Credit Card Plus 2 for Windows

Introduction

Getting Started

Adding Transactions

Displaying Information

Configurations

Printing

Utilities

Tips

Main Window

Monthly Statement Window

Menus

Product Support

Money which you can get at ATM's, banks, or other monetary institution. This money can be cash, check, etc.

Caution: Interest rates for cash advances are usually pretty high.   Before getting a cash advance, try getting a balance tranfer check made out to you. Some credit card companies do this.

Getting Started

What follows is a step by step procedure on how to create your first CC+ file.   You should have all pertinent credit card information (address, phone numbers, interest rates, etc.) as well as the latest monthly statement received (or the monthly statement from which you want to start keep track of your transations).

(1)   Start a New File.

   a)   you can do this by selecting 'File...New' form the file menu or by clicking on the 'New File' icon on the toolbar.

   b)   you will then be shown a dialog box in which you can enter a name for your file.

   c)   click on the 'OK' button after entering file name.

   d)   you will then be taken to the Credit Card Information window.

(2) Adding New Credit Cards

   a)   start by adding the proper credit card issuer's information such as name (ie. Citibank, Bank of America, etc.), address, etc.

   b)   Select the credit card type (ie. Visa, MasterCard, etc.) from the type list.

   c)   Enter the date information (member since date, expiration date, and payment due date).

   d)   Enter starting balance and starting date for the 'Automatic Balance Calculation'.
   Very Important: You should enter the balance and date from which you plan to keep track of your transactions.   This information will NOT be editable once you click on the 'Add' button and go back to the Main Window.   A special function has been established for this purpose because if this date/balance is changed at a future time, all transactions relating to the credit card will have to be adjusted (to recalculate all balances being affected).

   Note: CC+ will not let you enter any transactions prior to the 'Starting Date'.

   e)   Enter credit limit.

   f)   Enter interest rate being paid.

      i)   Cash Advance: usually 19.80 or higher.

      ii)   Purchase: purchase interest rates are usually lower than cash advance rates but higher than transfer rates.

      iii)   Transfer: Most major credit card companies are offering balance transfers with interest rates as low as 6.9 (2/95).

iv) <u>Prime+</u>:   Enter the additional interest rate the credit card company is charging on top of this 'prime' rate.   If your credit card uses a fixed purchase interest rate, then enter '0' (default) in both of the boxes.

Note: If credit card type is a 'Department Store/Other', then interest rates for cash advances, transfers, and prime rate will be set to 0.00. These types of cards use a fixed rate and don't usually offer advances or transfers.   If yours does then just enter the rates.

g)   Click 'Add' to confirm the information entered, add the new card to the file, and to back to go the Main Window.

(3)   Adding Additional Credit Cards

You can add additional credit cards by repeating step 2 for all your credit cards.

(4)   Now you're ready to add <u>Monthly Transactions</u>.

Menu Items

File

New...	Create a new file.
Open...	Open an existing file.
Save...	Save your file.
Save As...	Save file with another name.
Print	brings up the printing dialog.
Exit...	Exit Credit Card Plus.

Credit Card:

Add	Add a new credit card to the database.
Delete	Delete a credit card from the database.
Edit	Edit account and bank information.
Go to Monthly Statements	Go into the <u>Monthly Statement Window</u>.

Configuration:

brings up the <u>Configuration Window</u>

Utilities:

Notify Upcoming Payments reports any upcoming   payment within the days specified in the <u>Configuration Window</u>

Report Late Payments   report any payments past due.

Latest Payments   gives a listing of your most recent payment to all credit cards with a balance.

Show Utilities   bring up the <u>Utility Window</u>

Help:

Contents	Open the Help file.
Search...	Search help for a particular subject.
About	Shows window with author's email info.

New File Icon

creats a new file.   Same as   'File...New'.

