

BUDGET

21

http://Budget_Support.home.att.net

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System Requirements

You need a Mac computer running version 7.1 or later of the MacOS operating system. The program requires about 1 megabyte of memory when you first start using it, more may be required as you build up transaction records over time. Normally you should not require more than 3 megabytes of memory. Hard disk space is about the same, less than a megabyte to start with more required over time to store the program data and any archive data you saved.

Installation

When you download the program the files are on your hard drive. If you received the Budget program on a floppy disk insert the disk and drag the files to your hard drive. The application named Budget is for use on newer Macintosh computers that have the PowerPC processor (iMac, G3, etc). The application named Budget68k is for use on older Macintosh computers that have the 68K processor (IIsi, IICI, etc). If you are unsure which version of Budget to use double click on "Budget" first, if you get an error message from the system then use "Budget68k". Make a copy of the applications and sample budget files for backup.

Concept

The Budget program is based on a simple model. It is assumed that people are paid periodically, either monthly, semi-monthly, bi-weekly, or weekly. Portions of each pay need to be allocated to pay monthly bills (i.e. the mortgage, groceries, etc). Funds left over are available to be used in any way desired. Amounts needed to pay bills are defined so that as each bill is due funds are present to make payments. A simple illustration is a method of maintaining a budget prior to the advent of computers: The check was cashed and money distributed amongst envelopes marked with the name of the bill, i.e. electricity, food, rent, etc. Any remaining amount was used “as needed”. At the end of the month when a bill came due the funds in the correct envelope were used to pay the bill. It was a simple but effective way of insuring that funds were available and a budget was maintained.

The Budget program follows the above model. You tell the program who the payers are, and how much they get paid and how often. You then create the envelopes (called accounts) and specify how much from each pay is to be placed in the accounts for each payday. When you get paid you enter the pay and the proper amount is placed in each account, if there is any left over it is placed in predefined account called “available” When bills need to be paid you go to the account and write the check from the funds in the account. Its like having a checkbook for each account. The program really only has one checkbook and you always know how much you have in the checkbook. However, for each account you can track how much money is being spent against the amount of money budgeted from each pay. You can also make a deposit directly to each account. Sometimes you receive money such as a insurance refund which you might want to deposit directly into your “medical” account.

Sometimes there may not be enough funds in an account. If this is the case and you try to write a check the program will ask if you want to move money from the “available” account to cover the check. In fact you can move money (transfer) between any account. Money placed into an account from your pay or directly deposited to an account is considered to be budgeted funds. Money transferred from another account is considered to be unbudgeted funds. Therefore, you can always tell if you are keeping to your budget - the main point of the program.

The Budget program provides features that assist you in maintaining a budget. Unlike other financial management programs that tell you where you spent your money after its been spent, this program allows you to define how much money you want to spend in a particular area and then helps you to keep within the amount you specified. It provides features that help balance your checkbook and track taxable item. It has a simple method to track and report on any investments you may have.

The program allows you to specify up to 25 main accounts and each main account can have up to 6 additional sub-accounts giving a total of 175 budget accounts. It also provides for 25 investment accounts for a grand total of 200 accounts. The program also automatically creates one additional account called “Available” which provides flexibility in managing your budget. In effect you have control over each of these accounts in much the same way that you have control over your checkbook today and you will be able to see at a glance how much money is in each.

The budget program also has a powerful search function that allow you to find any entry. It has a note system that allows you to record additional information about each account. It also provides sub accounts that provide the ability to group like accounts. For example you can have main accounts for “Electric”, “Phone”, and

“Water”; or you could have one main account “Utilities” with “Electric”, “Phone”, and “Water” as sub accounts to the “Utilities” account.

Accounts may also be defined as “Savings” accounts. This provides a means of tracking the amount you have in savings in the same manner as you track the amount of funds you have in your checkbook. Savings accounts follow the same “model”, its just another envelope with “Savings” marked on the outside, similar to having two accounts at the bank; one for your checkbook and one for your savings. The only real difference between the savings accounts and the checkbook accounts is that the amount shown in the savings accounts is NOT part of the total shown in the checkbook. You can transfer money between the savings accounts and the checkbook accounts.

The program will also print the check information on your checks on most printers. It even provides a means to print your signature on the check. Handling credit cards is also supported by the program in a very simple and intuitive way. You will always be assured that you will have enough funds to pay the credit card bill if you keep within your budget. Each and every transaction entered is recorded by the program in a “History” record allowing you to review what transactions have been made and when they were made. So lets get started setting up our new budget program.

Backups

Remember, this is your financial data, ALWAYS MAKE COPIES OF YOUR DATA FILE FOR BACKUP. Develop your own strategy and stick with it. One method is to save a copy of your budget data file each month just after you balance your checkbook. That way you will always have a valid starting point if something should go wrong during the month.

Standard Data Entry

The program provides for simplified entry. Amounts can be entered with or without the preceding dollar sign (\$) or commas (.). Example: an entry of 1000 is the same as entering \$1,000.00. You must use the decimal (.) to indicate cents. The program also provides a simple manner for date entry in the form of mm/dd/yy. Example: 9/6 would be Sept. 6th. of the current year or just 6 would be the 6th of the current month and year. Defaults are always used where appropriate. When executing a transaction, the fields are filled in with the information from the previous transaction written in that account. This provides a very simple means of writing recurring checks. (I.E. the mortgage check normally doesn't change).

Working With Variable Pay's

The Budget program is based on pays that are the same amount from payday to payday. However, the Budget program can also work with pays that change from payday to payday. Handling variable pays can be done in either of two methods.

First, you can setup your accounts the same way you would for an unchanging pay. Then as you receive each pay check change the amount in the Pay Setup Dialog. If this pay check has more money than you have allocated to your accounts the excess will be deposited to the "Available" account. If this pay has less than what is needed to cover all the accounts will be subtracted from the "Available" account.

Second, you can simply define your accounts. Then use the Variable Pay Dialog to dynamically distribute your pay to the accounts. Variable pay entry does not use the information in the account setup. See the "Variable Pays" section for more details.

Getting Started

This is a quick means of getting started with the budget program for those who don't like to spend a lot of time reading documentation. It is strongly recommended that you read the concept section before you start. You may follow the instructions below to create a new budget or open the "Sample Budget File" and modify it to meet your needs. Refer to each section in this manual for more detailed instructions.

- 1 Double click on the application icon to start the program.
- 2 Select **NEW** from the **FILE** menu.
- 3 Enter your pay source, amount of pay, how often you are paid, and starting check number in the dialog (The starting check number is the next check in your checkbook). Click **OK**. See the "Pay Setup" section for more details.
- 4 Place the cursor in an empty account box, hold the cmd key and double click to create a new account.
- 5 Enter the account name and amount to add to this account from each pay. This is the budget amount. Click **OK**. Repeat this step for all your new accounts. See "Creating New Accounts" section for more details.
- 6 Hold the option key and double click in the **AVAILABLE** account box. In the deposit dialog box enter "From old checkbook balance" in the "From" field. Enter the current amount in your checkbook in the "Amount" field. Enter "Start up" in the "For" field. Click **OK**. See the "Making a deposit" section for more details.
- 7 To distribute money that is in your checkbook (which is all in the available account) to your new accounts, click and drag from the **AVAILABLE** account to one of the new accounts you created in step 5. Enter the amount to transfer in the "Amount" field, and "Start up" in the "For" field.

Repeat this step until you have the proper amount in each of your new accounts. See the “Transfer of Funds” section for more details.

- 8 Double click in the **CHECKBOOK** box and enter the same amount you deposited into the available account in step 7 in the **STATEMENT** box. Click once on the amount in the deposit list (left side of dialog) to mark it, this will balance your checkbook (the balance bar is level and the balance amount is \$0.00. Click **BALANCE**. See the “Balance the Checkbook” section for more details.
- 9 You can change information in either the pay information or the account information at any time by selecting either the checkbook box or an account box and clicking on the **INFO** button.

Click the SAVE button to save your work.

The budget is now set up with your current balance distributed between all your accounts. When your pay day arrives simply click on the **PAY** button to have your pay placed in each account as you defined when you created the accounts. Double click on an account to write a check or hold the option key and double click to make a deposit. Click and drag to transfer funds.

Note: It is assumed that you and the bank agree on the current amount in your checkbook for you to be able to start balancing your checkbook using this program. Your checkbook may not balance until **ALL** outstanding checks reflected in the starting amount have cleared the bank.

Starting with the Sample Budget

A sample budget file is available as a means of helping you get started creating your own budget. It has two pay sources defined one is paid bi-weekly the other Semi-Monthly. There are also a number of “standard” accounts defined. You should review this sample to see how the pay setup and the accounts are defined. Information on how to modify the sample budget is provided below.

- 1 Double click on the sample budget to start the program.
- 2 Click on the **INFO** button to bring up the source dialog. Change the name of the source and the amount to reflect your pay information.
- 3 Select each account and then click the **INFO** button to bring up the account dialog. Change any information.
- 4 Tell the program how much money you currently have in your checkbook by following the steps 6, 7 and 8 of the “getting started” section.
- 5 You can now enter your pay(s), make deposits, write checks, or transfer money between accounts.
- 6 Save your work when your done by clicking on the **SAVE** button.

To create a new account select an empty account box on the main window. Click the **NEW** button or from the **ACCOUNTS** pull down menu select **NEW ACCOUNT** this will place the new account in the account box you selected. Simply clicking on the **NEW** button without selecting an account box will place the new account in the next empty account box. See the “Creating New Accounts” section for more details.

Sample Budget



The dialog box is titled "Source" and contains the following configuration options:

	Source 1	Source 2	Source 3
Source:	J.C. Penny Pay	Joe's Pay	
Amount:	\$1,000.00	\$800.00	

Frequency selection options:

- Source 1: Weekly, Bi-Weekly, Semi-Monthly, Monthly
- Source 2: Weekly, Bi-Weekly, Semi-Monthly, Monthly
- Source 3: Weekly, Bi-Weekly, Semi-Monthly, Monthly

Next Check #

Saving Changes

Changes (transactions etc.) made during your working session are only made in memory. This means that until you save your work the changes you have made are not written to your hard disk. If you attempt to quit the program or close the budget file you are working with you will see the save dialog. Click “Yes, save it.” to write the data to the disk and save your work. Click “No, don’t save it.” to return to the same data you had when you started the program. Click “Cancel” to return to the main menu.

