Me1st Welcome to WinCharging!

Welcome to WinCharging ... the best idea yet for managing your credit card accounts.

This is WinCharging's **MeFirst**! Help file devoted entirely to acquainting you with your new program.   It's set up like a book.   To read it, click the **>>** Browse button above.

Every click brings up a new chapter that's short and easy to read, and each comes with pictures and diagrams that simplify the introductory process.   Many of the pictures contain hot spots that you can click on for even more information.

For maximum benefit, run WinCharging while viewing this Help file.   When you finish a chapter in here, **<Alt>+<Tab>** to WinCharging and perform the next step in the setup procedure.   When you've accomplished that, **<Alt>+<Tab>** back here and read the next chapter.   After you've finished, you'll be ready to launch WinCharging solo.

Once you feel comfortable with WinCharging, you can delete this Help file from your hard disk to save space.   To do so, open the File Menu and click on Maintenance.   Highlight the Delete Help File command and click on MeFirst! Help.   Confirmation is required.

Don't forget, this is just the introductory Help file.   WinCharging's standard Help file covers every facet of the program, is online and context-sensitive, contains a complete Index, and can also be read much like a book.

Now **...** get your favorite refreshment, sit down, relax, kick your shoes off, and get ready to learn all about WinCharging.

How WinCharging Works

You're probably familiar with some of the many checking programs on the market in which each check or deposit is entered as an individual record.   When the balance statement arrives, each of the records that appears on the statement is cleared.

WinCharging functions very much like that.   Every credit card receipt, be it a charge or a refund, is entered as a separate record.   When a card issuer sends you a billing statement, you mark each of the records that appears on the statement paid.

> **If you don't pay an account's new balance in full every billing period, you'll need to employ the pay down method of accounting, described in a later topic.**

But you can do a great deal more than simply enter and clear records, however. WinCharging offers a wide variety of analytical tools that are easy to use and easy to understand.   For example ...

Report Generator lets you graph, display, or print reports.   **Monitor** helps you keep tabs on your credit limits as well as any target amounts you may have defined, and **Credit Card Activity** displays year-to-date graphs of your accounts.

Find searches your data base for records that match any number of specified parameters, while **Program Log** displays WinCharging's internal messages and even lets you create reminder messages for yourself.

If your credit cards come up missing, **Lost or Stolen** tells you the phone numbers you need to call to notify your card issuers.   **Grid Work** affords you the opportunity to view your entire receipts file in a single gridded form.   And there's still more.   WinCharging is delightfully customizable, easy to use, and incredibly powerful.

In the following chapters, you'll learn the basics of how to enter your credit card names, create your charge and refund records, and mark those records paid.   Please take the time to read through this short Help file.   It provides you with the foundation necessary to fully realize WinCharging's potential.

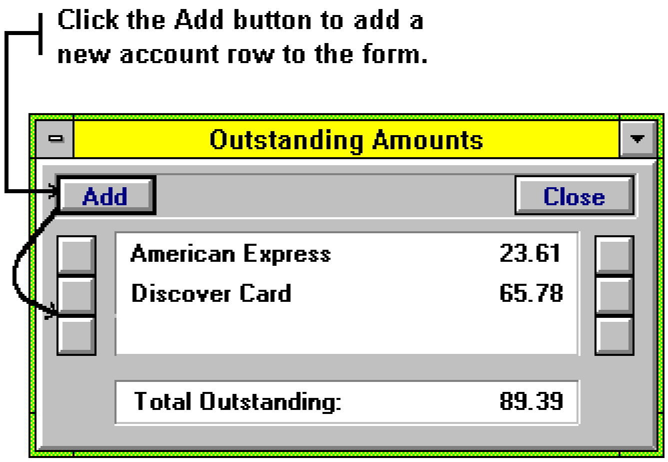
If you don't have WinCharging running, take a moment to **<Alt>+<Tab>** back to Program Manager and start it now.   If you haven't run it yet, WinCharging will display the User Name form.   After you fill that in, WinCharging asks if you would like to see the MeFirst! Help file (this file).   Reply yes, and WinCharging will bring MeFirst to the front for you automatically.

