

## The Loan Setup Wizard

You can use the Loan Setup [Wizard](#) to quickly and automatically create a record of your loans that have a regular payment, or [amortization](#), schedule. Before you start, make sure you have your loan documents available so you can easily find and enter accurate information.

**Tip** For help as you work, choose the Question Mark (?) button on the wizard screen.

For each loan you set up, Money automatically calculates the principal and interest breakdown of each payment and keeps track of the balance due. From the Loan Setup Wizard, you can also schedule a [Future Transaction](#) that will remind you when payments are due and make payment entry nearly automatic.

While setting up the loan, you can leave out one value and Microsoft Money will calculate it for you. For example, if you don't know the Principal + Interest amount, leave it blank and Money will calculate it automatically.

**Note** When you want to keep track of a non-amortized loan, such as an interest-only loan, a loan to a friend or relative, or a Credit Card advance, you'll need to set up a Liability Account, an Asset Account, or a Credit Card Account. For more information, see [Introduction to Loans](#).

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### See also

[Setting Up a Future Transaction for a Loan](#)

[Entering Loan Payments](#)



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## The Change Loan Wizard

Since it's common for the terms of a loan to change before the loan is paid off, you can use the Change Loan Wizard to quickly and easily update such information as:

- ♦ The payment amount.
- ♦ The interest rate (for variable rate loans).
- ♦ Any other fees associated with your loans, such as property taxes or insurance.
- ♦ The payee for the loan.

Some elements of the loan cannot change. For example, you can't change the starting date of the loan or whether the money was borrowed or lent. To make these changes, you'll need to delete the loan and create a new one.

**Note** If you want to change a single payment for a loan, do not do it here. Make the change directly to the transaction when you enter it in the Loans window or the Account Book. If you have refinanced your mortgage, do not enter the changes here either. Instead, pay off your current mortgage and create a new loan with the new rate.

**Tip** For help as you work, choose the Question Mark (?) button on the wizard screen.

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### See also

[Setting Up a Loan](#)

[Deleting a Loan](#)



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## The Loan Calculator

You can use the Loan Calculator to explore loan terms, to compare two loan alternatives, or to calculate savings on interest from additional payments.

**Note** Doing calculations with the Loan Calculator will not affect your Microsoft Money records. The Loan Calculator only lets you calculate terms of a loan. To actually set up a loan in Money, see Setting Up a Loan.

The Loan Calculator can help you answer such questions as:

- ◆ Given the monthly payment I can afford and today's interest rate, how large a loan can I take out?
- ◆ How would a different interest rate change the loan payment amount?
- ◆ How would a 20-year loan compare with a 30-year loan in terms of monthly payment amount and total interest paid?
- ◆ How much interest will I save by making an extra \$1,000 payment this year -- or every year?
- ◆ How much will I owe on my loan in five years?

To use the Loan Calculator, fill in all but one box and choose the Calculate button. Money will fill in the blank box for you.

### ▶ **To compare the terms of two loans**

- 1 Do your initial calculation by filling in all but one of the boxes and choosing the Calculate button.

-Or-

Choose the Import button if you would like to use the terms of an existing loan. Then choose the loan you want to work with from the Import a Loan dialog box, and choose the Import button. This won't affect your existing loan records.

- 2 Choose the Compare Loans button.
- 3 In the second calculator, clear the box for the value you want to calculate and change one or more of the other terms. Then choose the Calculate button.  
You can then compare the amounts for total interest and last payment date, which are displayed below each calculator.
- 4 Repeat step 3 for each comparison you want to try, for example, to see how changing the interest rate or loan length affects the total interest.

### ▶ **To see how extra payments will affect your loans**

- 1 Do your initial calculation by filling in all but one of the boxes and choosing the Calculate button.

-Or-

Choose the Import button if you would like to do a calculation with the terms of an existing loan. Then choose the loan you want from the Import a Loan dialog box, and choose the Import button. This won't affect your existing loan records.

- 2 Choose the Extra Payments button.
- 3 In the Extra Amount box, type the amount of your additional payment. For example, if your regular payment is \$500 and you're considering paying \$600, type **100** in the Extra Amount box.
- 4 In the Frequency box, enter Only Once, Monthly, or Annually, depending on how often the extra payment would be made. The frequency of the extra payment is not dependent on the frequency of your regular payments. For example, even if your regular payments are made monthly, you can enter an extra payment annually.

5 Choose the Calculate button.

The results will show below the Calculate button.

This calculation is only hypothetical. To actually enter this extra payment in your loan payment records, see [Making Extra Payments](#).

In the Loan Calculator, interest on your loan is compounded according to the Payment Frequency you've selected. For example, if you choose Monthly as the payment frequency, the interest is calculated at the end of each month. While not all loans work this way, the Loan Calculator should provide accurate estimates in most cases.

For a mortgage or other loan where interest is tax deductible, keep in mind that the net cost of the interest may be less than the interest amount shown in the Loan Calculator. For help in tailoring your borrowing to your tax situation, contact your accountant or financial advisor.

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### See also

[Using the Financial Wizards](#)

[Changing Loan Information](#)



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## The Mortgage Planner

The Mortgage Planner comes in handy when comparing mortgage terms or considering refinancing your existing mortgage. It enables you to compare initial costs, monthly payment amounts, and total costs of each loan option.

For a mortgage loan where interest is tax deductible, keep in mind that the net cost may be less than the amount shown in the Mortgage Planner. For help in tailoring your borrowing to your tax situation, contact your accountant or financial advisor.

**Note** Choose the Copy button to copy the results to the Windows Clipboard. You can then paste the results into another Windows application for printing.

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### See also

[Using the Financial Wizards](#)



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## The Savings Calculator

You can use the Savings Calculator to plan for future purchases or for building a cash reserve. It can help you answer such questions as:

- ♦ On what date will I reach my savings goal of \$100,000 if I set aside \$500 each month and receive a 7 percent annual return?
- ♦ Given my current savings, what return on my investments must I receive to save \$100,000 by 1998?
- ♦ Assuming a 3 percent inflation rate, what will \$100,000 be worth in 1998?
- ♦ How much should I save each month to reach my savings goal of \$75,000 by the time my children reach college?
- ♦ How much will my \$20,000 in savings grow in 20 years?

Do your calculation by filling in all but one of the boxes and choosing the Calculate button. For example, to see how much you need to save each month in order to reach your savings goal, fill in all but the Regular Contribution Amount box. When you choose the Calculate button, Money will fill in the box for you.

For more accurate planning, choose the Inflation button to see how inflation can affect your savings plan. To do calculations for different inflation rates, type a different number in the Annual Inflation Rate box and choose the Calculate button.

In the Savings Calculator, Annual Return on Savings is compounded according to the Frequency of Contribution you've selected. For example, if you choose Monthly as the payment frequency, the interest is calculated at the end of each month.

**Note** Choose the Copy button to copy the results to the Windows Clipboard. You can then paste the results into another Windows application for printing.

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### See also

[Using the Financial Wizards](#)



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## The Retirement Planner

You can use the Retirement Planner to estimate the regular contributions you will need to make in order to reach your retirement income goal.

The Retirement Planner assumes you'll contribute monthly to your savings plan from now until you reach retirement age. It also assumes your savings will be the sole source of your monthly retirement income from the time you retire until you reach the life expectancy age you entered. After you reach the life expectancy age you entered, your savings will be zero.

The Retirement Planner assumes you're saving for retirement in a tax-deferred plan such as an IRA, Canadian RRSP, or 401(k). If your savings plan is taxable, you should enter a more conservative estimate for return on savings. The default values for Pre-Retirement Return and Post-Retirement Return on savings are typical. You can accept them by choosing Next, or change them to more accurately reflect your particular savings situation.

Generally, to be conservative in planning for retirement, you can overestimate your life expectancy. This reduces the risk of your savings running out if inflation causes your savings to be worth less than originally projected.

Keep in mind that the Retirement Planner's calculations are based only on your current and future savings; they don't reflect income you'll have from post-retirement employment, a pension fund, or government retirement-security program.

**Tip** You can also use the Retirement Planner to estimate the regular contributions you need to make to reach your college savings goal. In the Current Age, Retirement Age, and Life Expectancy Age fields, just type the students current age, the students age when starting college, and the students age at the time of graduation. Then go through the rest of the wizard giving information for your college savings instead of retirement savings.

**Note** Choose the Copy button to copy the results to the Windows Clipboard. You can then paste the results into another Windows application for printing.

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### See also

[Using the Financial Wizards](#)



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Chapter 33



## The Interest Estimator

You can use the Interest Estimator to calculate the amount of interest a Bank Account has earned or the interest you owe on a Credit Card Account.

After you enter the account, the time period, and the interest rate, the wizard will calculate an estimated interest amount when you choose the Calculate button. This can be especially helpful if you rely on interest income for some of your living expenses, or if you want to closely manage the cost of credit card interest.

**Note** Most accounts will either pay interest (such as most bank accounts) or charge interest (such as most credit card accounts). In these cases, you can leave the zero in the interest rate field that does not apply.

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### See also

[Using the Financial Wizards](#)



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Chapter 33







## Using the Financial Wizards

The Microsoft Money [Financial Wizards](#) can help you easily accomplish some of the most common tasks in financial planning, including:

- ◆ Setting savings goals.
- ◆ Planning for retirement.
- ◆ Estimating [interest](#) earned on a bank account or paid on a credit card account.
- ◆ Calculating loan payments.
- ◆ Comparing fees and points charged for mortgage loans.

A Financial Wizard asks you questions and then uses the answers to quickly and automatically complete the task for you.

▶ **To use a Financial Wizard**

- 1 From the Tools menu, [choose](#) Financial Wizards. Then choose the wizard you want to use.
  - 2 Follow the instructions and answer the questions provided by the wizard.
- ◆ Choose Next to move to the next screen.
  - ◆ Choose Cancel to quit the wizard.
- ▶ Choose Back to move back one screen.

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**See also**

[Using the Loan Calculator](#)

[Using the Mortgage Planner](#)

[Using the Retirement Planner](#)

[Using the Savings Calculator](#)

[Using the Interest Estimator](#)



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## Using the Mortgage Planner

You can use the Mortgage Planner to compare two real estate loans or to explore refinancing an existing mortgage.

By providing a comparison of total initial costs, regular payment amounts, and total interest amounts, the Mortgage Planner can help you decide which mortgage is best for you.

### ▶ **To use the Mortgage Planner**

- 1 From the Tools menu, choose Financial Wizards. Then choose Mortgage Planner.
- 2 In the Mortgage Planners screens, read the information or answer the questions provided by the wizard. Then, choose the Next button to move to the next screen.  
If you want to exit the wizard, choose the Cancel button. To move back one screen, choose the Back button.
- 3 After you finish reviewing the Summary screen, choose the Done button to exit the Mortgage Planner.

**Note** You can use the Copy button to copy the mortgage comparison information to the Clipboard. You can then paste it into other Microsoft Windows applications, such as Notepad or Word for Windows.

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### **See also**

▶ [Using the Financial Wizards](#)

▶ **User's Guide**  
Chapter 26



## Using the Savings Calculator

You can use the Savings Calculator to plan a savings strategy for a planned purchase or for building a cash reserve.

### ▶ **To use the Savings Calculator**

- 1 From the Tools menu, choose Financial Wizards. Then choose Savings Calculator.
- 2 In the Savings Calculator screen, type an amount in all the boxes except the one for which you want the wizard to calculate a value.
- 3 Choose the Calculate button.  
The wizard calculates the value you want.
- 4 Choose the Inflation button to see how inflation affects your regular contributions and the final savings goal.
- 5 Choose the Cancel button to exit the Savings Calculator.

**Note** You can use the Copy button to copy your savings strategy to the Clipboard. You can then paste this information into other Microsoft Windows applications, such as Notepad or Word for Windows.

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### **See also**

▶ [Using the Financial Wizards](#)

### **User's Guide**

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## Using the Retirement Planner

You can use the Retirement Planner to see exactly how much you'll need to save every month in order to meet your retirement income goals.

▶ **To use the Retirement Planner**

- 1 From the Tools menu, choose Financial Wizards. Then choose Retirement Planner.
- 2 In the Retirement Planner screens, answer the questions and then choose the Next button to move to the next screen.

If you want to exit the wizard, choose the Cancel button. To move back one screen, choose the Back button.

- 3 When you've answered all the questions, choose the Done button to exit.

**Tip** You can also use the Retirement Planner to estimate the regular contributions you need to make to reach your college savings goal. In the Current Age, Retirement Age, and Life Expectancy Age fields, just type the students current age, the students age when starting college, and the students age at the time of graduation. Then go through the rest of the wizard giving information for your college savings instead of retirement savings.

**Note** You can use the Copy button to copy the summary information for your retirement or college savings to the Clipboard. You can then paste it into other Microsoft Windows applications, such as Notepad or Word for Windows.

