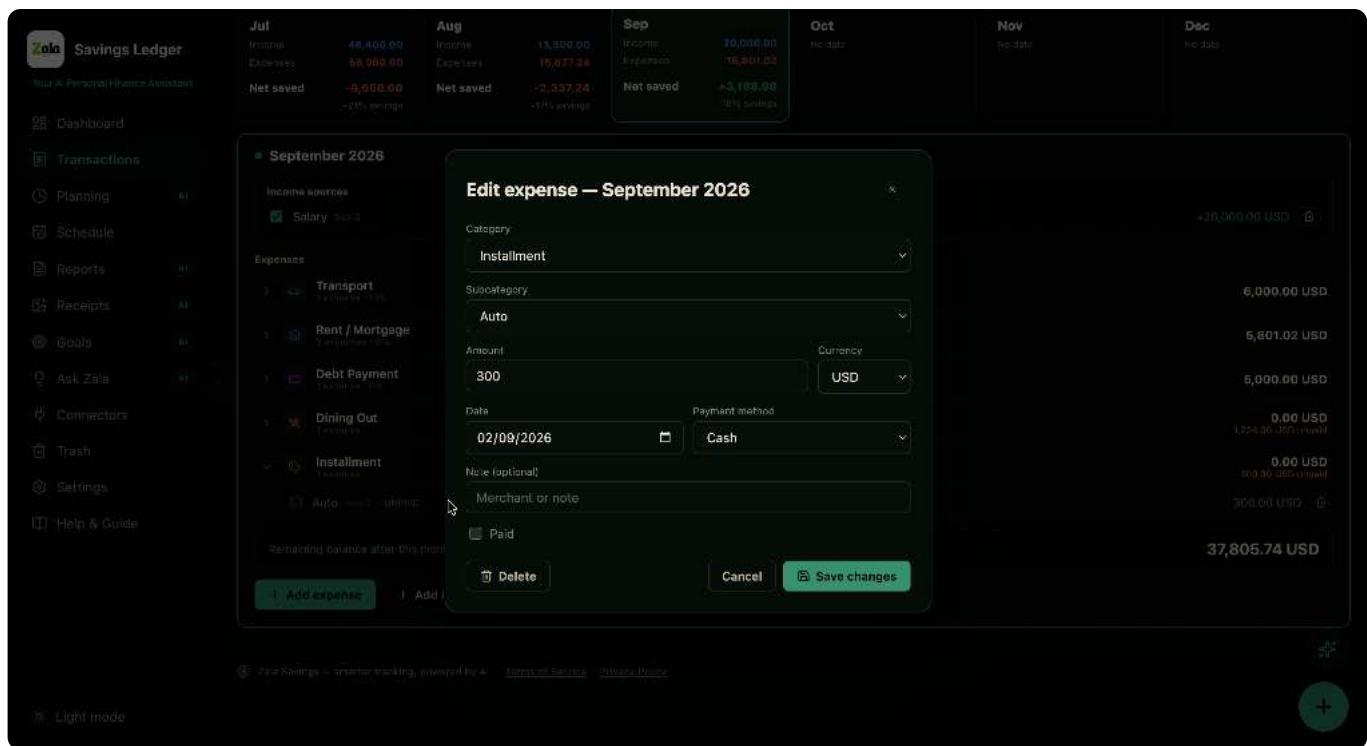
USD

e.g. Monthly retainer

Does not repeat

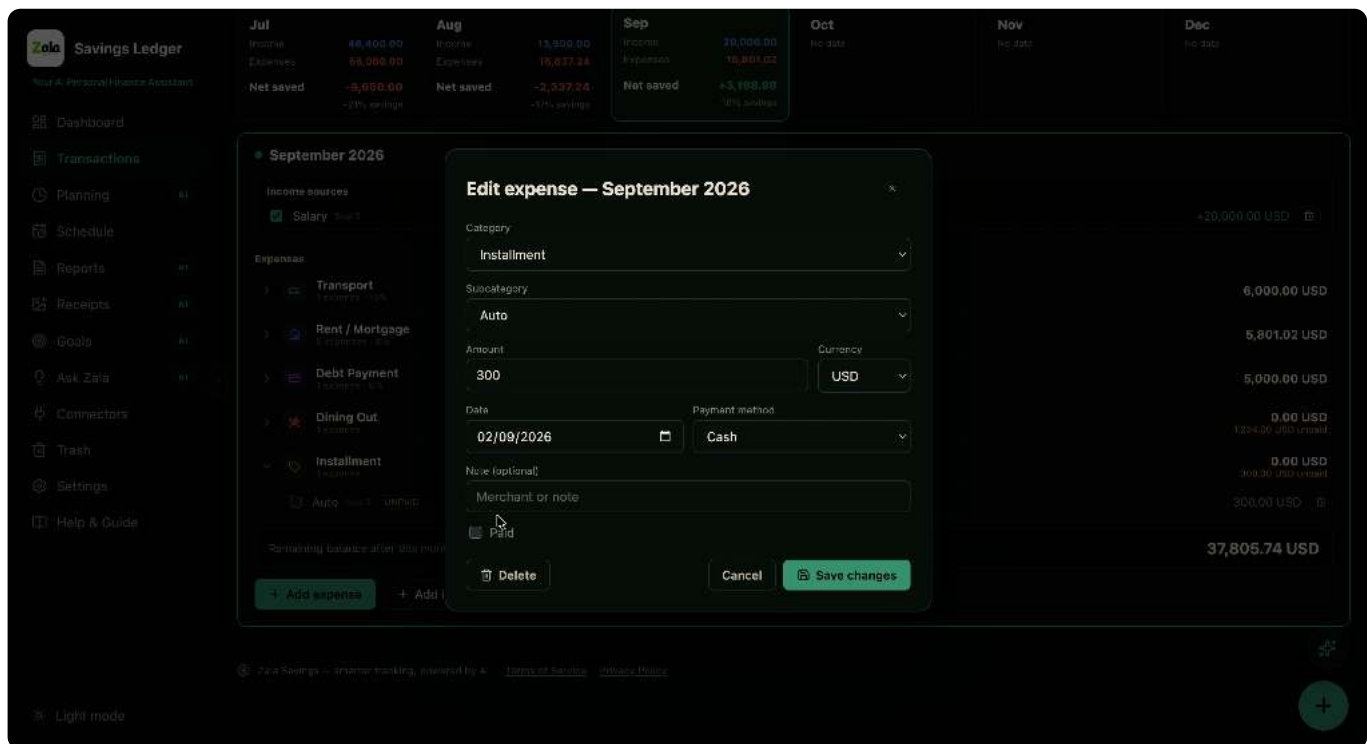
Schedule income

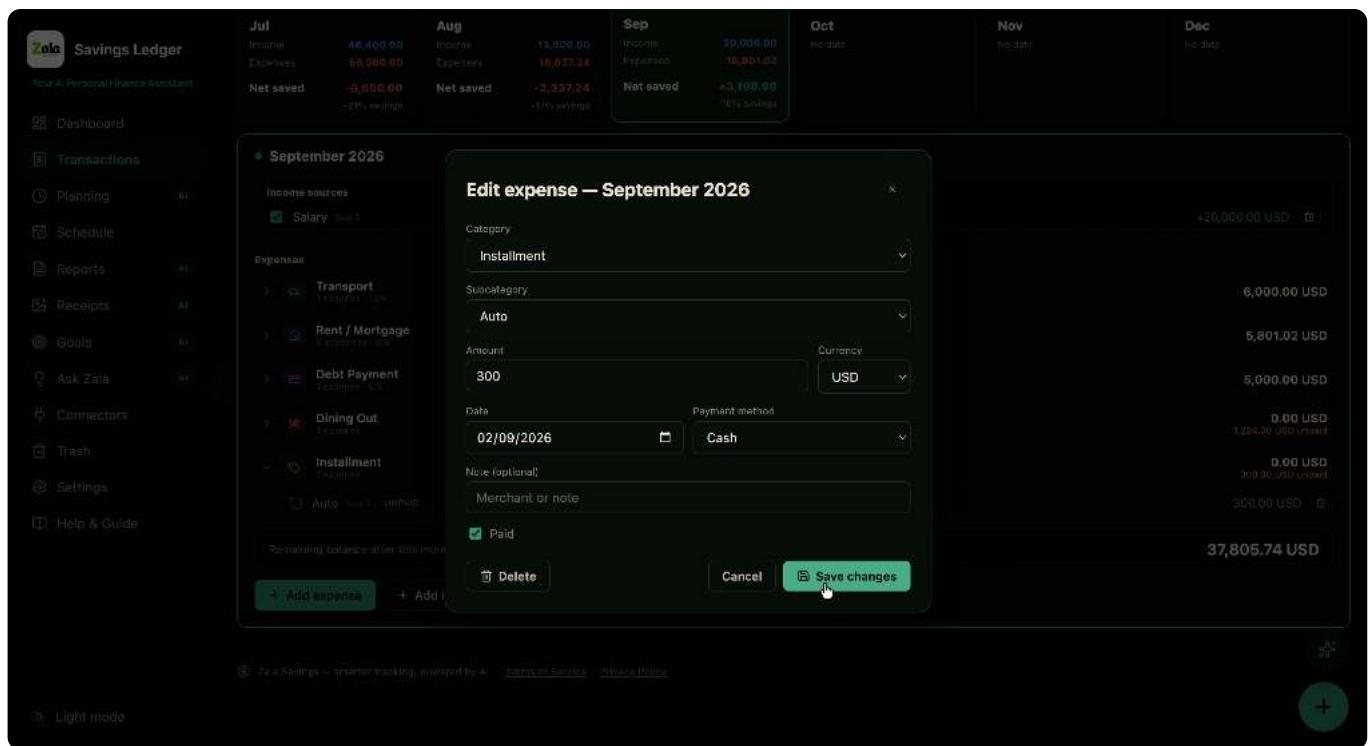
You will see the transaction listed under the appropriate category (e.g., installment). By default, its status will be **unpaid**, which is expected for a newly created transaction.



