Budget Maker V1.1

...Another fine CodeLightning Shareware product

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I.   What is Shareware?

Shareware is a method of distribution of computer software designed to benefit both the programmer/developer and the user. Conceptually, it is quite simple. This program may be freely distributed by any means available provided that neither the program nor any accompanying files are modified, and that no charge is made for the program beyond a nominal fee for the medium and/or reproduction or distribution fees. You are not only allowed but encouraged to give this program to any- and everyone who seems even remotely interested.

There is, of course, a catch. You may only use this program for thirty days. At the end of the thirty day evaluation period, you must either remove the program from your hard drive (or put the floppy away, as the case may be) OR you must register the program. (See the How to Register section for details on the registration process.)

The benefit to the programmer/developer is twofold. First, there is no distribution or packaging overhead. No hundreds of disks to buy, no shipping fees to get the product out to you, no graphical artists needed to create dazzling, eye-catching pictures on the front of the box. Indeed, there isn't even a box to take up space in your local bloated, bulging land fill. This means that even poor programmers (Are there any other kind?) can afford to put out programs. Second, thousands of people have access to the program. The more people that see the program, the more people will register.

There are dual benefits for the user as well. Programmers and distributors don't pay disk manufacturers and UPS truck drivers and graphic artists. You, the user, pay their salaries by paying more money for the program. If the pro-grammar saves money, that saving is passed on to the user. Secondly, you get to see the program, not a dazzling, eye-catching picture on the front of a box. There are no doubts as to how well the product works. You KNOW what you're getting.

If shareware is going to continue to work, however, you must register the shareware products you like and use. Compilers and libraries and tool kits cost programmers money. Computer systems may be coming down in price, but they're still far from cheap. In short, it costs time, effort and money to put out a quality shareware product. Without some reward, shareware authors will find another way to spend their time.

Shareware helps everyone. Why not help shareware and register the products you use?

II.   License, legitimate use and legal terms.

Shareware evaluation:

This product is distributed as shareware. (If you're not familiar with the concept, see section I.) You may evaluate this product for thirty days only. At the end of the thirty day evaluation period, you must either register the product or stop using it. Failure to do so is a violation of federal law.

Ownership:

This program and any accompanying descriptions, directions for use and other documentation are the property of the CodeLightning Software Development

Group, and are protected under federal and international copyright laws. Registration of this program constitutes permission to maintain and utilize the program only and does not transfer ownership.

Transfer of license:
The licensed user of this product may transfer that license for use to another party by notifying CodeLightning Software Development Group of the transfer, including the name and address of the new licensee. The original licensee then forfeits all right to the utilization of this program as described in this license. The new licensee agrees to all terms and conditions of this license.

Multiple copies:
Unless otherwise stated in the registration agreement, registered versions of this program are licensed to a single individual. It may be used on more than one machine if, and only if the following conditions apply:

1. The licensed user is the primary user of each machine on which it is installed.

2. Multiple copies of the program are not in use at the same time. (For instance, you may install a copy on both your lap top and your desk top machine.)

Permitted use:
Use and evaluation of this product consists of operation of the program in accordance with its intended purpose. You may not modify, disassemble, de-compile, reverse engineer or otherwise use this program in a manner incon-sistent with its intended purpose.

Distribution:
You may not lease, sub-license, or disseminate registered versions of this program, either in part or in its entirety. Shareware versions of this program may be freely disseminated as an individual package so long as the full shareware package is distributed without modification and no charge is made other than a nominal fee for media or reproduction/distribution. CodeLightning requests written notification if this product is distributed in collections of shareware and public domain programs.

Warranty and liability:
This program has been evaluated and tested to ensure that it is compatible with the widest range of machines and systems possible. However, CodeLightning Software Development Group makes no warranty of any kind regarding suitability of this product for any purpose whatsoever. Use this software at your own risk. Neither CodeLightning Software Development Group nor its members are responsible for any damage which may result from use of this program.

User support:
CodeLightning Software Development Group offers support for its products to the maximum extent feasible. Questions, suggestions, or problems may be submitted via US mail to the address shown on the registration form or via electronic message addressed to the program name left in the CodeLightning conference of the RAMSoft BBS at (804) 471-2276. You may also leave a message to JCGardner on America Online. Questions submitted by US mail should be accompanied by a stamped, self-addressed envelope.