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### See also

▶ [Using the Financial Wizards](#)

▶ **User's Guide**  
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## Using the Interest Estimator

You can use the Interest Estimator to estimate the amount of interest a Bank Account has earned or the interest you owe on a Credit Card Account.

▶ **To use the Interest Estimator**

- 1 From the Tools menu, choose Financial Wizards. Then choose Interest Estimator.
- 2 Fill in all boxes in the Interest Estimator screen.
- 3 Choose the Calculate button.

In the blue box in the lower right corner of the screen, Money displays the estimated amount of interest for the account you've chosen.

**Note** You can use the Copy button to copy the Estimated Interest Amount to the Clipboard. You can then paste it into any amount field in Money by positing your cursor in the chosen field and choosing Paste from the Edit menu, or pressing SHIFT+INSERT.

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### See also

▶ [Using the Financial Wizards](#)

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## Introduction to Money Accounts

Microsoft Money has five basic types of accounts:

- ▶ **Bank Accounts** -- for savings or checking accounts
- ▶ **Credit Card Accounts** -- for charge accounts
- ▶ **Cash or Other Accounts** -- for out-of-pocket expenditures and petty cash
- ▶ **Asset Accounts** -- for personal property, or amounts that are owed to you other than amortized loans
- ▶ **Liability Accounts** -- for amounts you're paying in a few installments (such as with insurance premiums), quarterly taxes payable, or other amounts you owe, other than amortized loans

In addition to the five basic account types, Money also has:

- ▶ **Loans** -- for amortized loans, such as home mortgage loans, car loans, and school loans.
- ▶ **Investment Accounts** -- for stocks, bonds, CDs, money markets, mutual funds, and T-bills.

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### See also

[Setting Up a Bank Account](#)

[Setting Up an Asset Account](#)

[Setting Up a Liability Account](#)

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## Setting up a Bank Account

Before starting, you'll need your checkbook or savings book and your most recent bank statement.

### ▶ **To set up a new Bank Account**

- 1 From the Lists menu, choose Account List.
- 2 Choose the New button.
- 3 In the Account Name box, type the name you want for the new account.
- 4 Choose the Bank button.
- 5 Choose the OK button.
- 6 In the Opening Balance box, type the ending balance from the statement, and choose the OK button.

You can change the opening balance later, if necessary.

- 7 If you want, enter the information shown in the table below in the Account List dialog box.
- 8 Choose the Close button, or choose the New button again to add another account.  
Once you've set up the account, enter all transactions that have not yet cleared the bank.

<b><u>In this box...</u></b>	<b><u>You can enter...</u></b>
<u>Shortcut</u>	A shortcut name for the account.
Opening Balance	A new opening balance.
Bank Name	The name of your bank.
Account Number	The account number.
Minimum Balance	The minimum balance for this account.
Comment	Any additional information, such as the bank's address or phone number.

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### **See also**

[Changing the Account Opening Balance](#)

[Entering a Transaction in the Account Book](#)



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## Switching Between Accounts

- ▶ **To switch to another account**
- ▶ From the Account box on the toolbar, choose the account you want to view.

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### See also

- ▶ Displaying Multiple Accounts
- ▶ **User's Guide**  
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## Balancing or Reconciling an Account

### ▶ To balance an account

- 1 If you're in the Account Book or Account Forms window, click the [Balance Account button](#) or choose Balance Account from the Tools menu.
- 2 If you are displaying more than one account, in the Select Account dialog box, choose the account you want to balance, and then choose the Continue button.  
If you are balancing a Cash, Asset, or Liability Account, the Adjust Account Balance dialog box is displayed. If you want, simply enter an adjustment. Or, if you want to verify each transaction, choose the Balance button.
- 3 In the Statement Date box, type the ending date for the period covered in your bank statement.
- 4 In the Starting and Ending Balance boxes, type the starting and ending balances from your bank statement.
- 5 Under Service Charge and Interest Earned, boxes, type the amounts from your statement. You can also assign a [category](#) and [subcategory](#) for these transactions.
- 6 Choose the Continue button. Money will change the view to show only unreconciled transactions sorted by number and displayed in [Top Line View](#).  
Money compares the opening balance of the account plus all reconciled transactions with the starting balance you entered when you started balancing. If these balances do not match, a warning will display.
- 7 Use the ARROW keys to select each transaction that appears on your bank statement, and then press the SPACEBAR key, or with the mouse, click in the C (Cleared) [field](#). A "C" appears in the field.  
You can also clear a range of transactions by choosing the Mark Range as Cleared command from the Edit menu, entering dates in the From and To boxes, and choosing the OK button.
- 8 When you've marked all transactions that have cleared the bank, choose the Finish button.  
If there is no difference between the cleared balance and the statement balance, you'll see the Balance Account message, and the "C" in the C field for [cleared transactions](#) will be changed to an "R" to indicate a reconciled transaction.  
If the cleared balance and the statement balance are different, the Account Didn't Balance dialog box is displayed. There may be a number of reasons for a difference between the two balances. For more information, see [Resolving Ending Balance Differences](#).  
If the Starting Balance Adjustment dialog box is displayed, see [Resolving Starting Balance Problems](#).

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### See also

▶ [Marking a Transaction As Cleared or Reconciled](#)

▶ **User's Guide**  
Chapter 7

## Resolving Ending Balance Differences

If your account doesn't balance, you can:

- ▶ Have Microsoft Money try to find the problem. Money will look for some common mistakes, such as transposed digits, a sign error, or a check entered as a deposit. Try this approach first.
- ▶ Try to find the problem yourself by comparing each transaction against your statement, confirming that the opening balance is correct, and looking for missing transactions.
- ▶ Make an adjustment to the balance.

**Note** If you are using Bank On-Line, make sure that all transactions marked as cleared (C) in Money appear on your bank statement. If your statement does not show a transaction that is marked as cleared in Money (because it was processed after the statement date), you will need to unclear it.

- ▶ **To have Microsoft Money look for the problem**

- 1 In the Account Didn't Balance dialog box, choose the Smart Reconcile option.
- 2 Choose the OK button.
- 3 If Money prompts you with possible solutions, choose the Yes or No button.

-Or-

If Money can't find the problem, in the Account Didn't Balance dialog box, choose the OK button to go back to reconciling the account.

- ▶ **To try to find the problem yourself**

- 1 In the Account Didn't Balance dialog box, choose the Go Back To Reconciling The Account option.
- 2 Choose the OK button.
- 3 When you have identified the problem and resolved it, choose the Finish button.

- ▶ **To make a balance adjustment**

- 1 In the Account Didn't Balance dialog box, choose the Automatically Adjust the Account Balance option.

Money determines the amount of the adjustment for you.

- 2 If you want, choose a category and subcategory for the adjustment.
- 3 Choose the OK button. Money will create a transaction to make the adjustment.

**Note** If you don't want to finish balancing, choose the Postpone button.

---

### See also

- ▶ [Resolving Starting Balance Problems](#)

- ▶ **User's Guide**  
Chapter 7



## Resolving Starting Balance Problems

If you are prompted with the Starting Balance Adjustment message after reconciling, your Microsoft Money account records don't agree with the opening balance you entered from the bank statement. You can correct this by choosing one of the options listed in the message:

- ▶ Go Back to Reconciling the Account  
Choose this option if you want to correct the problem now.
- ▶ Complete Reconciliation Without Correcting the Balance  
Choose this option if you want to correct the problem later.
- ▶ Automatically Adjust the Account Balance  
Choose this option and enter a category if you want Money to enter an adjustment transaction to correct your records.
- ▶ **To adjust your starting balance**
  - 1 In the Starting Balance Adjustment dialog box, choose the Go Back To Reconciling The Account option.
  - 2 Choose the OK button.
  - 3 Mark any transaction you change as reconciled by pressing SHIFT as you click in the C field, or by pressing CTRL+SHIFT+M. Once a transaction is marked as reconciled, it will disappear from the register if the register is currently displaying only unreconciled transactions.
  - 4 When you have identified the discrepancy and resolved it, choose the Finish button.
- ▶ **To finish reconciling without adjusting the starting balance**
  - 1 In the Starting Balance Adjustment dialog box, choose the Complete Reconciliation Without Correcting The Balance option.
  - 2 Choose the OK button.  
You'll probably still have the starting balance discrepancy the next time you balance the account.
- ▶ **To make a balance adjustment**
  - 1 In the Account Didn't Balance dialog box, choose the Automatically Adjust the Account Balance option.
  - 2 If you want, choose a category and subcategory for the adjustment.
  - 3 Choose the OK button. Money will create a transaction to make the adjustment.

---

### See also

- ▶ **User's Guide**  
Chapter 7
- ▶

## Marking a Transaction as Cleared or Reconciled

You can mark transactions as cleared or reconciled while in the Account Book.

**Important** These commands are most useful for Liability, Asset, and Cash Accounts. For accounts you want to balance against a statement, such as checking, Savings, or Credit Card Accounts, it's best to use the Balance Account command. To reconcile your account using the Balance Account command, see Balancing or Reconciling an Account.

▶ **To mark a transaction as cleared**

- 1 Select the transaction you want.
- 2 From the Edit menu, choose Mark As Cleared or press CTRL+M. A "C" will appear in the field.

▶ **To mark a transaction as reconciled**

- 1 Select the transaction you want.
- 2 Hold down the SHIFT key as you click in the C field, or press CTRL+SHIFT+M. An "R" will appear in the field.

---

**See also**



**User's Guide**  
Chapter 7



## Changing the Account Opening Balance

### ▶ **To change the opening balance in an account**

- 1 If the account you want is not already displayed, choose it from the Account box on the toolbar.
- 2 From the Lists menu, choose Account List.
- 3 In the Opening Balance box, change the amount to the correct opening balance.
- 4 Choose the Close button.

**Note** The ending balance in this account will be adjusted to reflect the change you made to the opening balance.

---

### **See also**



**User's Guide**  
Chapter 17





# Creating a Budget

You can set up or change your budget in two ways:

▶ **Automatically**

Using AutoBudget, you can have a budget created for you. Microsoft Money averages the income and expense transactions you've previously entered to create a budget.

When creating a useful budget to help manage your finances, it's best to have at least 30 days of data entered.

▶ **Manually**

You can create a budget by entering a constant yearly, monthly, or weekly amount for each income and expense category and subcategory. Or, for categories such as utility expenses that can vary widely from month to month, you can create a custom budget amount for each month.

▶ **To have Microsoft Money create a budget for you (AutoBudget)**

- 1 From the Tools menu, choose Budget.
- 2 Choose the AutoBudget button.
- 3 In the Date Range box, specify the range of dates you want the data to be based on, or enter specific dates in the From/To boxes. Money will average your past transaction amounts during the date range you specify.
- 4 Under Round to Nearest, you can choose to not have the budget amounts rounded or to have them rounded to the nearest dollar, ten dollars, or hundred dollars.
- 5 Specify which categories and subcategories to create a budget for, by choosing one of the options described in the table below.
- 6 Choose the Create button.

▶ **To enter a constant budget amount for a category or subcategory**

- 1 From the Tools menu, choose Budget.
- 2 Choose the category or subcategory you want to assign a budget amount to.  
To have subcategories appear in the list indented under categories, choose the Show Subcategories option.
- 3 In the box to the right of the list of categories, choose the Yearly, Monthly, or Weekly option.
- 4 Type the amount you expect to spend or receive each year, month, or week.
- 5 Choose the Close button, or choose another category or subcategory to assign a budget amount to.

▶ **To customize a monthly budget amount for a category or subcategory**

- 1 From the Tools menu, choose Budget.
- 2 Choose the category or subcategory you want to assign a budget amount to.
- 3 In the box to the right of the list of categories, choose the Custom By Month option.
- 4 Type the amounts you expect to spend or receive each month.
- 5 Choose the Close button.

<u>Choose</u>	<u>To create a budget for</u>
Only Categories With No Budget	All categories and subcategories that currently have no budget assigned to

All Categories	them. All categories and subcategories.
Selected Categories	Selected categories and subcategories.
Only for...	Only the category or subcategory that is specified in the Budget dialog box.

---

**See also**

 [Budget Reports](#)

 **User's Guide**  
Chapter 34





## Calculating Your Net Worth

A Net Worth Report summarizes what you own and what you owe.

If you have any loans or other liabilities, such as for a house, vacation property, rental property, car, boat, or other real asset, it's a good idea to include the value of these assets in Microsoft Money Asset Accounts. These Asset Accounts will offset your loans and liabilities when you figure your net worth.

Usually, you'll want your Asset Accounts (and Net Worth Reports) to reflect your cost basis -- your actual investment -- in each asset, rather than the asset's current market value. However, you can also make your Net Worth Reports reflect current market values.