Credit Card Plus 2 for Windows

Credit Card 2.0 for Windows will:

1)   Save you interest by providing you with a payment plan to pay all your credit cards.
2)   Help you manage all money involving credit cards (payments, purchases, etc.).
3)   Generate various reports for every display (print outs).
4)   Notify you if payments will be due or are over due (user configurable).
5)   Calculate and display individual (per card) AND totals (all cards):
                a) transactions
                b) balances
                c) interest paid
                d) etc.
6)   Save creditor's information (names, addresses, interest rates, etc.).
7)   Plus other features such as Password support, auto saving, etc.

Several utilities are also included to:

1)   Help you distribute your payments to lower the interest you're paying.
2)   Show you future interest, principal, and balances for a given number of months or amount of payment.
3)   Search utility to search your database for any transaction.

Status bar.

to add anything that is not a cash advance, payment, or purchase.   Such as late charges, bonus, returns, etc.

Printing

All print outs will come out exactly as what you see on the Main Window grid display. Printing can be accomplished by clicking on the 'Print' icon or selecting 'File...Print' from the file menu.

Utility output will come out as displayed on the output grid display (except for totals).

Entering/Editing Monthly Transations

Following is a step by step procedure on entering transactions.   These transactions are entered in the Monthly Statement Window.

1.   Start by selecting the credit card

2.   Select Month

3.   Select Year

4.   Click on the type of transaction you want to add (advance, miscellaneous, payment, or purchase).

5.   You will be shown the Add/Edit Transaction Window.   Here you will enter the transaction amount, date, method, and description.

Note: enter descriptive words in the description box that will help you search for it in the future, ei.   "Automotive", "tools", "clothing", etc.   Then, if you are interested in knowing how much you have spent on "tools", for example, all you have to do is search for the word "tools".   I have included in the 'search' utility the ability to add all amounts ($) found (just for the purpose of finding out how much one has spent on what).   So take advantage of it.

6.   Click 'Add' to accept the transaction, 'Cancel' to disregard all information entered.

7.   Repeat steps 1-6 as needed.

Editing A Transaction

to edit a transaction, just double-click on it in the transaction list.

Deleting   A Transactions

To delete a transaction, select the item and click on the trash can icon.

Auto Save Configuration

You can select if you would like the file to be saved every time you add/edit items, on a timely basis, or only when you want to (manually).

Note: saving of file when not saving manually will be done only when the main window is displayed.
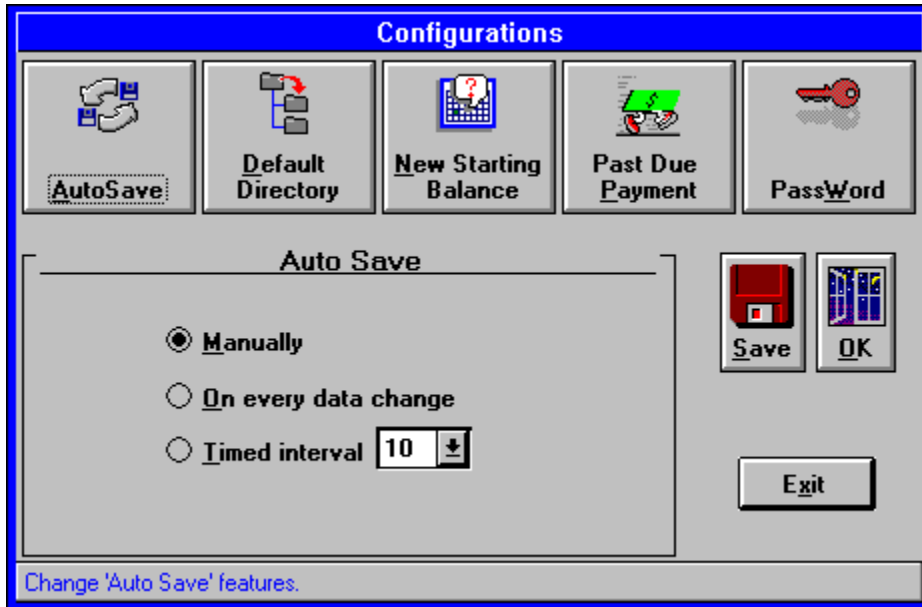
Change the 'Automatic Balance Calculation' amount or date.

