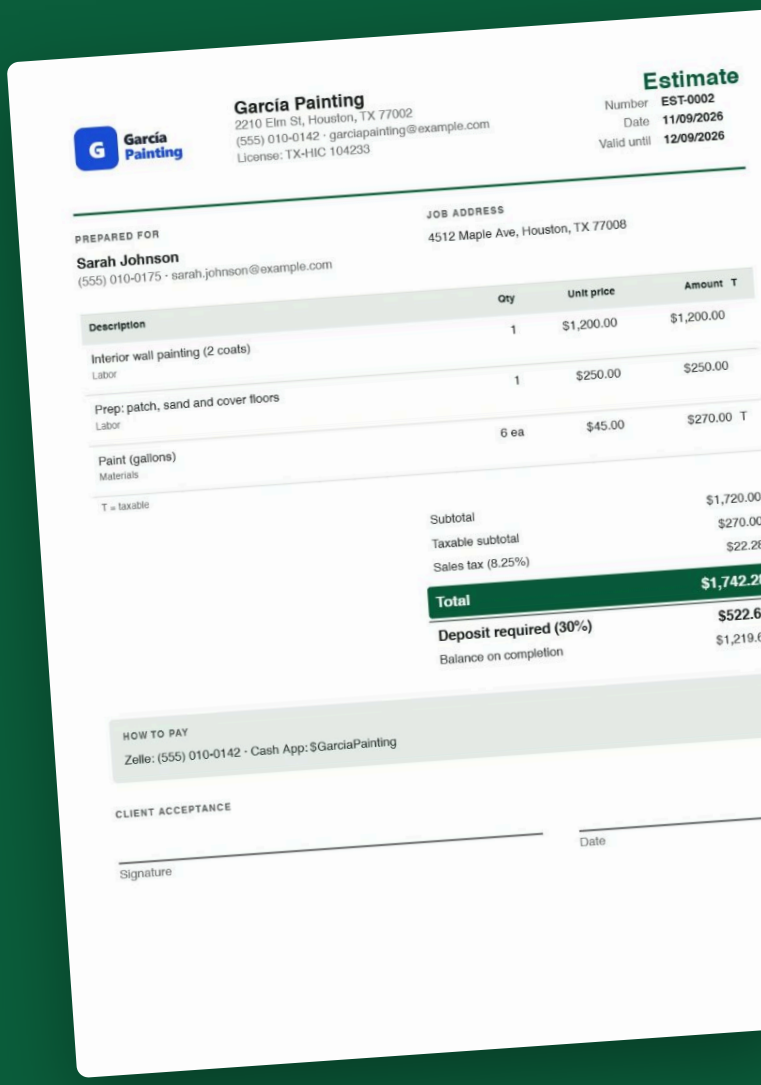
cobralo.

Cobralo Training Manual

Estimates and invoices in English, Spanish, or both



First edition · November 2026

cobraloapp.com

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1 Welcome

Cobralo makes professional estimates and invoices on your phone and sends them to your client as a PDF, in English, in Spanish, or in both side by side. It's made for contractors of every trade: painters, roofers, landscapers, cleaners, handymen, plumbers, electricians and more.

This manual walks through everything Cobralo does today, in the order you'll use it: your first estimate, line items, tax and deposits, the PDF and sharing, then the free account, invoices, signatures and Pro. The pictures are the real screens, and the numbers in them, like 1, match the steps in the text.

Three ways to use Cobralo

	Free, no account	Free account	Pro
Estimates and invoices, the PDF, sharing	✓ Yes	✓ Yes	✓ Yes
English, Spanish or bilingual documents	✓ Yes	✓ Yes	✓ Yes
Saved documents and clients	The one you're working on, on this phone	Up to 3 documents and 3 clients	Unlimited
Estimate → invoice in one tap, paid or unpaid, dashboard		✓ Yes	✓ Yes
Your logo on every PDF			✓ Yes
No "Made with Cobralo" footer			✓ Yes
Electronic signatures on estimates			✓ Yes
Price	Free	Free	$9 a month or $90 a year

Use it like an app

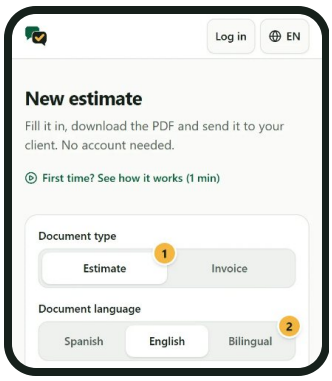
Cobralo runs in your phone's browser; there's nothing to install. To open it with one tap, add it to your home screen. **iPhone:** open the app in Safari, tap the Share button, then **Add to Home Screen**. **Android:** open it in Chrome, tap the menu (⋮), then **Add to Home screen** or **Install app**.

2 Your first estimate in 2 minutes

You don't need an account. Open cobraloapp.com and tap **Create my free estimate**.

1 **Document type:** Estimate or Invoice. You can switch at any time; what you typed stays.

2 **Document language:** Spanish, English or Bilingual (chapter 5).



The top of a new estimate.