### ▶ **To calculate net worth to reflect your cost basis**

- 1 Create a separate Asset Account for each asset or group of assets.  
Type **0** as the opening balance.
- 2 In the Asset Account, enter a transaction for the original cost of the asset.  
Enter the amount in the Increase column.
- 3 Repeat steps 1 and 2 for each asset you want to include in your net worth.
- 4 From the Reports menu, choose Net Worth Report.
- 5 If you want to include only certain accounts or loans, or customize the report in other ways, choose the Customize button.

### ▶ **To calculate net worth to reflect the current market value**

- 1 Follow the instructions (above) to calculate net worth on a cost basis.
- 2 If the value of an asset has changed, enter an adjustment transaction in that Asset Account for the amount of the increase or decrease in value.  
Or, if you prefer, set up a separate Asset Account for market adjustment transactions. This way, each time you do a Net Worth Report, you can decide whether or not you want to include the market adjustment account, and your other Asset Accounts will accurately reflect the cost basis.
- 3 From the Reports menu, choose Net Worth Report.
- 4 If you want to include only certain accounts or loans, or customize the report in other ways, choose the Customize button.

---

### **See also**

[Customizing and Remembering a Report](#)

[Net Worth Reports](#)

[Setting Up an Asset Account](#)

[Displaying Multiple Accounts](#)



### **User's Guide**

Chapter 35



## Financial Wizards (overview)

A Financial Wizard is a tool that helps you accomplish some of the most common tasks in financial planning. Each wizard is named for what it can do for you. For example, the wizard that calculates interest on an account is called the Interest Estimator.

To use a Financial Wizard, choose Financial Wizard from the Tools menu, and then choose the wizard you want.

▶ **Loan Calculator**

You can use the Loan Calculator to explore [loan](#) alternatives or calculate unknown values, such as interest, if you know the other values for the loan. For more information, see [Using the Loan Calculator](#).

▶ **Mortgage Planner**

You can use the Mortgage Planner to compare the costs of two real estate loans. You can use it when shopping for a mortgage or considering refinancing your existing mortgage. It's designed to help you compare two different mortgage loans of the same amount to decide which is best for you. For more information, see [Using the Mortgage Planner](#).

▶ **Savings Calculator**

You can use the Savings Calculator to plan for future purchases or building a cash reserve. For more information, see [Using the Savings Calculator](#).

▶ **Retirement Planner**

You can use the Retirement Planner to estimate your retirement income or see how much you'll need to save now to reach your retirement goal. For more information, see [Using the Retirement Planner](#).

▶ **Interest Estimator**

You can use the Interest Estimator to estimate the amount of interest a bank account has earned or the interest you owe on a credit card account. For more information, see [Using the Interest Estimator](#).

---

### See also

▶ [Using the Financial Wizards](#)

▶ **User's Guide**  
Chapter 33

▶

## Using the Windows Calculator

You can use the Windows Calculator in Microsoft Money and copy the results to an amount field.

### ▶ **To use the Windows Calculator**

1 Click the Calculator button on the toolbar near the top of the window.

-Or-

From the Tools menu, choose Calculator.

-Or-

Press CTRL+K. This is the only way to bring up the calculator if the split transaction window is open.

2 Enter the first number in the calculation.

3 Choose the operator you want to use in the calculation.

For example, if you are trying to add numbers, choose the plus sign (+) button.

4 Enter the next number in the calculation.

If you make a mistake, choose the Back button (or press the BACKSPACE key) to correct a few digits, or choose the Clear Entry (CE) button (or press DEL) to clear the entire number.

5 Enter any remaining numbers and operators.

6 Choose the equal sign (=) button.

-Or-

Press = (equal sign) or ENTER.

The result appears in the calculator display area.

### ▶ **To copy a value from the calculator's display area and paste it into Money**

1 Press CTRL+C to copy the value.

2 Place the insertion point in the Money field, and press CTRL+V to paste the value.



## **User's Guide**

### Chapter 16



## Using Your Own Calculator Program

You can run any program you want in place of the Windows Calculator by making a modification to the MSMONEY.INI file. This is the Microsoft Money initialization file that stores all your Microsoft Money settings.

### ▶ **To use a different program in place of the Windows Calculator**

- 1 Quit Money by choosing Exit from the File menu.
- 2 Open your MSMONEY.INI file in a text editor such as Notepad. For information on using Notepad, see your Microsoft Windows documentation.  
You will find MSMONEY.INI in the directory you installed Money in. Typically, the directory is named MSMONEY.
- 3 At the end of the MSMONEY.INI file, type: **Calculator=**
- 4 After the equal sign (=), add the path and file name of the program you want to run.  
For example, if you want to run EXCEL, your entry might look like this:  
**Calculator=C:\EXCEL\EXCEL.EXE**
- 5 Once you've typed the path and file name, save the MSMONEY.INI file and start Money.
- 6 Click the Calculator button on the toolbar near the top of the window.

-Or-

From the Tools menu, choose Calculator.

### ▶ **To go back to using the Windows Calculator in Money**

- ▶ Delete the line, "CALCULATOR=" from the MSMONEY.INI file.
- ▶

## ▶ **User's Guide**

Chapter 16





## **Cash, Asset, and Liability Accounts**

### **Cash Accounts**

[Setting Up a Cash or Other Account](#)

[Updating a Cash Account Balance](#)

[Recording Cash Withdrawals from Bank and Credit Card Accounts](#)

### **Asset and Liability Accounts**

[Setting Up an Asset Account](#)

[Setting Up a Liability Account](#)

[Updating an Asset or Liability Account](#)



## Setting Up a Cash or Other Account

You can record your cash transactions in a checking or savings account, or, if you want to keep more detailed records of how you spend your cash, you can set up a Cash Account.

### ▶ **To set up a new Cash or Other Account**

- 1 From the Lists menu, choose Account List.
- 2 Choose the New button.
- 3 In the Account Name box, type the name of the new account.
- 4 Choose the Cash or Other Account option.
- 5 Choose the OK button.
- 6 In the Opening Balance dialog box, type the amount of cash you have on hand.
- 7 Choose the OK button.
- 8 If you want, enter the information shown in the table below.
- 9 Choose the Close button.

<u>Box</u>	<u>Contents</u>
Shortcut	A shortcut name for the account.
Comment	Any additional information about the account.

---

### **See also**

[Entering a Transaction in the Account Book](#)

[Updating a Cash Account Balance](#)

[Recording Cash Withdrawals from Bank and Credit Card Accounts](#)



### **User's Guide**

Chapter 17 & 20





## Updating a Cash Account Balance

It is not necessary to record every cash transaction. If you prefer, simply record the transactions you want to track, and assign them to categories or classification items. To account for the remaining cash transactions, make a periodic adjustment to the account balance.

### ▶ **To update your Cash Account balance**

- 1 If you are displaying more than one account, switch to your Cash Account.
- 2 From the Tools menu, choose Balance Account.
- 3 In the New Ending Balance box, type the present balance.
- 4 In the As Of Date box, either accept the proposed date or type a different date.
- 5 If you want, choose a category for the adjustment.
- 6 Choose the OK button.

An adjustment transaction is created to balance the account.

**Note** If you want to clear individual transactions and balance the account as you do a checking account, you can choose the Balance Account button.



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Chapter 20



## Recording Cash Withdrawals from Bank and Credit Card Accounts

Once you've set up a Cash Account, you can record a cash withdrawal from a bank or credit card as a transfer to your Cash Account.

### ▶ **To transfer cash from another account**

- 1 From the Account box on the toolbar, choose the account you've made the withdrawal from.
- 2 In the Number and Date fields, type the information as you would for any other transaction.
- 3 In the Payee field, enter Cash, or whatever you normally call a cash withdrawal.  
If you always enter the same payee name for a cash withdrawal, you can create a register view to display all your cash withdrawal transactions.
- 4 In the Payment or Charge field, type the amount of the cash withdrawal.
- 5 In the Category field, type or choose Transfer.
- 6 In the Subcategory field, enter the name of the account you are transferring money into.
- 7 Press ENTER to complete the transfer.

---

### **See also**

▶ [Transferring Money Between Accounts](#)

### **User's Guide**

▶ Chapter 20

# Setting Up an Asset Account

You can use Asset Accounts to track changes in the value of your personal assets. For example, you might want to keep records of improvements that increase the value of your house. After you've created the Asset Account, enter each increase or decrease in value as a separate transaction.

Personal assets should not be confused with investment assets. For investment assets such as stocks, bonds, CDs, T-Bills, Money Market Funds, and IRAs, you should create Investment Accounts.

## Use an Asset Account for:

---

- ▶ Antiques
- ▶ Cars
- ▶ Boats
- ▶ Homes
- ▶ Stamp collections

### ▶ To set up an Asset Account

- 1 From the Lists menu, choose Account List.
- 2 Choose the New button.
- 3 In the Account Name box, type a name for the new account that describes the kind of assets or investments you plan to keep a record of.
- 4 Choose the Asset Account option.
- 5 Choose the OK button.
- 6 In the Opening Balance dialog box, enter the cost of the item(s). For example, if you purchased a house for \$50,000, enter that amount as your opening balance.
- 7 Choose the OK button.
- 8 If you want, enter the information shown in the table below.
- 9 Choose the Close button.

<u>Box</u>	<u>Contents</u>
<u>Shortcut</u>	A shortcut name for the account.
Bank Name	The name of the bank managing the account, if any, or the brokerage company holding your stocks.
Account Number	The account number.
Comment	Any additional information about the account, such as the

Minimum  
Balance

name of the  
appraiser, or  
stock broker.

A minimum  
balance for  
this asset, if  
applicable.

---

**See also**

[Updating an Asset or Liability Account](#)  
[Introduction to Investments](#)



**User's Guide**  
Chapter 21



# Setting Up a Liability Account

Use a Liability Account to track money you owe that you don't want to track in Loans. For example, money that you owe to a friend. Use Loans for tracking loans with a regular payment schedule, such as home mortgage loans.

After you've created the Liability Account, enter each increase or decrease as a separate transaction.

▶ **To set up a Liability Account**

- 1 From the Lists menu, choose Account List.
- 2 Choose the New button.
- 3 In the Account Name box, type a name that describes the liability you plan to keep a record of.
- 4 Choose the Liability Account option.
- 5 Choose the OK button.
- 6 In the Opening Balance dialog box, enter an opening balance.  
This is typically the amount you still owe and should be entered as a positive number.
- 7 Choose the OK button.
- 8 If you want, enter the information shown in the table below.
- 9 Choose the Close button.

<u>Box</u>	<u>Contents</u>
<u>Shortcut</u>	A shortcut name for the account.
Bank Name	The name of the bank providing the loan.
Account Number	The account number.
Minimum Balance	A minimum balance for this liability, if applicable.
Comment	Any additional information about the account, such as the name of the loan officer.

---

**See also**

▶ [Updating an Asset or Liability Account](#)

▶ **User's Guide**

Chapter 23



## Updating an Asset or Liability Account

You can update an Asset or Liability Account in two ways.

▶ **Transfer funds to the Asset or Liability Account**

For instance, to make a payment on a debt, you might enter a transaction and categorize it as a transfer from checking to your Liability Account. This transfer would decrease your Liability Account balance.

▶ **Directly enter a transaction in the Asset or Liability Account**

For instance, to track an improvement to your home, you might enter a transaction directly into your Asset Account for the cost of the improvement.

▶ **To enter a change in the value of an asset**

- 1 If you are viewing more than one account in Account Book or Account Forms, switch to your Asset Account.
- 2 Enter a new transaction with the change in value of the asset in the Increase or Decrease field.  
Don't change the amount of the original transaction. You might need a record of the original transaction for tax purposes.
- 3 In the Category field, type Market Adjustment.
- 4 Press the ENTER key.

▶ **To enter a change in the value of a liability**

- 1 If you are viewing more than one account in Account Book or Account Forms, switch to your Liability Account.
- 2 Enter a new transaction with the increase in the amount you owe in the Increase field, or the decrease in the amount you owe in the Decrease field.
- 3 Press ENTER.

▶ **To update an account balance**

- 1 If you are displaying more than one account, from the Account box on the toolbar choose the account you want to update.
- 2 Click the Balance Account button on the toolbar, or from the Tools menu, choose Balance Account.
- 3 In the New Ending Balance box, type the present value.
- 4 In the As Of Date box, accept the proposed date or type another.  
You can assign a category and subcategory to the adjustment transaction.
- 5 Choose the OK button.

An adjustment transaction is created to balance the account.

If you receive a statement for the liability or asset, and you want to verify each transaction and balance the account against your statement, choose the Balance button instead of the OK button.