Default Directory

Notification of upcoming/late payments

PassWord

Print Icon

bring up the printing dialog window.

Month List

for selecting months.

Year List

for selecting years.

Password Configuration

This configuration only affects the current file.   You can set your own password so only you can open your file.

Caution: Make sure you select an easy to remember password so you don't get locked out of your own file.   Password is case-sensitive ('Me' does NOT equal 'me').

To enter a password, just type it in the 'New Password' box.

To change password, you first have to enter your old password in the 'Enter Password' box, click on 'New Password', and enter the new password in the 'New Password' box.

the buttons 'Save' and 'OK' do the same thing when in the 'Password' dialog, they save your password in your file.

Auto Save

Change the 'Automatic Balance Calculation' amount or date.

Default Directory

Notification of upcoming/late payments

Main Window

Here is where all your information will be displayed with just a few mouse clicks.
You can view:

1. Monthly Statement: transaction totals on all your credit cards for the month and year chosen.

2. Monthly Totals: totals for every month of the year on the selected credit card and year.

3. Credit Card Information: credit card name, address, account number, etc.

4. Transaction Details: Advance, Miscellaneous, Payment, and Purchase details showing the amount, method of payment, date and description for the selected credit card and year.

| Credit Card Plus - SAMPLE.CCP | | | | | | | |

File   Credit Card   Configuration   Utilities   Help

Monthly Statement | 1993
CitiBank (MC) | December

Credit Cards	Payments	Purchases	Advances	Misc.	Interest Paid	Balance	Credit Available
CitiBank (MC)	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00
Discover	0.00	0.00	0.00	0.00	0.00	0.00	1,500.00
Totals	0.00	0.00	0.00	0.00	0.00	0.00	4,500.00

Monthly statement for the chosen date.   4:56 PM   Thursday, January 19, 1995

Monthly Statement Window

This is where all your monthly transactions will be entered or edited.

Monthly Statement	

Payment	Purchase	Advance	Misc.	OK
				Interest Adjust

Credit Card

CitiBank (MC)

Month / Year

1995

February

Interest / Balance

Interest Paid:

Balance:

Transaction	Amount	Date	Method	Description

Delete

Application Support

Support for Credit Card + is handled either through email or regular mail.

Any questions, ideas, or bug reports can be sent to:

Email

IsmaelV102@aol.com

Regular mail

+Systems
c\o CC+
1298 Hermosa St.
Lindsay, CA 93247 (U.S.A.)

Open File Icon

Opens an existing file.   Same as   'File...Open'

Save File Icon
 Saves the current file.   Same as   'File....Save'

Monthly Statement Icon

Go to the 'Monthly Statement' window.   Same as   'Credit Card...Edit...Monthly Statement'.

Display Grid

Where all your information will be displayed.

Totals Grid

Where totals will be displayed.

Date Display
Displays current time, day, and date.

Exit Icon
terminates CC+

Display List

for selecting desired information to be display.

Card List

for selecting credit card for data display.

to delete the current selected transaction item in the transaction list.

Card List

to select credit card to edit/add entries.

Date List

select month and year to display or add entries to.

Transaction List (grid)

Gives a listing of the transactions for the selected card and date.

accept all changes and takes you back to the 'Main Window'.

Displays window to enter interest paid for the chosen date.

where the interest and balance for the chosen date is displayed.

to add payments.

to add Purchases.

to add cash advances.

show the description for the selected transaction.

to adjust the balance in the database to the balance reported by your credit card company. The difference will be entered as a 'Miscellaneous' transaction.   You should never have to use this button unless some error has occurred in the 'Automatic Balance Calculation'.