Click the **SAVE** button or from the **FILE** pull down menu select **SAVE** or **SAVE AS** to save your changes at any time. You will see the standard Apple save dialog boxes if you decide to save the file.

Save Dialog Box



*Don't save,
then quit.*

*Return to
program.*

*Save changes
to disk then quit*

Functions

Functions may be executed in a number of ways (Menu's, buttons, and keyboard shortcuts. The pull down menu's provide most of the program functionality required and are describe here.

File Menu:

- New - Create a new budget file.
- Open - Open an existing budget file.
- Close - Close the current open budget file.
- Save - Saves the current budget file to the disk.
- Save As - Allows you to change the name and where to save the file to the disk.
- Archive - Saves old history records to a disk file and deletes them from the program file.
- Check Setup - Sets up where to print the check data.
- Page Setup - The standard page set up dialog.
- Print Report - Print a budget or investment report.
- Print Check - Prints the selected check.
- Quit - Quit the budget program.

Edit Menu:

- Undo - Undo the selected item.
- Cut - Deletes the selected data and saves to clipboard.
- Copy - Copies the selected data to the clipboard.
- Paste - Pastes the data on the clipboard in the field.
- Clear - Deletes the selected data. (Delete key).
- Preferences - Select font colors and warnings.
- International - Set currency and date formats

Menu's



Functions (cont)

Accounts Menu:

- Find - Find the string starting at the beginning.
- Find Next - Find the string starting at the last one.
- New Account - Define a new account.
- Move Account - Move the account to another position.
- Delete Account - Deletes the selected account.
- Balance - Balance your checkbook.
- Create Note - Create an account note.
- Show Note - Displays an account note.

Transactions Menu:

- Check - Write a check.
- Debit - Use a debit card.
- Deposit - Enter a deposit.
- Transfer - Move funds between accounts.
- Enter Pay - Enter your regular pay.
- Variable Pay - Enter a variable pay.
- Buy Shares - Purchase shares.
- Sell Shares - Sell shares.
- Update PPS - Update the current price per share.

Display Menu:

- Pay Info - Show or change the source information.
- Account - Show or change the account information.
- History - Show the selected accounts history window.
- Statistics - Show the selected accounts statistics data.
- Sub Category - Give the sub accounts a category name.

Window Menu:

- Budget - Switch to budget. (Default)
- Investment - Switch to investments.

Menu's (cont.)



Budget buttons

Buttons provide a simple way to access most budget functions.



Write a check



Make a deposit



Transfer funds



Balance checkbook



Create a new account



Enter your pay



Get account statistics



Save budget file



Open history window



Get account information



Undo a transaction



Print a check

Investment buttons

A blue rectangular button with the word "BUY" in white, uppercase letters.

Buy Shares

A blue rectangular button with the word "SELL" in white, uppercase letters.

Sell Shares

A blue rectangular button with the letters "PPS" in white, uppercase letters.

Update Share Price

Keyboard Shortcuts

To execute keyboard shortcuts hold down the Command Key (⌘) and press the corresponding letter key.

- ⌘N - New budget.
- ⌘O - Open budget.
- ⌘W - Close budget.
- ⌘S - Save budget.
- ⌘P - Print check.
- ⌘Q - Quit program.
- ⌘U - Undo.
- ⌘X - Cut text.
- ⌘C - Copy text.
- ⌘V - Paste text.
- ⌘F - Find.
- ⌘G - Find again.
- ⌘B - Balance checkbook.
- ⌘K - Write check.
- ⌘D - Enter deposit.
- ⌘T - Transfer funds.
- ⌘Y - Enter pay.
- ⌘I - Account information.
- ⌘H - History information.

Account boxes

Clicking in account boxes provides another means to access program functions.

Single click	Select
Shift single click	Multiple Select (Total)
Double click	Write check (normal action) -or- Open sub account window -or- Update Price Per Share (PPS)
Option double click	Enter deposit (normal action) -or- Open sub account -or- Buy shares
Cmd double click	Create new account
Ctrl double click	Open account history window
Click and drag	Transfer funds
Cmd click drag	Move account

Checkbook box

Single click	Select
Shift single click	N/A
Double click	Open balance window
Option double click	Enter multiple deposit

Main Window

Checkbook balance box

Main window buttons and info box

Available account box



Empty account box

Note Icon

Selected account box

User defined accounts

History Window

Single click
 Shift single click
 Option single click
 Cmd single click
 Double click

Select
 Transaction Information Dialog
 Set Reminder
 Transaction Editor
 Print

History Window

History windows contain all the account transaction records. To access a history window select the account on the main window and from the **DISPLAY** pull down menu select **HISTORY**.

History window items can be either one or two lines. A pay or transfer is one line. A check or deposit is two lines. Two line entries may be displayed as one by clicking its expansion triangle on the left side of the window. All two line items can be expanded or closed by clicking the expansion triangle in the header. Clicking on a check, deposit, or pay record selects the record. Clicking on a transfer record selects it and marks it with an “X”. Placing an X on a transfer records is useful when managing credit card accounts. See the “Handling Credit Cards” section for more details. A shift click on any item will bring up the “Transaction Dialog”

Undoing a Transaction

Checks, deposits, and pay entries may be undone if they have not yet been balanced. To undo a transaction click once in the history window to hilite the item to be undone then click the **UNDO** button. Note: All history window log records are update with the “undone” icon to reflect that the transaction was undone except for the log record in the checkbook history window.

Printing a Check

Checks may be printed by selecting the check to print and clicking on the **PRINT** button. See the “Printing Checks” section for more details on how to setup the budget program to print checks.

History Window

The screenshot shows a 'History Window' with a blue header and a table of transactions. A summary box at the top right displays 'Electric' and '\$341.65'. The table has columns for Date/ID, To/From/For, Memo, Amount, and Balance. Various icons are present in the first column of the table, and a 'Memo' field is present in the third column.

Labels and their corresponding elements in the window:

- Expansion icons:** Point to the first column of the table.
- From field:** Points to the 'To/From/For' column header.
- History window buttons:** Points to the top toolbar area.
- Account name:** Points to the 'Electric' text in the summary box.
- Transaction amount:** Points to the 'Amount' column header.
- Balance amount:** Points to the 'Balance' column header.
- Transfer icon:** Points to a small icon in the first column.
- Check icon:** Points to another small icon in the first column.
- Pay icon:** Points to a third small icon in the first column.
- Deposit icon:** Points to a fourth small icon in the first column.
- Print icon:** Points to a small icon in the first column.
- Transaction date:** Points to the 'Date/ID' column header.
- Check number:** Points to the 'Memo' field.
- For field:** Points to the 'To/From/For' column header.
- To field:** Points to the 'To/From/For' column header.
- Memo field:** Points to the 'Memo' column header.

Date/ID	To/From/For	Memo	Amount	Balance
07/05/99	Virginia Power		\$37.29	\$341.85
	Excess rate refund			
07/09/99	Virginia power		\$82.41	\$304.38
6326	Payment	0126287507		
07/01/99	Diane's first pay of the month.		\$40.00	\$385.77
07/01/99	Ron's first pay of the month.		\$40.00	\$345.77
06/05/99	Virginia power		\$60.04	\$305.77
6314	Payment	0126287507		
06/01/99	Diane's first pay of the month.		\$40.00	\$365.81
06/01/99	Ron's first pay of the month.		\$40.00	\$325.81
05/11/99	Virginia power		\$52.44	\$285.81
6295	Payment	0126287507		
05/11/99	From: Utilities For: Start Up		\$399.25	\$399.25

Pay Setup

The pay setup is done when a new budget is being created for the first time or whenever you want to add, delete or change a pay source from the budget.

To open the user pay setup from the **DISPLAY** pull down menu select **PAY INFO**, or click the **INFO** button on the main window with nothing selected.

1) Enter the name of the first pay source in the first unused box in the top row of the dialog box. Pay source names can be up to 15 characters but normally all that is needed is either your first name or the name of your employer.

2) Below the pay source enter the amount of each pay (net).

3) For each pay source select the frequency: (“Bi-Weekly” is every other week, (“Semi-Monthly” is twice a month). For “weekly” there are 4 months of the year that will have 5 pays instead of the normal 4 and for “Bi-Weekly” there are 2 months that will have 3 pays instead of the normal 2. The extra pays could be allocated to pay bills that are due semi-annually or yearly.

4) In the “Next Check #” field enter the check number of the next blank check in your checkbook. The program increments this number for each check you write.

5) When you have all the information entered click the **OK** button to complete the action, exit the dialog and go to the main window.

Example: You work for IBM and they pay you \$1200 twice a month. Enter “IBM” in the source field, \$1200.00 directly below it in the amount field and click on the “Semi Monthly button”.

Pay Setup Dialog Box

The screenshot shows a dialog box titled "Pay Setup Dialog Box" with a table and several options. Red lines connect text labels to specific parts of the dialog box.

	Source 1	Source 2	Source 3
Source	J.C. Penny Pay	Joe's Pay	
Amount	\$1,000.00	\$800.00	

Below the table are three columns of radio button options for pay frequency:

- Column 1: Weekly, Bi-Weekly, Semi-Monthly, Monthly
- Column 2: Weekly, Bi-Weekly, Semi-Monthly, Monthly
- Column 3: Weekly, Bi-Weekly, Semi-Monthly, Monthly

At the bottom, there is a "Next Check #" field with the value "1000", a "Cancel" button, and an "OK" button.

Annotations with red lines:

- "Pay source (step 1)" points to the "Source" row of the table.
- "Net pay amount (step 2)" points to the "Amount" row of the table.
- "Pay Frequency (step 3)" points to the radio button options.
- "Starting check number (step 4)" points to the "Next Check #" field.
- "Click here to cancel the transaction" points to the "Cancel" button.
- "Click here to complete the transaction (step 5)" points to the "OK" button.

Step

1. Enter the source of the pay.
2. Enter the amount of each pay check (net).
3. Enter how often you get paid.
4. Enter the number of your next check.
5. Click on the OK button when everything is correct,
-or- click on Cancel to return without change.

Creating New Accounts

Creating new accounts can be done at any time. Accounts are used to budget portions of your pay. This allows you to see if there are enough funds in the account to meet financial obligations.

To create a new account select an empty account box on the main window. Click the **NEW** button or from the **ACCOUNTS** pull down menu select **NEW ACCOUNT**.

1) Enter the name of the new account in the field provided. Account names can be up to 15 characters in length and may contain spaces as in “New York Times” or “Power Company”.

