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Check*Sum*™

Basic Accounting Made Simple

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Chapter 1: INTRODUCTION

CheckSum addresses the everyday personal and small business accounting needs of non-accountants. You don't have to be an expert to use CheckSum, because we have integrated basic accounting concepts into the application while making the tracking of finances more intuitive to the layperson.

Setting up a new system of accounts in CheckSum is an easy, menu-driven process. CheckSum's powerful special features simplify double-entry bookkeeping as well as other cumbersome procedures in traditional accounting. However, it's important that you understand some basic concepts of accounting and how they are implemented in CheckSum before you begin. These accounting concepts are explained in this chapter.

CHECKSUM TERMS

Throughout the CheckSum manual and application you will read about and work with "Systems," "Accounts," "Systems of Accounts," and "Categories." Although these terms refer to accounting concepts you're probably already familiar with, their use and meaning within CheckSum are slightly different. Understanding these concepts is the key to efficient and effective use of CheckSum.
The diagram below illustrates the relationship between the concepts discussed above:

- each system can have multiple accounts
- each account can contain multiple categories
- each category can contain many subcategories

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Figure 1: A Conceptual CheckSum System

SYSTEM

A system is a unique, discreet set of accounts in CheckSum. For instance, you might have a system for personal accounting and another system for your company's books. Systems contain the various accounts (i.e. checking, savings, VISA) that belong to a single entity and summarize these accounts into consolidated financial statements. The old phrase "keeping the books" refers to the management of the information in a variety of accounts within a system. With CheckSum, this management is automated and easy!

ACCOUNTS

Accounts are the storage place, in record form, of what you own and what you owe. In accounting terms, what you own are your assets; what you owe are your liabilities. The most common accounts are bank, cash, and credit card accounts, although there can be many others.

Types of Accounts

When you create an account, CheckSum asks you to identify it either as an asset or a liability account. This identification will help the Balance Sheet summarize your transactions correctly. Each account is further identified with a type, as listed below

Assets	Liabilities
Bank accounts	Credit Cards
Cash accounts	Loans
Other	Other

These identifiers are for your own information and help you keep your accounts clearly distinguished.

CATEGORIES

Categories are used to identify the purpose of a transaction. Categories are used to organize and summarize expenses on your Balance Sheet and Income Statement. Some examples of categories are Meals, Entertainment, Medical, etc. CheckSum provides two default sets of categories: one for personal use and one for business use. The default categories are listed in Chapter 2 under "Creating and Modifying Categories.".

CheckSum default categories should be used as a guide for setting up your own custom set of categories. You can modify the default categories to reflect your individual reporting needs. You can also set up subcategories, or a category within a category. For instance, subcategories to the Auto Expenses category could be Car 1 and Car 2. The set of categories you use for any account within a single system is shared by all accounts within that system.

You can use the category feature to extract sophisticated information from your accounts. For example, you can easily organize expenses for tax preparation or budget plans. Once the transactions have been categorized accurately, CheckSum's reporting features will do the rest!

Before you set up your system, it is a good idea to refer to the Reporting section in Chapter 4. Think about the type of reporting you will need for your system. Once you have a good idea of the reports you want, then build your set of categories.

BEFORE YOU BEGIN

Before you begin using CheckSum, you will need to install and register the software. You should also think about how you would like your system or systems to be set up, based on the discussion of the CheckSum concepts above. This section provides you with the information you need to install and register CheckSum, launch the demo system, and set up your own system.

INSTALLING CHECKSUM

If you are installing a single-user license of CheckSum, install it in your Apps folder. If you are installing CheckSum for multiple users on a single NEXTSTEP computer or on a server from which other computers start up, your root folder must contain a folder named LocalApps; install CheckSum in the LocalApps folder.
Insert the CheckSum disk in your external disk drive.
Some computers will require you to select Search Disk in the Workspace Disk Menu for

the disk to be recognized.
Select the CheckSum disk in the NEXTSTEP Workspace manager.
If the Workspace shelf is full, browse the File Viewer in the root directory for a new path called /CheckSum and then click on it.
In the File Viewer, click on CheckSum.pkg to display it as an icon.
Double-click on the CheckSum.pkg icon to launch the Installer application.
Click on Install.
The Install dialog panel appears.
Select the folder in which to install CheckSum (Apps or LocalApps) and click the OK button.
The Confirm dialog panel appears.
Click Install to start installation.

TROUBLE-SHOOTING

If your CheckSum installation was unsuccessful, try de-installing CheckSum and installing it again. To de-install CheckSum, do the following:
Select the NeXTLibrary folder in the root directory.
Select the Receipts folder
Double-click on CheckSum.pkg to launch the Installer application.
Click Delete in the upper-left corner.
The Install dialog panel appears.
Click Delete to remove CheckSum.
Quit the Installer.

STARTING CHECKSUM

If you are not already logged on to your system, logon now.
Double-click the CheckSum application in /LocalApps directory.

REGISTERING CHECKSUM

To register your copy of CheckSum, simply fill in the LIcense Panel.   Be sure to fill out the Name and Company fields, and then enter your license number.