---

### See also



#### User's Guide

Chapters 21 & 23





## **Using Categories**

### **Introduction**

[Introduction to Categories](#)

[Standard Income and Expense Categories](#)

### **Using Categories and Subcategories**

[Creating a New Category or Subcategory](#)

[Assigning Categories to Transactions](#)

[Category List Reports](#)

[Using Categories to Track Tax Information](#)

### **Managing Categories and Subcategories**

[Adding Information to Categories and Subcategories](#)

[Changing a Category's Type](#)

[Combining or Dividing Categories](#)

[Deleting Categories and Subcategories](#)

[Renaming Categories and Subcategories](#)





## Introduction to Categories and Subcategories

Income and expense categories are the key to organizing your finances, and subcategories help further refine your record keeping.

### With categories and subcategories, you can:

- ▶ See where your money is coming from and where it's going.
- ▶ Budget income and expenses and compare budgeted amounts with actual amounts.
- ▶ Track tax-related income and expenses.

### Working with Categories

When you set up Microsoft Money, you probably chose to start with Money's standard set of categories. You can add, delete, and modify these built-in categories to meet your needs, or you can start from scratch and create your own custom list of categories.

When entering a transaction, you can enter an existing category, or type in a new one for that transaction.

### Working with Subcategories

Subcategories can be used together with categories to further refine the way you track income and expenses. For example, in the Automobile category you may want to use subcategories to track expenses such as gasoline, maintenance, and car payments.

### Making Transfers, Splits, and Loan Payments

The Category and Subcategory fields are also used to make transfers, split transactions, and loan payments.

---

### See also

[Creating a New Category or Subcategory](#)

[Assigning Categories to Transactions](#)

[Creating a New File](#)



### User's Guide

Chapters 3 & 12



## Assigning Categories to Transactions

You can assign a category to a transaction as you enter it, or later. It's best to do it right away because then you can always get detailed reports and charts.

▶ **To assign a category to a transaction**

- 1 Move to the Category field by pressing TAB or clicking the field.
- 2 Type a category name, or choose one from the list.
- 3 If you want to assign a subcategory, move to the Subcategory field and type a name or choose one from the list.
- 4 Press ENTER.

---

**See also**

[Adding Information to Categories and Subcategories](#)

[Creating a New Category or Subcategory](#)

[Deleting Categories and Subcategories](#)

[Renaming Categories and Subcategories](#)



**User's Guide**

Chapters 1 & 3



## Splitting a Transaction

You can split a transaction to assign an amount to more than one category. A split transaction can include transfers to another account.

### For example, you can split a transaction for:

- ▶ Depositing part of a check and taking some of it in cash.
- ▶ Purchasing several items that you want to describe and keep track of separately.
- ▶ Itemizing a credit card payment.
- ▶ Itemizing your paycheck.

#### **To split a transaction**

- 1 Enter the number, date, payee, and amount as usual.
- 2 Click the Split Transaction button or choose Split Transaction from the Edit menu.
- 3 In the first line of the Split Transaction dialog box, enter the category, subcategory, description, and amount for the first portion of the split.
- 4 To move down one line, press TAB, or double-click the next line.
- 5 Repeat steps 3 and 4 to itemize each part of the split transaction.
- 6 When you're finished, choose the Done button or press ALT+D.
- 7 If the unassigned amount is not zero, you're prompted to make an optional adjustment. Follow the instructions in the Adjust Split Amount dialog box. If you don't know what to do, choose the Help button.  
Choose the option for how you want to resolve the unassigned amount. Then choose the OK button or press ENTER.
- 8 Press ENTER.  
"Split" is displayed in the Category field.

**Tip** If you have an unassigned amount you want to apportion between all the parts of a split transaction, press the F6 key. For example, if you have purchased several items and categorized them in a split transaction, you can apportion the sales tax between all of them by pressing F6.

---

### See also

[Entering a Deposit Less Cash](#)

[Itemizing a Paycheck Deposit](#)

### **User's Guide**

Chapters 3 & 5

# Creating a New Category or Subcategory

You can create a category or subcategory while entering a transaction, or by choosing the Category List command from the Lists Menu.

▶ **To create a new category or subcategory while entering a transaction**

- 1 In the Category or Subcategory field, type a name for the new category. To create a subcategory, the Category field must be filled in.
- 2 Press TAB.  
The Create New Category/Subcategory dialog box is displayed. You can change the name or type of category or subcategory, and indicate whether you want it to be included on tax reports.
- 3 Choose the OK button.

▶ **To create a new category or subcategory using the Category List command**

- 1 From the Lists menu, choose Category List.
- 2 If you're creating a subcategory, first choose the category to which it will belong in the Category List box.
- 3 Choose the New button below the Category List for a new category, or choose the New button below the Subcategory List for a new subcategory.
- 4 In the Name box, type a name.
- 5 For a new category, under Type, choose Income or Expense.  
If you are creating a new subcategory, you can't choose a Type. However, you can change the category it belongs to in the Subcategory For box.
- 6 Choose the Include on Tax Reports check box if you want the category to be included on tax reports.
- 7 Choose the OK button to create the new category or subcategory.
- 8 In the boxes to the right of the Category List, enter the information you want. See the table below for more details about these options.

<u>Choose</u>	<u>If you want to</u>
<u>Shortcut</u>	Type a shortcut name for the category or subcategory. This will allow you to type the shortcut, instead of the complete category name.
Comment	Type additional information you want to remember about the category.

Include On Tax Reports	Include (x), or not include (blank), the category on tax reports.
Tax Form	Associate the category or subcategory with a specific tax form.
Tax Form Line	Associate the category or subcategory with a specific line of the tax form.
Tax Form Copy	Associate the category with multiple copies of the same tax form. Then type the number of copies.
Budget button	Create a budget based on your categories.
Investments button	Change the category or subcategory assigned to each type of investment activity.

---

**See also**

[Assigning Categories to Transactions](#)

[Adding Information to Categories and Subcategories](#)

[Creating a Budget](#)



**User's Guide**

Chapter 12



## Adding Information to Categories and Subcategories

### ▶ To add information to a category or subcategory

- 1 From the Lists menu, choose Category List.
- 2 In the Category List box or Subcategory List box, choose the category or subcategory.
- 3 In the boxes to the right of the Category List, enter your changes. See the table below for more information about these options.
- 4 Choose the Close button, or choose another category to customize.

<u>Choose</u>	<u>If you want to</u>
<u>Shortcut</u>	Type a shortcut name for the category or subcategory. This will allow you to type the shortcut, instead of the complete category name.
Comment	Type additional information you want to remember about the category.
Amount	Assign a budget amount to the category or subcategory.
Include On Tax Reports	Include (x) or not include (blank) the category on tax reports.
Tax Form	Associate this category or subcategory with a specific tax form.
Tax Form Line	Associate this category or subcategory with a specific line of the tax form.

Budget	Include this category in your budget.
Investments	Change the category or subcategory assigned to an investment activity.

---

**See also**

[Renaming Categories and Subcategories](#)

[Using Shortcuts](#)

[Creating a Budget](#)



**User's Guide**

Chapter 12



## Using Categories to Track Tax Information

You can specify which [categories](#) or [subcategories](#) are included in Tax Reports, and then create a Tax Report that includes only those categories.

To make exporting tax information into a tax software package easier, you can also associate a category or subcategory with a particular line on a Federal Income Tax form. This enables you to generate a Tax Form Report and export your Microsoft Money tax records directly into the correct lines in leading tax software packages. Or, you can simply print the Tax Form Report and use it to help you manually complete your tax forms.

▶ **To include or exclude a category from a Tax Report**

- 1 From the Lists menu, [choose](#) Category List.
- 2 In the Category List box or the Subcategory List box, choose the category or subcategory.
- 3 Choose the Include On Tax Reports check box to include the category or subcategory in the Tax Report. Clear the check box to exclude it from a Tax Report.
- 4 Choose the Close button.

▶ **To associate a category or subcategory with a particular line on a federal income tax form (to include on a Tax Form Report)**

- 1 From the Lists menu, [choose](#) Category List.
- 2 In the Category List box or the Subcategory List box, choose the category or subcategory.
- 3 Under Tax Form, choose the tax form you want to associate with the category or subcategory, or accept the tax form that Money proposes.
- 4 Under Tax Form Line, choose the name of the tax line that you want to associate with the category or subcategory, or accept the tax form line that Money proposes.
- 5 In the Tax Form Copy box, if you need more than one copy of the selected tax form, type the copy number you want to associate with the selected category.

For example, if you and your spouse work and keep your records in the same Money file, you'll want separate categories for Wages and Salary.

---

### See also

[Preparing for Taxes](#)

[Tax Reports](#)



**User's Guide**

Chapter 36





## Renaming Categories and Subcategories

When you rename a category or subcategory, the name will change in all transactions using that category or subcategory.

▶ **To rename a category or subcategory**

- 1 From the Lists menu, choose Category List.
- 2 In the Category List box or the Subcategory List box, choose the category or subcategory.
- 3 Choose the Modify button.
- 4 In the New Name box, type the new name for the category or subcategory.
- 5 Choose the OK button.
- 6 Choose the Close button.

---

**See also**

[Combining or Dividing Categories](#)

[Deleting Categories and Subcategories](#)



**User's Guide**

Chapter 12



## Combining or Dividing Categories

If you find you have two categories used for the same thing, you can combine them. In order to more specifically track income and expenses you've been assigning to one category, you can also divide a category into two categories or subcategories.

### ▶ **To combine two categories into one**

**Note** When you combine two categories, you'll delete one and reassign its transactions to the other.

- 1 From the Lists menu, choose Category List.
- 2 In the Category List box, choose the category you want to delete.
- 3 Choose the Delete button.
- 4 If the category has any subcategories, choose the OK button to confirm the deletion.  
If any transactions use the category, Microsoft Money will ask if you want to reassign the transactions to another category or subcategory.
- 5 Choose the category or subcategory to which you want to reassign the transactions.
- 6 Choose the OK button.

### ▶ **To divide a category**

**Note** When you divide a category, you'll first display all transactions that have been assigned to that category, and then reassign the transactions you want to a new category.

- 1 In the View box, choose A Category.
- 2 In the Category List, choose the category you want to divide.
- 3 Choose the OK button.
- 4 Move to the Category field in the first transaction where you want the new category.
- 5 Type a name for the new category, or choose an existing one from the list and press TAB.  
If you are creating a new category, choose the OK button in the Create New Category dialog box.
- 6 Move to the next transaction that you want to assign to the new category and highlight the Category field.
- 7 Press SHIFT+ QUOTATION MARK ( " ) to copy the new category name into the transaction.
- 8 Repeat steps 6 and 7 for each transaction you want to assign to the new category.  
Each transaction you reassign will disappear from the view.

---

### **See also**

▶ [Deleting Categories and Subcategories](#)

▶ **User's Guide**  
Chapter 12



## Deleting Categories and Subcategories

### ▶ **To delete a category or subcategory**

- 1 From the Lists menu, choose Category List.
- 2 In the Category List box, choose the category or subcategory you want to delete.
- 3 Choose the Delete button.
- 4 If the category has a subcategory, choose the OK button to confirm the deletion.

If any transactions were assigned to the deleted category or subcategory, Microsoft Money asks you to choose a new category or subcategory to reassign the transactions to. You don't have to reassign the transactions to a new category or subcategory. However, if you want to include the transactions in Budgets, Views, or Reports, it's best to reassign the transactions.

- 5 Choose the OK button.



### **User's Guide**

Chapter 12



## Preparing for Taxes

Categories and subcategories simplify preparation of your taxes. If you assign all your transactions to categories and subcategories throughout the year, and mark those that relate to taxes to be included on tax reports, you can print a report with all your tax-related income and expenses. This Tax Report can help you prepare your taxes.

You can also create a Tax Form Report in Microsoft Money. This report associates categories and subcategories with specific Federal Income Tax forms and tax form lines. You can print the report to help you complete your tax forms.

If you plan to use a tax preparation package, you can export your Tax Form Report directly into it. If it uses standard Federal Income Tax forms and line numbers, and is compatible with Money, your Money tax records will be automatically assigned to the right lines in the tax preparation package.

---

### See also

[Creating New Categories and Subcategories](#)

[Using Categories to Track Tax Information](#)

[Tax Reports](#)

[Exporting Reports](#)



**User's Guide**

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## Changing a Category's Type

If you accidentally created an income category that should be an expense category -- or an expense category that should be an income category -- you can change the category's type.

### ▶ **To change a category's type**

**Note** When you change a category's type, its subcategories automatically change to the new type.

- 1 From the Lists menu, choose Category List.
- 2 In the Category List box, highlight the category whose type you want to change.
- 3 Choose the Modify button.

Microsoft Money displays the Modify Category dialog box.

- 4 Under Type in the Modify Category dialog box, choose the category type you want.  
If the Modify Category dialog box doesn't display the options for category type, you may have chosen a subcategory name instead of a category name. You should return to step 2 and choose the category again.
- 5 Choose the OK button.
- 6 Choose the Close button.