2) For each pay source enter the amount of each pay to be added to the account.

3) Check the savings box if you want this account to be handled as a savings account vs. a checkbook account. This field is optional, for more information see the advanced topics section.

4) When you have all the information entered click the **OK** button to complete the action, exit the dialog and return to the main window.

Example: Assume that in the **PAY SETUP** you entered the source “IBM” with an amount of \$1000.00, and that you checked the **Semi-Monthly** radio button. The account dialog would look like the one on the next page. In the top box you enter **MORTGAGE** and if your mortgage payment was \$1200.00 per month you might put \$600 next to **PAY1** and \$600 next to **PAY 2**. This tells the program to move \$600 from each pay and add it to the mortgage account. At the end of the month you would have a total of \$1200.00 in the account and be able to pay the mortgage bill. (See also the section on executing pay’s)

New Account Dialog Box

New account name (step 1)

Check for savings account (step 3)

Account Dialog

Account Name Savings Account

Mortgage

	Ron	Diane	
Pay 1	\$790.00	\$790.00	
Pay 2			
Pay 3			
Pay 4			
Pay 5			

Monthly Total \$1,580.00
Percent of Income 27%

Cancel OK

Amount to add to this account for each pay of the month (step 2)

Click here to cancel the transaction

Click here to complete the transaction (step 4)

Step

1. Enter an account name.
2. For each pay source enter the portion of each pay check to be added to the account.
3. Check if you want account handled as savings (Optional).
4. Click on the OK button when everything is correct, -or- click on Cancel to return without change.

Making a Deposit

You can make deposits to any account. You may have defined an account “Medical” into which you might want to deposit any insurance refunds.

To select the account that will receive the deposit click on an existing account on the main window. Click the **DEPOSIT** button or from the **TRANSACTION** pull down menu select **DEPOSIT**.

The **DEPOSIT DIALOG BOX** displays the checkbook balance in the checkbook box in the upper left corner, and the selected account box in the upper right corner.

1) Enter source of the funds in the **RECEIVED FROM** field. This field can be up to 63 characters in length.

2) Enter the amount of the deposit in the **AMOUNT** field.

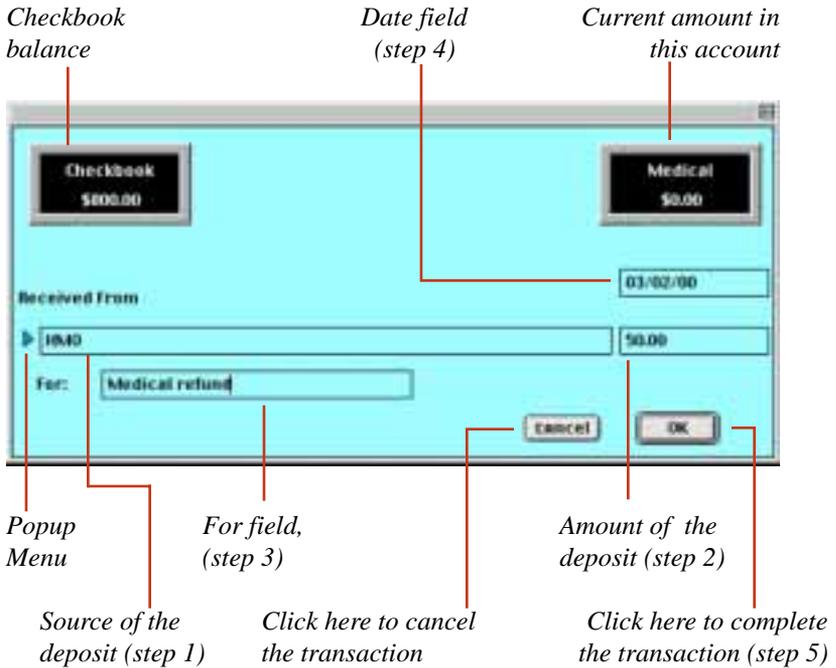
3) Enter any additional information desired in the **FOR** field. This field is optional and may be up to 31 characters in length.

4) The program places the current date in the **DATE** field. You may change this if desired.

5) When you have all the information entered click the **OK** button to complete the transaction, exit the dialog and return to the main window.

Example: You receive a medical insurance payment from BlueCross BlueShield of \$49.27. In the “Received from” field you would enter “BlueCross BlueShield” and in the “Amount field” you enter “\$49.27”. The “For” field might be “Dental payment”.

Deposit Dialog Box



Step

1. Enter source of the deposit.
2. Enter the amount of the deposit.
3. Enter the reason for the deposit (Optional).
4. Change the date if necessary.
5. Click on the OK button when everything is correct,
-or- click on Cancel to return without change.

Writing a Check or Debit

You can write a check from any account. You may have an account “Mortgage” and want to write a payment check to the mortgage company.

To write a check or debit select an existing account on the main window. Click the **CHECK** button or from the **TRANSACTION** pull down menu select **CHECK**.

The **CHECK/DEBIT DIALOG BOX** displays the checkbook balance in the checkbook box in the upper left, and the available account box and the selected account box in the upper right.

1) Enter the check payee in the **PAY TO THE ORDER OF** field. This field can be up to 63 characters in length.

2) Enter the amount of the check or debit in the **AMOUNT** field.

3) Enter any additional information desired in the **FOR** field. This field is optional and may be up to 31 characters in length.

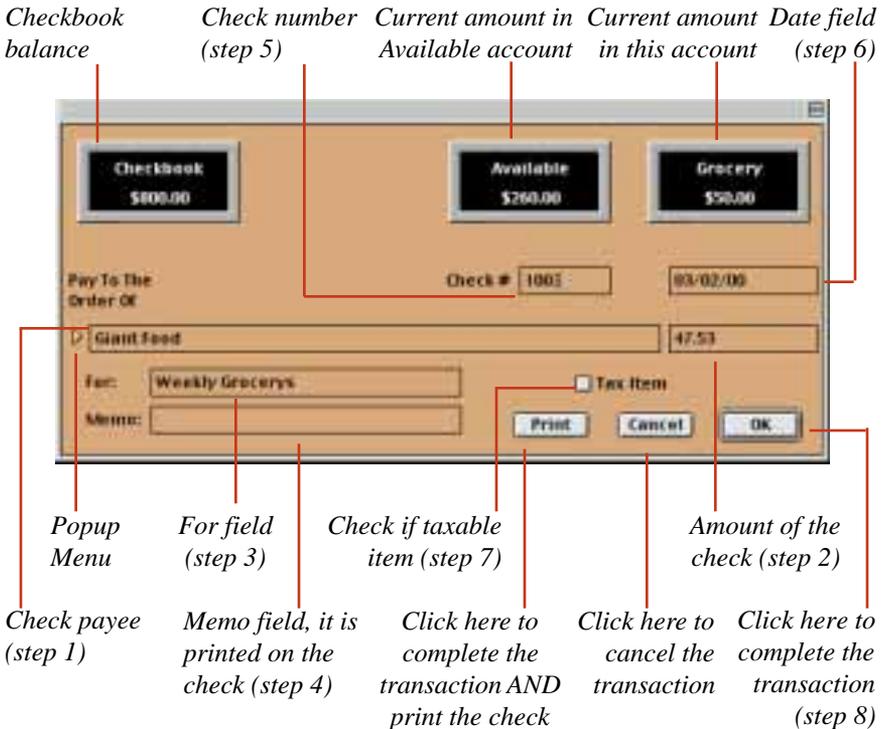
4) For checks enter any information you want printed on the check in the **MEMO** field. This field is optional and may be up to 31 characters.

5-7) The program places the next check number in the **CHECK #** field (Checks only) and the date in the **DATE** field. You may change these. Also check the checkbox if the item is tax deductible.

8) When you have all the information entered click the **OK** button to complete the transaction, exit the dialog and return to the main menu. The **PRINT** button works the same as the **OK** but also sends the check to the printer to be printed. See the “Printing Check” section for more details.

Example: You want to write a check to your Mortgage Co. for \$1200.00. You would enter “My Mortgage Co” in the “Pay to” field, “\$1200.00” in the “Amount” field and “Loan Payment” in the “For” field. Since you want a check printed you would click on **PRINT**.

Check Dialog Box



Steps

1. Enter the payee.
2. Enter the amount of the check or debit.
3. Enter the reason for the check or debit (Optional).
4. Enter a memo to print on check (Optional, Checks only).
5. Change the check ident number if necessary (Checks only).
6. Change the date if necessary.
7. For tax deductible item click check box (Optional).
8. Click on the OK button when everything is correct, -or- click on Print to print the check (Checks only). -or- click on Cancel to return without change.

Transfer of Funds

You can easily move funds from one account to another.

To transfer funds select the “From” account in the main window by clicking on an existing account, then select the, “To” account by holding down the shift key and clicking on another existing account. Then from the **TRANSACTION** pull down menu select **TRANSFER**. This will bring up the Transfer Dialog Box.

1) Enter the amount to transfer in the **AMOUNT** field.

2) Enter any additional information desired in the **FOR** field. This field is optional and may be up to 31 characters in length.

3) The program places the current date in the **DATE** field. You may change this if desired.

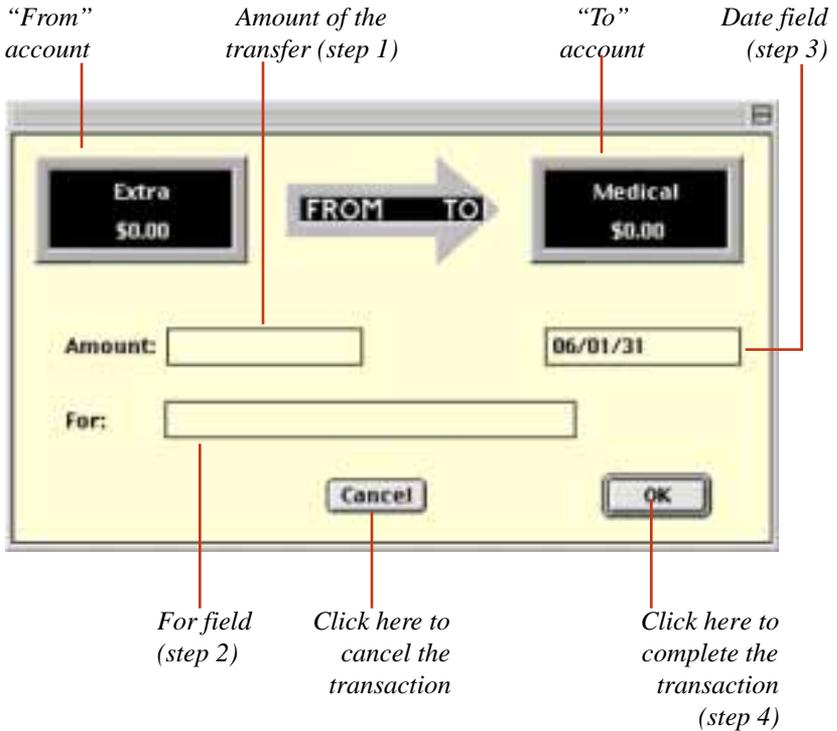
4) When you have all the information entered click the **OK** button to complete the transaction, exit the dialog and return to the main window.

