

*Personal
Expenses
Manager*

User's Manual



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Introduction

What is PEM?

PEM is Personal Expenses Manager works on PalmOS devices.

This is not for managing household economy or many bank account. PEM manages your pocket money and shows how much you can spend your money until next income day. PalmOS devices are very small and quick startup, so you can enter payment data when you pay. PEM can export payment data as text file, you can use the data on your desktop PC.

Requirement

PEM runs on PalmOS 2.x and later.

Features

Data entry	You can enter payment data easily.
List view	View payment data by all or a category.
Summary	Summarize payment data by categories. And display how much you can spend in a day until next income day.
Monthly	Summary data by month or year.
Credit	View credit card payment data. You can see how much unpaid credit payment are there.
Export	Export payment data as tab delimited text data to MemoPad.
Purge	Delete old data and make summary record for each category.
Adjust	If your cash is not same as PEM, you can calculate the difference.

Installation

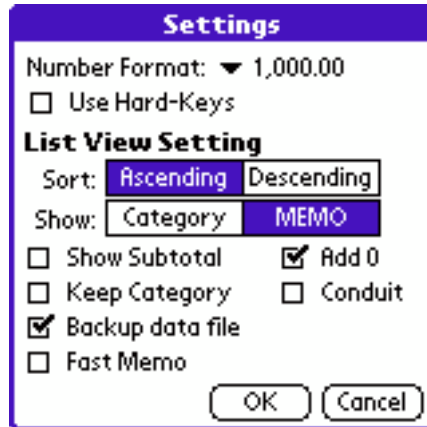
Install PEM.prc as other Palmware using HotSync.



How to use

Initial setting

Setup PEM as you like when you launch PEM first time.
Select "Settings..." from "Options" menu.



Number Format Choose the format to display amount.

If you change this setting after you enter payment data, it will be displayed strangely. For example, first you choose the format "1,000" and enter data 1000, and change the format to "1,000.00", you'll see 10.00. This is not a bug. Because PEM store the data as integer and add "." when displaying.

Though you can't use many currency with PEM.

Use hard-Keys Check here to enter payment data with one hand.

When you use this option, you can use hard keys (normally hard keys are used to launch Schedule, Address, ToDo, MemoPad) to enter payment data.

But you can't launch those applications with hard keys when PEM is running.

Sort Sort the list view by date ascending or descending.

Show Select Category or Memo to display at list view. At list view, when category is all, it displays selected text. When you use category icon, you should select Memo.

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- Show Subtotal** Use this option to see the subtotal at list view. When all category is selected at list view, it displays cash. And when not all category, the subtotal for the category is displayed. But when you use this option, PEM calculate the subtotal each time displaying list view, the speed will be down.
- Keep Category** When you change the category at entry form and return to list view, normally PEM change the category to the category. But if you want not to change the list view's category, use this option.
- Conduit** If you check hew, PEM can share the data with PC. See [here](#) more information about conduit.
- Backup data file** Check here to back up PEM data to your PC.
- Add 0** If you check here, 0 will be add before month and day if it is less than 10 at list view.
- Fast Memo** If you check here, [Memo] button at entry view will display only the data checked "Add memo".

Setup category

You can subtotal for each category if you set the category for each payment data.

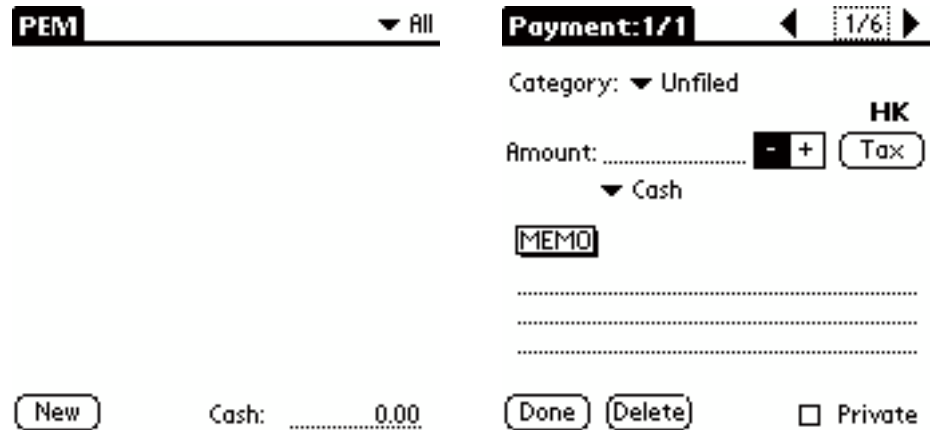
PEM uses PalmOS's category, you can use up to 16 categories.