Tip

Protect the information you enter by clicking the Save button on the Button Bar <u>before</u> you switch from WinCharging to the MeFirst! Help file (or to any other window for that matter). The Save button tells WinCharging to write your data to the hard disk immediately.

Me 1st The Center of Attention

Most Windows programs that have more than one form generally have a form that is the focus of the entire program. WinCharging's focal point is the Outstanding Amounts window.



Outstanding Amounts does much more than display your credit card names and their outstanding amounts. It allows you fast access to a variety of WinCharging's other forms and functions. For example, to find out what a card's account number is, double-click the form to display account numbers. Or, if you want to get a quick look at a card's year-to-date activity, just double-click the account's name.

Some of the forms accessible from Outstanding Amounts are Credit Card Data, Details of Outstanding Bills, Pay Bills, and Issuer Information. These and several other windows are covered in the following chapters.

New Account Row

A new account row consists of a Pay Bills button on the left, a Credit Card Data button on the right, and space for the account name and its outstanding amount.

Add Button

Adds an extra row of account buttons to the form for another credit card entry. If you have unused rows on the form when you exit WinCharging, they are automatically removed.

Close Button

Closes the Outstanding Amounts window.   You can re-open it using the Launch Menu's Outstanding Amounts command.

Pay Bills Button

Launches Pay Bills, if the associated account uses the standard accounting method, or the Make PDM Payment form, if the button's account uses the pay down method.

Credit Card Data Button

Opens Credit Card Data or Issuer Information for the associated account. Click to open the former. Press **<shift>** + click to open the latter. Also called an account button.

Outstanding Amounts (Form)

You can easily refer to your account numbers by double-clicking any portion of the form (or pressing **<F5>**). This is handy when you need to identify an account by number rather than name.

Credit Card Names

This side of the display shows your account names.   Double-click a credit card name to display a graph of the account's year-to-date activity.