Example: You want to \$50.00 from your “Extra” account to your “Medical” account. Select the two accounts on the main window and in the dialog box enter “\$50.00”. In the **FOR** field enter the reason for the transfer such as “Needed extra to pay bill”

Note 1: A simple way to select the transfer source and destination accounts is with “Drag and Drop”. Click and **HOLD** the mouse button on the source account. Drag the mouse to the destination account and release.

Note 2: To repeat a transfer using the same source and destination accounts press the space bar.

Transfer Dialog Box



Steps

1. Enter the amount to transfer.
2. Enter the reason for the transfer in the **FOR** field (Optional).
3. Change the date if necessary.
4. Click on the OK button when everything is correct, -or- click on Cancel to return without change.

“Available” Transfer

The program automatically brings up the Available Transfer Dialog Box whenever you attempt to take more funds out of an account than currently exist. This will happen either when writing a check or when doing a normal transfer of funds.

1) The program automatically fills in the **AMOUNT** field with the shortage from the initial transaction (check or transfer). You may change this amount if you want to transfer any additional funds at this time.

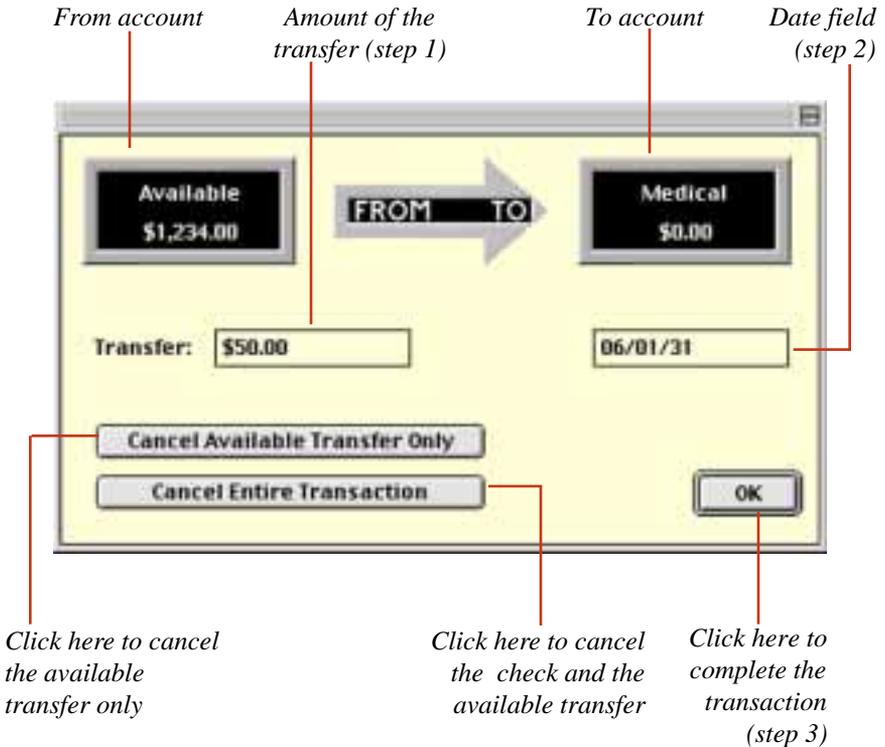
2) The program places the current date in the **DATE** field. You may change this if desired.

3) When you have all the information entered click the **OK** button to complete the transaction, exit the dialog, and return to the main window.

This dialog box differs from most other dialog boxes in that there are two different methods for canceling the transaction. The first is “Cancel Entire Transaction”. If you click on this button the preceding check or transfer (the action that got you here in the first place) will be cancelled along with this transfer. If you click on the “Cancel Available Transfer Only” then only this transaction will be cancelled and the original transaction will be completed which would cause the account to go negative.

Example: You tried to write a check for \$200.00 from your “Medical” account but the current balance in the “Medical” account was only \$100.00. When you clicked on the **OK** button for the check the Available Transfer Dialog Box was displayed with \$100.00 in the amount field and today’s date. If you now click on **OK** \$100.00 will be moved from the “Available” account to the “Medical” account. Then the check action that you originally started with will be completed. This would then leave you with a balance of \$0.00 in the “Medical” account.

“Available” Transfer Dialog Box



Step

1. Change the amount to transfer if necessary.
2. Change the date if necessary.
3. Click on the OK button when everything is correct,
-or- click on Cancel Available Transfer Only to cancel the transfer and allow the account to go negative.
-or- click on Cancel Entire Transaction to return with out change.

Pay Entry

You can enter your pay at any time, **HOWEVER**, the date determines the “pay of the month”. For “Bi-weekly” dates from the first of the month to the fourteenth of the month are considered the “first pay of the month” and dates from the fifteenth to twenty-eighth day of the month are the “second pay of the month” and the remaining days are the “third pay of the month”. For “Semi-Monthly” the first of the month to the fifteenth of the month are considered the “first pay of the month” and everything else is the “second pay of the month”

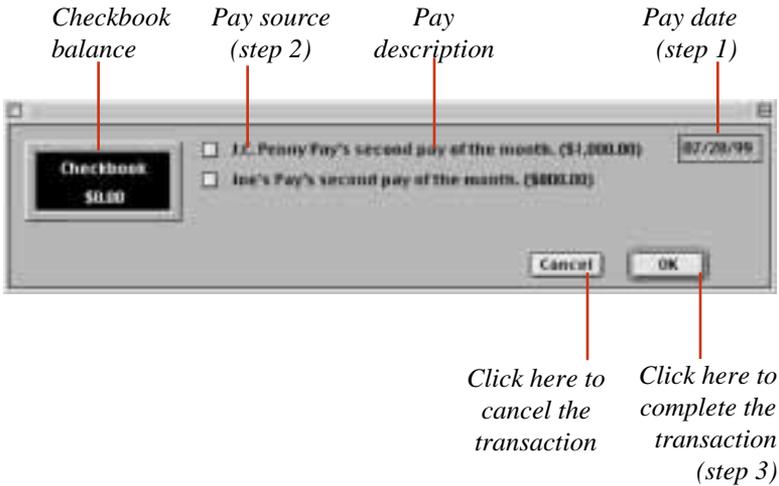
To enter your pay click the **PAY** button or from the **TRANSACTION** pull down menu select **ENTER PAY**.

The **PAY DIALOG BOX** displays the checkbook balance in the checkbook box in the upper left corner, and the **PAY CHECK BOX** and description for each source defined in the pay setup.

- 1) Change the date if desired.
- 2) Check the checkbox(s) for the pay(s) to be entered.
- 3) Click **OK**. The program will add the amount defined for each account, for this pay day, to each account. Any remainder will be added to the “available” account.

Example, if today’s date is 4/27/99 when you open the dialog box this date is displayed in the date field. Assuming that you defined the pay to be bi-weekly the check box information would display “second pay of the month”. Changing the date to 4/12/99 would cause the program to distribute the funds according to the definitions for the first pay of the month.

Pay Dialog



Step

1. Change the date if desired and click update.
2. Check the correct pay.
3. Click on the OK button when everything is correct,
-or- click on Cancel to return without change.

Note: the “Pay Dialog” should be used whenever you have single pays to deposit such as “direct deposits”. Each pay checked on this dialog shows up in the balance window as a separate item. See the “Multiple Deposits” section for entering multiple pays as a single deposit.

Variable Pay Entry

The variable pay dialog provides a method to input pay checks that vary from pay day to pay day. This method is used in lieu of using the account setup dialog and the standard pay entry. From the **TRANSACTION** pull down menu select **VARIABLE PAY**.

- 1) Enter the total amount of the Pay in the **PAY AMOUNT** field.
- 2) Next enter the source of the pay in the **PAY FROM** field.
- 3) Select an account in the list by clicking on it once. The account will be displayed at the top of the list.
- 4) Enter the amount to be deposited from this pay to this account in the field to the right. As you enter the amount the **REMAINING** amount changes to reflect what is left to be distributed and the amount in the list is also updated. Continue selecting and entering the amounts.
- 5) Change the date if desired.
- 6) Click **OK**. The program will add the amount defined for each account, to each account. Any remainder will be added to the “available” account.

Variable Pay Dialog

*Pay Source
(step 2)*

*Pay date
(Step 5)*

*Pay amount
(step 1)*

Category	Amount
Entertain	\$100.00
Mortgage	\$300.00
Entertain	\$100.00
Travel	\$0.00
Automobile	
Hold	\$0.00
Gas	\$100.00
Maintenance	\$0.00
PP Tax	\$0.00
Car Insurance	\$0.00
Grocery	\$400.00
Support	\$0.00
Life Insurance	
Hold	\$0.00
Prudential	\$0.00
WAEPA	\$0.00

*Select an account
(step 3)*

*Click OK
(step 6)*

*Enter amount
(step 4)*

Multiple Deposits

You can make multiple deposits to your checkbook. This is useful when depositing a number of checks in the bank with one deposit slip. The bank statement will reflect one deposit for the total amount. Multiple deposits show up in the balance dialog as a single deposit which allows you to easily find it when balancing the checkbook. The multiple deposits dialog allows you to enter your pay (assuming its a check) along with any other deposits in a single dialog entry.

To enter a multiple deposit select the checkbook account on the main window then from the **TRANSACTION** pull down menu select **DEPOSIT**.

The **MULTIPLE DEPOSIT DIALOG BOX** displays the checkbook balance in the checkbook box in the upper left corner and the **PAY CHECK BOX** and description. It also provides for deposits to accounts.