Transaction Addition/Edit Window

Payment Addition

Amount $: [   ] Date: [1 ⬍] / [1 ⬍] / [1995 ⬍]

Transaction Method
- ⦿ Check
- ○ Money Order
- ○ Cashiers Check
- ○ Cash
- ○ Other
- ○ None

Enter #, text, or blank
[#   ]

Description
[   ]

[Cancel]   [OK]

Add/Edit Account Window

New Account

Bank/Finance Co./Institution

Name:

Address:

City:

State: zip:

Comments:

Phone #'s Info: Lost/other:

Account Type

Visa

Account Number:

Account Dates

Member Since:

Expiration Date:

Payment Due day: 1

Auto Balance Calculation

January   1995

Balance: Credit Limit:

Add

Cancel

Interest Rates

Purchase:

18 . 50

Prime + :

0 . 0

Cash Advance:

0 . 0

Transfers:

0 . 0

Min. Payment

20.00

The configuration windows will allow you to change the following:

1.   Auto Save

2. Change the 'Automatic Balance Calculation' amount or date.

3.   Default Directory

4.   Notification of upcoming/late payments

5.   PassWord

Utilities

Selecting   'Show Utilities' from the 'Utility' menu in the Main Window will open the utility window.   Here you can choose to:

1.   Calculate 'Months Given Payment' (MGP)

2.   Calculate 'Payment Given Months' (PGM)

3.   Search for any transaction

4.   Calculate a 'Payment Plan'

5.   Latest Payments
This utility will give you a listing of all your most recent payments.

All output can be printed or saved for future reference.

Status bar.

purchase is considered anything and everything that you have acquired using your credit card (merchandise or service).

Balance transfers are check issued by the credit card company to you or directly to another credit card company of your choice to get the balance (having a higher interest rate) paid off.

Caution: most (if not all) of these lower interest rates for balance transfers are fixed for a short amount of time (usually between 6-12 months).   After that period, any balance left over will be charged the normal 'Purchase' interest rate.

Most of the major credit card companies are offering variable interest rates which depend on the interest published in the "Wall Street Journal" on the 1st and 15th (or next business day) of every month.   This interest rate is called the 'Prime' rate.

Tips

Command Line
If you would like to have a file openned every time you run CC+, then add it to the command line of the program manager you currently use.   ei.

c:\winprogs\ccplus2\ccplus20.exe   c:\files\ccplus2\my_file.ccp

Tab
You can use the 'Tab' key to jump from one field to the next in every window.

Menu
All menu commands can be accessed by using your 'Alt' key and hitting the underlined letter of each command.   ie., 'Alt', 'F', 'N' will get you to the 'File...New' dialog.

Double-clicking
Double-clicking on the Main Window grid while the credit card information is being displayed is equivalent to going to the menu and selecting 'Credit Card....edit'.

Double-clicking while the monthly statement, monthly totals, or transaction details are being displayed will bring up the 'Monthly Statement Window' and display the credit card and date for the item you double-clicked on. For example,   double clicking on 'Citibank, October, 1994, Payments ' while 'Payments' details are being displayed in the Main Window will bring up the Monthly Statement window displaying Citibank payments for October 1994.

Note: if you double click on a date that is not current or past, then the Monthly Statement window's date will default to the current date.

Right-button
Clicking with your right-button over the Main Window's grid will bring the 'Credit Card' menu to the tip of the mouse pointer.

'Automatic Balance Calculation' changes
If you plan on changing the 'Auto Bal Cal' date or balance, then save your file and make a back-up before doing so.   There's a lot of calculations that will be done and chances for miscalculations may occur.   I have tested all routines very intensely but I don't think I have covered every possibility there is.   I don't believe any miscalculations will occur but back up your file just in case.

Directory/File Structure
I would recommend for you to keep all your programs (exe's, help files, etc.) in a separate directory from your data files. Example:

c:\dosprogs\plan30\
c:\dosprogs\dancad23\
...
c:\winprogs\ccplus2\
c:\winprogs\excel\
c:\winprogs\winword6\
...

c:\files\ccplus2\
c:\files\dancad23\
c:\files\excel\
c:\files\plan30\
c:\files\winword6\
...

This will make it a lot easier for backing up files.   You can then back up the entire directory 'c:\files\' or you can back up individual directories 'c:\files\excel\'.