Below come the document's sections. Tap a section's title to open or close it; a section that still needs something says so.

Your business. Your business name, phone, email, address and, if you have one, your license number. Cobralo keeps them on this phone, so you type them once.

Client. The client's name, phone, email and the job address.

Details. The number (EST-0001, INV-0001…), the date, and the date the estimate is valid until (on an invoice, the due date). Dates are MM/DD/YYYY.

Line items. What you'll do and what it costs (chapter 3). The quickest start is **Pick your trade**.

Discount, tax and deposit. Chapter 4.

Notes and payment. Your terms, and how the client pays you: for example "Zelle: (555) 010-0142 · Cash App: $GarciaPainting". Cobralo remembers your payment instructions for next time.

At the bottom are the totals and three buttons, **View**, **Share** and **Download PDF** (chapter 6).

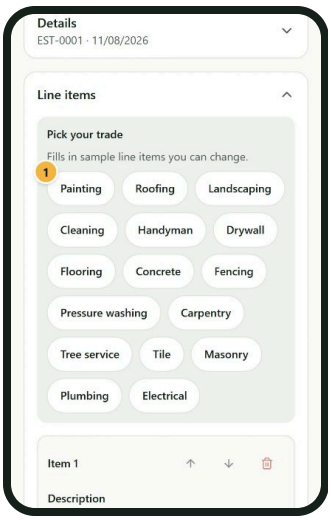
> **It saves as you type**
> Your draft is kept in this phone's browser while you work, so you can close the page and come back. To start a new one, tap **Start over**: the client and line items are cleared and your business details stay.

3 Line items

Each line item is one thing on the estimate: a part of the job, or the materials for it.

Start from your trade

While the document has no line items, **Pick your trade** shows a button for each trade (1): painting, roofing, landscaping, cleaning, handyman, drywall, flooring, concrete, fencing, pressure washing, carpentry, tree service, tile, masonry, plumbing and electrical. Tap yours and Cobralo fills in sample lines with typical units and prices. Change anything; they're only a start.



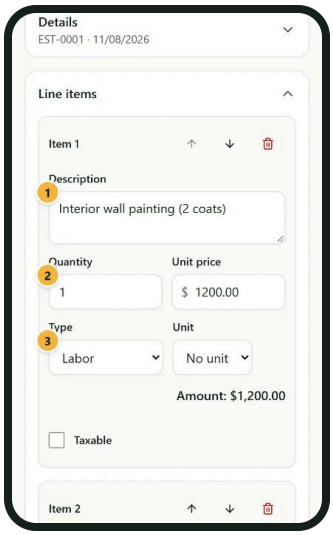
Pick your trade fills in sample lines.

What's in a line item

(1) **Description:** what the client is paying for. Be specific: "Interior wall painting (2 coats)" says more than "Painting".

(2) **Quantity** and **Unit price.** The line's amount is quantity × unit price.

(3) **Type: Labor**, **Materials** or **Other**. It prints under the description, and it decides which lines are taxed when you choose "Materials only" (chapter 4).



A line item.

Unit (optional): how the quantity is counted: each, hour, foot (linear), square foot, roofing square (100 sq ft), cubic yard, day, visit or load. On the PDF it prints next to the quantity, in the document's language: "6 ea", "120 sq ft", "20 squares".

Taxable: a check box on each line (chapter 4).

The arrows move a line up or down and the trash can removes it. **Add line item** adds one at the bottom. A document can have up to 100 lines.

> **Prices you can explain**
>
> Split a big job into a few lines (prep, labor, materials) rather than one lump sum. Clients say yes faster when they can see what each part costs.

4 Tax and deposits

Open **Discount, tax and deposit** (on an invoice, **Discount, tax and payments**).

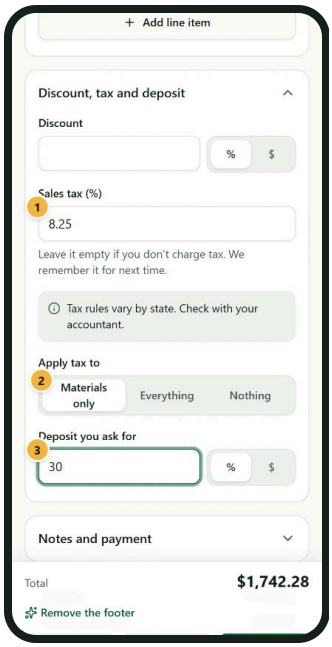
Discount: as a percentage or in dollars; it comes off the subtotal.

1 **Sales tax (%):** your rate, for example 8.25. Leave it empty if you don't charge tax. Cobralo remembers it for your next document.

2 **Apply tax to:** which lines are taxed. **Materials only** checks Taxable on every materials line, **Everything** on every line, **Nothing** on none. You can also check or uncheck Taxable on a single line; Cobralo then says you chose line by line.

3 **Deposit you ask for** (estimates): as a percentage or in dollars.

On an invoice, **Already paid** is what the client has paid so far; it comes off the total.



Sales tax, Apply tax to and the deposit.