- 1) Change the date if desired.
- 2) Check the checkbox for the correct pay if this is a pay deposit. The pay of the month is determined by the date.
- 3) Enter any additional deposits in the **AMOUNT** field.
- 4) Enter the source of the funds in the **FROM** field.
- 5) Enter the account name to receive the deposit. If you want to place the deposit in a sub account you must specify both the category (or main account name) and the sub account name.
- 6) Enter the reason for the deposit in the **FOR** field.
- 5) When you have all the information entered click the OK button to complete the action, exit the dialog and return.

Multiple Deposits Dialog

Checkbook balance *Pay source (step 2)* *Source of the deposit (step 4)* *For field (step 6)* *Pay date (step 1)*

Amount field (step 3) *Account name field (step 5)* *Click here to cancel the transaction* *Click here to complete the transaction (step 7)*

Step

1. Change the date if desired and click update.
2. Check a pay if desired.
3. Enter additional deposit amounts.
4. Enter the deposit source.
5. Enter the account name to get the deposit.
6. Enter the reason for the deposit (optional).
7. Click on the OK button when everything is correct,
-or- click on Cancel to return without change.

Creating Notes

An account note may be used for a variety of reasons such as: a description of the account, reminders, or address of the check payee. Budget accounts and Investment accounts can each have a note. Notes can be up to 252 characters with a maximum of 42 characters per line and six lines. All standard keyboard characters are valid in notes including a carriage return.

To create a note, first select the account, then from the **ACCOUNT** pull down menu, select **CREATE NOTE**.

The note dialog box is displayed.

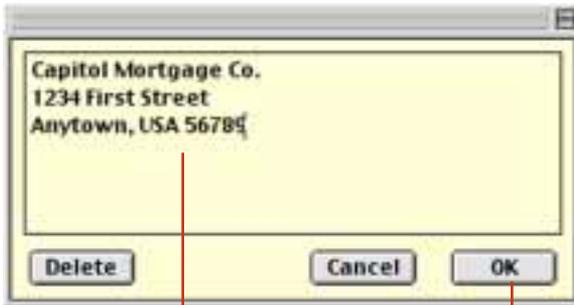
Enter the note text and click **OK**.

You can place the note on the Mac clipboard by first selecting the note text and then from the **EDIT** pull down menu selecting **COPY**.

To delete a note click **DELETE**.

Accounts with notes are identified with a small icon in the lower left corner of the account box on the main window. You can show a note by selecting an account, and from the **ACCOUNT** pull down menu selecting **SHOW NOTE** or by clicking on the note icon in the account box.

Note Dialog



*Enter note
text (step 1)*

*Click here to complete
the transaction (step 2)*

Step

1. Enter your text
2. Click on the OK button when everything is correct,
-or- click on Cancel to return without change.

Account statistics

The account statistics are accessed by selecting an account and from the **DISPLAY** pull down menu select **STATISTICS**. Account statistics provide information on how well you are keeping within your budget allocations. The display shows the statistics for the current year and the last year. Information will be filled in as the year progresses. The money entered from each pay is added to any deposits made directly to the account and displayed in the corresponding monthly line under the “Deposit” column. Money transferred into this account is NOT added. The total of all checks written during the month is added to any transfers made out of this account and displayed in the corresponding monthly line under the “Expenses” column. The “Percent” column is the percentage of expense against the amount of deposit. The bottom line shows the total for the year. Percentages above 100% show that you have not been keeping within your budget. You may want to consider either reducing the expenses to this account or increasing the amount allocated.

Budget Statistics

To access the budget statistics from the **DISPLAY** pull down menu select **STATISTICS** with NO account selected. Budget statistics include the total number of main, sub and investment accounts along with the total number of history records in the budget file.

Transaction Dialog

The Transaction dialog is displayed in response to a find command. It can also be displayed by shift clicking on a record in the history window or the balance window.

Statistics and Transaction Dialogs

Last year
Account name
This year

1998			Mortgage \$1,800.00	1999		
Expense	Deposit	Percent		Expense	Deposit	Percent
\$0.00	\$0.00	0%	January	\$0.00	\$0.00	0%
\$0.00	\$0.00	0%	February	\$0.00	\$0.00	0%
\$0.00	\$0.00	0%	March	\$0.00	\$0.00	0%
\$0.00	\$0.00	0%	April	\$0.00	\$0.00	0%
\$0.00	\$0.00	0%	May	\$1,800.00	\$1,800.00	100%
\$0.00	\$0.00	0%	June	\$1,800.00	\$1,800.00	100%
\$0.00	\$0.00	0%	July	\$0.00	\$1,800.00	0%
\$0.00	\$0.00	0%	August	\$0.00	\$0.00	0%
\$0.00	\$0.00	0%	September	\$0.00	\$0.00	0%
\$0.00	\$0.00	0%	October	\$0.00	\$0.00	0%
\$0.00	\$0.00	0%	November	\$0.00	\$0.00	0%
\$0.00	\$0.00	0%	December	\$0.00	\$0.00	0%
\$0.00	\$0.00	0%	Totals	\$3,600.00	\$5,400.00	16%

General Information

24 Accounts

47 Sub Accounts

8 Investment

700 History Records

Transaction Dialog

Account Name:

Sub Account Name:

Received From / Paid To:

For:

Memo:

Check # Amount Effective date

Transaction date

Check ATM
 Deposit Pay
 Transfer Balanced
 Tax Item UnDone

Balance the Checkbook

Balancing the checkbook is a simple process in the budget program. To access the balance dialog from the **ACCOUNTS** pull down menu select **BALANCE**. The Balance Dialog has the checkbook balance in the upper left corner and the statement balance box in the upper right. The list of items on the left side are the deposits and the list of items on the right side are the checks. If you hold the shift key down while clicking on an item in the lists the complete information about the item will be displayed in the “Transaction Dialog”.

1) Enter the statement balance as shown on your bank statement in the Statement balance account box in the upper right.

2) Click on each deposit and check that the bank has received in the lists. An “X” will be displayed at the left of the entry to indicate this item has cleared the bank. Click again to turn it off.

The totals for all items checked will be displayed at the bottom of each list. As you click each item the balance indicator icon and amount will change. When you have checked each item the balance indicator will be level with a balance amount of \$0.00. If this is not the case recheck each item. Insure that each item agrees with the bank statement. Also insure that each item on the bank statement is shown in the list and checked (“X”).

3) Once all the items are accounted for click the **Balance** button. This will remove all “X” items from the lists and place a balance icon next to each item in their corresponding account history windows. This balances your checkbook and returns you to the main window. Clicking the **OK** button returns you to the main screen without balancing the checkbook.

NOTE: You can force the checkbook to balance by holding the command key when you click on **Balance**. The proper amount will be either added or subtracted from the “Available” account.

Balance Dialog

*Budget
checkbook
balance*

*Deposit
amount*

*Balance icon
and amount*

*Bank statement
balance (step 1)*

*Check
amount*

The dialog window displays the following information:

- Checkbook:** \$10,376.74
- Balance icon and amount:** \$135.14
- Statement Balance:** \$32,131.41

✗ 05/19/99	\$12,388.99	06/08/99	1	\$300.00
✗ 05/19/99	\$481.12	✗ 06/05/99	1	\$300.00
✗ 05/22/99	\$448.56	06/29/99	1	\$300.00
06/01/99	\$7,504.30	✗ 05/11/99	6295	\$75.00
06/04/99	\$62.37	✗ 05/11/99	6296	\$52.44
06/07/99	\$556.36	✗ 05/11/99	6297	\$13.20
06/28/99	\$55.19	✗ 05/16/99	6298	\$14.01
07/01/99	\$3,738.58	✗ 05/19/99	6299	\$85.93
07/01/99	\$3,765.72	✗ 05/19/99	6300	\$75.00
07/03/99	\$37.29	05/19/99	6301	\$53.00
		✗ 05/23/99	6302	\$36.22
		✗ 05/23/99	6303	\$66.07
		✗ 05/23/99	6304	\$34.87
		05/28/99	6305	\$55.00
		05/28/99	6306	\$1,800.00

\$13,318.67 Total Deposits **\$752.74 Total Withdrawals**

Buttons: **Clear**, **Balance**, **OK**

*Deletes
all "X's"*

*Transaction
date*

*Check
number*

*Return to
main window*

*Cleared indicator
(step 2)*

*Balance the
checkbook (step 3)*

Reminders

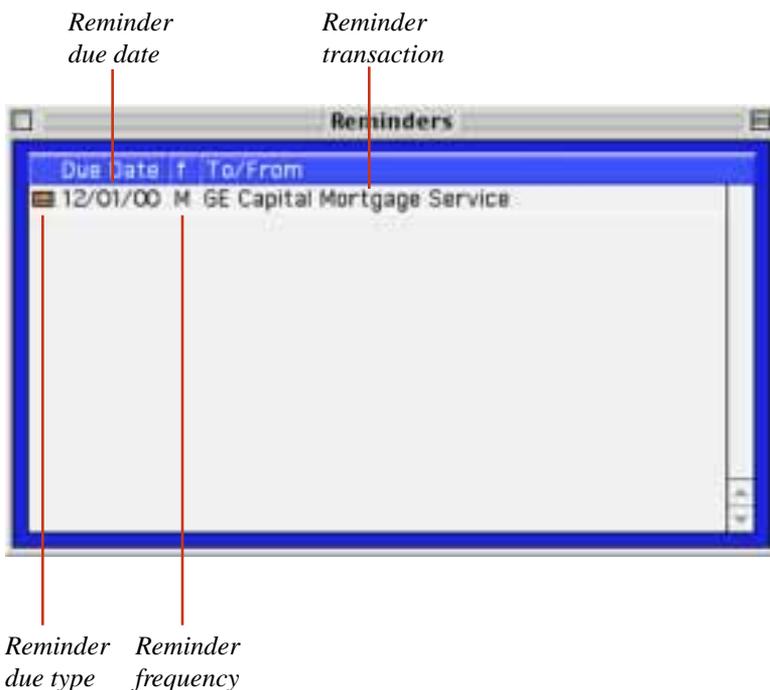
Reminders provide a method for the Budget program to tell you when items are due. Budget transactions that can have reminders set are check, debit, or deposit. See the next section on how to set a reminder. Reminders are “transaction” based not “account” based. That means that more than one transaction can have reminders in an account. However, they must have different FROM/TO fields (see below).

Reminders that are “due” are displayed in a “Reminder Window” each time you start the Budget program. Reminders that are overdue are displayed in red. You can display the reminder window at any time from the **WINDOW** menu.