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The Demo.cksum System window will appear because it is the default system. Refer to Chapter 4, "The Preferences Window," to learn how to make one of your systems the default system.
CheckSum is now launched and you can either review the demo system or create a new system of your own.

THE DEMO SYSTEM

The Demo.cksum system is simply a system that already contains data for you to review and get ideas for your own system. Refer to Chapter 3, " Recording Transactions," for information on using the different parts of a CheckSum system. We encourage you to walk through the demo system to familiarize yourself with CheckSum features.

BEFORE YOU CONTINUE

Before you move to Chapter 2, "Setting Up Your System," there are a few decisions you will need to make:

- How many systems do you need?
- How many accounts do you need?
- What kind of accounts will you use?
- What categories do you need?

We recommend that you examine the demo system and review the sample accounts and categories. Think about the modifications you need to make for the system to meet your needs.

Chapter 2: SETTING UP YOUR SYSTEM

In the preceding chapter you reviewed CheckSum concepts, installed and registered your software and launched the program. After reviewing the demo system and the report samples, which gives you some ideas about how you can set up your system, you are ready to create your own accounting system.

CREATING A SYSTEM

To create a new system of accounts, do the following

1) Select System from the Main CheckSum Menu, as shown below.
2) Select New from the System Menu.

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Figure 2:Main Menu and System Menu

You may also press [Command-n] to call the New System window. The following window appears:

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Figure 3: New System Window

3) Enter a system name.

Remember, a system is usually a collection of accounts, such as Joe's Personal Books, or Tiny Typing, Inc., rather than a particular account, like Checking.

4) Choose whether you want the system to use the default Home or Business categories by clicking the appropriate radio button.

The default categories are listed below in the "Categories" section. These categories are just a starting point. You can use them as is, or you can modify them. However, once you have recorded a transaction to a specific category, that category cannot be deleted. Note that you can change the name of the category at any time, regardless of the number of transactions coded to that category.

5) Click on [OK<-] or press Return.

You have just created a new system.

After you define a new system, the System Manager window will appear with no accounts, as shown in the left panel below.

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Figure 4: System Manager Window

Once you have created accounts, the account names will appear as in the panel above.

CREATING ACCOUNTS

The System Manager window contains four buttons that give you access to system management windows:

- **Create**
- **Find**
- **Reconcile**
- **Categories**

Create and Categories are the only options that act on the whole system; the other two options act on the particular account you select.
The first thing to do after creating a new system is to create your accounts.

To create your accounts, do the following:

1) Click on the Create button in the System Manager window.
This will bring up the Create Account panel, as shown below.

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Figure 5: Create Account Panel

2) Name your account and click OK or press Return.
Remember to make your account names simple, distinctive and meaningful so that you can recognize them easily.

3) Enter the date you created the account (MM/DD/YY) and click OK or press Return.
You may want to consider using the oldest transaction date in that account. The default date will be the date you created the account in CheckSum.

4) Choose the type of account by clicking on the appropriate radio button.
Accounts are either assets or liabilities.

5) Place the cursor in the Opening Balance field and enter the opening balance of your account, then click OK or press Return.
This opening balance will show up on your transaction ledger as the first

transaction in your account. You may only change this transaction by using the Account Inspector (see below).

Be sure to enter a positive value if the balance reflects assets (cash, property, stock) you own, and a negative value if the balance reflects liabilities (credit cards, loans) you owe. The Hint will remind you of this requirement.

6) Enter a value at which you wish to receive a warning from CheckSum.

CheckSum allows you to enter a warning level value so that it can notify you when you cross this value indicator. The value you decide to input may be a minimum balance or a credit limit. All accounts have zero as their default warning. The value may be changed at any time in the Account Inspector (see below).

You have now entered all the information required to create a new account, as shown in the figure below:

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Figure 6: New Account Information

7) Check over the information you have input. If you are satisfied, click OK or press Return.

Your new account is saved and you are returned to the System Manager window. You may now click on Create again to create your other accounts in the same way, or you may begin working in your new account by double-clicking on the account name from the System Manager window.

If you need to change any of you new account's attributes, you can use the Account Inspector.

USING THE ACCOUNT INSPECTOR

The Account Inspector is a window into your account through which you can modify your account definition.The Account Inspector looks just like the Create Account window and is only available to you when you have the account in question opened and selected.

To invoke the Account Inspector, do the following:

1) Open the account you want to modify or review by double-clicking on it in the System Management window.
Your transaction Ledger will appear.

2) Select the Inspector from the CheckSum Main Menu or press Shift-I.
The following window appears.

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Figure 8: Account Inspector

CATEGORIES

Now that your accounts are set up within your system, you should review the default categories listed below. Do they provide a way to code each and every one of your transactions? What is missing? Which ones won't you need? Take a look at the reports in the demo system. Will these category summaries answer the questions that are important to you? Will you have the information you need to verify that you are staying within your budget, or to file taxes? If not, you will want to revise the categories provided.

Home System Default Categories

Income:
Salary
Consulting
Interest Earned
Misc.