How it shows on the PDF

The totals list the subtotal, the discount, the taxable subtotal (the lines that are taxed), the sales tax with its rate, and the total. Taxed lines carry a **T**, explained under the table. On an estimate, **Deposit required** and **Balance on completion** follow the total; on an invoice, **Paid** and **Amount due**.

> **Tax rules vary by state**
> Whether labor, materials or both are taxed depends on your state and the kind of job. Check with your accountant.

5 Document language

Every document is in **Spanish**, **English** or **Bilingual**.

- **Bilingual** puts every heading in both languages, side by side: "Estimado / Estimate", "Precio unitario / Unit price". The client reads it in their language and your crew in theirs.
- Your **line items, notes and terms print exactly as you type them**; Cobralo doesn't translate them. On a bilingual document you can write them in both languages, for example "Pintura interior / Interior painting".
- The **app language** is separate: it's the language of Cobralo's own screens and buttons. Change it with the globe button at the top of every screen, or in Settings when you have an account.

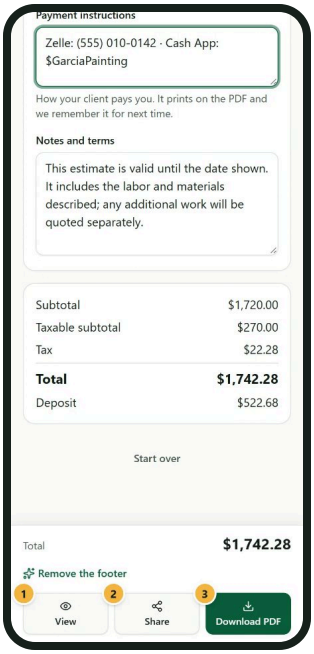
A new document starts in English when the app is in English, and in Bilingual when the app is in Spanish. With an account, you choose your own default in Settings (chapter 12).

> **One job, two languages**
> A homeowner who reads English and a crew that reads Spanish can work from the same bilingual estimate: the prices and the line items are the same for everyone.

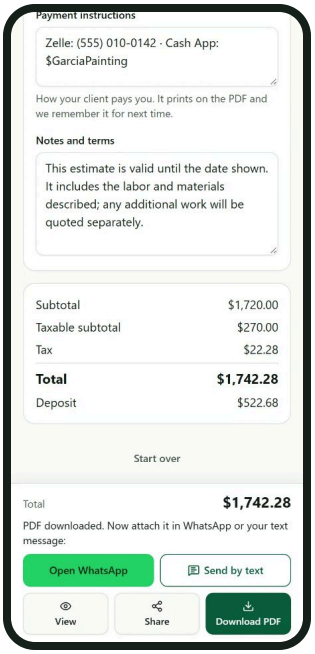
6 The PDF and sharing

At the bottom of every document:

1. **View** opens the PDF so you can check it.
2. **Share** sends it. On a phone it opens your phone's share menu with the PDF attached: pick WhatsApp, Messages, email or any app you use. On a computer, or a browser that can't share files, the PDF downloads and **Open WhatsApp** and **Send by text** appear with a message ready; attach the PDF there.
3. **Download PDF** saves it to your phone or computer.

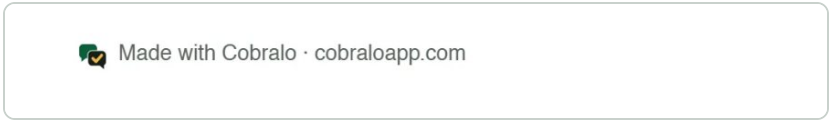


The totals and the three buttons.



On a computer: download, then WhatsApp or a text.

The PDF is a US Letter page: your business at the top, the client, the line items and their amounts, the totals, your notes and terms, how to pay you, and a line for the client's acceptance and signature. On the free plan, a small "Made with Cobralo · cobraloapp.com" line is at the bottom.

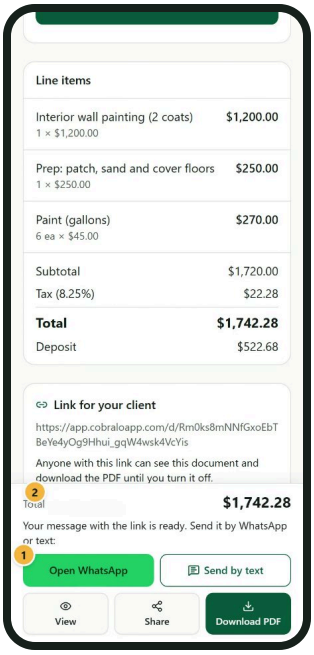


The free plan's footer.

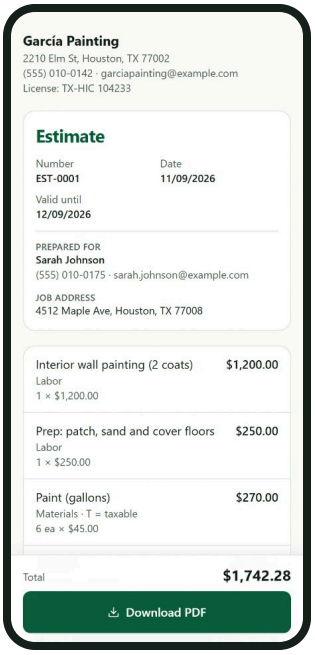
A link instead of a file

When the document is saved in your account (chapter 7), **Share** sends a link instead of the file: a short message with your document's own address. The client opens it on any phone, sees the document and downloads the PDF; there's nothing to install and no account for them. If you asked for a signature (chapter 10), they also see **Accept and sign**.