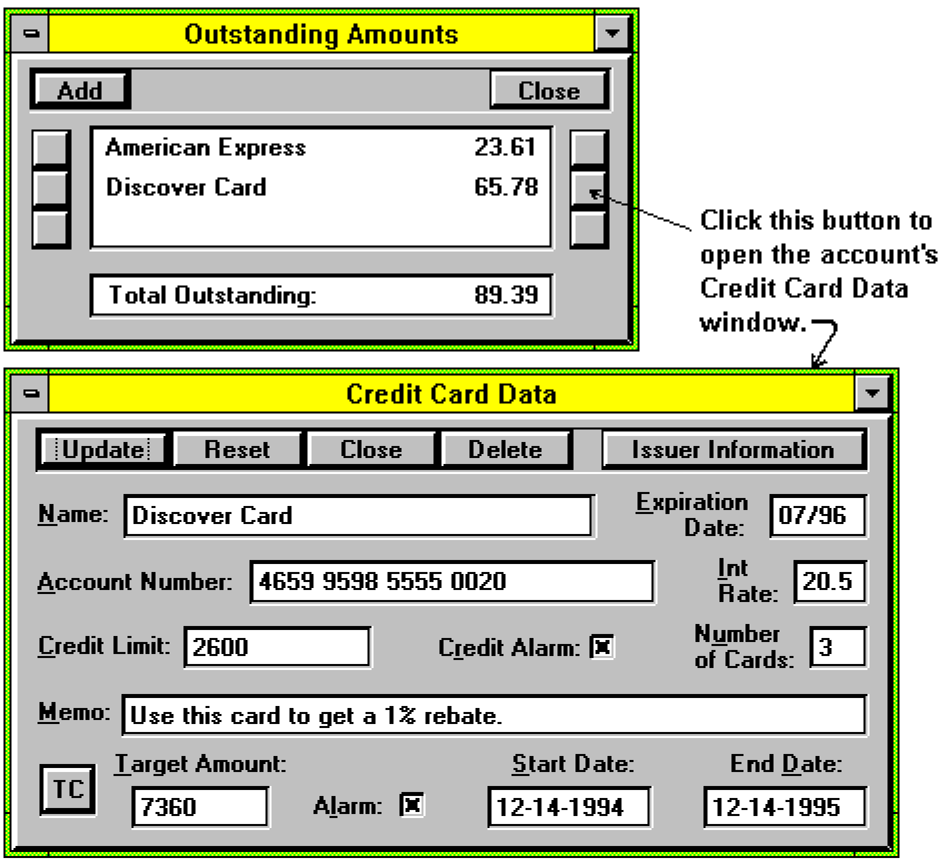
Credit Card Amounts

The right side of the display shows the outstanding amounts for your accounts.   Double-click an amount to open that card's Details of Outstanding Bills.

Me1st Credit Card Data

Before you can enter your receipt records, WinCharging needs to know which credit card accounts you want it to manage.   You create and maintain your account information in the Credit Card Data window.

Although you can open Credit Card Data from the Launch Menu, it's a lot easier to click one of the buttons on the right side of Outstanding Amounts as shown below.



Although Credit Card Data requires only the account name, you should fill in all of the fields. The more information you give WinCharging, the more it can do for you.

Take a moment now to switch back to WinCharging and fill in a Credit Card Data window for each of your credit cards.   Remember, if you need more account rows, click the Add button.   Then return to this Help file.

> **Note: WinCharging's standard edition allows you to manage up to four accounts.   The deluxe edition manages up to twelve.**

Now that you've entered your credit card names, you could start creating your charge receipts records.   To really get off on the right foot, however, you should learn about the Issuer Information form and become acquainted with the Category Editor.   They're described in the following chapters.

Credit Card Name

The name you wish to use to refer to this account.   Required.

Credit Card Number

Highly recommended, the account number is often the only way to identify a charge receipt.

Credit Alarm

If checked, WinCharging warns you upon shutdown when you exceed your credit limit.

Target Alarm

If checked, WinCharging tells you upon shutdown when you achieve your target amount.

Number of Cards

Represents the total number of cards associated with the named account.

Account Row

Made up of a button on either side and a display area for the name of an account and its outstanding amount.

Delete Button

Removes the displayed account from the Outstanding Amounts window and renders all records pertaining to that account inactive.

Issuer Information Button

Opens the Issuer Information window for the named account.

Target Start and End Dates

The start and end dates of the period for which WinCharging is to tally an account's records that apply toward the target amount.

Close Button

Closes the Credit Card Data window.

Reset Button

Resets all fields on the form to their original values.

Target Amount

Represents the amount you wish to spend, either as a limitation or as a goal, during the period defined by the start and end dates.

Target Calculator Button

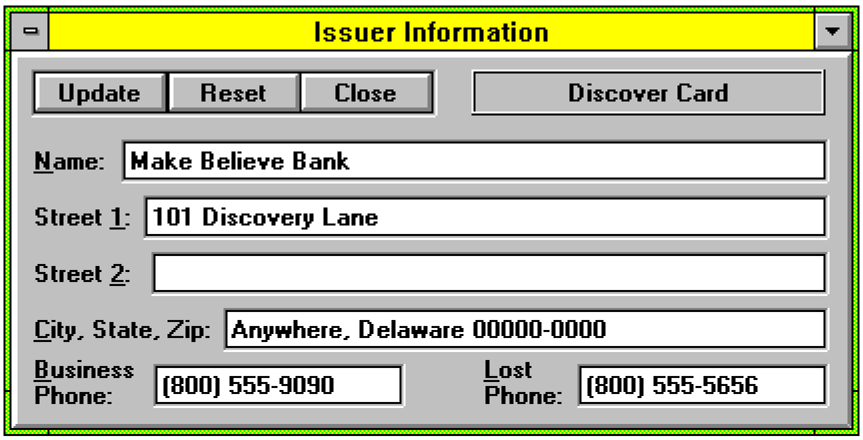
Opens the Target Calculator. Some car manufacturers offer rebates of 5%, up to a maximum of $700, on what you spend. The Target Calculator calculates how much you have to spend to get the maximum allowed.