Expenses:

Rent
Mortgage
Utilities
Telecommunications
Transportation
Food
Clothing
Supplies
Donations
Medical
Business Expenses
Bank Charges
Other

Business System Default Categories

Income:
Revenue
Interest Earned
Misc.

Expenses:
Cost of Goods Sold
Manufacturing
Jobcost
Payroll
Payroll Tax
Subcontracted Labor
Commissions
Interest Paid
Employee Benefits
Professional Dev.
Donations
Office Supplies
Maintenance & Repairs
Rent
Utilities
Telecommunications
Shipping
Insurance
Postage
Promotion/Advertising
Bank Charges
Taxes
Travel
Meals & Entertainment
Depreciation

To view and edit the categories within your system, you can either choose System from the main CheckSum menu and then click on Categories, press {Command-Shift-C]; or, you can access the category window by clicking on the Categories button in the System

Manager window. After using one of these methods, the following dialog box will appear:

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Figure 8: Categories Window

Hint: The Income and Expense categories will appear on your income statement. For any given period, the income statement will summarize all income transactions and subtract the summarized expense transactions to give you the net income.

EDITING CATEGORIES

CheckSum supports two types of categories (income and expenses) and three levels of categories (category, sub-category1, and sub-category2), as well as the two levels of sibling categories. You can have as many or as few categories as you like. In fact, you can delete all categories and create just a single income category and a single expense category, if that is all the detail you need.

ADDING A CATEGORY

After you have opened the Category window, the cursor will be in the Update Category field. The Update Category field is where you enter the name of a new category to add it to the list. The category you add will be placed at the bottom of the existing category list. Categories can be input at any time-even during transaction input-however, they do affect your reporting order.

The following example illustrates how to add a new category called "Tax Preparation":

1) Select Expense either by clicking on the Expense radio button at the bottom of the window or on the greyed out categories.

Before you add a new category, verify that none of the categories or subcategories in the window are highlighted. This is to prevent modification of an existing category.

2) Enter "Tax Preparation" in the Update Category field and click on OK or press Return.

The new category will appear at the bottom of the Expense list and will remain highlighted, which means it is selected. To de-select a category, shift-click the category, or the Expense or Income radio button.

Adding a Subcategory

You add a subcategory by selecting the category that will contain the sub-category and then creating a new category. After you click on OK or press Return, your new sub-category will be available. For example, if you wish to create a sub-category called "CPA Fees" to the "Tax Preparation" category created in the previous section, do the following:

1) Click on the "Tax Preparation" category.

2) Enter "CPA Fees" in the Update Category field and click the OK button or press Return.

The new sub-category "CPA Fees" will remain highlighted and appear in the second column in the list. Notice an arrow appears by the main category, Tax Preparation, to indicate that it has subcategories.

Note that when you add a sub-category to a category, an underscore "_" appears in the Update Category field to indicate the category has a sub-category.

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Figure 9: Creating Sub-Categories

Be careful when adding categories that you place them in the appropriate place within the tree-structure. If you need to get back to the top level of the tree, click on a Expense or Income category to clear the selection and then enter either a new, first level category or click on an existing first level category.

To add a subcategory at the third level to this new subcategory, enter it while both the new category and subcategory are highlighted. The newest sub-category will appear in the third column of the same entry. An arrow in the second-level category column will indicate it has associated subcategories.

Adding a Sibling Category

To enter a subcategory at the same level, i.e., a sibling rather than a child, click on the original, first-level category. The subcategory will no longer be highlighted.
At this point, when you make an entry in the Update Category list, a new, separate subcategory will be added to the second-level category list.

The following are examples of sibling categories you may want to add to your system:

Type	**Level1**	**Level2**	**Level3**
Income	Consulting	Client A	Milan
			Zurich
		Client B	NYC
			Paris
Expense	Auto Insurance	Ford	
		Chrysler	

Categories should be viewed as a vehicle that summarizes your transactions to a meaningful level. A simple category structure is generally recommended. Each three level category and sibling is unique and will create a unique line item on your Income Statement. Therefore, if you will not have more than a few transactions coded to a single unique category, you may want to consider rolling those transaction types into another category. You will have plenty of opportunity to describe a transaction uniquely and report on it via the Transactions report.

Quick Entry

When you are defining your categories, you should consider using the most unique of descriptors so you can take advantage of CheckSum's quick entry feature when you are entering transactions. For instance, if you want to input a transaction category called

Salary, you only have to type the "S" and "A" before the entire word Salary is entered automatically. The quick entry feature works best when category names are dissimilar and limited in number.

Quick entry also works with sub-categories. After the first level of category is entered, you can enter an underscore (_) and the first few letters of the next level and the entry will post to your transaction category field.

DELETING A CATEGORY

CheckSum allows you to delete any level of category, as long as the category is being used by any of the accounts in the system.

To delete a category in use, you must go back and remove all transaction references to that category in all accounts in the system before you may remove it. This deletion protection prevents an inadvertent loss of information.

If a category isn't being used in an account and you wish to delete it, do the following:

1) Open the Categories window if it is not already open.

2) Select either Income or Expense, depending on where the category you wish to delete is located.