The link works until you turn it off. Under **Link for your client**, **Turn off link** 2 stops it at once; if you share again, a new link is made. Anyone who has the link can see the document, so send it only to your client.



Your message with the link 1, and Turn off link 2.



What your client sees.

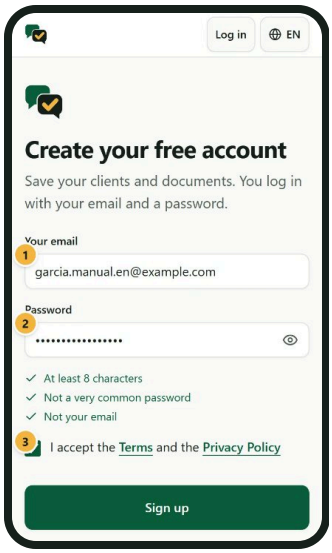
7 Free account

A free account saves your documents and clients, turns an estimate into an invoice in one tap and keeps track of what's paid. You sign in with your email and a password.

Sign up

Tap **Log in** at the top, then **Sign up**. Type your email (1) and a password (2): at least 8 characters, not a very common password and not your email. Accept the Terms and the Privacy Policy (3) and tap **Sign up**.

Cobralo emails you a link to **confirm your email**. Until you open it, a notice at the top reminds you, with **Resend** if you didn't get it; check your spam folder.



Create your free account.

Bring the draft you made

If you made a document before you had an account, your dashboard offers to save it: tap **Save it to my account**. It opens as a new document; check it and tap **Save**.

Free account limits

The free account keeps up to **3 documents** and **3 clients**, and the invoice you make from an estimate counts as a document. When you reach the limit, Cobralo tells you; delete one or go Pro (chapter 11). Settings shows how many you've used.

On another phone or a computer

Log in with the same email and password and everything you saved is there. **Keep me logged in** keeps you signed in on that device. Forgot your password? Tap **Forgot your password?** and Cobralo emails you a link to make a new one (it expires in 30 minutes). Or tap **Email me a link instead** to log in with a link (it works once and expires in 15 minutes).

> **The free tool stays free**
> The free tool keeps working without an account, on any phone. Your account adds saving, invoices and tracking.

8 Clients

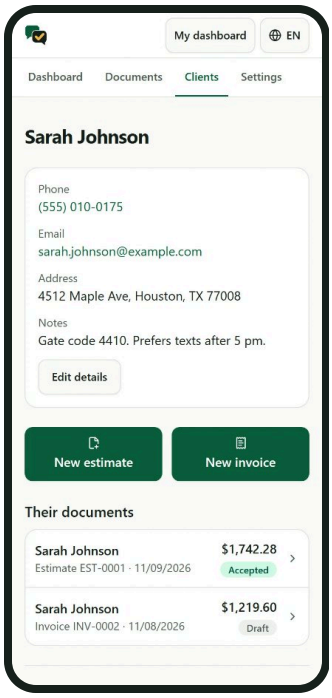
Clients in the menu lists everyone you've saved, with a search box for a name or phone. A client is saved for you when you make a document for them, or you can tap **New client**.

Tap a client to see their phone (tap it to call), email and address, your **Notes** about them, and **Their documents**. **New estimate** and **New invoice** start a document with the client already filled in.

Edit details changes their information. **Notes** are just for you, like a gate code or the best time to call; they never go on documents.

On a new document, type in **Find one of your clients** and pick them from the list, or type a new client's details and check **Save this client for next time**.

Delete client removes them from your list; their documents stay as they are.



One client and their documents.

> **Notes save a phone call**
> "Gate code 4410. Prefers texts after 5 pm." Write it once in the client's notes and it's there the next time you work for them.

9 From estimate to invoice

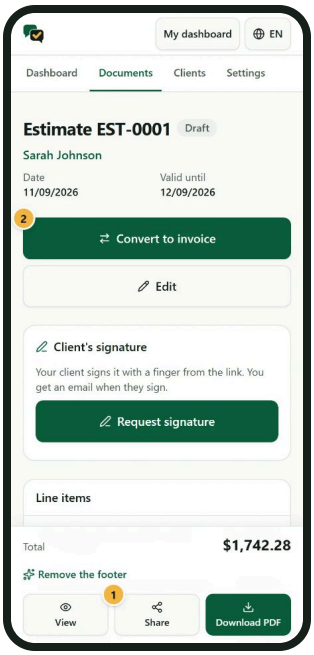
Documents in the menu lists everything you've saved, newest first. Filter by type and status, or search for a client or a number.