Step 6: Mark the Transaction as Paid

If you want to change the transaction status from unpaid to paid, open the transaction and update its status.

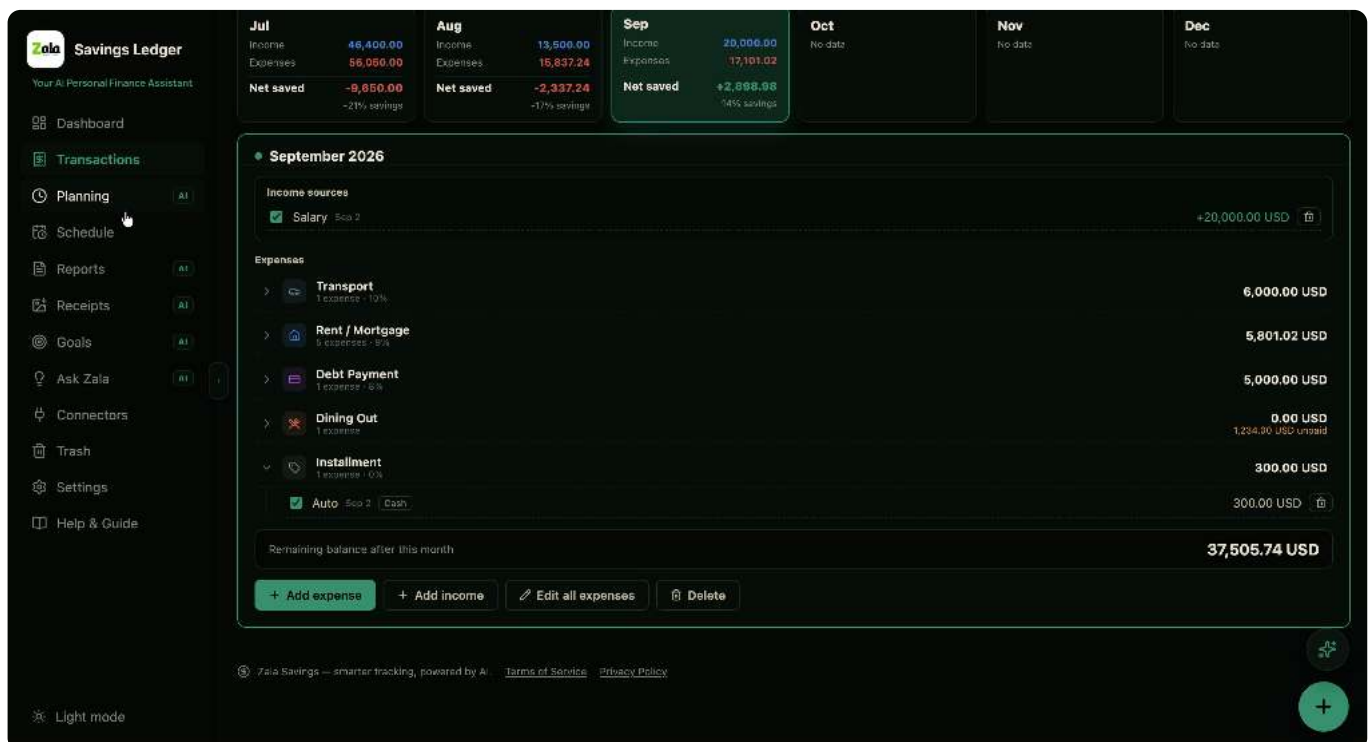




Once updated, the transaction will be marked as paid.

Step 7: Confirm the Next Recurring Occurrence

Return to the scheduling section to verify that the next recurring instance has been created.



You should now see the next scheduled expense (for example, on the 2nd of October), confirming that the monthly recurrence is active.