3) Highlight the category you wish to delete.

Remember, if the appropriate category (Income or Expense) is not selected, you will not be able to highlight the category.

4) Click on the Delete button.

All categories related to the deleted category (i.e. sub-categories) will also be removed.

This same method can be used to delete sub-categories.

REPLACING/RENAMING CATEGORIES

When you replace a category or subcategory, all references to it in existing transactions will be automatically updated to reflect the new name.

To replace or rename a category, do the following:

1) Open the Categories window if it is not already open.

2) Select the category you wish to replace by clicking on it.
The name will appear in the Update Category slot, as shown below.

3) Using the backspace key, remove the current name and then type in the new name of that category.

4) Click on the Replace button.
The new category will appear in the list and will be highlighted.
Note: If you press Return at this point rather than click on the Replace button, the new name will become a subcategory of the old category rather than replace it.

REORDERING OF CATEGORIES

To customize report generation you are able to reorder a Systems Categories. Reordering a Category affects the reporting order in the Income and Transaction reports. To reorder a category select either the Income or Expense browser.

If you have made a significant amount of transactions and your categories no longer report in an order that is meaningful for you, you may do the following:

1) Open a System.

2) Select Category Button to open the Category Window.

3) Open either the Income or Expense browser

4) Select the Category to be moved.

5) Hold down the Control key.
  a. Drag the selected Category up or down to the new location.
  b. Drop the Category at the desired place by releasing the mouse button.

6) Release the Control key
Your categories will be in your preferred order and your reports will look great.

Chapter 3: RECORDING TRANSACTIONS

CheckSum provides some powerful tools for manipulating your financial data, including reporting and reconciling functions, but before any of those features can be used, you must enter your transactions. A transaction records any movement in any account within your system. The movements include payments to others, payments to you, the purchase of property or stock, or adjustments between accounts.
In this chapter, you will learn how to enter basic transactions in the Account Management window, make split transactions, transfers between accounts, split transfers, as well as how to memorize and recall frequently-made transactions. Transaction modification, deletion and voiding will also be covered.

PREPARING TO ENTER TRANSACTIONS

Before you begin entering transactions, you should have already thought about the categories you will need and have adjusted them in your system accordingly. You may also add categories while you are entering transactions if you discover you need a new one at that time. Be aware, however, that your report order will reflect this input order.

To begin recording transactions, open the particular account you wish to work in by first launching the system the account is in. If the System Management window isn't open, go to the System Menu of the Main Menu and choose the Open Option. Select the account you wish to record transactions in by double-clicking on it. The Account Management window appears and you are ready to record your transactions.

239054_paste.eps ¬ ***Account Management Window***

Before you actually enter a transaction you should have the source document (bank or credit card statement, ATM receipts, etc.) in front of you so that you can complete the transaction accurately. If the transaction date is today's date (which is the system's starting default date), you do not need to change the date and your may proceed by clicking on the transaction field. If you need to adjust the date, click on the date field. Note that you can move through the transaction entry fields using either the Enter or Return keys, or the Tab key. Press Shift-Tab will move the cursor backwards to the previous field.

Date Field
The date field will contain the current date, or the last date entered in a saved transaction. The date must be entered in the MM/DD/YY format; for example, 1/5/93. After you enter the date, press Return or Tab to move to the next field.

Transaction Field
The Transaction field is where you record the source of the transaction. The source may be the party to whom you are making a payment, the name of the client who has just paid you, or "CASH" in case of a transfer between bank accounts. Simply type in the source name and then press Enter, Return, or Tab. Remember that any name you enter in the transaction field will print as the payee on checks you print.

Tax Button
The Tax button allows you to tag a transaction as a tax deductible expense. A Tax Deductible Transaction Report can then be generated for easier tax preparation at the end of the year. Expenses such as medical, tax preparation, job search or mortgage interest payments are examples of items you may want to tag with the Tax button. You may want to

discuss this feature with your accountant to ensure that your tax reporting needs will be met by your category structure. Note that you may qualify for additional rebates from Sirius Solutions if your accountant buys CheckSum through your referral. Call Sirius Solutions for more information.

Simply click on the button under the word Tax to tag the transaction. A check mark will indicate the Tax field has been selected. If you would like to de-select it, just click again and the check mark will disappear.

Payment Field

The payment field is where you enter the payment amount or the amount your account will be reduced by. If your transaction is an expense, or if it records money spent or a decrease in the value of an asset, enter the amount in the payment section and press return. If you are not making a payment, move on to the next field.

Deposit Field

Income, money earned, or increases in assets, is recorded in the deposit field. If you entered an amount in the payment field, CheckSum will warn you that it won't allow you to enter information into the Deposit field, too. You will have to either Shift-Tab backwards or click on the Payment field and zero out the amount before you can enter a deposit amount.

Transaction Type

Review your transaction and decide what kind of transaction it is. Below are your options under the Type pull-down menu:

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These types are helpful because they describe how the original transaction was made. This information is valuable because it can clue you in to what kind of support documentation you may have in the case of an audit (ATM receipts vs. teller receipts), and can help you understand where you are off in your reconciliation. Furthermore, the check type will automatically increment check numbers and will warn you of duplications. However, you can override the check number if necessary.