---

### **See also**

[Introduction to Categories and Subcategories](#)

[Assigning Categories to Transactions](#)

[Adding Information to Categories and Subcategories](#)

[Renaming Categories and Subcategories](#)



### **User's Guide**

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## Standard Income and Expense Categories

This is a standard set of categories you can choose from when first starting Money or creating a new file. For a list of the tax form information assigned to these standard categories, see the topics below. You can print these files for easy reference by choosing Print Topic from the File menu in the Help screen.

---

### See also

[Income Categories](#)

[Expense Categories](#)



### User's Guide

Chapters 1 & 3



## Income Categories

<u>Category/Su b</u>	<u>Tax Fla g</u>	<u>Tax Form</u>	<u>Tax-Form Line</u>
Investment Income			
Dividend	T	Schedule B	Dividend income
Interest	T	Schedule B	Interest income
Long-Term Capital Gain	T		
Short-Term Capital Gain	T		
Tax-Exempt Interest			
Other Income	T	1040	Other income-misc.
Alimony Received	T	1040	Alimony received
Gifts Received			
Loan Principal Received			
Lotteries	T	1040	Prizes, awards, gambling
State & Local Tax Refund	T	1040	State and local refunds
Unemploy ment Compensati on	T	1040	Unemploye nt compensation
Retirement Income	T		
IRA Distributi ons	T	1099R	IRA total distribution - taxable
Pensions & Annuities	T	1099R	Pension total distribution - taxable
Social Security Benefits	T	1040	Soc. Sec. Income
Wages &	T	W-2	Salary



Salary				
Bonus	T	W-2		Salary
Commission	T	W-2		Salary
Gross Pay	T	W-2		Salary
Overtime	T	W-2		Salary

---

**See also**

[Assigning Categories to Transactions](#)

[Introduction to Categories](#)

[Using Categories to Track Tax Information](#)

**User's Guide**

Chapters 1 & 3



## Expense Categories

<u>Category/Sub</u>	<u>Tax</u> <u>Fla</u> <u>g</u>	<u>Tax Form</u>	<u>Tax-Form</u> <u>Line</u>
Automobile			
Gasoline			
Maintenance			
Bank Charges			
Charitable Donations	T	Schedule A	Cash charity contributions
Child care	T	2441	Child care - day care
Clothing			
Education			
Books			
Fees			
Tuition			
Food			
Dining Out			
Groceries			
Furnishings			
Repairs			
Gifts			
Health care	T	Schedule A	Medicine and drugs
Dental	T	Schedule A	Medicine and drugs
Eye care	T	Schedule A	Medicine and drugs
Hospital	T	Schedule A	Medicine and drugs
Physician	T	Schedule A	Medicine and drugs
Prescriptions	T	Schedule A	Medicine and drugs
Housing			
Maintenance			
Mortgage Interest	T	Schedule A	Home mortgage interest
Mortgage Principal			
Rent			
Insurance			

Automobile			
Health		Schedule A	Medicine and drugs
Homeowner's/Renter's Life			
Interest Expense	T		
Job Expense	T		
Non-Reimbursed	T		
Reimbursed	T		
Leisure			
Cable Television			
Toys & Games			
Loan Principal			
Miscellaneous			
Personal Care			
Taxes	T	Schedule A	Other taxes
Federal Income Tax	T	W-2	Federal Withholdings
Local Income Tax	T	W-2	Local Withholdings
Other Taxes	T	Schedule A	Other taxes
Real Estate Taxes	T	Schedule A	Real estate tax
Social Security Tax	T	W-2	Soc Sec Tax Withholdings
State & Local Taxes	T	Schedule A	State and local taxes
State Income Tax	T	W-2	State Withholdings
Utilities			
Electricity			
Heating Oil/Gas			
Telephone			
Water/Sewer/Garbage			
Vacation			
Lodging			
Travel			

---

**See also**

Assigning Categories to Transactions

Introduction to Categories

Using Categories to Track Tax Information



**User's Guide**

Chapters 1 & 3





## Making Changes to a Transaction

You can modify any of the transaction fields. If you change the amount of a transfer transaction in one account, the amount of the corresponding transaction in the account you are transferring to or from will also change.

▶ **To make changes to a transaction**

- 1 Move to the transaction you want to change.
- 2 Click the field you want to change or press TAB to move to the field.
- 3 Make the change you want.

If you change the amount of a reconciled transaction, your account may not balance the next time you reconcile it.

If you want Microsoft Money to warn you if you try to change a reconciled transaction, choose Options from the Tools menu, then choose General. Choose the Protect Reconciled Transactions check box.

- 4 Repeat steps 2 and 3 until the transaction is correct.
- 5 Press ENTER.

Depending on which field you change, the position of that transaction in the Account Book may move up or down to maintain the current sort order.

▶ **To undo changes to a transaction before pressing ENTER**

- ▶ Press ESC.

---

### See also

▶ [Entering a Transaction in the Account Book](#)

▶ **User's Guide**

Chapter 4

▶

## Voiding a Transaction

When you void a transaction, a record of the transaction is maintained, but the transaction amount is not included in the account balance.

▶ **To void a transaction**

- 1 Select the transaction.
- 2 From the Edit menu, choose Void Transaction.  
In a voided transaction, **\*\*VOID\*\*** is displayed in the Amount field, and "R" for Reconciled is placed in the C (Cleared) field.

▶ **To reinstate a transaction**

- 1 Select the voided transaction.
- 2 From the Edit menu, choose Unvoid Transaction.

**Note** If you void a transfer in one account, the corresponding transaction in the account you transferred to or from is also voided. Voiding any part of a split will void all parts of that split. Unvoiding a transfer transaction or any of the items in a split transaction unvoids all related transactions.

---

### See also

▶ [Deleting or Removing a Transaction](#)

▶ **User's Guide**  
Chapter 4



## Deleting or Removing a Transaction

### ▶ **To delete a transaction**

1 Select the transaction you want to delete.

2 Press DEL.

-Or-

From the Edit menu, choose Delete Transaction.

3 Choose the Yes button to confirm the deletion.

**Note** Pressing DEL while you are making changes to a transaction will not delete it. Before deleting the transaction, you need to press ESC to cancel your edit.

If you delete one side of a transfer, the other side will also be deleted.

**Tip** If you want to delete a transaction without getting a confirmation message, press CTRL+DEL.

---

### **See also**

▶ [Voiding a Transaction](#)

▶ **User's Guide**

Chapter 4





## Copying or Moving Information

You can copy or move all or part of the information in a field from one transaction to another. Copying makes a duplicate without changing the original; moving removes the original information so you can insert it in a new place.

▶ **To copy or move information from one field to another**

- 1 Move to the transaction you want to copy or cut information from.
- 2 Click the field you want to copy or move, or press TAB to move to the field.
- 3 From the Edit menu, choose Copy to copy the information.  
-Or-  
From the Edit menu, choose Cut to move the information.
- 4 Move to the transaction you want to insert the information into.
- 5 Click the field where you want to insert the information, or press TAB to move to the field.
- 6 From the Edit menu, choose Paste.

▶ **To copy information from the last transaction you entered**

- 1 Move to the field you want to copy information into.
- 2 Press SHIFT+QUOTATION MARK ( " ) to copy the contents from the same field in the last transaction you entered to this transaction.  
For example, if you want to copy a memo from the last transaction you entered, move to the Memo field and press SHIFT+QUOTATION MARK ( " ).



**User's Guide**  
Chapter 4





# **Creating Charts from Reports**

## **Introduction**

[Introduction to Charts](#)

## **Creating Charts**

[Creating a Chart](#)

[Choosing a Chart Type](#)

## **Formatting Charts**

[Changing the Fonts on a Chart](#)

[Formatting a Chart](#)

## **Copying and Printing Charts**

[Copying a Chart](#)

[Printing Charts](#)



## Introduction to Charts

A chart is a graphical representation of a report. In Microsoft Money you can create and customize three types of charts:

- ▶ Bar charts
- ▶ Line charts
- ▶ Pie charts

A chart is based on the information in a report. To get the chart you want, you may first want to customize your report.

You can create charts from these kinds of reports: Summary, Tax, Budget, Net Worth, Income and Expense, Market Value, Performance, Price History, and some Transaction Reports. You cannot create charts from these kinds of reports: List Reports, Loan Reports, Capital Gains Reports, and some Transaction Reports.

**Tip** Concentrate first on what information you want in your report, then on how you want to show that data in a chart.

---

### See also

[Creating a Chart](#)

[Customizing and Remembering a Report](#)



**User's Guide**

Chapter 6



## Creating a Chart

Charts are based on Microsoft Money reports and make it easy to see relationships between your income and expenses.

▶ **To create a chart**

- 1 From the Reports menu, choose the report you want. The following reports can be charted: Summary, Tax, Budget, Cash Flow, Net Worth, Income and Expense, Market Value, Performance, Price History, and some Transaction Reports.

If the information in the report is not exactly what you want, choose the Customize button and customize the report.

- 2 From the row of buttons at the top of the report, choose the Chart button.

If you want to change the chart's type or layout, choose the Format button, then choose the options for the changes you want. If you want to change the chart's contents, choose the Format button then the Customize Report button. You must customize the report to change the chart's contents.

---

### See also

[Customizing and Remembering a Report](#)

[Formatting a Chart](#)



**User's Guide**

Chapter 6



## Choosing a Chart Type

Some types of charts are better than others at showing the meaning of the information in a report.

- ▶ **Bar chart**  
Shows a variation over a period of time or draws comparisons between items.
- ▶ **Line chart**  
Shows trends or changes in data over a period of time.
- ▶ **Pie chart**  
Shows the relationship or proportions of parts to a whole. Good for highlighting a significant element.
- ▶ **To change a chart type**
  - 1 From the buttons at the top of the Chart, choose the Format button.
  - 2 Under Chart Type, choose Bar, Line, or Pie.
  - 3 Choose the OK button.

---

### See also

- ▶ [Formatting a Chart](#)

- ▶ **User's Guide**  
Chapter 6

- ▶

## Changing the Fonts on a Chart

You can change the style and size of the lettering in a chart title and in the chart labels by changing the font.

▶ **To change the font on a chart**

- 1 From the buttons at the top of the chart, choose Format.
- 2 In the Format Chart dialog box, choose the Fonts button.
- 3 In the Font box, choose the name of a font.
- 4 In the Size box, choose the size you want.  
In the Sample box, you can see what the letters look like.
- 5 Choose the OK button.

**Note** When you change the font, both the chart title and chart label are affected.

---

**See also**

▶ [Formatting a Chart](#)

▶ **User's Guide**

Chapter 6



# Formatting a Chart

Often, you can get a clearer picture of the meaning of a report by creating a formatted chart.

The formatting options vary with the kind of report.

▶ **To format a chart**

- 1 From the buttons at the top of the chart, choose the Format button.
- 2 Under Chart Type, choose Bar, Line, or Pie.  
If you chose a Pie chart, choose the type of Pie Labels you want: Percents or Dollar Amounts. These options are described in the table below.  
If you chose a Bar chart for a Budget Report, choose the type of Bar Option you want: Clustered or Stacked. These options are described in the table below.
- 3 Choose from the other Format Chart options described in the table below.  
The available choices will vary depending on the type of report you start with and which kind of chart you're formatting -- Bar, Pie, or Line.
- 4 After choosing all the Format Chart options you want, choose the OK button to view the chart.
- 5 If the chart is not exactly what you want, choose the Format button again and make the changes you want. If you're still unable to format the chart to show what you want, you may need to choose the Customize Report button and modify the report.

<b><u>Format Chart Option</u></b>	<b><u>Description</u></b>
Show Legend	Displays a key or legend for the colors or patterns on the chart.
Show Gridlines	Displays gridlines on the chart to make it easier to see the height of bars and lines.
Display Patterns Instead of Colors	Replaces chart colors displayed on-screen with patterns.
Print Patterns Instead of Colors	Uses black and white patterns instead of



colors on printed charts.

<b>Bar Chart Options</b> (budget reports only)	<b>Description</b>
Clustered	Places related bars next to each other for easy comparison.
Stacked	Stacks related bars on top of each other.

<b>Pie Chart Label Options</b>	<b>Description</b>
Percents	Shows the labels for the sections of the pie chart in percentages.
Dollar Amounts	Shows the labels for a pie chart in dollar amounts.

---

**See also**

[Changing Fonts on a Chart](#)  
[Customizing and Remembering a Report](#)  
[Introduction to Charts](#)

▶ **User's Guide**  
Chapter 6



## Copying a Chart

You can copy a chart to the Clipboard to paste into another Windows application, such as a word processor.

### ▶ **To copy a chart to the Clipboard**

- 1 Create the chart.
- 2 From the buttons at the top of the chart window, choose the Copy button.  
The chart is copied to the Clipboard. You can now open another Windows application, such as Microsoft Word for Windows, and paste the chart into a document.