Statuses

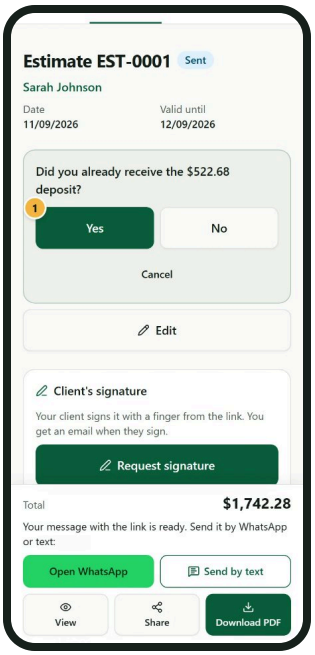
A document starts as a **Draft**. It becomes **Sent** the first time you share it. An estimate becomes **Accepted** when you turn it into an invoice. An invoice becomes **Paid** when you mark it paid. **Void** means it's kept on record but can't be changed or collected anymore.

Turn an estimate into an invoice

When the client says yes, open the estimate and tap **Convert to invoice** 2, in the first picture. If the estimate asked for a deposit, Cobralo asks whether you already received it (second picture). Tap **Yes** and the invoice starts with the deposit paid, so its **Balance due** is what's left; tap **No** and nothing is marked paid yet.



A saved estimate: Share 1 and Convert to invoice 2.



Did you already receive the deposit?

The invoice gets everything from the estimate (client, language, line items, discount, tax, notes and payment instructions), today's date, and a due date 15 days later. You can edit it before you send it.

Numbering

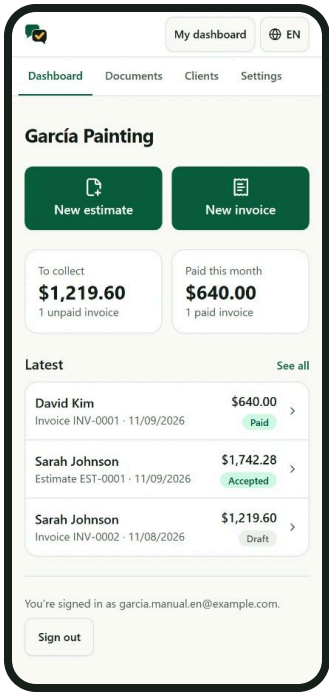
Estimates are numbered EST-0001, EST-0002… and invoices INV-0001, INV-0002…, each in its own series. A number is never used twice, even if you delete the document. If you already numbered documents on paper, continue your series in Settings.

Getting paid

When the client pays, open the invoice and tap **Mark as paid**. Tapped it by mistake? **Mark as unpaid** undoes it.

Your **Dashboard** shows **To collect** (what your unpaid invoices add up to), **Paid this month**, your latest documents, and the answers from clients you asked to sign.

Edit changes a document. **Void** keeps it on record but stops it from being changed or collected. **Delete** removes it from your list; its number isn't used again.



Your dashboard.

> **Send the invoice the day you finish**
>
> Converting takes one tap. Send the invoice from the job site while the work is fresh, and you'll get paid sooner.

10 Signed estimates (Pro)

With Pro, your client can accept and sign an estimate on their phone with a finger. You get an email when they sign, and a signed PDF with a record of the signature.

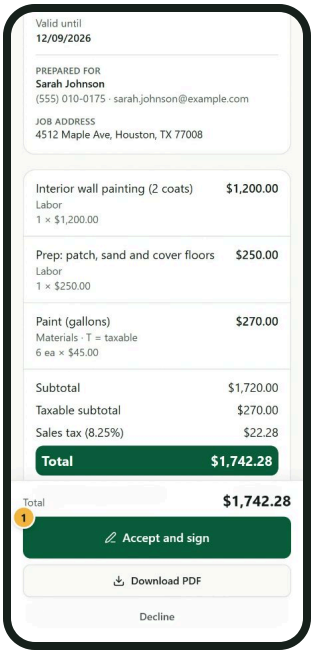
Ask for a signature

Open the estimate and tap **Request signature**. Cobralo makes a link and opens your share menu (on a computer, WhatsApp and text buttons) with the message "please review and sign your estimate". Under **Client's signature** you then see the request's status: **Sent**, **Viewed**, **Signed** or **Declined**. **Cancel signature request** stops the link.

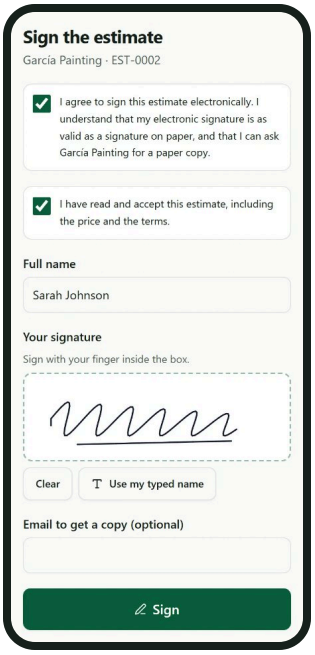
What your client does

Your client opens the link, reads the estimate and taps **Accept and sign** 1. Then they:

1. check two boxes: they agree to sign electronically, and they accept the estimate, its price and its terms;
2. type their full name;
3. sign inside the box with a finger, or tap **Use my typed name**;
4. add their email if they want a copy, and tap **Sign**.