You can click on an item in the reminder window to bring up its dialog box to enter the transaction. When you have entered the transaction it will no longer be displayed in the reminder window. Note: The Budget program uses the “FROM/TO” field to determine if a transaction is satisfied. That is, if you have set a reminder for the “GE Capital Mortgage Service” whenever you write a check from the same account with “GE Capital Mortgage Service” in the “TO” field the Budget program will consider the reminder satisfied.

Also when setting reminders you should set them on the most current transaction. That is, assume you have been writing checks to the “GE Capital Mortgage Service” each month. If you attempt to set a reminder on the transaction that is two months old (instead of the most current one) the Budget program will actually set it on the most current one (the reminder icon will show up on the first one in the history list). Each time you then write checks to the “GE Capital Mortgage Service” the reminder icon will move to the most current transaction.

Reminder Window



Reminders have attributes, they are:

- Due Date - When the transaction is due.
- Frequency - Monthly, Quarterly, Semi-annually, or Yearly.
- Notify time - The number of days before the due date.
- Transaction - The item to be reminded.

Setting Reminders

You can set reminders on any deposit, debit or check transaction. In the **HISTORY** window select the transaction you want to be reminded about and click the **REMINDER** button to display the reminder dialog box.

- 1) Enter the due date for this transaction.
- 2) Enter the number of days “prior” to the due date that you want to be reminded.
- 3) Selected the frequency of the reminder.

EXAMPLE:

Today is Oct. 26, 2000. You just wrote the check to the mortgage company that was due on Nov. 1, 2000. You want to be reminded each month to make this payment. In the Mortgage accounts history window you click once on the check you just wrote and click the “**Reminder**” button. You get the dialog shown on the right, it has next month’s date already set. However, since you wrote this check 5 days before it was due you need to change the date to be the actual due date, so you would enter 12/01/00. Next you decide that you want to be notified 7 days prior to the first of each month, so you enter a “7” in the “Remind days before field”. Since this is a monthly bill you leave the “Monthly” radio button selected. You then click OK.

The reminder icon will be displayed next to the transaction you selected in the history window. Each time you write a check to this account the icon will move to the new transaction and the timers will be reset. When the reminder is due it will displayed in the reminder window.

Reminder Dialog



Step

1. Enter the transaction due date.
2. Enter the number of days prior to be reminded
3. Click on the OK button when everything is correct, -or- click on Cancel to return without change.

Note: You can not change an existing reminder, however, you can delete a reminder and then set a new one.

Transaction Editor

You can edit transactions to change text fields. To edit a transaction select it in the **HISTORY** window by clicking it once. Then click the **X-EDIT** button. This will bring up the transaction editor dialog.

- 1) Change any field
- 2) Click OK when done.

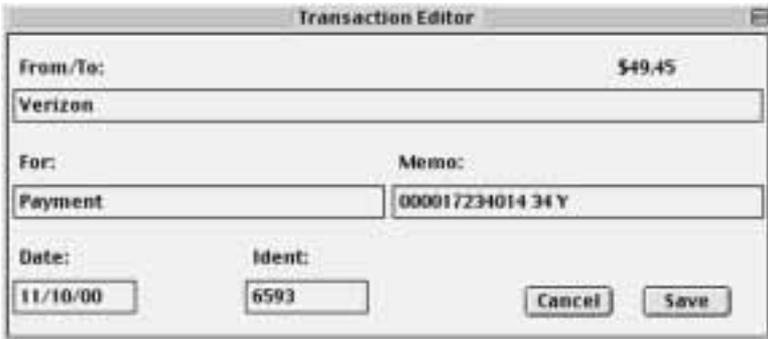
NOTE:

1) You can not change the amount of a transaction. To change an amount you must either, use “Undo” or quit the program without saving and then enter the transaction again.

2) All fields are subject to the same checks for length and validity as when originally entered.

3) The checkbook history window log record is NOT changed when editing a “multi” type (deposit, pay, etc) transaction.

Transaction Editor Dialog



The image shows a 'Transaction Editor' dialog box with the following fields and values:

From/To:	\$49.45
Verizon	
For:	Memo:
Payment	000017234014 34 Y
Date:	Ident:
11/10/00	6593
Cancel Save	

Step

1. Change any field.
2. Click on the OK button when everything is correct,
-or- click on Cancel to return without change.

Creating Sub Accounts

Each of the 25 main accounts can have up to 6 associated sub-accounts. This can be useful in grouping like accounts.

To create the first sub-account to an existing main account, select an existing account box on the main window. Click the **NEW** button or from the **ACCOUNTS** pull down menu select **NEW ACCOUNT**. To create additional sub-accounts to a main account, double click the main account to bring up the Sub Account window then select a blank box and click the **NEW** button or from the **ACCOUNTS** pull down menu select **NEW ACCOUNT**.

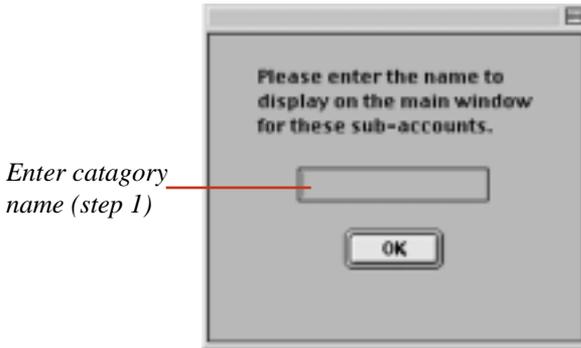
Define the sub-account exactly as you did for the main account (See creating new accounts).

1) If this is the first sub-account you will be prompted to enter a “Category name” to display on the main window. The category name can be up to 15 characters in length. Click **OK**.

Example: On the main window define an account of “Electric” with an amount to be entered from each pay. When the account has been created select it and click the **NEW** button. This time enter “Home Gas” with an amount to be entered from each pay. After you have clicked **OK** you will be asked for the “Category Name” to be displayed in the main window. In the prompt enter “Utilities”. When you click **OK** you will see a sub-account window with two accounts “Electric” and “HomeGas”. Close the sub account window and you will see “Utilities” on the main window.

You can change the “Sub Category Name” at any time by selecting it on the main window. From the **DISPLAY** pull down menu select **SUB CATEGORY**, enter a new name in the dialog box and click **OK**.

Sub Account Dialog



Sub Account Window



Step (after creating an account)

1. Enter a catagory name.
2. Click on the OK button.

Setting Preferences

To enter your preferences, from the **EDIT** pull down menu select **PREFERENCES**.

1) Click on the color square that you want to change to bring up the color selector. This will allow you to select a different color for each setting.

2) Check the “Allow Checkbook to go negative” checkbox if you want the program to allow negative values in the checkbook. (This does NOT apply to Accounts you defined, which are allowed to be negative.). If you do select the option “Warn when Checkbook goes negative” will be automatically selected. Note: it is not wise to select these options.

International users may check the “Don’t use dollar sign (\$)” to prevent the budget program from displaying any dollar signs.

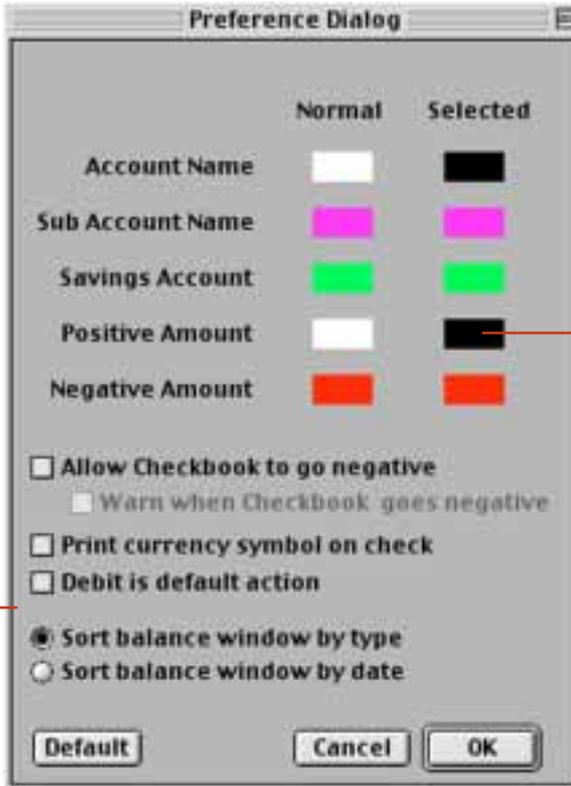
Selecting the “Debit is default action” will cause a double click on an account box to bring up the “Debit” dialog instead of the standard “Check” dialog.

Select the balance window sorting method. Sort by type (the default) causes the items to first be sorted by type (ATM, check, etc.) and then by date or check ident. Sort by date causes the items to first be sorted by date and then by type.

3) When you have all the information entered click the **OK** button to complete the transaction and return to the main window.

Note: The background colors for the accounts are black for normal and white when hilited. This means that if you set the normal positive amount to black you would not be able to see the type. (Black numbers on a black background).

Preference Dialog



*Color squares
(step 1)*

*Option
settings
(step 2)*

*Click here
to reset*

*Click here
to cancel*

*Click here
when done
(step 3)*

Step

1. Click the color square to change the color.
2. Check the checkboxes to change the options.
3. Click on the OK button when everything is correct,
-or- click on Cancel to return without change.

International Settings

The Budget program can format dates and currencies to many international standards. To enter your settings, from the **EDIT** pull down menu select **INTERNATIONAL**.

As you make changes to the settings in this dialog the examples change showing what the change will look like.

1) Change the currency settings to those for your currency system. The Decimal and Group symbols may be any single character. The currency symbol may be up to 4 characters. Decimal digits and digits in group may be up to 4 places.

You can have the currency symbol displayed before or after the number and you can select to have a space placed between the number and the symbol.

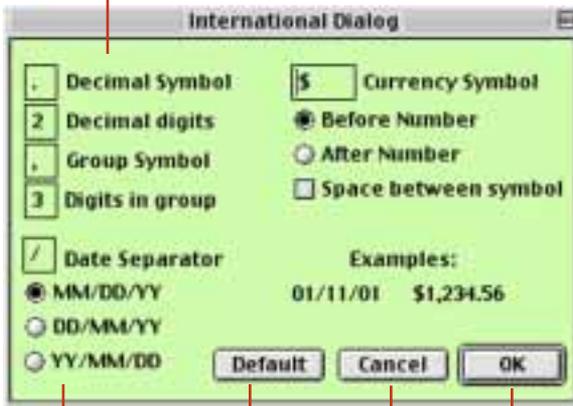
2) Change the date settings. The date separator may be a slash (/), a dash (-), or a space (). You can format the date in either of the 3 formats by selecting its radio button.

