Yusr

يُسر

A simple guide to getting out of debt — gently, and at your own pace.

Made for beginners · takes 5 minutes to read

START HERE

What is Yusr?

Yusr (say it: *YOO-sir*) means "ease." It's an app that helps you keep track of money you owe, make a simple plan to pay it back, and feel calm about it — not stressed.

It works quietly on your phone. It never tells you off. It just helps you take one small step at a time.

Riba *"interest"*

Extra money a bank charges on top of what you borrowed. Yusr shows it clearly so you can pay it off fast.

Qard hasan *a kind loan*

Money you borrow from — or lend to — a person, with no extra charge. Like lending your cousin RM20.

Amanah *a trust*

A promise you keep. Paying back a person you owe is looking after a trust.

YOUR HOME SCREEN

Everything starts here

When you open Yusr, the top is teal and greets you. Underneath are square buttons — your shortcuts.

1 **The greeting**
"Assalamualaikum" and your total: how much you owe, and how much people owe you.

2 **Quick actions**
Six buttons: Add debt, Your plan, People, Coach, Progress, Settings.

3 **Your cards**
Below that, a card for each thing you owe, with a little bar showing how far you've come.

STEP BY STEP

How to do the main things

Add something you owe

1. Tap Add debt on the home screen.
2. Type a **name** (like "Phone bill") and pick the **type**.
3. Type how much is left — the **balance**.
4. Tap **Save**. It now shows on your home screen.

See your "debt-free" date

1. Tap **Your plan**.
2. Type how much you can pay each month — your **budget**.
3. Yusr shows the **date you'll be free**.
4. Tap the under "What if I pay a little extra?" and watch the date jump closer.

Log a payment

1. Tap a debt card to open it.
2. Tap Log payment.
3. Type how much you paid, then tap the button.
4. The bar moves. Clear it fully and a happy message appears. 🎉

Ask someone to pay you back — kindly

1. Tap **People**, then find the person under "Owed to me."
2. Tap **Send a gentle reminder**.
3. Pick a tone. Yusr writes a polite message for you.
4. Read it, change any words, then tap **Share** to send it yourself on WhatsApp.

Ask the Coach

1. Tap **Coach**.
2. Got extra money? Type the amount — it tells you where it helps most.
3. Or tap a question like **"When am I debt-free?"** for a quick answer.

Change language or dark mode

1. Tap **Settings** (the gear at the top).
2. Pick **Language** — English or العربية.
3. Pick **Theme** — Light, Dark, or System.

REAL PEOPLE, REAL USES

Who is Yusr for?

Anyone with money to sort out. Here are six people from very different lives — see who feels like you.

A

Aisha, 17
High-school student

Borrowed RM50 from her best friend for a class trip and keeps forgetting to pay it back.

She uses: Add debt → "Loan from a friend," with a deadline. Now she won't forget, and stays a good friend.

D

Danish, 24
First real job

His credit card keeps growing and the interest scares him. He doesn't know where to start.

He uses: Your plan. Yusr shows his free date and tells him to hit the credit card first.

R

Pak Rahim, 45
Grab / taxi driver

A car loan and some money he owes his brother. Which should he pay first?

He uses: The Yusr plan. It puts his brother (a person) and the costly loan first, in the right order.

F

Farah, 30
Mum & online seller

Used "buy now, pay later" for stock. Bits are due all over the place.

She uses: Add each one, turn on Reminders, and log payments so nothing sneaks up on her.

Y

Uncle Yusof, 60
Retired

Lent his nephew RM800 months ago. He feels too shy to ask for it back.

He uses: People → Send a gentle reminder. Yusr writes the kind words for him.

Z

Zainab, 19
College student

Owes her mum and really wants to pay it all back before Raya.

She uses: Add mum's loan with a deadline, then a small plan to finish in time.

GOOD TO KNOW

Three things to remember

It's private
Your money stays on your phone. Nothing is sent to the internet. Not to us, not to anyone.

It's a helper, not a boss
Yusr isn't money advice or a fatwa. For big decisions, ask a real scholar or a money expert.

Be kind — to others and yourself
Getting out of debt takes time. Every small payment counts. No shame, ever.

“Indeed, with hardship comes ease.” One small step today. 🌙

Yusr · a private, on-device companion for a calmer path out of debt.