---

### **See also**

[Creating a Chart](#)

[Printing Charts](#)



**User's Guide**

Chapter 6





## **Using Classifications**

### **Introduction**

[Introduction to Classifications](#)

### **Setting Up Classifications**

[Creating a Classification](#)

[Creating Classification Items and Sub-items](#)

### **Entering Classifications**

[Classifying a Transaction](#)

### **Managing Classifications**

[Adding Information about Classification Items and Sub-items](#)

[Classification List Reports](#)

[Renaming a Classification and Classification Items](#)

[Deleting a Classification and Classification Items](#)



## Introduction to Classifications

If you own rental property, run a charity, or have separate projects, you might want to organize your records by more than just income and expense categories. Classifications let you do this.

### Examples of classifications are:

- ▶ Customers, clients, or projects
- ▶ Properties
- ▶ Type of expense -- business or personal

You can create up to two classifications. Each classification can contain both items and sub-items -- a structure similar to categories and subcategories.

For example, if you own rental property, you might set up a Property classification with: Rental Property 1 as an item, and Apartments A, B, and C as sub-items; Rental Property 2 as another item, and Apartments 1, 2, 3, and 4 as sub-items.

You can also use classifications as keywords to help organize your records based on particular events, or for specialized reports. For example, you could create a classification called "Vacations" for tracking all your vacation-related expenses.

**Note** When you create a new classification, an extra line for entering classification items and sub-items is added to every transaction.

---

### See also

- ▶ [Creating a Classification](#)

### **User's Guide**

Chapter 13



## Creating a Classification

You can create new classification items as you enter transactions, or by adding items to the classification list available from the Lists menu.

When you create a classification, additional fields are added below the Category and Subcategory field in each transaction.

▶ **To create a custom classification**

- 1 From the Lists menu, choose Other Classification.
- 2 In the Classification 1 box, choose the New button.  
If you've already created one classification, choose the New button in the Classification 2 box.
- 3 In the New Classification dialog box, choose a name for the classification, or type a new one.
- 4 If you want to use sub-items in the classification, choose the Allow Sub-items check box.
- 5 Choose the OK button.  
A Classification List dialog box is displayed, so you can create classification items and sub-items.
- 6 Choose the New button to create each item you want.
- 7 Choose the Close button.

---

**See also**

[Creating Classification Items and Sub-items](#)  
[Classifying a Transaction](#)



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Chapter 13



## Creating Classification Items and Sub-items

There are two ways to create a classification item or sub-item.

▶ **While entering a transaction**

This is fastest; however, you can't add shortcuts or comments to your classification item.

▶ **From the Lists menu**

This way you can add a shortcut and a comment to your classification item.

▶ **To create a new item or sub-item while entering a transaction**

1 In the classification item or sub-item field, type the name you want for the new item or sub-item. Before creating a sub-item, you must enter an item name in the item field.

2 Press TAB to move to the next field.

Microsoft Money displays the Create New Classification dialog box.

3 Choose the OK button to add the new item or sub-item.

▶ **To create a new item or sub-item from the Lists menu**

1 From the Lists menu, choose the List command for your classification, for example, Property List or Client List.

2 Choose the New button under the list of items or sub-items.

3 In the Name box, type a name.

4 If you are creating a sub-item, choose who or what it is a sub-item for, from the list of existing items.

5 Choose the OK button to create the new item or sub-item.

In the box to the right of the Item List, you can type a shortcut for quick entry, or a comment.

6 Choose the Close button.

---

### See also

[Classifying a Transaction](#)

[Adding Information About Classification Items and Sub-items](#)



### User's Guide

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## Classifying a Transaction

Once you have created a [classification](#), a line is added to each transaction. You can classify a transaction as you enter transaction details, or you can do it later.

▶ **To classify a transaction**

- 1 Move to the [Item field](#) below the [Category](#) field that is labeled with the name of your classification.
- 2 In your Classification field, type an item name or choose one from the list.
- 3 If your classification includes [sub-items](#), and you want to use one for this transaction, type a name in the Sub-item field or choose one from the list.
- 4 Press ENTER.

---

**See also**

[Creating a Classification](#)

[Creating Classification Items and Sub-items](#)



**User's Guide**

Chapter 13





## Adding Information About Classification Items and Sub-items

You can give items or sub-items shortcut names for quick entry in transactions or add a comment for reference. Shortcuts are useful if you have several items with similar names.

▶ **To add information for an item or sub-item**

- 1 From the Lists menu, choose the List command for your classification.
- 2 In either list box, choose the item or sub-item.
- 3 In the box to the right of the list box, type a shortcut or comment.
- 4 Choose the Close button, or choose another item to customize.



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## Renaming Classifications and Classification Items

### ▶ **To rename a classification**

- 1 From the Lists menu, choose Other Classification.
- 2 In the Classification 1 or Classification 2 box, choose the Modify button.
- 3 In the New Name box, type a name.  
You can also change whether the classification can have sub-items by choosing or clearing the Allow Sub-items box. If you clear this box, any existing sub-items will be deleted.
- 4 Choose the OK button.
- 5 Choose the Close button.

### ▶ **To rename an item or sub-item**

- 1 From the Lists menu, choose the command for your classification -- for example, Project List.
- 2 In the Item or Sub-item list, choose the item or sub-item.
- 3 Choose the Modify button.
- 4 In the New Name box, type the name.
- 5 Choose the OK button.
- 6 Choose the Close button.



### **User's Guide**

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## Deleting Classifications and Classification Items

When you remove a classification, the item and sub-item information is deleted from each transaction. The classification list is also deleted. This does not affect the remainder of the transaction. You can also delete items and sub-items that you no longer need.

### ▶ **To delete a classification**

- 1 From the Lists menu, choose Other Classification.
- 2 Choose the Delete button under the classification you want to delete.  
Microsoft Money will ask you to confirm the deletion.
- 3 Choose the Close button.

### ▶ **To delete an item or sub-item**

- 1 From the Lists menu, choose the List command for your classification.
- 2 In the Item or Sub-item list, choose the item or sub-item you want to delete.
- 3 Choose the Delete button.  
If any transactions were assigned to the deleted item or sub-item, Money asks you to choose the item or sub-item you want to reassign the transactions to. You can leave this blank if you don't want to classify those transactions.
- 4 Choose the Close button.

### ▶ **User's Guide**

Chapter 13





# **Credit Card and Charge Accounts**

## **Introduction**

[Introduction to Tracking Credit Card Transactions](#)

## **Setting Up**

[Setting Up a Credit Card Account](#)

## **Making Payments and Reconciling**

[Making Credit Card Payments](#)

[Balancing or Reconciling Your Credit Card Account](#)

[Handling a Credit Card Through Your Checking Account](#)



## Introduction to Tracking Credit Card Transactions

A Credit Card Account can help you:

- ▶ Keep an up-to-date record with a running balance by entering transactions from credit card receipts.
- ▶ Balance your records against your credit card statement each month.
- ▶ Track a large number of payees through your credit card charges.

You can enter new charges as you make them, or enter them all at once when you get a new statement. In either case, you'll pay your credit card bill from a Bank Account, such as checking, not from the Credit Card Account.

If you generally pay your credit card bill in full and you're not concerned about tracking any unpaid balance, or to whom you made charges, you don't need to set up an account. You can track your credit card transactions using split transactions in your checking account.

---

### See also

[Handling a Credit Card Through a Checking Account](#)

[Making Credit Card Payments](#)

[Setting Up a Credit Card Account](#)



**User's Guide**

Chapter 22



## Setting Up a Credit Card Account

Before starting, you'll need your most recent credit card statement.

▶ **To set up a new Credit Card Account**

- 1 From the Lists menu, choose Account List.
- 2 Choose the New button.
- 3 In the Account Name box, type the name of the new account.
- 4 Choose the Credit Card option button.
- 5 Choose the OK button.
- 6 In the Opening Balance box, type the ending balance from your last credit card statement.
- 7 Choose the OK button.
- 8 If you want, enter the information shown in the table below.
- 9 Choose the Close button.

Once you've set up the account, enter all transactions that have not yet appeared on the statement.

<u>Box</u>	<u>Contents</u>
<u>Shortcut</u>	A shortcut name for the account to speed entry.
Bank Name	The name of the bank that administers your credit card.
Account Number	The account number for the credit card.
Credit Limit	The amount of your credit limit.
Comment	Any additional information about the account, such as the bank's address.

---

### See also

[Handling a Credit Card Through Your Checking Account](#)

[Making Credit Card Payments](#)

▶ [Balancing or Reconciling Your Credit Card Account](#)

### User's Guide

Chapter 22





## Handling a Credit Card Through Your Checking Account

If you generally pay your credit card bill in full and you're not concerned about tracking any unpaid balance, or tracking by payee, you can track your credit card transactions using [split](#) transactions in your checking account.

▶ **To track credit card payments and charges in your checking account**

- 1 In the checking account from which you want to pay the bill, enter the check number, date, [payee](#), and the amount of the payment.

To ensure that you use the same payee name consistently, choose the payee from the transaction's payee list.

- 2 Choose the [Split Transaction button](#) from the toolbar, or press CTRL+S.

- 3 For each item on your credit card statement, assign a [category](#), type a description, and type the amount for that item.

If you've set up additional [classifications](#), each split item will display an additional line that allows you to assign the split item to your classification as well as to a category.

If you don't want to itemize every expenditure, assign the remaining amount to a Miscellaneous category.

- 4 Choose the Done button.

- 5 Press ENTER.

**Note** If you decide not to pay your entire credit card bill, you could enter the amounts from your statement as a split transaction and enter the remaining negative amount as a transfer to a Credit Card Account. When you pay back this amount, include it as a part of the split -- categorized as a transfer from the Credit Card Account.

---

### See also

[Making Credit Card Payments](#)

[Splitting a Transaction](#)

[Printing Checks](#)



### User's Guide

Chapter 22



## Making Credit Card Payments

You'll generally make credit card payments from a Microsoft Money Bank Account, such as a checking account.

▶ **To make a payment when you have a separate Credit Card Account**

- 1 In the Account Box, choose the Bank Account from which you want to pay (typically checking), and move to the blank transaction at the end of the register.
- 2 Begin entering a transaction as you would for any check, including the check number, date, payee, and the amount of the payment.
- 3 In the Category field, type **transfer** or choose it from the list.
- 4 In the Subcategory field, type the name of the account for this credit card or choose it from the list.
- 5 Press ENTER.

---

**See also**

[Printing Checks](#)

[Handling a Credit Card Through Your Checking Account](#)

[Setting Up a Credit Card Account](#)

[Splitting a Transaction](#)



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Chapter 22



## Balancing or Reconciling Your Credit Card Account

### ▶ **To reconcile your statement with your records**

- 1 Choose your Credit Card Account.
- 2 Enter transactions for any charges you have not previously entered.
- 3 From the Tools menu, choose Balance Account. Or, click the Balance Account button on the toolbar.

- 4 Enter the previous balance from your statement in the Starting Balance box, and enter the new balance from your statement in the Ending Balance box.

If the previous balance from your statement does not agree with the proposed starting balance, you may have forgotten to balance your account one month. You should go back and reconcile the previous month's statement before proceeding.

- 5 In the Statement Date box, type the closing date of your statement.
- 6 In the Service Charge and Interest Charged boxes, type the amounts from your statement. If you want, assign a category and subcategory for these expenses.
- 7 Choose the Continue button. This will change the view in the register to display only unreconciled transactions.

Microsoft Money will switch to Top Line View so you can see more transactions at one time. New transactions will automatically be added for any service charges or interest you entered.

- 8 Select each transaction that appears on your statement and press the SPACEBAR key to mark it as cleared; or with the mouse, click the C (Cleared) field.

You can also clear a range of transaction numbers by choosing the Mark Range As Cleared command from the Edit menu and entering the transaction numbers you want to clear.

A "C" is displayed in the C field.

- 9 When you have cleared all the transactions that appear on your statement, choose the Finish button.

If the cleared balance and the statement balance are different, the Account Didn't Balance dialog box is displayed. There may be a number of reasons for a difference between the two balances. For more information, see Resolving Ending Balance Differences.

---

### **See also**

[Introduction to Tracking Credit Card Transactions](#)

[Making Credit Card Payments](#)



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## **Exit Microsoft Money**

Closes Microsoft Money. Your work has automatically been saved. You will be prompted to save a backup copy of your work on a different disk as you exit Money, if you chose the Remind to Back Up on Close option.



## Undo

Reverses last change in the current field in the transaction.



## **Cut**

Removes the highlighted text from a field and places it on the Clipboard.



## **Copy**

Copies the highlighted text or numbers from a field and places it on the Clipboard.



## **Paste**

Pastes text or numbers from the Clipboard into the highlighted field.



## Delete Transaction

Deletes the selected transaction. You will be asked to confirm that you want to delete the highlighted transaction. When deleted, the information will not be placed on the Clipboard.