The Default button returns the settings to the U. S. monetary system.

3) When you have all the information entered click the **OK** button to complete the transaction and return to the main window.

International Dialog

*Currency settings
(step 1)*



*Date
settings
(step 2)*

*Click here
to reset*

*Click here
to cancel*

*Click here
when done
(step 3)*

Step

1. Select currency settings.
2. Select date settings.
3. Click on the OK button when everything is correct,
-or- click on Cancel to return without change.

Finding History Records

All transactions are kept in the history file. You can find information based on who the transaction was “Paid to” or “Received from”, what it was “For”, the “Memo” on the check or the amount of the transaction. You can also find information by “Date”, “Check number”, “Amount”, “Balance”, or “Tax item”. The found information is displayed in the “File Information Dialog”.

To search for an item in the history records pull down the **ACCOUNTS** menu and select **FIND**.

1) Enter the search string in the appropriate field. Ex. To search for “Payment” in the “For” field enter it in the field directly below “For:”. You may enter “Month” as either a 1-12 or the first 3 letters of the month.

2) Check the “Ignore case” checkbox if desired.

3) Select “AND” or “OR”. “AND” means that if you entered a search string in the “Paid to” field and another string in the “For” field the history record must contain both strings to be found.

3) Click the **FIND** button to start the search. Click the **FIND NEXT** button to continue the search from the last found item.

Found items are displayed in the “Transaction Dialog”.

Note: Click **Find All** and every transaction that matches the search criteria will be displayed in a window. Then shift click on any item in the window to display the “Transaction Dialog” for that item.

Find Dialog

Enter search string (step 1)

Check here to search for tax items

The screenshot shows a 'Find Dialog' window with the following elements: a title bar, a text input field for the search string, a 'Tax Item' checkbox, a 'Received from / Paid to:' text field, 'For:' and 'Memo:' text fields, five numeric input fields labeled 'Amount:', 'Balance:', 'Check #:', 'Month', and 'Year', radio buttons for 'AND' (selected) and 'OR', an 'Ignore case' checkbox, and buttons for 'Clear All', 'Cancel', 'Find All', 'Find Next', and 'Find'. Red lines connect the annotations to these specific elements.

Check case (step 2)

Check search type (step 3)

New search (step 4)

Continue search

Steps:

- 1) Enter a search string(s).
- 2) Check “Ignore case” if desired.
- 3) Select the type of search (And / Or).
- 4) Click **FIND** or **FIND NEXT** -or- click Cancel to exit.

History Record Archive

The program always keeps two years of history record data. Records older than two years may be saved for long term storage. Once the program has over two years worth of data the “Archive” menu selection in the file pull down menu will be hilited. When history records are archived they are no longer in the history window and can not be searched by the program. Archived data is placed in a standard text file on hard drive. It may then be viewed with any text editor such as “SimpleText”.

To archive history records pull down the **FILE** menu and select **ARCHIVE**. If the **ARCHIVE** selection is dimmed there are less than 2 years of data in the history files and you will not be able to access the archive dialog box..

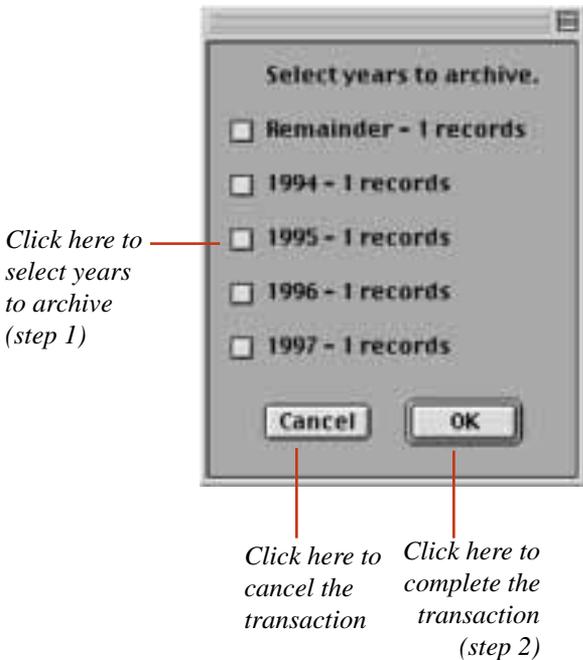
1) Check the box for the year(s) to archive. The “Remainder” checkbox is for all years older than the last year shown in the dialog. Each selection shows the total number of history records that will be archived for that year.

2) When you have selected the years to archive click the **OK** button to comple the action, and exit the dialog.

You will see the standard apple save dialog box. The program will write the data for the years selected to a file named for each year you selected (i.e data from 1996 would be named “Archived data for 1996”. The data is written to your hard drive but NOT removed from the budget program at this time. The data is removed when you quit the program and save your changes.

NOTE: Only the checks, deposits and pay history records are written to disk, ALL other records (i.e Transfer) are discarded.

Archive Dialog



Steps

1. Select year(s) to archive.
2. Click on the OK button when everything is correct, -or- click on Cancel to return without change.

Note: when you click OK you will see the standard Apple save dialog box. Use this dialog to select where to save the archived data.

Check Setup

In order to print checks you must have a printer that is able to hold your bank checks. Most ink jet printers and some laser printers are adjustable to different size paper. Once you have verified that your printer can hold your checks you must tell the program which fields to print and where to print them. Field defaults for a standardized check are already set and may only need minor adjustments for your printer.

To set up your checks for printing select **CHECK SETUP** from the **FILE** pull down menu to display the **CHECK SETUP DIALOG BOX**. The dialog has default settings to print the payee, amount, for, memo, and date (day month year) for standard size checks. The position of the field in the window is the location that the field will be printed on the check. Clicking on a button (the top blue row) for a field that is not shown allows you to click and drag a rectangle for that field. Clicking on a button for a field that is shown deletes the fields rectangle.

Clicking within a field rectangle allows you to drag the rectangle. Placing the cursor within a field and **NOT** clicking allows use of the number keys for fine adjustments as follows:

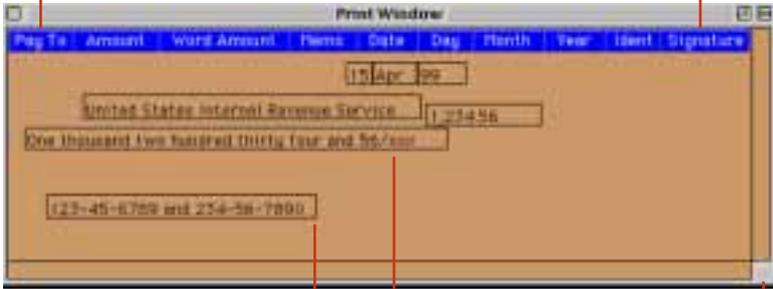
- | | |
|-------------------------|-----------------------------------|
| 2 - Move down 1 pixel. | 1 - Shrink vertically 2 pixels. |
| 4 - Move left 1 pixel. | 3 - Expand vertically 2 pixels. |
| 6 - Move right 1 pixel. | 7 - Shrink horizontally 2 pixels. |
| 8 - Move up 1 pixel | 9 - Expand horizontally 2 pixels. |

To print, select the check in an account's history window and click the **PRINT** button. It is suggested that you print a few checks on plain paper to verify that the fields will be printed in the correct locations on your check. See the topic "Signature" to print your signature on your checks.

Check Setup Window

Fields buttons

See section "Signature" for printing your signature on the check



Fields to be printed on the check

Click and drag to resize window

Step

1. Setup your check format.
2. Print your check.

Move Accounts

Accounts may be moved from account box to account box. The only reason to move accounts is to group like accounts on the main or sub windows. To move any account select the first account then hold the shift key and select the destination account box. From the **ACCOUNTS** pull down menu select **MOVE**. If the destination account box has a valid account in it, the two accounts will be swapped. You may also use “Drag and Drop” to move accounts. Click and **HOLD** the mouse down on the account you want to move. Drag the account to the new location and release the mouse.

Delete Account

Accounts may be deleted from the program. When accounts are deleted their history records are saved to a text file. Any funds left in the account will be transferred to the “Available” account. To delete an account select it, then from the **ACCOUNTS** pull down menu select **DELETE**. You will be asked to confirm the action, click **OK**. You will then see the standard file save dialog box. Save the file by clicking on the **SAVE** button. The delete command can not be undone, however, it is possible to restore the account if you quit the program **WITHOUT** saving.

NOTE: Only the check and deposit history records are written to disk, **ALL** other records (i.e Transfer, Pay) are discarded.

Handling Credit Accounts

Handling credit cards with the budget program is a matter of personal preference. One way to keep track of credit cards is to create an account for each credit card and transfer money into it as you use the card. For example, you would create an account called “VISA”. When you use the Visa card transfer money from the appropriate account into the Visa account.

Example: You buy \$14.70 worth of gas for the car and use your Visa card to pay for the gas. Transfer the \$14.70 from your “gas” account to your “Visa” account. The gas account will reflect the amount left in the “gas” budget and the “Visa” account will show the funds for that item on the Visa bill.

When the statement arrives use the check mark feature in the accounts history window. Check each item on the Visa statement with the items shown in the history list for the Visa account. The checkmark feature allows you to place an “X” next to any transfer item in the history window. Simply click the transaction item to toggle the checkmark on and off.

Investments

To enter the investment section of the budget program from the **WINDOW** pull down menu select **INVESTMENT**.

The budget program provides a simple means of tracking your investments based on the same means of displaying information as the budget windows. You create an account for each investment by selecting an empty account box then pull down the **ACCOUNTS** menu and selecting **NEW ACCOUNT**. Enter the name of the account in the dialog box. Once you have created the account you can record the buying or selling of shares by clicking on the buttons on the upper left side of the Investment Window or using the **TRANSACTION** pull down menu.

The “Investment Window” shows information for all accounts while the “Investment History window” shows information for each account created.

When you buy shares or receive a dividend you enter the number of shares and the price per share for each account. The program computes the cost basis and enters a transaction in the history window. You can update the price per share for an account at any time which will cause the program to compute the current market value for that account.