Your client's page 1.



Signing.

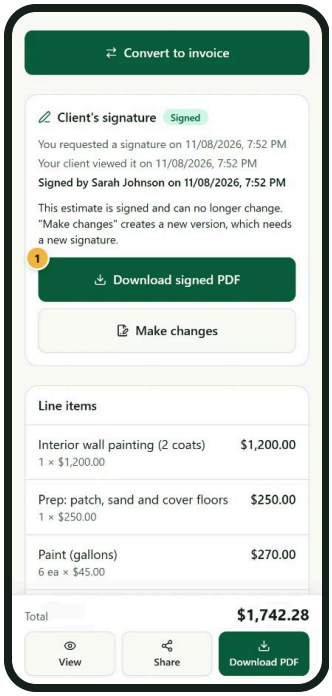
They can also tap **Decline**, with a reason if they like; you're told either way. An estimate past its "valid until" date can't be signed: the client is asked to request an updated one.

After it's signed

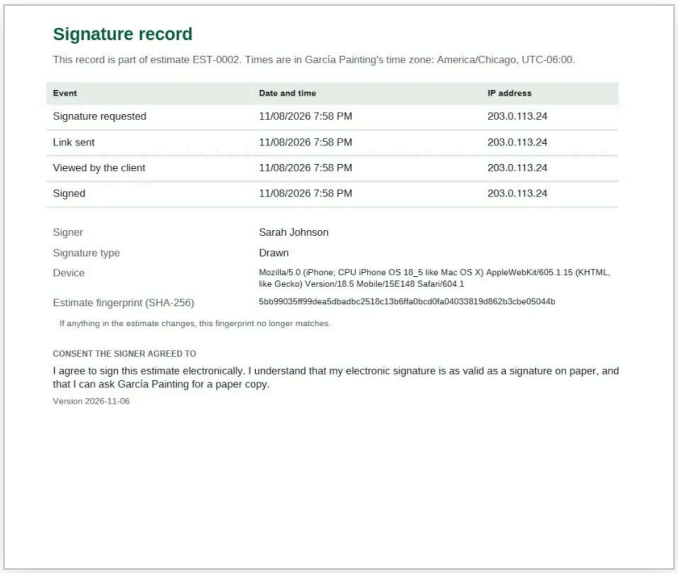
Under **Client's signature** the estimate shows **Signed**, and it can no longer change: **Make changes** creates a new version (EST-0012-2) that needs a new signature.

Download signed PDF (1) gives you the estimate with the signature and one more page, the **Signature record**: when the signature was requested, sent, viewed and signed (in your time zone) and the IP address each step came from, the signer's name, email and device, the consent they agreed to, and a fingerprint of the estimate that would stop matching if anything in it changed.

When you convert a signed estimate, the invoice's notes start with "Based on estimate EST-0012, signed on 11/06/2026".



A signed estimate.



Signature record

This record is part of estimate EST-0002. Times are in García Painting's time zone: America/Chicago, UTC-06:00.

Event	Date and time	IP address
Signature requested	11/08/2026 7:58 PM	203.0.113.24
Link sent	11/08/2026 7:58 PM	203.0.113.24
Viewed by the client	11/08/2026 7:58 PM	203.0.113.24
Signed	11/08/2026 7:58 PM	203.0.113.24

Signer	Sarah Johnson
Signature type	Drawn
Device	Mozilla/5.0 (iPhone; CPU iPhone OS 18_5 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/18.5 Mobile/15E148 Safari/604.1
Estimate fingerprint (SHA-256)	5bb99035ff99dea5dbadbc2518c13b6ffa0bcd0fa04033819d862b3cbe05044b

If anything in the estimate changes, this fingerprint no longer matches.

CONSENT THE SIGNER AGREED TO

I agree to sign this estimate electronically. I understand that my electronic signature is as valid as a signature on paper, and that I can ask García Painting for a paper copy.

Version 2026-11-06

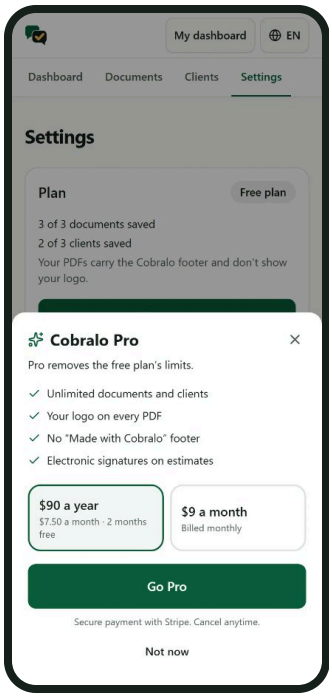
The signature record, the last page of a signed PDF.

11 Pro

Pro is for contractors who use Cobralo every week:

- **Unlimited** documents and clients.
- **Your logo** on every PDF.
- **No "Made with Cobralo" footer.**
- **Electronic signatures** on estimates (chapter 10).