To edit category, tap category popup menu at list view (or entry view) and select "Edit Category...". See more information the device's manual about editing category.

You can edit category any time. So you shouldn't fix the category now.

Data entry

Tap [New] button at list view. Or if you use [Hard-keys option](#), press “Schedule” button.
 Or on list view, entering a numeric creates new payment record and fill the amount. And if you enter non-numeric, it fills memo.



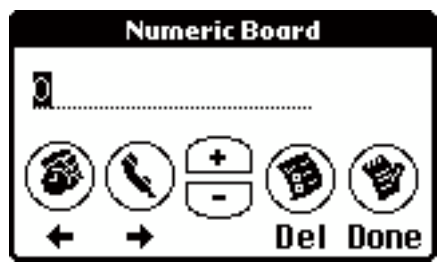
At least you should enter amount. When the amount is blank or 0 and memo field is empty the data will be deleted.

- Form title Displays the number of records at the selected category.

- Date Default is “Today” at new data. Tap the date to change. Or you can navigate to before or next date by tapping triangle button on both side. When you are using Hard-keys option, you can navigate by pushing “Address” or “ToDo” button.

- Category Select the payment category. You can change the category by pressing “Up” or “Down” scroll button.

- Amount Enter the amount. Choose [+] button when the data is income and choose [-] button when the data is payment. When Hard-Keys option is on, press “Schedule” button, then numeric board will popup.



At this dialog, pressing scroll button increase or decrease the inverted number. “Schedule” and “Address” button moves the cursor. “ToDo” button delete the inverted number. When you finish push “MemoPad” button.

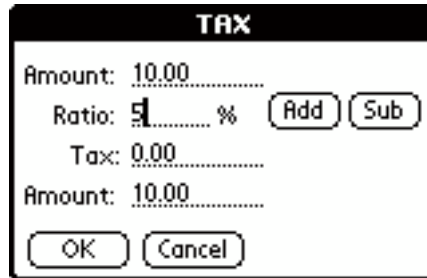
When you become familiar, you can enter the data with one hand. For example, when you want to enter “10.00”, press below buttons at list view.

[Schedule][Up][Address][Address][Address][Address][MemoPad]

and [MemoPad] to return to list view. On numeric board, the decimal mark “.” is not supported. Enter the amount as multiply by 100.

Tax

Add or subtract tax to/from amount, tap this button.



When you use this at first time, enter ratio. Tap [Add] or [Sub] button to calculate. When you tap [OK] the calculated amount replace the amount which you entered.

Kind

Choose payment kind. The default kind is “Cash”. When you use credit card choose “Credit card”.

When you tap here kind popup will be displayed. The listed kinds are the names which you registered at [Credit Settings](#).

When you choose not cash, [Paid] check box will be displayed. Check here when you pay it. Or check it when you use prepaid card or Debit card.



MEMO

When you tap this button, the popup will be displayed which are memo field you've entered at same category.



Selecting one of them, the text will be inserted at memo field. And when the amount field is empty or 0, the last amount is set.

When you using "Fast memo" option, you'll see [Include memo popup] check box.

Private

Checked data is hidden when you choose "Hide" at Security.

Caution!

Don't do recalculate when the private records are hidden. PEM can't calculate correctly.

Done

Tap this button to enter this payment data. When using Hard-keys option, pressing [MemoPad] key is same action.

Delete

Delete the payment data.

Caution!

PEM doesn't have memo database. PEM make the popup list when you tap [Memo] button. Thus, it takes a time to make a popup list with many data.

And when you purge or delete the data which "Include memo popup" is on, [Memo] button doesn't list it.

Summary

Display the state of your finance.

From: 1/1	To: 1/6	6 days
Category	Subtotal	Avg.
Unfiled	-10.00	-1.66
Traffic	0.00	0.00
Home	0.00	0.00
Food	0.00	0.00
Other	0.00	0.00
▼ All	-10.00	-1.66
Income:	0.00	
Expense:	-10.00	-1.66
Next Income:	2/1	26 days
You can spend	0.00/day	Done

Select "From" and "To" date to subtotal. "Avg." is the average amount for the category in a day.