Update Button

Updates the credit card data base with any new information entered into the window.

Issuer Information

The Issuer Information window manages the names, addresses, and phone numbers of the companies that issued you your credit cards. You'll find this information on your billing statements and account agreements.



Most credit card companies require prompt notification if your cards are lost or stolen. When you fill out Issuer Information, WinCharging can help you should you find yourself in one of these unfortunate situations.

The Lost or Stolen window displays, among other things, the phone numbers you need to call to notify your card issuers that your credit cards have been lost or stolen. It even prints the letters many issuers require for proper notification.

Once you've entered the issuer information for all of your accounts you can check it by opening Lost or Stolen. You'll find it on the Options Menu.

Some of the data entered in this and the Credit Card Data windows change periodically. Be sure you keep your information current.

It's time to switch back to WinCharging and fill in an Issuer Information form for each of your accounts. To open it, hold down <shift> and click the appropriate account button on the right side of Outstanding Amounts. When you're finished return here and read the next chapter on the Category Editor.

Lost Phone Number

The phone number you have to call should your credit cards get lost or stolen.

Close Button

Closes the Issuer Information window.

Reset Button

Resets all of the fields on the form to their original values.

Update Button

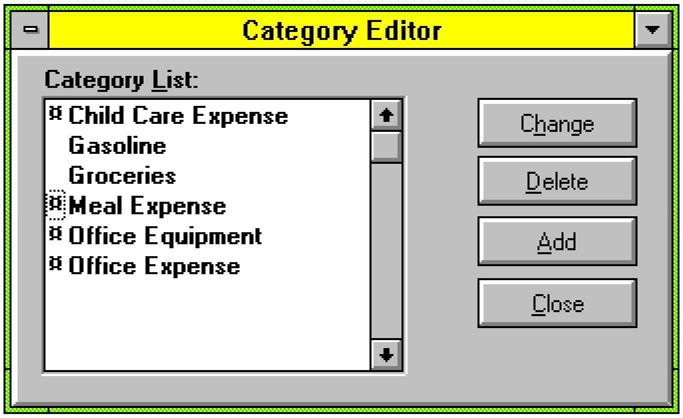
Updates the credit card data base with the current issuer information.

Credit Card Name

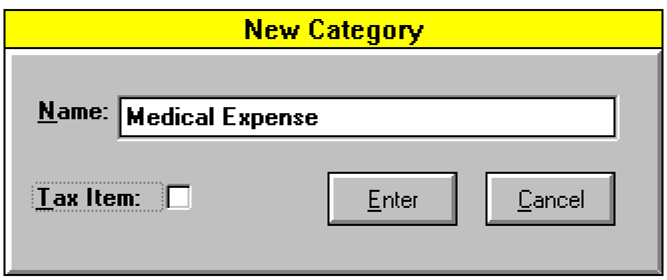
Double-click the account name to open the Credit Card Data window.

Category Editor

Categories enhance WinCharging's processing power and afford you a better idea of how well you're utilizing your credit. Look at the Category Editor form below.



Notice that you can combine your household categories with those you use in your home office. All of your categories should be entered in the Category Editor. These categories constitute your permanent category list. This is the list WinCharging displays whenever you use a function that requires a category entry.



To add new categories, click the Add button. Make sure you spell your entry correctly because WinCharging uses your permanent category list for reference when it checks the upper and lower case of your manual entries.