Pro costs **$9 a month**, or **$90 a year** ($7.50 a month, 2 months free).



Cobralo Pro.

Go Pro

You need a free account first. In **Settings**, under **Plan**, tap **Go Pro**, choose yearly or monthly and tap **Go Pro**. You pay on Stripe's secure page; when you come back, your plan says **Pro**.

Your logo

In **Settings** → **Your business**, tap **Add logo** and pick an image (JPG or PNG). Cobralo checks and shrinks it, and from then on it prints at the top of every PDF. You can change or remove it at any time.

Manage or cancel

In **Settings** → **Plan**, **Manage subscription** opens Stripe, where you can update your card, switch between monthly and yearly, see your invoices or cancel. Canceling takes effect at the end of the period you've paid for: until that date you still have Pro, and Settings says so. After it, your account goes back to the free plan. **Nothing you saved is deleted**, but you can't add more than the free limits allow, and your logo stops printing (it stays saved for when you come back).

If a payment fails, Settings asks you to update your card in Manage subscription to keep Pro.

Refunds are covered in the Terms of Service: https://cobraloapp.com/terms.

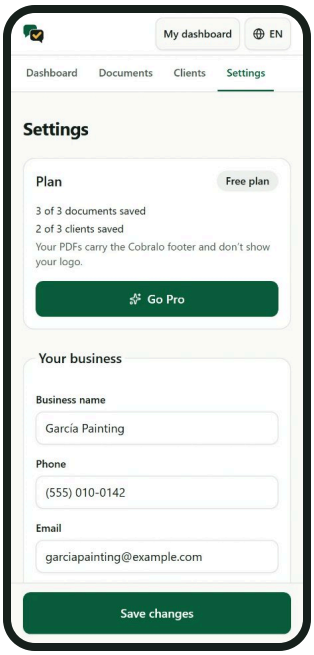
12 Settings

Tap **Settings** in the menu. At the top, **Plan** shows your plan and, on the free plan, how many documents and clients you've saved. Below it:

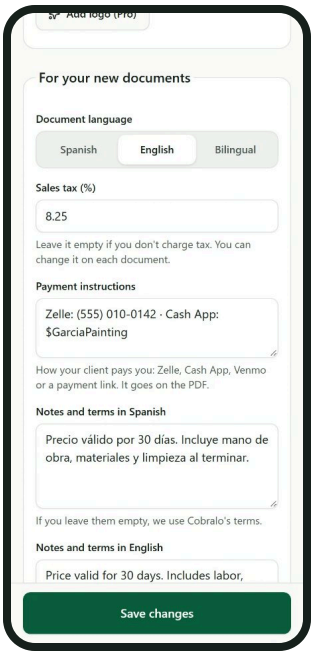
Your business: name, phone, email, address, license number and logo (Pro). They go on every PDF.

For your new documents:

- **Document language** for new documents: Spanish, English or Bilingual.
- **Sales tax (%):** your usual rate. You can change it on each document.
- **Payment instructions:** how your client pays you, for example "Zelle: (555) 010-0142 · Cash App: $GarciaPainting", or a payment link. It prints on every PDF under "How to pay".
- **Notes and terms in Spanish** and **in English:** your own terms. Left empty, Cobralo's standard terms are used.



Your plan and your business.



Defaults for new documents.

Numbering: the next estimate and invoice numbers, to continue a series you started on paper. A number you've used is never repeated.

App language: Español or English, for your account on every device.

Tap **Save changes** when you're done.

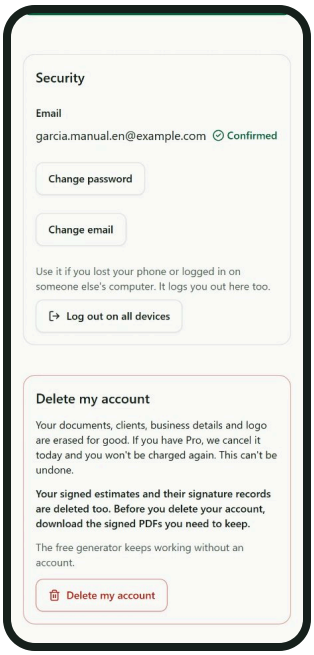
13 Account and privacy

Under **Security** in Settings:

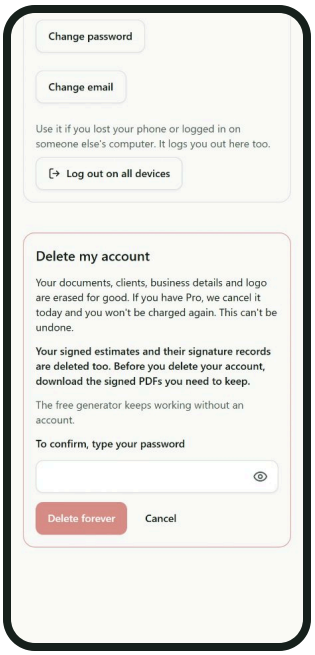
- **Email:** your sign-in email, confirmed or not. **Resend verification** sends the link again.
- **Change password:** your current password, then the new one. Your other devices are logged out.
- **Change email:** Cobralo sends a link to the new address; your email changes when you open it.
- **Log out on all devices:** if you lost your phone or logged in on someone else's computer. It logs you out here too.