You can see the subtotal for credit card by selecting subtotal kind popup(default is All).

PEM calculate all payment data which entered as [+] as income. The amount on right side of expense is a average on a day.

Appointing next income date, you'll see the amount that you can spend in a day until next income. This amount is calculated by the cash and next income date.

You can set the date range by "Date" menu. But PEM calculate the month begin with 1st and end with the last day of the month.

Tapping the category name on this form, return to list view with the category.

Monthly

Monthly view shows the summary by a day or a month for each category.

Monthly ▼ All			
▼ Month	▼ 2000	▼ 1	OK
	Cash	Credit	Income
1	0.00	0.00	5,000.00
2	0.00	0.00	0.00
3	0.00	0.00	0.00
4	0.00	0.00	0.00
5	0.00	0.00	0.00
6	0.00	0.00	0.00
7	-10.00	0.00	0.00
8	0.00	0.00	0.00
9	0.00	0.00	0.00
.....-10.00..... 0.00 5,000.00			

Monthly ▼ All			
▼ Year	▼ 2000		OK
	Cash	Credit	Income
Jan	-10.00	0.00	5,000.00
Feb	0.00	0.00	0.00
Mar	0.00	0.00	0.00
Apr	0.00	0.00	0.00
May	0.00	0.00	0.00
Jun	0.00	0.00	0.00
Jul	0.00	0.00	0.00
Aug	0.00	0.00	0.00
Sep	0.00	0.00	0.00
.....-10.00..... 0.00 5,000.00			

Select the date range with popup menu.

At this form, if the amount is too long, thousand separator is removed.

You can subtotal for each category by changing category popup menu.

Credit

Display the information for credit card. You can confirm the payment for noncash payment.

Date:	12/7	~	1/7	▼ All
12/24	PowerMac G4	-2,000.00	<input checked="" type="checkbox"/>	
1/7	iBOOK	-1,000.00	<input type="checkbox"/>	
Subtotal:				▼ All
Unpaid:				Done

First, Select the date rang to subtotal. You can subtotal as "All", "Paid" and "Unpaid" by changing the popup menu on upper-right corner. And the lower-right popup changes the credit card kind.

Tapping a row change the view to edit the data.

When you receive the notice form credit card office, check it with this form. When paid, check the check-box.

I recommend you to see this view before you use credit card ;-)

Export

Export the PEM data to MemoPad as tab delimited text.



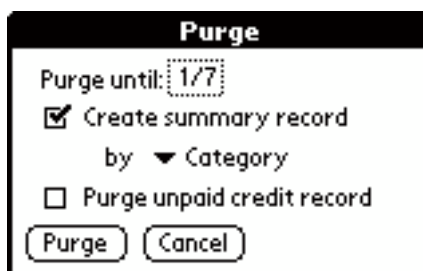
Select the date range to export. (By default, all data are selected) Tap [Export] button. This process doesn't delete any data of PEM.

Exported data will be appended to MemoPad. The MemoPad data is limited within 4K bytes, if the PEM data is larger than 4K, it will be divided.

Exported data's format is tab delimited text. When you do HotSync next time, you can copy the data with PalmDesktop software. Select the data and paste it onto spreadsheet software.

Purge

Using PEM for a long time, you'll have many payment data on your device. It tightens up the memory and slows down the [Memo] button and calculating subtotal. "Purge" deletes the old data and makes a summarized record for each category.



Select the date to purge. If you don't want to make a summarized record (just delete), uncheck the [Create summary record]. If you want the summarized record, select the subtotal kind.

When you choose "Subtotal", one record will be created.

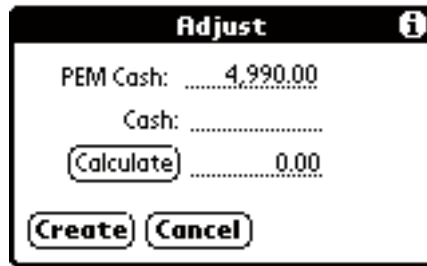
When you make a summarized record, the data will be separated into cash and non-cash. Because PEM needs them for Monthly view.