## Void/Unvoid Transaction

Marks the transaction as void and does not include the amount in the running balance. If the Transaction is already voided, Unvoid Transaction will be displayed in the Edit menu. Choosing Unvoid Transaction will then reinstate the transaction. This menu item is not available in the Future Transactions window.



## **Mark as Cleared/Uncleared or Reconciled/Unreconciled**

### **Mark as Cleared/Uncleared**

Marks a transaction that has appeared on a bank or loan statement as cleared or uncleared.

### **Mark as Reconciled/Unreconciled**

Marks a reconciled transaction as unreconciled or marks a cleared or uncleared transaction as reconciled. This menu item is available when the SHIFT key is held down as the menu is chosen.



## Mark Range as Cleared

Marks a range of account transactions as cleared. For example, if you are reviewing your bank statement and want to mark several checks as cleared, you can specify a range of check numbers to mark as cleared.



## Go To Last Edited/Go To

In the Investment Summary and Future Transactions windows, the Go To Last Edited menu item takes you to the last transaction you edited. If there are no transactions to go to, the option will be unavailable. Microsoft Money only remembers the transactions you edit in that session.

In the Account Book, Account Forms, Loans, and Investment Summary windows, the Go To menu item goes to either the last transaction you edited, to the other side of a transfer, or to the main transaction for a split transaction. If there are no transactions to go to, the option will be unavailable.



## Calculator

Brings up the Windows Calculator. You can bring up your own program by modifying your MSMONEY.INI file.

---

### See also

[Using the Windows Calculator](#)

[What's In Your MSMONEY.INI File](#)



### User's Guide

Chapter 16



## Loan Calculator

Brings up the Loan Calculator, which can be used to compare interest rates and other loan terms.

---

### See also

▶ [Using the Loan Calculator](#)

▶ **User's Guide**  
Chapter 26



## **Postpone Balance**

Available when balancing. Postpones balancing of an account. You can resume balancing at any time.



## **Finish Balance**

Finishes balancing an account. If your account does not balance, Microsoft Money will suggest reasons for the problem and help you find the error.



## **Entire Transaction View/Top Line View**

### **In the Account Book window**

- ▶ Entire Transaction View displays all the information for each transaction (memo, account, category, and classifications).
- ▶ Top Line View displays only the top line of each transaction. In this view, you see more transactions on the screen at one time, and you can scroll through them faster.

### **In the Loans window**

- ▶ Entire Transaction View displays all the information for each loan (memo, payee, and account).
- ▶ Top Line View displays the top line of each loan.
- ▶

## **Cascade**

Arranges all open windows in an overlapping pattern so that the title bar of each is visible.

## **Account Book**

Switches to the Account Book window and brings it to the front.



## **Account Forms**

Switches to the Account Forms window and brings it to the front.



## Loans

Switches to the Loans window and brings it to the front.



## **Future Transactions**

Switches to the Future Transactions window and brings it to the front.





## Investment Details

Switches to the Investment Details window and brings it to the front.



## **Investment Summary**

Switches to the Investment Summary window and brings it to the front.



## **Contents**

Displays the index of online Help topics.



## **Keyboard Shortcuts**

Provides a reference for all keyboard shortcuts in Microsoft Money.



## **Search**

Lets you search through Help for an individual topic or subject area.



## **How To Use Help**

Displays introductory information about how to access and use online Help.

## **Money Preview**

Choose from a list of short demonstrations that introduce ways to organize your finances in Microsoft Money.



## Transaction Cue Cards

The Transaction Cue Cards help you get started entering your checking or savings account records by providing guidance and useful tips as you enter your first few transactions.





## **Ordering Checks**

Describes how to order check forms if you want to print checks from Microsoft Money. For more information on ordering checks, see the order form in the Microsoft Money package.



## **About Microsoft Money**

Displays the product version number, copyright notice, and serial number.



## Loan Payment Report

A Loan Payment Report displays the payment schedule for the life of the loan. It includes the transactions you've already paid (listed in the Loans window), and those you haven't yet paid (from the Loan Amortization Schedule).

▶ **To create a Loan Payment Report**

- 1 In the Loans window, from the Loan box, choose the loan for which you want to create a report.
- 2 From the Reports menu, choose Loan Payment Report. The report is displayed in its own window.
- 3 If you want, you can choose from the buttons at the top of the Loan Payment Report window to Customize, Remember, Print, Export, or Close the window.

---

**See also**



**User's Guide**  
Chapter 25



## Remembered Reports

Displays a list of any reports you have remembered (saved). From the list of remembered reports, you can choose the one you want to view, rename, or delete.

If this menu item is unavailable, you have not remembered any reports.

▶ **To remember a report**

- 1 First create the report you want.  
If you want, customize the report.
- 2 From the buttons at the top of the report, choose the Remember button.
- 3 In the Remember [Report Name] dialog box, accept or change the proposed name.
- 4 Choose the OK button. The report name is added to the list of Remembered Reports, under the Reports menu.

---

**See also**



**User's Guide**  
Chapter 6



## The Money 3.0 Crew:



### **Overhead**

Betsy Davis  
Leslie Koch



### **Group Assistant**

Heather Burgess



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### **Marketing**

Rich Bray

Rich Colliton

### **Testing**

Dave Ball

Andrew Cushman

Mike Kawaguchi

Matt Muldoon

Shou-Ching Lam

Adhania Olson

Kiran Rao

Scot Stamps

Ross Youngs





## Converting Foreign Currencies

If you are converting foreign currencies in the Investment Details window, see the second of the two following procedures.

### ▶ **To convert foreign currency amounts to local currency**

- 1 In a window or dialog box, type the amount you spent or received in foreign currency in the amount field.  
For example, if you reside in the United States but made a purchase in Canada, you would type the amount you spent in Canadian dollars.
- 2 Make sure the insertion point is in the amount field, then press the F8 key to bring up the Currency Converter dialog box.
- 3 The Foreign Amount box will display the number you typed in the amount field. If this field is blank, type the foreign currency amount you want to convert to local currency.
- 4 In the Foreign Currency list box, choose the currency you are converting from.  
In the example of making a purchase in Canada, you would choose Canadian Dollar.
- 5 Depending on which exchange rate you know, choose Local Units For Each Foreign Unit or Foreign Units For Each Local Unit.  
For example, if you know that \$.8425 in the U.S. is equal to \$1.00 in Canada, then choose Local Units For Each Foreign Unit. That is, .8425 local units for each foreign unit.
- 6 In the Exchange Rate box, type the exchange rate at the time you made the purchase, or exchanged cash at the bank.  
In our example, you would type **0.8425**.
- 7 Choose the OK button.  
The number in the amount field will convert to the local currency based on the information you supplied.

**Note** If you made a purchase with a credit card, you can wait until you get your statement to make an adjustment. Make an adjustment in the Account Book for the exact amount shown in the statement.

### ▶ **To convert foreign currencies in the Investment Details window**

- 1 Enter your investment activity, leaving the Price field blank.
- 2 In the Total field, type the amount you spent or received in foreign currency.  
For example, if you reside in Australia, but purchased stock in the U.S., you would type the amount you spent in U.S. dollars.
- 3 Press the F8 key to bring up the Currency Converter dialog box.  
The Foreign Amount box will display the number you typed in the amount field.
- 4 In the Foreign Currency list box, choose the currency you are converting from.  
In the example of making a purchase in the U.S. you would choose the US Dollar.
- 5 Depending on which exchange rate you know, choose Local Units For Each Foreign Unit or Foreign Units For Each Local Unit.  
For example, if you know that \$1.5 in Australia is equal to \$1.00 in the U.S. then choose Local Units For Each Foreign Unit.
- 6 In the Exchange Rate box, type the exchange rate at the time the transaction took place.  
In our example, you would type **1.5**.
- 7 Choose the OK button.  
The number in the Total field will convert to the local currency, and the amount in the Price field will automatically be entered when you complete the transaction.

---

**See also**

▶ [Updating Currency Exchange Rates](#)

▶ **User's Guide**  
Chapter 16



## Updating Currency Exchange Rates

You can view and update all your currency exchange rates at once in the Currency List. You can also add new currencies to the list or delete ones you don't need.

▶ **To update a currency's exchange rate**

- 1 From the Lists menu, choose Currency List.
- 2 In the Currency List box, highlight the currency whose exchange rate you want to change.
- 3 In the Display Exchange Rate As box, choose an option depending on which one you know.  
For example, if you know that there are .80 local units for each foreign unit, choose Local Units For Each Foreign Unit; however, if you know that there are 1.25 foreign units for each local unit, then choose Foreign Units For Each Local Unit. Either way, the exchange rate will produce the same result.
- 4 In the Exchange Rate box, type the new exchange rate.
- 5 Continue steps 2 through 4 until you have updated all the exchange rates you want.
- 6 Choose the Close button.

---

**See also**

▶ [Converting Foreign Currencies](#)

▶ **User's Guide**

Chapter 16





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Keogh

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liability

load

loan

lot

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maturity date

Maximize button

menu bar

Minimize button

modem

money market fund

municipal bond

mutual fund

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net asset value (NAV)

net worth

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offer price

On-Line Services

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opportunity cost

options

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Pay On-Line

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principal

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**V**

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void

**Account box**    Account:  

Located in the toolbar under the menu bar. Click the Account box arrow or press ALT+A to see the Account box list.



**archive**

To copy a file into an archive file and remove specified transactions from the current file. Everything related to those records is copied into this file, including reconciled transactions, account, category, classification, payee, and budget information.

**balance**

The sum of all transactions in an account, as of a particular date. The running total of an account.

**Balance Account button**



Located in the toolbar under the menu bar. Click this button to reconcile a Microsoft Money Account or Loan against a statement.

**Bank On-Line**

Lets you electronically update your bank or credit card records, transfer funds between accounts, check your current balances, send inquiries, and order new checks -- just like working with a bank teller.

**Calculator button**

Located in the toolbar under the menu bar. Click this button when you want to use the Windows calculator.

**category**

An income or expense label that you assign to organize transactions, for example, Housing or Insurance. You can create a category of your own, or use one of the standard Microsoft Money categories.

## **choose**

To choose an option or item.



With the mouse, point and click.



With the keyboard, press **ALT** and the underlined letter, or use the **ARROW KEYS** until the item is highlighted and then press **ENTER**. Within a dialog box, press **TAB** to move to an option and press the **SPACEBAR** to choose it.

**classification**

Use in addition to income and expense categories to further organize transactions. For example, transactions can be organized by client, project, or any other classification.



**cleared transaction**

A transaction that is listed on a bank, credit card, or loan statement. In Money, the letter "C" in the C (Cleared) field indicates a cleared transaction. Credit Card Accounts use the letter "R" (reconciled) to signify cleared transactions.

**disk**

A place for permanently storing information such as the files needed to run an application or the files that contain your work. This term, unless specified, can refer to your computer's internal hard disk or to a floppy disk that can be inserted into your computer's A or B drive.

**drive**

A storage place for information for operating applications and the contents of the files you create. Usually, your computer's hard drive is drive C. If you have one or two slots for inserting floppy disks, the first slot is usually considered drive A and the second drive B. This may vary depending on the type of computer you have and the way it's set up.

**enter**

To choose an item from a list or type your own selection in a dialog box or Microsoft Money Window.

To create a record of an activity or transaction.

**Enter Due Transactions button**



Located in the toolbar under the menu bar. Click this button to enter the selected Future Transaction into the Account Book.

**Entire Transaction View button** 

Located in the toolbar under the menu bar. Click this button to display all lines of information for each transaction.

**export**

To copy the information or data from a report into a file. You can then import the file into a tax preparation program, a word processor, or a spreadsheet.

**field**

A single area in a transaction where you enter information, for example, a date or a payee name.



## **Financial Wizard**

A Microsoft Money tool that helps you accomplish some of the most common tasks in financial planning. Each wizard is named for what it can do for you. For example, the wizard that calculates interest on an account is called the Interest Estimator.

To use a Financial Wizard, choose Financial Wizard from the Tools menu, and then choose the wizard you want.

**Find button**

Located in the toolbar under the menu bar. Click this button when you need to search for a specific transaction.

**frequency**

The rate at which recurring transactions take place, for example, weekly or quarterly.

**Future Transaction**

A feature that lets you get a reminder when a transaction is due and then have it entered automatically into the appropriate account, after you've made any changes.

**highlight**

To select an item by pointing and clicking with the mouse, or by pressing the UP ARROW key or the DOWN ARROW key.

**import**

To insert a file or piece of data from another application, such as Quicken. You can import a file by using the Import command on the File menu.

**item**

Part of a classification. For example, if you set up a property classification, an item could be 116 Almenar Drive (the address of the property).

**modem**

Short for modulator/demodulator, a communications device that enables a computer to send or receive information over a standard telephone line, typically at speeds ranging from 300 to 9600 bits per second (bps).