I added the default directory just for this purpose, keeping the data and program files separated for easier back-ups.

Grid Columns and Row sizes

Most of the columns and rows can be expanded by dragging the grid lines on the Main Window.

Note: sizes will return to their default size on any new information display.

Notification of Upcoming/Late Payments

Selecting these setting will automatically inform you of the upcoming payments and/or late payments every time a file is opened.   You can also access these notifications at any time from the 'utilities' menu.
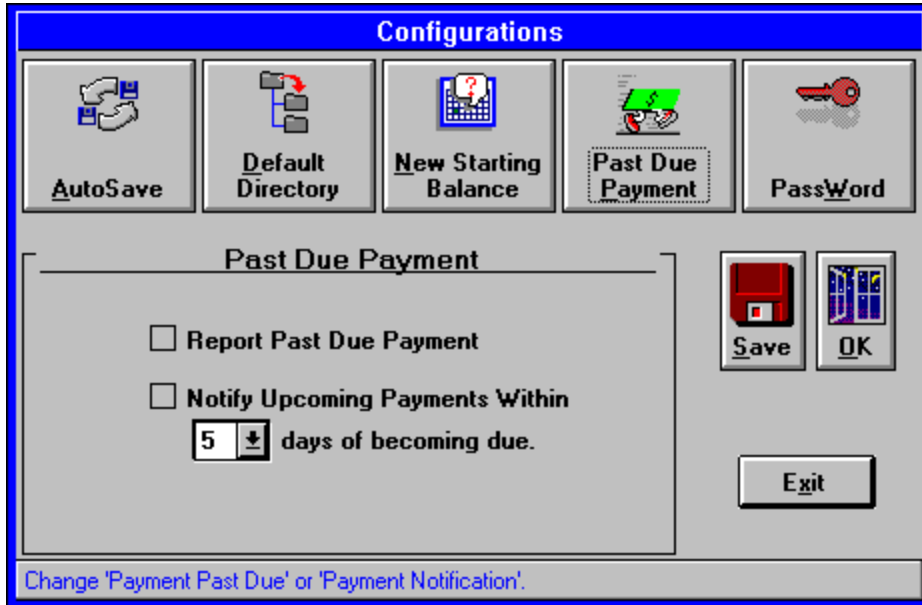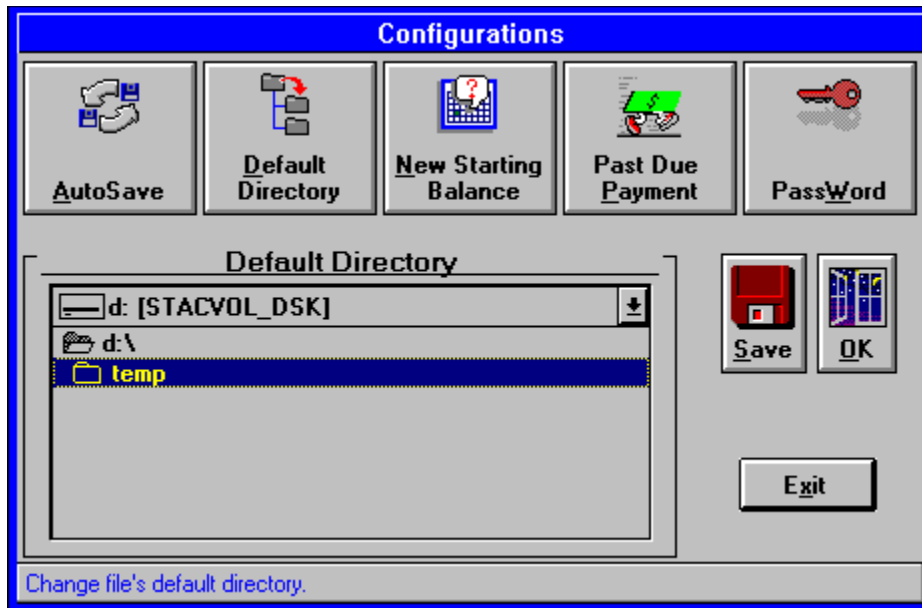

Auto Save

Change the 'Automatic Balance Calculation' amount or date.