When you check [Purge unpaid credit record] will delete unpaid credit card payment data.

Caution!
 This process can't undo. You should do HotSync and keep "PMMDB.pdb" before you purge.

Adjust

When your cash is not same on PEM, use this function.



Enter how much you have and tap [Calculate] button. If you remember the data which forgotten to input with the calculated amount, tap [Create] button. PEM creates new entry with the amount.

Category icon

You can use category icon if you set the option "Show" to "Memo" at settings. List view display the category icon when the category is "All". You should link the icon and category.



ICON Tag

The icon data is shared with DateBK3. If you change the icon with DateBK3, change here. You should use the same tag as the first line of icon data.

First, select the category from popup menu. The category icon is surrounded by rectangle. Tap the icon to link the category. Do these step for all categories.

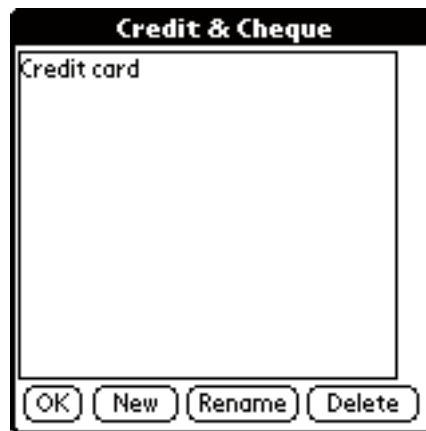
If you do not see any icon, there is no icon data on MemoPad, or the icon tag is invalid. Please check these thing.

Caution!
To reflect this setting, quit PEM and launch.

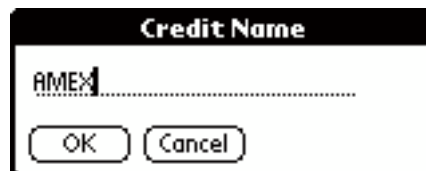
I recommend you to use [IconEditor](#) to edit icon.

Credit settings

PEM can handle cash and many credit card. You can use credit cards up to 15. Default credit card name is "Credit card"



If you want to use many credit card, add them with this form. For example, if you want to manage "AMEX" and "VISA", tap "Credit card" and tap [Rename] button.



Enter the name "AMEX" and tap [OK] button. Next tap [New] button and enter the name "VISA".

You can use prepaid card and Debit card. But PEM handles them as credit card. When you use these cards, tap "Paid" check box when enter the payment data.

Caution!

When you delete credit at this form, all payment data which use the credit card will be deleted, too. This process can't undo.

Conduit

If you check Conduit at [Settings](#), you can share the data with PC. But if you don't have the conduit for PEM, off the check box.

PalmOS doesn't delete the data completely because PC have to know which data was deleted when HotSync. When you do HotSync, conduit searches the data which deleted on PalmOS device from PC, and delete the record on PC, then delete the data on PalmOS device completely.

So, if you don't have the conduit for PEM, and checked the Conduit check box on, your PalmOS device keeps the useless information. But when you turn off the check box, PEM automatically dispose the useless information from PalmOS device.

Now there's no conduit for PEM... Please off the check box.

Shareware

PEM is shareware US\$15. You can save payment data up to 30 until you register.

My programs are good, but I can't promise that they're totally bug-free.

There are no guarantees, and I don't take any responsibility for any problems that my programs might cause. If you do find a bug, please let me know. As problems are found, I will fix them and put a new copy of the program on my web page.

Please try my programs before you register. If you decide a program is worth paying for, you can register it. Once registered, though, there are no refunds and you have purchased the product "as is." This is just the way shareware works.

Use KAGI's on-line payment system, please.

<http://order.kagi.com/?8R&S>

Other software

Visit [Unlimited Mac & Palm](#), you'll find more software for PalmOS devices and Macintosh.

Icon Editor

Icon editor for DateBK3, PEM and PPaint works on PalmOS devices.

Drag&Drop

Enhance PalmOS's text editing. You can move/copy the text by dragging.
And add more function by installing module programs.

Contact

Visit our home page to get more information.

<http://www.umap.net>

or send us an email

<mailto:support@umap.net>

Shuji Fukumoto(*Unlimited*)

I'm sorry for my poor English...

I hope you'll understand ;-)