To select the correct transaction type, click on the button under the date field and select an option from the menu, as shown in the figure above. The Type field will maintain the selection used in the previous entry; it is in check mode by default. You can also select the type from the keyboard by typing the first letter of the transaction type. The Void type is the only transaction type that must be selected from the Transaction Type Menu (Fig. 11) because it maintains the initial type, but voids the transaction.

Category Field

The Category field is where you enter the type of transaction. To enter a category, type the first character of the transaction; if the character is unique, CheckSum will automatically enter the rest of the word using its quick entry feature. If the character is not unique, you must continue to enter characters until CheckSum recognizes the word. For example, to enter the category "Food," type the letter "f". If no other category begins with "f", CheckSum will enter the entire word. If you also have a category called "Financial," you will have to enter "fo" before CheckSum will spell out "Food." You can also select the category form the Category window. Press the category button in the system window or use [command-shift-C] to display it. In the category window you can click on either the Income or Expense category headers and then double-click on the category in the list and it will be entered in your transaction. Next, Tab to the Memo field.

Memo Field

The Memo field allows you to record a brief explanation of the expense in the event that the transaction description and category descriptions don't provide enough opportunity to identify the transaction.

Review you transaction entry and correct any changes by either tabbing back to or clicking on the field(s) in question. When you are sure that you have entered all the data accurately, press return or click on the [Record <-] button and your transaction will be recorded above the entry panel into the account register, where it will remain highlighted. To begin another transaction, click on the first field requiring an entry (the Date field or the Transaction description field), as mentioned above.

TRANSFERS BETWEEN ACCOUNTS

CheckSum allows you to make transactions that transfer assets or liabilities from one account to another, as well as to delete those transactions in both places. A transfer transaction moves assets or liabilities from one account to another. It thus records an expense (generally a decrease in value) item in one account and a corresponding income

(generally, and increase in value) item in another account for the exact same amount. For example, transferring $500 from your checking account to your savings account requires an income record of $500 in your savings account, or an increase in funds, and a $500 decrease record in your checking account. CheckSum allows you to record both transactions in one easy step using the Transfer button.
To record your transfer transaction, do the following:

1) Enter all the information as you would for a non-transfer transaction
(see above).
2) Select the transaction type.
3) Tab through the Category field and enter your memo.
4) Click on the Transfer button.
A list of all accounts other than the one your are working in will appear in a pop up window.
5) Select the account you wish to transfer funds to by clicking on it in that list
(you may also select Cancel).

After you have selected the transfer account, both transaction records will have been completed by CheckSum, as shown in the figure below.

562970_paste.eps ¬*Figure 12: Completed Transfer*

Notice that the account to or from which you transferred funds will appear in the Category field; the brackets indicate a special transaction that doesn't require categories.
This function makes the entry of simple transfers between your bank accounts easy. It also allows you to set up liabilities such as loans and credit cards so that you can monitor and pay off balances. Finally, it can be used to track your assets.

SPLIT TRANSACTIONS

The Split feature in CheckSum allows you to distribute the sum of your transaction among multiple categories, or even among the same categories with unique memos. You activate the Split feature by clicking on the Split button after you have recorded a transaction.

In the following example, you have reimbursed a friend who took care of your house for a few months. In a single check you will reimburse her for the mortgage payments she made, as well as for utilities, insurance, and food she bought so that you could eat when you came home. You also want to pay her for helping you out.

1) Enter the main transaction of $7,500 to Jennifer, and click on the Split button.

The main transaction window will become shaded and the split window will become highlighted. The total amount of the transaction will appear in the amount field of the split transaction window. When using a split transaction, you do not need to record a category in the main transaction; in fact, the |Split| notation will appear in the category field to indicate that the transaction has been split. Categories will be entered at the detailed split level.

2) Enter a brief description of one of the split transactions in the Description field and press Return.

In our example we will note that mortgage payments were made for May through June.

3) Select a category by typing the first few letters of an established category name.

4) Enter the amount of the split transaction, or $5, 000 in this case, and select the Record button, or just press Return.

The recorded split transaction will appear in the list of splits above the transaction entry window, and the amount remaining to be allocated will appear in the amount section of the split transaction entry window, as shown in the figure below.

306358_paste.eps ¬*Figure 13: Split Transaction*

You must allocate all parts of a split transaction; CheckSum won't allow you to complete the transaction until all of it has been allocated. Repeat the process of entering splits until the entire amount has been allocated, and the amount field of the split transaction entry window is $0.00. In our example, we continued our distribution of funds to Jennifer for Gas and Water Utilities ($500), Insurance ($200), Food ($20), and a fee of $780 for her work.

5) To exit the split transaction, press the Record button again, or press the Hide

Splits button.

SPLIT-TRANSFER TRANSACTIONS

CheckSum also provides the option of splitting transfer transactions so that you can allocate parts of a transaction as transfers to different accounts in your system.
In the above example, let's assume that you had set up a liability account for your mortgage and now you would like to credit that account with your payment, thereby reducing your liability. Be sure that both your checking account and your Mortgage account are open so that you can see how this works (although the transfer account does not have to be open to receive the transfer).