Delete your account

At the bottom of Settings, **Delete my account** erases your documents, clients, business details and logo for good. Your signed estimates and their signature records are deleted too, so first download the signed PDFs you need to keep. If you have Pro, it's canceled that day and you won't be charged again; the remaining days aren't refunded. To confirm, type your password (or your email, if your account has no password). It can't be undone, and Cobralo emails you to confirm. The free tool keeps working without an account.



Security.



Deleting your account.

Your client's information

You're responsible for the client details you save and for who you send a document link to. Turn off a link (chapter 6) when it's no longer needed.

14 Tips for contractors

- **Describe the work clearly.** "Interior wall painting (2 coats)" and "Prep: patch, sand and cover floors" answer questions before the client asks them.
- **Use units.** "120 sq ft" or "20 squares" shows how you priced the job.
- **Separate labor and materials.** It's clearer for the client, and it lets you tax only the materials if that's your state's rule.
- **Ask for a deposit on big jobs.** A 30% deposit covers your materials before you start, and the invoice subtracts it when you convert.
- **Put your terms in writing.** How long the price is valid, what's included and what isn't. Save them once in Settings.
- **Send the invoice the day you finish,** from the job site, in one tap.
- **Make it easy to pay.** Exact Zelle, Cash App or Venmo details, or a payment link, in your payment instructions.
- **Go bilingual when it helps.** If the client or your crew reads Spanish, a bilingual document avoids misunderstandings.

15 Troubleshooting and FAQ

The PDF didn't open. Some browsers block opening the PDF in a new tab; Cobralo then downloads it instead. Check your downloads, or tap **Download PDF**.

Share doesn't show WhatsApp. The share menu shows the apps your phone offers for a file. If WhatsApp isn't there, tap **Download PDF** and attach the file in WhatsApp. On a computer, use **Open WhatsApp** or **Send by text**.

I lost my draft. The free tool keeps the draft in this phone's browser. A private window, or clearing the browser's data, removes it. With an account, documents are saved in your account.

My line items aren't translated on a bilingual PDF. Cobralo translates its own headings, not what you type. Write the description in both languages if you need to.

The total isn't what I expected. Check **Apply tax to** and the Taxable box on each line, and whether there's a discount. Taxed lines carry a T on the PDF.

I didn't get the email. Check spam and wait a minute, then use **Resend**. Links expire (15 minutes to log in, 30 for a new password), so ask for a new one.

I reached the free plan's limit. Delete a document or client you don't need, or go Pro.

Can I change an invoice after I sent it? Yes: tap **Edit**, then share it again. A void invoice can't be changed.

My client says the link doesn't work. You may have turned it off or deleted the document. Share it again for a new link.

Can my client sign on paper instead? Yes. Every PDF has a client acceptance and signature line at the bottom.

How do I cancel Pro? Settings → Plan → **Manage subscription**.

16 English–Spanish glossary

These are the words Cobralo prints on documents, in both languages, exactly as they appear on a bilingual PDF.

English	Español	English	Español
Estimate	Estimado	Other	Otro
Invoice	Factura	Subtotal	Subtotal
Number	Número	Discount	Descuento
Date	Fecha	Taxable subtotal	Subtotal gravable
Valid until	Válido hasta	Sales tax	Impuesto sobre la venta
Due date	Fecha de vencimiento	Total	Total
Prepared for	Preparado para	Deposit required	Depósito requerido
Bill to	Facturar a	Balance on completion	Saldo al terminar el trabajo
Job address	Dirección del trabajo	Paid	Monto pagado
License	Licencia	Amount due	Total a pagar
Description	Descripción	Notes and terms	Notas y condiciones
Qty	Cant.	How to pay	Cómo pagar
Unit price	Precio unitario	Client acceptance	Aceptación del cliente
Amount	Importe	Signature	Firma
Labor	Mano de obra	Signed estimate	Estimado firmado
Materials	Materiales		

Units (one / several)

English	Español	English	Español
ea / ea	pza / pzas	cu yd / cu yd	yd^3 / yd^3
hr / hrs	hr / hrs	day / days	día / días
ft / ft	pie lineal / pies lineales	visit / visits	visita / visitas
sq ft / sq ft	pie^2 / pie^2	load / loads	carga / cargas
square / squares	escuadra / escuadras		

17 Getting help

- **Email:** support@cobraloapp.com. Write in English or Spanish.
- **Training page:** https://cobraloapp.com/training, with short videos and the one-page Quick guide.
- **Videos on YouTube:** https://www.youtube.com/playlist?list=PLRoSkVZM0njg
- **The app:** https://app.cobraloapp.com
- **Terms of Service:** https://cobraloapp.com/terms
- **Privacy Policy:** https://cobraloapp.com/privacy

When you write to support, tell us what phone and browser you use, what you were doing, and the document number if it's about one. Never send your password.

cobralo.

Estimates and invoices in English, Spanish, or both.

cobraloapp.com · support@cobraloapp.com

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