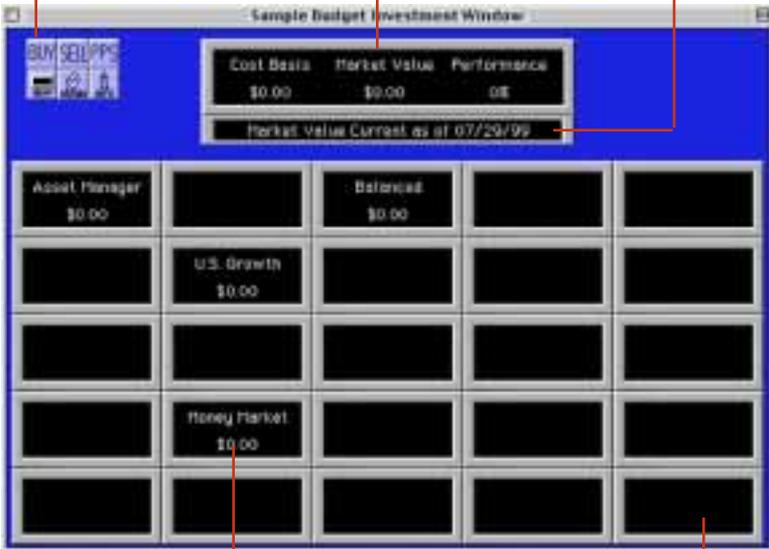
On the Investment window the program displays the “portfolio” information. This is the totals for all your investment accounts. The cost basis (the amount you paid) and the market value are displayed in the portfolio info box. The investment info box displays the last date ALL accounts price per shares were updated. The history window shows the same information for each account.

Investment Window

Investment buttons

Portfolio Info

Investment info box



Investment account box

Empty account box

Account name



Buying and Selling Investments

Buying and selling shares of an account can be entered at anytime. The same dialog box is used for both buying and selling shares. Note: reinvested dividends are recorded as “bought shares”.

To record the buying or selling of shares select an existing account on the investment window. Click either the **BUY** or **SELL** button or from the **TRANSACTION** pull down menu select either **BUY SHARES** or **SELL SHARES**.

The **SHARE SELL / BUY DIALOG BOX** is displayed with either “Buy” or “Sell”.

1) Enter the number of shares purchased in the share field. The program supports numbers with up to 3 decimal places.

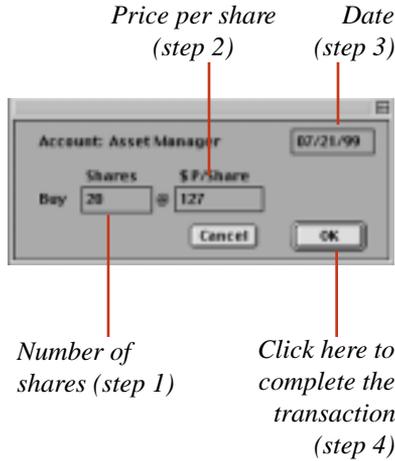
2) Enter the price per share in the \$P/Share field.

3) The program places the current date in the **DATE** field. You may change this if desired.

4) When you have all the information entered click the **OK** button to complete the transaction, exit the dialog and return to the main window.

Note: When selling shares the program uses the number of shares sold times the average price per share to determine the cost basis.

Share Sell / Buy Dialog



Step

1. Enter the number of shares.
2. Enter price per share.
3. Change the date if necessary.
4. Click on the OK button when everything is correct,
-or- click on Cancel to return without change.

Updating Share Price or Cost Basis

Updating the share price or the cost basis can be done at anytime. Note: until all accounts have their price per share updated the main investment window will NOT reflect the current market value. It will reflect the market value the last time ALL accounts price per share was updated

To update the price per share select an existing account on the investment window. Click the **PPS** (Price Per Share) button or from the **TRANSACTION** pull down menu select **UPDATE PPS**. To update the cost basis hold the Command and Option keys while double clicking on the account.

The **PRICE PER SHARE** or the **COST BASIS DIALOG BOX** is displayed. (Price per share dialog is shown below, the cost basis dialog is similar)

1) Enter the current price per share (PPS) or the cost basis. The current date is used for the transaction.

2) When you have all the information entered click the **OK** button to complete the transaction, exit the dialog and return to the main window.



Investment History

To access an investment accounts “History Window” select the account on the “Investment Window”. From the **DISPLAY** pull down menu select **HISTORY**.

Investment History Window

History window buttons

Account information box

Equity Fund Investment Window														
<table border="1"> <tr> <th>Total Shares</th> <th>Share Price</th> <th>Cost Basis</th> <th>Market Value</th> <th>Performance</th> </tr> <tr> <td>100,000</td> <td>\$13.00</td> <td>\$1,183.00</td> <td>\$1,300.00</td> <td>0%</td> </tr> </table>					Total Shares	Share Price	Cost Basis	Market Value	Performance	100,000	\$13.00	\$1,183.00	\$1,300.00	0%
Total Shares	Share Price	Cost Basis	Market Value	Performance										
100,000	\$13.00	\$1,183.00	\$1,300.00	0%										
	Date	Bought/Sold	PPS	Cost Basis										
BUY	07/23/99	100,000	\$14.00	\$1,400.00										
SELL	07/23/99	100,000	\$13.27	\$1,327.00										
PPS	07/23/99	100,000	\$12.56	\$1,256.00										

Sell Icon
(Check)

Number of shares
bought or sold

Price Per Share
(PPS)

Cost
Basis

Buy Icon
(Deposit)

Signature

Using the budget program to print checks requires you to sign the check. There is a way to get the budget program to print your signature on your checks along with the other information. It does require that you have a copy of your signature as a PICT file and the use of Apple's Resedit program. The Resedit program is free and is available from Apple's web site. Your signature can be obtained if you have access to a scanner. Insure you have a backup copy of the budget application before using Resedit.

Create a picture of your signature by using your scanner and the software provided to create a "PICT" file. Use your scanner software to place a copy of your signature on the clipboard. Use Apples Resedit program to edit the resource fork of the budget application as follows:

- 1) Launch Resedit.
- 2) Select Open from the File menu.
- 3) Locate the Budget application and open it.
- 4) Double click the Pict resource to open it
- 5) Select Create New Resource from the Resource menu.
- 6) A blank window will open with a PICT ID= 134.
(if it has any other id use the Get Resource Info menu selection to change it. 134 is the ID required by the budget app.)
- 7) Paste the signature from the clipboard into the window.
- 8) Quit the program saving the changes.

See the section on check setup for instructing the budget program where to print the signature on your checks.

Error Messages

Selection Errors:

Error messages in the budget program normally indicate some sort of problem which is easily corrected. The first group of errors are selection errors. This means that the action you are trying to take requires you to first select something with a single click of the mouse and then try the action again.

- Selection error. There are no empty account boxes.
- Selection error. The account already exists."
- Selection Error. You must select a transaction to undo.
- Selection Error. This transaction can not be undone.
- Selection error. There are no empty account boxes.
- Selection Error 1. An account needs to be selected.
- Selection Error 2. Two accounts need to be selected.
- Selection Error 3. A check needs to be selected.

Integrity errors:

The program is constantly checking for problems. Should they occur the program will immediately inform you. Integrity errors are displayed at any time the program has determined that it is impossible to continue. You should quit the program without saving. The original file may still be valid, try restarting the program with the file and see if the problem persists.

- Integrity error 1. Severe warning!. This budget's data is corrupt. You should terminate this session without saving.
- History file integrity error. This file may be corrupt. Program will attempt fix, consider restore from backup copy.
- Investment history file integrity error. This file may be corrupt. Program will attempt fix, consider restore from backup copy.

Error Messages (cont.)

Functional Errors:

There are certain conditions that prevent you from executing an action such as trying to delete an account that has unbalanced transactions pending. This would cause problems with the program's ability to correctly balance your checkbook since some of the outstanding transactions would be missing.

Delete Error. This account can not be deleted.

Delete Error. You can't delete the available account.

Delete Error. This account can not be deleted since it has Sub Accounts. You must delete the Sub Accounts first.

Delete Error. This account can not be deleted since it has unbalanced transactions.

Invalid move. You can not move a sub account to a main account position.

Invalid move. You can not move a main account to a sub account position.

Memory Errors:

Memory errors generally occur when the budget file gets large. The history records need to be in memory in order for the program to function. You can increase memory to the application or you can consider archiving or deleting accounts.

Memory Error #. Increase memory with the Get Info command under the file menu. Then restart the program.

Error Messages (cont.)

Input Errors:

Input errors are normally the result of typo's or not filling in a required field in a dialog box. The program will normally hilite the bad entry and allow you to change it.

Length error. *theText*, is to long for this field.

The number: *theText*, is invalid.

The dollar amount:, *theText*, is invalid.

The date/time: *theText*, is invalid.

The number: *theText*, is out of range.

Balance Error., *theAmt*, *theText*, Check for entry errors.

Length error. *theText*, is to long for this field.

Input error. The From field must be specified.

Input error. An Account name must be specified.

Input error. A valid account name must be specified.

Input error. A savings account may not be specified.

Input error. An amount must be specified.

Input error Deposit entries exceeded. A slot is needed to add the pay.

Input error There are no shares in this account.

Input Error. This transaction would cause your checkbook to go negative. That is not allowed.

Input error. You can not create a sub account to the Available account.

Error Messages (cont.)

File System Errors:

Every effort has been made to make the budget program as error proof as possible. However, it is impossible to predict the configuration of every machine that runs the program. File system errors DO occur and can cause serious problems. It is extremely important that you back up your files on a regular basis.

File error. The data file may be corrupt. Restore the file from a backup copy.

File System Error, Error #", *theText*

Unable to create temp file.

Unable to open data file (R).

Unable to open data file (W).

Unable to open the data file (D).

Unable to open resources file (R).

Unable to open the Archive file.

Unable to close data file (R).

Unable to close data file (D).

Unable to close data file (W).

Unable to close Archive file.

Unable to read history file.

Unable to read investment data.

Unable to write history data (D).

Unable to write investment data.

Unable to write archive data.

Unable to write invest archive data.

Error Messages (cont.)

System & Initialization Errors:

System errors normal occur when trying to run the program on older machines that are not supported or older versions of the MacOS that are not supported.

This maching does not support high level events.

AppleEvents not Present.

Unable to install Open Application Handler.

Unable to install Open Document Handler.

Unable to install Print Document Handler.

Unable to install Quit Application Handler.

Initialization Error #.

The Application file may be corrupt Restore the program
from the original.

This file is from an older version.

This file is from a newer version.

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