1) Enter the main transaction and select the Split button.

The split transactions window will open, and the total amount of the transaction will appear in the Amount field.

2) Enter a description and the amount of the split.

Remember, you don't have to enter a category for a transfer.

3) Click on the Transfer button to record the transfer.

A list of all the accounts in your system will appear.

4) Select the account to receive the transfer, in this case your Mortgage account.

After you select the transfer account, CheckSum will input the transfer information on the source account. You will need to save your work [command-s] before the recipient account-the Mortgage account-will receive the other half of the transfer. You can continue your split allocations after a transfer, as described above, or enter more transfer splits.

You may now either transfer more of the amount in a different split transaction or allocate it to a category. CheckSum allows you to allocate any combination of splits to either transfers and categories, but the entire amount of the original transaction must be allocated.

MEMORIZING TRANSACTIONS

With CheckSum's Memorize/Recall feature, you can maintain (memorize) a list of frequently used transactionsand ask CheckSum to recall them, thus minimizing data entry. Both commands, Memorize and Recall, can be called either by clicking on the Transactions submenu of the System Menu, or by pressing **[Command-shift-m]** for Memorize or **[Command-shift-r]** for Recall.

MEMORIZE

To memorize a transaction, do the following:

1) Double-click on the transaction in the Account Management window you wish to memorize.

The data will appear in the transaction entry window.

2) Click on the Memorize button in the Transaction menu, or press [Command-shift-m].

This will copy the transaction to a list of memorized transactions unique to that system.

RECALL

To recall a memorized transaction for entry into your new transaction field, do the following:

1) Click on the Recall button in the Transaction menu, or press [Command-shift-r].

This will open the list of memorized transactions.

675878_paste.eps ¬*Figure 14: Memorized Transactions*

2) Select one of the memorized transactions to recall by clicking on it.

The memorized transaction will be copied to the Transaction entry slots of the Account Management window. You may adjust the date, the transaction type or check number and any other data in the transaction before recording it in the usual manner.

Transactions are alphabetically ordered by payee. Memorized split transaction show the |split| as category and must be recalled to view the individual split transactions.

MODIFYING MEMORIZED TRANSACTIONS

To delete a memorized transaction click on the transaction to be deleted then press the delete (backspace) key.

DELETING A TRANSACTION

To delete a transaction, first select it by double-clicking on it in the transactions list of the Account Management window. The transaction will appear in the Transaction Entry strip of the Account Management window. Click on the Delete button and the transaction will be removed from the account and your balance will be adjusted. The Modified History (in Reports: transactions) list will keep track of the deleted transaction in a running list of changes made to accounts in the system.

VOIDING A TRANSACTION

You may want to void a transaction rather than delete it. This is especially valuable for checking accounts. To void a transaction, select the transaction in the Account Management window, and change the Transaction Type to Void by selecting Void from the Transaction Type pop-up button. The transaction will remain in the transactions list, but the amount will become zero and the category will be *VOID*, as show below.

406546_paste.eps ¬*Figure 15: Voided Transaction*

Chapter 4: REPORTING AND MAINTENANCE

In the preceding chapter, you learned how to enter transactions into your system accounts. In this chapter we will discuss how you can use that information to write checks, reconcile your accounts, and generate reports. You will also learn how to maintain your system, use the export and import functions and set the preferences of your system so that it works efficiently for you.

PRINTING CHECKS

There are two ways to generate checks in CheckSum.

1) Enter transaction information directly into a check entry window and then print the check
2) Print a check for an existing transaction

CHECKS FOR NEW TRANSACTIONS

To combine the process of entering a transaction and printing a check, click on the Show Check button on the transaction entry window. A check appears, as shown below, into which you can fill in information in the same manner that you enter transactions.

53638_paste.eps ¬*Figure 16: Check Input Screen*

Notice that the check date defaults to the system date and that your check number increments automatically. Move through the check entry window with the Tab key until you are ready to hit return to print.

1) Review and adjust the check number.
2) Review and adjust the check date.
3) Enter the payee.
4) Enter the amount of the check.
5) Enter any memo.
6) Enter a category or select the transfer or split buttons.

If you select **Transfer**, you will be prompted to define the transfer account. If you choose **Split**, you will have the opportunity to distribute your expenses after you print your check (see step 10).

7) Review your information.
8) Press Return to get to the Print panel.
9) Preview and/or print check

Be sure that your check stock is in the printer and that you have the correct check. If for some reason CheckSum isn't able to print your check, an error message will appear next to the Print button.

10) Split your transactions, if necessary

(CheckSum will automatically take you back to the proper screen), hide splits and record your transaction.

CHECKS FOR EXISTING TRANSACTIONS

To print a check for an existing transaction, do the following:

1) Select an existing transaction in the Account window by double clicking on it.
2) Click on the Show Check button.
3) Review your information.
4) Click on Print.

A warning panel will advise you that you are modifying a check that could already have been printed; proceed if you want to print the check, or click on Cancel.