For example, if you enter **gasoline** manually in a category field, WinCharging looks in your category list to find **Gasoline** and replaces your manual entry with the category item found on your list.

If you want to change the spelling of a category entry or its tax status, simply highlight the item you want to correct and click the Change button.

Be sure you use the Category Editor to make any changes to your category list. If you make a spelling change, for instance, WinCharging automatically updates every record in your file. It's a lot easier than changing every occurrence in your data base yourself.

Now would be a good time to create your category list. You'll find the Category Editor listed on the Options Menu. When you're finished, please return here.

Okay, you have the beginnings of a data base. You've already entered your credit card data and issuer information, and you just created your category entries.

So, if you have any charge receipts lying around, gather them up now. It's time to learn how to use the New Receipts window.

New Category Form

Double-click form to switch between standard and large font size.

Close Button

Closes the Category Editor window.

Add Button

Allows you to add a new category to your permanent category list.

Category Editor Form

Double-click to alternate between standard and bold type in the category list box.

Category List

Displays your permanent category list.

Change Button

Allows you to change the highlighted category entry or its tax-related status.

Delete Button

Lets you delete the highlighted category entry.   Confirmation is required.

Enter Button

Puts the new category entry on your permanent category list.

Cancel Button

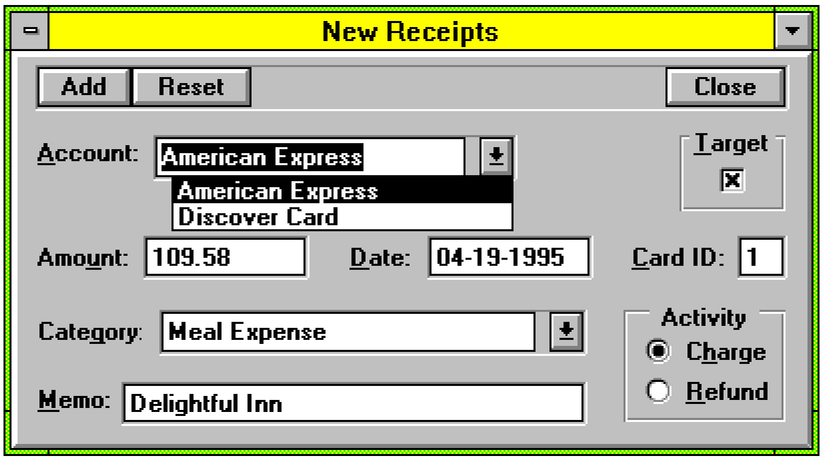
Cancels the New Category function and closes the window.

Tax Item Checkbox

If checked, tells WinCharging that the category is tax-related.

New Receipts

As its name implies, it is in this window that you enter the information found on those tiny scraps of paper you're given when you make credit card purchases.



You can open New Receipts from the Launch Menu or the Button Bar.

Most of the field entries are straightforward in New Receipts, but a word to the wise is offered: If you haven't entered the account numbers of your credit cards in the Credit Card Data window, go back and do so now. They're especially handy in New Receipts because account names are frequently illegible on or missing from the receipts you get from merchants.

If a receipt fails to show the account name, open the drop-down list (as shown above). You'll see the names of your accounts. Press **<F5>** and the account names change to their respective account numbers, if you've entered them. Select the number that matches the one on the receipt and press **<enter>**.

To change the selected account number back to an account name, press **<F5>** again. Then fill in the rest of the data fields.

> **Note: When you click the Add button to put the record into your data base, WinCharging automatically substitutes the account name for the account number.**

Of course, after you've created some receipts records, you'll want to use WinCharging to monitor your credit limits and target amounts, create charts, and display reports. While these adventures can be interesting, even fun, the day comes when the bill arrives.

Up next **...** Pay Bills!