Default Directory

PassWord

Default Directory Configuration

tHere you can select the directory where your files will be stored.   This directory will be the default directory every time you open or save a file.

Auto Save

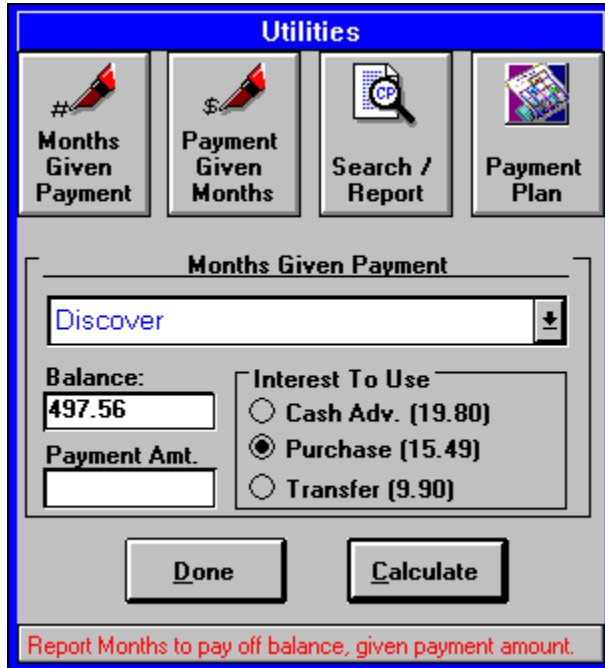**Change the 'Automatic Balance Calculation' amount or date.**

Notification of upcoming/late payments

PassWord

Months Given Payment

Here you will be shown how many months it will take you to pay off the balance for the credit card selected.   All you have to provide is the payment amount that you plan to give each month.   The output of these calculations will be a listing of pricipal, interest paid, and balance remaining for each month as well as the totals for all of these items.

Note: if you compare output of this utility with the output of the 'PGM' utility using save values, you might get different number of month (difference of 1) due to thr rounding off of all the money amount.   CC+ does all money calculations to the 4 digit past the period (ie. $10.1234).

Calculate 'Payment Given Months' (PGM)

Search for any transaction

Calculate a 'Payment Plan'

Payment Given Months

This will calculate the monthly payment amount needed to pay off the balance for the credit card selected.   All you need to provide is the number of months you want to pay off the balance in.   The output of these calculations will be a listing of prical, interest paid, and balance remaining for each month as well as the totals for all of these items.

Note: if you compare output of this utility with the output of the 'MGP' utility using save values, you might get different number of month (difference of 1) due to thr rounding off of all the money amount.   CC+ does all money calculations to the 4 digit past the period (ie. $10.1234).

Calculate 'Months Given Payment' (MGP)

Search for any transaction

Calculate a 'Payment Plan'

Automatic Balance Calculation

Here you can change the balance or starting date for the Auto Bal Calc.

Note: any changes will require re-calculations of all balances currently stored for the selected card (back-up file first before attempting this, just in case).

Configurations

AutoSave	Default Directory	New Starting Balance	Past Due Payment	PassWord

New Starting Balance

CitiBank (MC)

Current Starting Date:
January | **1995**

Current Balance:
0.00

New Starting Date:
1995 | January

New Balance:
0.00

Save | OK

Exit

Change the starting balance for the 'Automatic Balance Calculation'.