5) Preview and/or print check

Be sure that your check stock is in the printer and that you have the correct check. If for some reason CheckSum isn't able to print your check, an error message will appear above the Print button.

ORDERING CHECKS

You can order checks for your CheckSum program by calling Deluxe at their toll free number: 1-800-328-0304. Order Check Form # 081064. Your color choices are blue, green, and grey. At this pressing, the cost is as follows:

Check Quantity	Price
500	$74.95
1000	$108.00

2000	$199.00

These checks are 8 1/2" x 11" one part, laser, multi-purpose checks. They work with any laser printer.

RECONCILING YOUR ACCOUNTS

CheckSum allows you to reconcile-or compare-your various CheckSum accounts to statements provided by your bank or other institutions to make sure there are no errors. You simply input the new balance into the reconcile window for the account in question, review and clear your transactions, and identify and rectify any discrepancies that prevent you from reconciling. Changes such as check amount errors, or the addition of interest deposits can be made while you are in reconcile mode.

THE RECONCILE WINDOW

Invoke the Reconcile Window by selecting the Reconcile option of the Accounts menu or by pressing [Command-r]. Either option brings up the reconcile window, as shown below, and allows you to reconcile a particular account within a system.

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Figure 17: The Reconcile Window

To reconcile a bank statement, do the following:

1) Update the Through dates.

2) Enter the balance from your bank statement in the New Balance field.

3) Tag the transactions in the Transactions list that have cleared through your bank by clicking in the Cleared column for each transaction.

For convenience, you may sort the transaction list by date or by type, depending on the way your bank statement is organized.

The CheckSum Balances section of the Reconcile window, shown below, reflects subtotals of transaction types and will change to reflect your newly cleared items.

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Figure 18: Transaction Type Subtotals

4) Click on the OK button to tally the cleared items and determine whether your account reconciles.

If your account reconciles, the Difference field will be zero. CheckSum won't allow you to record your reconciliation until the reconciled balance becomes zero. If your account does not reconcile, leave the reconcile window open and go to the Account Management window to add, delete or adjust transactions as required. After making the necessary changes, go back to the reconcile window and clear the changes.

REPORTING

The Reports Menu provides three standard report forms:

- Income reports for Income Statements
- Balance reports for Balance Sheets
- Transaction reports for various transaction detail reports

The first two reports summarize your transaction detail in standard report formats that show, respectively, your net income for any period, or a summary of your assets and liabilities. The Transaction reports are merely lists of transactions available for the following transaction or account groupings:

- All Accounts
- All Tax Deductible
- Modified History

  The Modified History report lists all modifications or deletions made to any account in your system. Transactions are recorded in this list as they appeared before modifications were made.
- Individual Accounts

  Each account in your system will also be listed as a report type in the Transactions submenu of the Report Menu. If you select an account, CheckSum will create a report that lists in chronological order all the transactions in that particular account .

THE REPORT INSPECTOR

The Report Inspector allows you to adjust the report intervals and the beginning and ending dates of information to be included in the report.

The report title may be changed by selecting the **Custom Title** button and then entering a new title or changing the default title in the Custom Title field.

The **Date Stamp** check box gives you the option to include or remove the date from the header of each page of the report. In a Transaction report this check box turns into **Group by Category**.

The **Group by Category** check box appears only for transaction reports. If checked, CheckSum will group transactions by account transfers and categories. Only transfer transactions will be listed. Otherwise, transactions will be grouped by accounts and all transactions will be listed.

The **All Categories** check box appears for all reports. If checked for the Income report, CheckSum will include in the report a subtotal line for each income and expense category and subcategory defined in the categories panel. There will be no effect on the Balance Sheet report. If checked for a Transaction report, CheckSum will include in the report the appropriate transactions for that report for all income and expense categories and subcategories defined in the categories panel.

The **Sort by Date** check box, is checked on by CheckSum for the Income and Balance reports. The check box label is "greyed out" to indicate that you may not change this setting for these reports. For all the Transaction reports, the check box label is black and you may check or uncheck the box.

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Figure 19: The Report Inspector

PRINTING REPORTS

The Print option on the Reports Menu is only active when a report is active. A standard NeXT print panel will appear to direct your print report.

REPORT FORMATTING

CheckSum reports are designed with convenient defaults for fonts and format; however, using the Edit, Format, and Inspector options of the Main Menu will allow you to adjust or personalize reports. You can adjust the page size of reports and CheckSum will arrange page breaks to accommodate data. You can flip through reports a page at a time by using the page turn buttons., or you can use the page number slot in the lower right strip of the report to move directly to a particular page.

IMPORT/EXPORT

The **Import**, **Export**, and **Export To DataPhile...** options on the Account Menu allow you to read files from other programs or use Checksum data in another program.

The **Import Transactions** panel also gives you two check boxes to Ignore Transfers or Add Missing Categories.

The **Ignore Transfers** check box allows you the skip transactions that will be imported into two accounts. If you choose to accept transfers, be sure that you have established the appropriate accounts before running the import function.