Go ahead and enter your receipts now. If you feel like clicking around a little bit in WinCharging afterwards, feel free. Then resume reading this Help file. Not to worry, you're almost finished!

Apply to Target Switch

If checked, WinCharging includes the amount of this record when calculating how close you are to your target amount.

New Receipts Form

Press **<F5>** to switch between displaying account names and numbers.

Card ID

Many card issuers number the cards of an account. Use those numbers to identify the cardholder of a purchase.

Credit Card Names

If you have more than one account, click the down arrow on the right to open the credit card name list. Highlight the account name and press **<enter>**. (To view the account numbers, press **<F5>**.)

Activity

A credit card receipt is either a charge or a refund.   Click the appropriate option button.

Add Button

Click the Add button to put the information on the form into a record in your data base.

Close Button

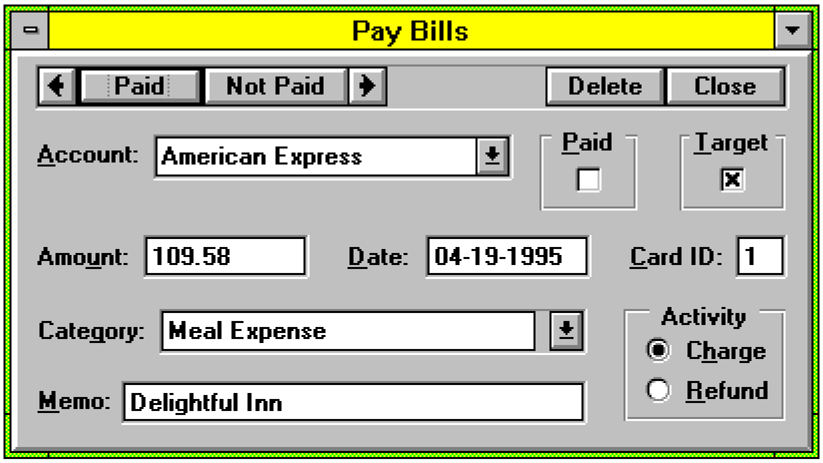
Closes the New Receipts form.

Reset Button

Resets all of the fields on the form to their original values.

Me1st Pay Bills

Pay Bills looks much like New Receipts, but it can only be opened for a specific account. The easiest way to use it is with the arrow keys. They allow you to move the focus among any of the buttons along the top of the form.



At the end of every billing period, each of your credit card issuers sends you a report based on that period's account activity. This report is called your billing statement.

With your billing statement in hand, compare the record that appears in Pay Bills with the items listed on your billing statement. (Pay Bills displays your outstanding records in date order.)

If the record appears on your statement and the amount and other data are correct, set the focus on Paid and press **<enter>**. If the record doesn't appear on your billing statement, put the focus on the Not Paid button and press **<enter>**.

When you press the Paid button, Pay Bills marks the record paid. If you press Not Paid, the record is marked unpaid. In either event, Pay Bills displays the opened account's next outstanding record.

> **Note: You can move forward and backward through the unpaid records by using the directional buttons located on either side of the Paid/Not Paid buttons. If you inadvertently mark a record paid, for example, click the backward pointing button once and then click the Not Paid button.**

You can change any of the information in the record. To do so, place the focus on the field whose contents you wish to change by clicking it with the mouse. You can also tab to the field. When you're finished making changes, click either the Paid or Not Paid button.

If you'd like to try this window now, go back to WinCharging and click one of the Pay Bills buttons on the left side of Outstanding Amounts. Use the directional keys to view your records. When you come back ...

Many people prefer to use grids when working with multiple records instead of a single record display like Pay Bills. If you're one of them, you'll find WinCharging most accommodating with its Details of Outstanding Bills window, described next.

Close Button

Closes the Pay Bills form.

Delete Button

Deletes the displayed record.   Confirmation is required.   The Delete button is disabled if any of the other windows that access the charge receipts data base is open concurrently.