Auto Save

Default Directory
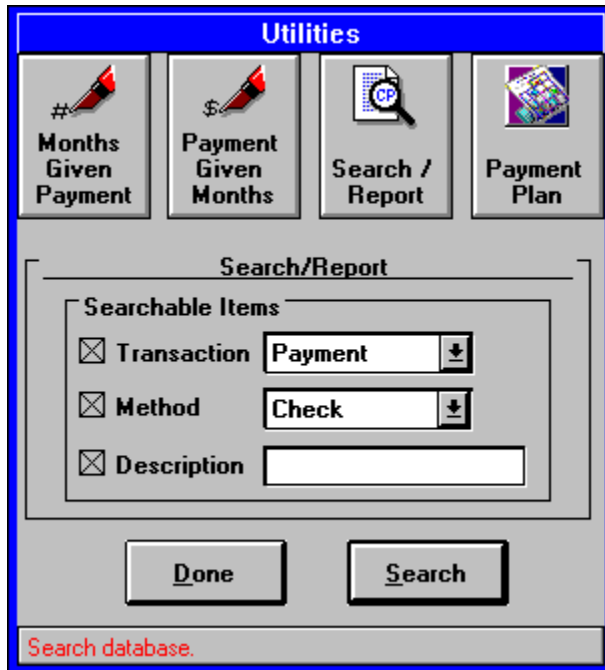
Notification of upcoming/late payments

PassWord

Searching Transactions

Here you can search for specific transactions based on type, method of payment, and/or description.

Note: searching criteria is   AND'ed and not OR'ed which means that searching for 'Payment, checks, no description' will search for all payments which were checks.   It does not mean to search for all 'payments' and all 'checks'.

Calculate 'Months Given Payment' (MGP)

Calculate 'Payment Given Months' (PGM)

Calculate a 'Payment Plan'

Payment Plan

Here you can create a payment plan to pay off all of your credit cards.   The calculations performed by this utility are specifically geared toward the reduction of the interest paid per month (which is what one tries to minimize as much as possible).   These calculations are only applied to credit cards that have a balance.   All you have to enter is the dollar amount you plan to set aside for payments to ALL credit cards and select which interest rate to use for each credit card.   The output is a listing of monthly payment to your credit cards with the highest payment first.   Along with the payments, the pricipal, interest paid, and balance remaining are also included in the output as well as totals for individual and all credit cards.

Note: the only other way of reducing the interest paid per month is to give minimum payments the lowest 'balance/interest rate' combination credit cards and give one large sum to the highest 'balance/interest rate' combination credit card.   For this you would have to calculate these 'balance/interest rate' combination every month to determine which credit card will get the largest sum of money.   The calculations done by this utility do all of these calculations but distribute the payments on a highest-to-lowest priority (based on the 'balance/interest rate' combination).   This way all of your balances are getting paid on a proportional basis.

Calculate 'Months Given Payment' (MGP)

Calculate 'Payment Given Months' (PGM)

Search for any transaction

adds all information to the database and goes back to the main window.

Cancel all information entered and goes back to the Main Window

Enter the company's information.

Selects account type.   The account number is entered here.

Add all the dates for the credit card.

Enter the credit limit.   Also, enter the month and year you would like CC+ to keep track of your monthly transaction as well as the balance for that date.

Note: Month, year, and balance will not be editable once you add the card to the database.   You will have to go to the 'Configuration' window to change these setting.

Select or enter interest rates and the prime+ rate if appropiate.

Enter the minimum payment.   This value will change as your balance changes (usually changes of a coupled of hundred dollars) and depends on the individual credit card.

selects transaction method.

enter $ amount here.

Enter any string such as check number, money order number, etc.

Can enter any description for the transaction.

Selects the month, day, and year for this transaction.

Cancesl all information entered.

Accepts all information.

Takes you to the 'Auto Save' dialog.

Takes you to the 'Default Directory' dialog.

Takes you to the 'Automatic Balance Calculation' dialog.

Takes you to the 'Due/Late Payment' dialog.

Takes you to the 'Password' dialog.

Saves changes for future CC+ sessions.

Accepts changes for this session only.

Takes you to the Main Window.

shows the 'Months Given Payment' dialog.

shows the 'Payment Given Months' dialog.

Shows the 'Search' dialog.

shows the 'Payment Plan' dialog.

takes you back to the 'Main Window'.

Starts calculations or searching.

Opens a previously saved 'utility output' file.