The **Add Missing Categories** check box allows you to automatically add imported category types that are not part of your system. If you do not wish to add categories, de-select this button.

IMPORT

The Import option is only available if there is an account activated. To import a file, do the following:

1) Open the account into which to import data.

2) Click on the import menu.
The Import Transactions panel appears.

3) Select the desired format
Select Text if the file to be imported is in the CheckSum format. Select QIF if the file is in Quicken Interchagne Format.

4) Browse to the proper file, select it and then click OK or press Return.

Once the Import preparation process is finished, review the import log window and then either select Import or Abort.

EXPORT

The Export option allows you to save an account in a CheckSum Text , Quicken Interchange Format (QIF), Tab-delimited or DataPhile Import format to disk. This is useful to export your account data to other financial programs that read the QIF format, or to partially copy a system into a new CheckSum system.

1) Open the account you wish to export.

2) Select Export from the Account menu.

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3) Select either CheckSum Text, Quicken QIF format, Plain text or DataPhile.

4) Name the file and click OK.
CheckSum will write the file to disk and append either .txt or .qif extension to the new file as appropriate to your format selection.

EXPORT To DataPhile...

The **Export To DataPhile...** option allows you to automatically load a specially configured DataPhile database, available in version DataPhile 3.1 or higher .

1) Open the account you wish to export.

2) Select Export To DataPhile from the Account menu.
This brings up this options panel:

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3) Choose either New Database or select an existing database to add the records to by clicking on the "Set..." button.

4) Type in a date to begin the export from - by default, it's the opening date.

5) Click "OK"
This will launch DataPhile and load a database that looks like this:

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Now you can sort, sum, search and divide by category in DataPhile.

Import and Export File Formats

The following lists describe the two file format specifications used by the CheckSum import and export functions: Text and QIF. Text is the standard CheckSum format and QIF is a Quicken compatible format.

CheckSum Account Type format

Bank:	"!CS_Account_Type:Bank"
Cash:	"!CS_Account_Type:Cash"
Credit Card:	"!CS_Account_Type:CCard"
Other Asset:	"!CS_Account_Type:Oth A"
Other Liability:	"!CS_Account_Type:Oth L"

CheckSum Transaction format:

Date:	"Date:"
Amount:	"Amount:"
Cleared:	"Cleared:"
Tax Deductible:	"Exempt:"
Type:	"Type:"
Check Number:	"CK_Num:"
Payee:	"Payee:"
Memo:	"Memo:"
Category :	"Category:"
Splits:	
Category	" - Split_Category:"
Memo	" - Split_Memo:"
Amount	" - Split_Amount:"

CheckSum end of Transaction: "^"

Example Output

```
!CS_Account_Type:Oth A
Date: 01/01/93
Type: O
Payee: Opening Balance
Category:%Opening Balance%
Cleared: YES
Amount: 2321.25
```

Date: 01/01/93
Type: C
CK_Num: 427
Payee: Fast Flowers
Category: Entertainment
Cleared: YES
Amount: -52.22

PREFERENCES

The CheckSum preferences command allows you to designate the default system of accounts and the default path through which your system of accounts will be saved to disk. It also allows you to change the default font and font size for CheckSum reports.

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Clicking on the button at the right side of the Preferences panel displays the existing systems. Choosing one system at this point designates it as the default system. New preferences become active upon the next launching of the application.

ON-LINE HELP

CheckSum uses context-sensitive NEXTSTEP help. You can access help two ways:

1) Select the Help command in the Info Menu.
This action will take you to the Getting Started help screen.

2) While pressing the Ctrl and Alternate keys, click the ?cursor on the window about which you want information.
A relevant help screen will appear.

The first page of the Help document describes What's New for this release. Click on the Index Button to view an index of the On-Line Help. When you select an indexed item, CheckSum Help jumps you through the text to the next reference to that item. You may also scroll through the text using standard NeXT text management features, e.g., the side bar and the up and down arrows.

To explore a topic in CheckSum Help, enter the desired word or topic in the slot at the bottom of the window and enter. CheckSum will search the text to find the next occurrence of that topic or word. You may also highlight a word from the index to CheckSum Help by double-clicking on the item in the index. The item will appear in the search field, and CheckSum Help will proceed as usual, jumping to the next occurrence of that word in the CheckSum Help text.

MAINTENANCE

SAVING A SYSTEM

After you have finished creating your accounts, or any time you have made changes to your system, you should save your system.

To save a system, choose the **Save** option in System Menu of the Main Menu. The **Save** option will save all accounts in the system by writing over the previous copies of the accounts. The **Save As** option of the same menu allows you to save the system under another name or to a different directory. The **Save As** option will not write over the original system; you will have two versions of the system (under different names) by using this option. Using **Save As** is a good way to create a back up of your system.

We recommend that you save your work often and that you regularly create backups of your system and store them safely.

CHANGING DEFAULT FILE PERMISSIONS

Your *.cksum* file is saved by default by CheckSum as read/write enabled for the owner (home account). If you need to change the permissions, use the File Manager to select "~/Library/CheckSum.data/**<NAME>**.cksum" and use the Attribute Inspector to change access permissions.

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