Forward and Backward Buttons

Allow you to page through the list of outstanding bills for the current (opened) account.

Not Paid Button

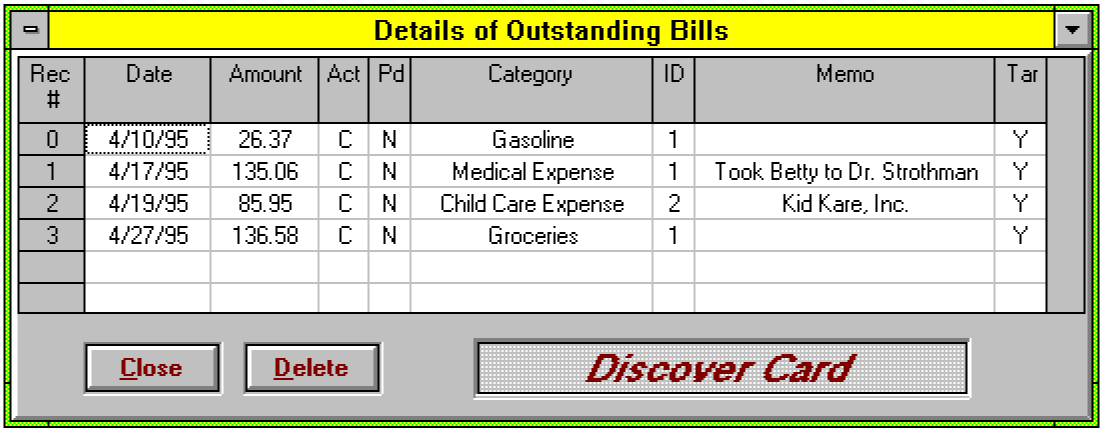
Marks a record unpaid and causes Pay Bills to advance to the next record.

Paid Button

Marks a record paid and causes Pay Bills to advance to the next record.

Details of Outstanding Bills

Details of Outstanding Bills has a grid structure that is perfectly suited for quickly editing fields in multiple records. And since you generally work only with your outstanding records, this form is usually the only one you'll need to use to declare records paid or make changes.



Rec #	Date	Amount	Act	Pd	Category	ID	Memo	Tar
0	4/10/95	26.37	C	N	Gasoline	1		Y
1	4/17/95	135.06	C	N	Medical Expense	1	Took Betty to Dr. Strothman	Y
2	4/19/95	85.95	C	N	Child Care Expense	2	Kid Kare, Inc.	Y
3	4/27/95	136.58	C	N	Groceries	1		Y

As you can see in the above example, the opened account has four outstanding records. To mark all of them paid at once, simply double-click the Paid column heading. Click on the various parts of the display for more information about the form.

Like Pay Bills, Details of Outstanding Bills provides ready access to an account's outstanding records. Details of Outstanding Bills does not allow you to change account names in a record, however. You must use Pay Bills or Grid Work (which is not discussed in this introduction) to do that.

To give Details of Outstanding Bills a test drive, return to WinCharging and double-click an account's outstanding amount or open the form from the Launch Menu. Don't be gone long!

Pay Bills and Details of Outstanding Bills are for cardholders who pay their accounts' new balances in full every month. However, if you're one of the millions of people who pay off their outstanding amounts over time, the next chapter is for you.

Record Numbers

To delete a record, double-click its record number. If the Delete button is disabled, you cannot use the delete function.

Details of Outstanding Bills Form

Double-click the form to switch between standard and bold type in the grid.

Minimizing Details of Outstanding Bills

Double-click the "**Rec #**" column heading to minimize the form.

Paid (Pd) Column Heading

Double-click this heading to mark all of the displayed records paid.   This action must be performed before making any other changes.

Activity Column

Double-click a record's activity cell to change it from **C** (for charge) to **R** (for refund).

Paid Column

Double-click a record's Paid cell to switch between **Y** for yes (paid) and **N** for no (not paid).