III. Program Description.

Budget Maker is designed to ease the task of calculating your personal budget. It is very user friendly.

IV. System Requirements.

Budget Maker requires Microsoft Windows 3.0 or greater, and VBRUN300.DLL (available from America Online and most BBS's.

V.   Installation.

Budget Maker comes with an installation program. To install Budget Maker, select "File" and then "Run" from the Program Manager. In the dialog box, type "<drive>:\<directory>\setup.exe", where <drive> and <directory> are the drive and directory where you have placed the distribution files. The install program will pop up a dialog box indicating the default directory for installation. If you wish to install Budget Maker in an alternate directory, enter the full path in the dialog box. Select the "OK" button and Budget Maker will perform the full installation.

VI.   Program operation:

A. Enter your yearly after-tax income (take home pay) in the box labeled Net Yearly Income.

B. Select the appropriate Budget Period. Your choices are Weekly, Biweekly, and Monthly. If you are paid every week, you will probably want to check Weekly. If you are paid every two weeks, check Biweekly, etc.

C. Begin entering your expense information. Item Description is the name of the expense you are entering, such as "Mortgage" or "Car Payment". Period Cost is the amount that you regularly pay for this item. For example, you may have a car payment of $200.00 that you make every month. Finally enter the Number of Periods per year that you have this expense. In the case of the car payment, the number of periods would be "12". You might pay your insurance twice a year, however, so if you were entering this expense item, the number of periods would be "2".

D. If you make a mistake entering any of the information, you can easily correct it by typing in the corrected information. Expense items can be edited by double-clicking on the item in the Expense List or selecting it from the List and clicking on the "EDIT" button. When your corrections are complete click on the "ADD" button. If you change your mind, just click the "CANCEL" button.

E. The Sort buttons "ABC", "123" and "321" should be self explanatory. Try them out if you aren't sure what they do, or select these functions from the "Sort" menu item at the top of the screen.

F. Don't forget to save your work before you quit Budget Maker. Select "File", "Save" from the menu at the top of the Budget Maker screen.

G. To close this window and return to Budget Maker, select "File", "Close" from the menu at the top of this screen.

VII.   NOTES:

I started writing Budget Maker about six months ago for my own purposes. I had found that, since the arrival of my paychecks did not coincide with the arrival of all of my bills, it was difficult to make sure I had the cash on hand for expenses that didn't come up at the same time every two weeks. Car insurance premiums, for example, come due for me every six months. I always seemed to have to take money out of my savings account to cover them.

Budget Maker will tell you how much you have to save from each paycheck to insure that you have the cash on hand when the bills come due. If you put all of your major expenses into a budget and don't blow more than Budget Maker says you have left over, your finances won't swing wildly from paycheck-to-paycheck. In addition, it will be easy to see how much additional debt you can afford.

There's also nothing to prevent you from entering saving "goals" as expense categories. The only limitation is that the maximum expense period is one year, so if you want to save for the next ten years to pay cash for a new Mercedes, you'll have to figure out how much to save every year to reach that

goal.

If you use a home accounting software package, you can designate a budget "check"
that you can pay into with the arrival of every paycheck, the amount indicated
by Budget Maker. As bills arrive you can then subtract from the amount of this "check"
the amount necessary to cover each expense, and change the date to ensure that it is
always one of the last entries in your register. This approach works well because you don't
see a tempting balance growing every month in your checking account; you'll only see what
is left over. (I recommend that you DO NOT create a separate account for tracking your
budgeted funds. If your home accounting package is like mine, you will have a lot of trouble
keeping your checking account reconciled.)

Want to pay off your home mortgage early and save thousands in interest? Just
tell Budget Maker that your mortgage payments are due 13 times per year
instead of 12, and at the end of every month send the mortgage company the
amount indicated for this expense for a monthly budget (over the course of a
year you will have saved this monthly amount regardless of whether you chose a
weekly, biweekly or monthly budget). This amounts to paying half of your
regular mortgage payment every two weeks, and is the system that you have to
pay some companies to use for you.

One other comment. Budget Maker takes the approach that you will save an
equal amount of money from each paycheck, for each expense. This is based on
how many paychecks you receive between the bills. If you have a six-month
insurance premium coming due next month and you begin saving the amount
indicated by Budget Maker this month, you obviously won't have saved enough in
time for the next payment. Stay with it, though, and the next time the bill
rolls around you won't have that problem.

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