Target Column

Double-click a record's Target cell to switch between **Y** (meaning yes, the amount applies toward the target) and **N** (for no, it does not apply).

Close Button

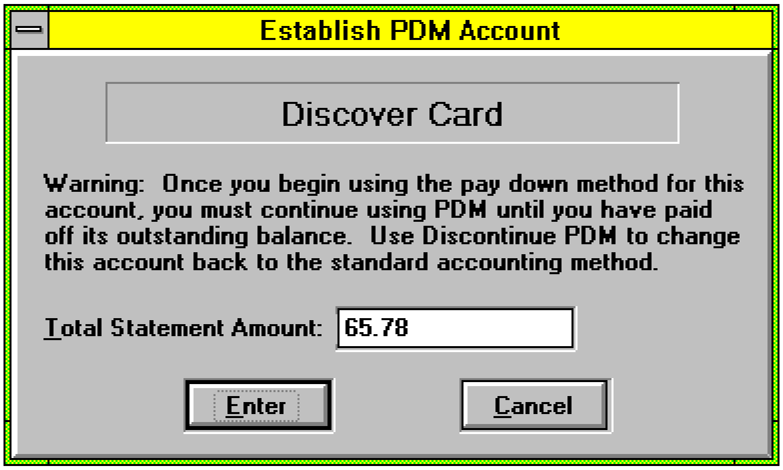
Closes the Details of Outstanding Bills form.

Delete Button

Initiates the delete function for the selected record. It is disabled if any other window that can access the charge receipts data base is open.

Buying Time

Many cardholders give themselves small loans by paying off the items they purchased with credit cards over time. These people need to use WinCharging's pay down method of accounting.



The pay down method lets you tell WinCharging how much you're paying against the outstanding amount of an account. You use the Establish PDM Account form, shown on the right, to change a standard account to a PDM.

To start the process, open the Launch Menu and highlight Pay Down Method. Then select the Establish PDM command.

If you have more than one account, you'll have to tell WinCharging which account is to be set up as a PDM. WinCharging then displays the outstanding amount for that account and a warning, as shown above.

Once the account is converted, you continue to enter your charge receipts records the same way you did when it was a standard account. The only difference with a PDM account is that you no longer mark its individual records paid. WinCharging effectively marks them paid as you create them and simply increases the amount of the "loan" you have outstanding.

> **Note: For all PDM accounts, it is recommended that you enter your finance charges and payments as New Receipts charges and refunds, respectively.**

For a full description of the PDM accounting method, refer to WinCharging's standard Help file. Click the Search button and enter the phrase "pay down method".

Amount Field

The outstanding amount of an account that is about to be switched to the pay down method of accounting.

Cancel Button

Cancels the Establish PDM function and closes the window.

Enter Button

Changes the displayed account from a standard type to a pay down method account.

In Summary

You're finished!   Please remember that the MeFirst! Help file is just the beginning.   The WinCharging Help file is replete with detailed information on every facet of the program.

As with MeFirst!, the WinCharging Help file can be read like a book.   Simply use the browse buttons at the top of the Help window.   If you're puzzled about a specific word or phrase, click on the Help window's Search button.   The Search function is fast and easy to use.

On those rare occasions when you can't seem to find what you want using Search, click the Contents button.   In the Contents topic of WinCharging's main Help file you'll find a line called WinCharging Help Index.   Click that line to go to the Index topic.

The Help Index contains almost every phrase, function, and form used in WinCharging.   It's listed in alphabetical order, so all you have to do is click on the line you're interested in.

Finally, there is technical support.   For tech support information, open WinCharging's Help Menu and click on the Technical Support command.

Thank you for taking the time to read the MeFirst! Help file.   If you have questions or comments about MeFirst!, you can contact My Little Realm Enterprises by email or US post.   You'll find the number and address in WinCharging's Technical Support window.