**Pay On-Line**

Lets you pay bills electronically to anyone in the U.S. (with limited exceptions).

**payee**

The individual or business a check is written to or from.

**postdated check**

A check written using a future date.

**Quotes On-Line**

Lets you electronically download the most recent closing prices for stocks and mutual funds.

**reconcile**

The process used to verify that all transactions that have cleared the bank (shown on your statement) are properly recorded in Money.

**reconciled transaction**

A transaction that is listed on a bank statement and has been checked by Microsoft Money against your records. In Money, the letter R in the C (Cleared) field indicates a reconciled transaction.

**record transaction**

To record a Future Transaction into the Account Book.

**Remind When Due button**

Located in the toolbar under the menu bar. Choose this button to copy the selected transaction into the Future Transactions window. You will then get a reminder the next time the bill is due.



**reminder**

A message telling you that transactions you entered in Future Transactions are nearly due.

**schedule**

To assign a transaction to a specific date in the future.

**scroll arrow**



An arrow at either end of a scroll bar that is used to move the contents of a window or list box.

**scroll bar**



A bar that appears at the right and/or bottom edge of a window or list box. Each scroll bar contains two scroll arrows and a scroll box, which you click in order to scroll within the window or list box.

**scroll box**

A box in a scroll bar. The scroll box shows the position of what's currently in the window or list box relative to the contents of the entire window or box. When you scroll up or down the window using the scroll box, information about the current transaction is displayed on the message bar.

**shortcut**


A shorter name you can assign to categories, classes, accounts, and payees for quick entry.

**SmartFill**

The automatic filling in -- after three or more letters have been typed -- of a payee, category, classification item, or account name you have used before.

## **split**

To divide a transaction into two or more parts. You can split a transaction according to existing categories or classifications, or you can give each part its own description.

This is the Split Transaction button: 



**Split Transaction button**

Located in the toolbar under the menu bar. Choose this button to divide a transaction into two or more parts according to existing categories or classifications or to give each part its own description.

**sub-item**

A subset of an item in a classification. For example, a sub-project in a project classification.

**subcategory**







A subset of an income or expense category (a label you assign to organize transactions). For example, for a category called Utilities, you could have a Water subcategory and an Electric subcategory.

**SuperSmartFill**

When you enter a payee name you have used before, the amount, memo, category, classification item, and account fields from the last transaction using that payee are automatically filled in.

## toolbar buttons

These are located under the menu bar and provide quick access to Microsoft Money commands.

- ◆ **Balance Account button**  
Click this button to reconcile a Money Account or Loan against a statement.
- ◆ **Calculator button**  
Click this button when you want to use the Windows Calculator.
-  **Entire Transaction View button**  
Click this button to display all lines of information for each transaction.
-  **Enter Due Transactions button**  
Click this button to enter the selected Future Transaction into the Account Book.
-  **Find button**  
Click this button when you need to search for a specific transaction.
-  **Remind When Due button**  
Choose this button to copy the selected transaction into the Future Transactions window. You will then get a reminder the next time the bill is due.
-  **Split Transaction button**  
Choose this button to divide a transaction into two or more parts according to existing categories or classifications or to give each part its own description.
-  **Top Line View button**  
Click this button to display only one line of information for each transaction.

### Top Line View button

Located in the toolbar under the menu bar. Click this button to display only one line of information for each transaction.

**transfer**

A movement of money between accounts. You can enter a transfer transaction in an account by entering the word "Transfer" in the Category field and then entering the name of the other account in the Subcategory field.


**transfer account**

The account specified in the Transfer From/To field of the Investment Details window that provides or receives funds from investment revenues and expenses.

**view**

The set of transactions you're displaying, and the order in which they're displayed.



**View box** View:  

Located in the toolbar under the menu bar. Click the View box arrow or press ALT+V to see the View box list.

**dialog box**

A window that displays options for you to review or change things that are specific to what you are currently doing in Microsoft Money. A dialog box is your way of "conversing" with Money.

**scroll**

Sometimes you need to scroll to see all the information in your register, the Help window, or a window containing another application. The vertical scroll bar is always available, and the horizontal scroll bar appears when the information is wider than the window. To scroll, click on one of the arrows at either end of the scroll bar.

If you use the scroll box in the vertical scroll bar to scroll up or down Microsoft Money windows, the message bar displays the information about the current transaction.

**icon**

A graphical representation of various elements in Microsoft Money, such as tools on the toolbar. The Microsoft Windows(TM) operating system also uses icons to represent applications.

**application**

Software designed to help you perform specific tasks. For example, Microsoft Money is a personal finance application which helps you manage your accounts and print checks. There are hundreds of different applications that help you do everything from creating spreadsheets to drawing pictures.

**annotation**

A note or comment you can add to a Help topic by choosing Annotate from the Edit menu of Help.

**bookmark**

Just as you can place bookmarks in a book to mark specific places, you can place bookmarks in Help topics you use frequently. Help puts the titles of those topics in a special list you can read by choosing the Bookmark menu.

## **drag**

You may need to drag the mouse to complete a procedure in Microsoft Money.

- ◆ **To drag the mouse**

- 1 Position the mouse pointer at the location specified by the procedure.
- 2 Hold down the appropriate mouse button as you move the mouse.  
You should always hold down the left mouse button unless the right mouse button is specified for the procedure.
- 3 Release the mouse button when you're finished moving the mouse.



**Control menu** The icon is a small square with a horizontal line inside, representing the control menu button in a window.

The menu appearing on every application that runs in a window. The Microsoft Money Control menu is located in the upper left corner of the window and has commands that move, change the size of, and close the window, and switch to applications running in other windows.

**title bar**

The horizontal bar at the top of the window above the menu that contains the title of the application or dialog box. On many windows the title bar also contains the Control menu box in the left corner and the Maximize and Minimize buttons in the right corner.

**Maximize button** 

If you do not need to see other windows, you can maximize the one you are currently working in by clicking on the Maximize button in the upper-right corner of the window. The maximize arrow is pointing up. The window expands to fill the entire screen. To minimize the window, click the down arrow.

**Minimize button**

It is possible to have more than one Windows application open at the same time. To work in another application, you can minimize the application in which you are currently working by clicking on the Minimize button in the upper-right corner of the window. The minimize arrow is pointing down. The window shrinks into an icon that represents the application. To work in an application that you have minimized, double-click the icon.

**Transaction**

Any deposit, transfer, purchase, withdrawal, or other action you take in an account or loan.

**menu bar**

The horizontal bar at the top of the window containing the names of all of the Microsoft Money menus. The menu bar appears below the title bar.

**Clipboard**

A temporary, invisible storage area for cut or copied information. You can paste the contents of the Clipboard into another account or into another Windows application. The Clipboard will hold only one item at a time.

**Opening balance**

The beginning balance for a Microsoft Money account. Usually, you type a positive number for the opening balance -- even for a Credit Card or Liability Account.

**Bank Account**

Ending balance from most recent statement.

**Credit Card Account**

Ending balance from most recent statement.

**Cash or other Account**

Amount of cash on hand.

**Asset Account**

Original purchase cost of asset, or zero if you want to record its purchase as an expense.

**Liability Account**

Amount you currently owe, or zero if you want to record the amount owed as income.

**Investment Associated Cash Account**

Zero if you plan to enter a transfer transaction for the original cash deposit; otherwise, the amount of the original cash deposit.



## **Associated Cash Account**

A Microsoft Money term for the cash portion (usually a money market) of a brokerage account. You use the cash in this account to buy your investments. You can also deposit cash from investment sales and profits into this account.

For example, your Investment Account may consist of stock, some CDs, a T-bill, and \$5,000 in the Associated Cash Account.

Associated Cash Accounts allow check writing and are listed as Bank Accounts that are linked to an Investment Account.

## **Investment Accounts that typically *have* an Associated Cash Account**

- ◆ Brokerage accounts and other institutional accounts

## **Investment Accounts that typically *don't have* an Associated Cash Account**

- ◆ 401(k)s
- ◆ Keoghs
- ◆ IRAs
- ◆ SEPs
- ◆ Other retirement accounts
- ◆ Personally held investments

**Note** As with other Cash Accounts, you can view an Investment Account's Associate Cash Account in the Account Book by choosing it from the Account box on the toolbar.

**Investment Account**

A Microsoft Money account type specifically tailored for investment record keeping. Generally, you'll set up one Investment Account for each account from which you receive a periodic statement. You'll then add individual Investments to this Investment Account.

**void**

To keep a record of a transaction but not include the transaction amount in the account balance. You can void a transaction when, for example, you stop payment on a check.



**401(k) Plan**

A retirement plan to which contributions are made by employees and (sometimes) employers. Money an employee contributes to or earns from a 401(k) isn't taxed, but any money taken out of a 401(k) is.

**amortization**

The process of repaying a loan. An amortization schedule shows the division of principal and interest for each payment and the principal balance after each payment.

**Annual Percentage Rate**

The simple interest rate plus fees or finance charges associated with a loan. The Annual Percentage Rate reflects the true cost of a loan.

**annual return**

Your annual profit on an investment as a percentage of the amount invested. For example, a \$1,000 investment that pays \$100 in profits over the year has an annual return of 10 percent. This is a tool for comparing the performance of different investments over the same time period. For example, if you want to compare the performance of a six-month CD to a one-year bond, you would calculate (annualize) what the same CD would have earned if it were held for one year.



**annuity**

A contract in which you make a payment or series of payments now and receive a payment or series of payments later. Money invested in an annuity grows tax free.

**asset**

Something you own, such as cash, real estate, stocks, bonds, automobiles, and other items that have measurable value.

**ATM**

Automated Teller Machine.

**balloon payment**

The loan principal you still need to pay after the last regular payment. Balloon payments occur because a loan's regular payments didn't fully amortize the loan.

**bond**

An agreement to borrow money, pay interest, and later repay money. Bonds are issued by the government and many businesses.

**broker**

Typically a salesperson who makes a commission by helping execute purchases and sales of stocks, bonds, and other investments.

**brokerage account**

The collection of investments a brokerage company holds for you. Each of your brokerage accounts should be set up as a separate Investment Account in Microsoft Money.

**capital gain**

The profit you get by selling a stock, bond, or mutual fund for more than you paid.



**capital gains distribution**

A mutual fund shareholder's portion of the fund's capital gains. Generally, these are paid once a year.

**capital loss**

The loss you incur by selling a stock, bond, or mutual fund for less than you paid for it.

**CD (Certificate of Deposit)**

An investment purchased from a bank. CDs pay interest and can usually be purchased in any denomination greater than \$100.

**commission**

A fee charged by brokers for buying or selling investments.

**cost basis**

The total purchase price you paid for an investment. The difference between what you sell an investment for and its cost basis determines your capital gain or loss.

**discounted bond**

A bond sold for less than its par (or face) value. If you buy a \$50 savings bond, the face value is \$50. However, because savings bonds are sold at a discount, you will pay less than \$50 for it. All savings bonds and T-Bills are sold at a discount, as these investments do not make interest payments to investors. Investors are compensated by the increased value of the bonds over time. When redeemed or sold, the profit is treated as interest income.

**dividend**

The portion of corporate earnings distributed to shareholders. Dividends are taxable, and are usually distributed quarterly.

**face value**

The redemption value of a bond at maturity.



**fractional shares**

A partial portion of an individual share of a stock, bond, or mutual fund.

**FIFO (First In, First Out)**

An assumption that investments are sold in the same order they're purchased. Microsoft Money assumes all investments are sold on a FIFO basis.

**Ginnie Mae**

The nickname for the Government National Mortgage Association, which is a federal agency that borrows money from investors and then lends it to homeowners for mortgages.

**inflation**

An increase in the price of goods and services.

**interest**

The cost of borrowed money. Interest payments do not reduce principal.

**interest rate**

The cost of money, expressed as an annual percentage.

## **investment**

An asset that produces profits. Microsoft Money supports six main types of investments:

- ◆ **Mutual Funds** (except those invested in money market securities)
- ◆ **Money Market Funds** (a special type of mutual fund that invests in money market instruments)
- ◆ **Certificates of Deposit** (CDs)
- ◆ **Stocks** (including foreign currency investments and options on stocks or commodities)
- ◆ **Bonds** (including corporate and municipal bonds)
- ◆ **Discounted Bonds** (including government savings bonds, zero-coupon bonds, and other investments traded at a discount)

**IRA (Individual Retirement Account)**

A retirement plan to which employees contribute. Contributions may be tax deductible, but earnings and contributions are taxed when they're withdrawn from the IRA.



**Keogh**

A retirement plan for the self-employed. Money invested in a Keogh is tax deductible and earnings from the plan are tax-deferred, but withdrawals are taxed.

**liability**

Debts you owe, such as a mortgage or home-equity loan, credit card balance, car loan, student loan, or any other personal loan or obligation. Microsoft Money can track credit card balances with a Credit Card Account and all other liabilities with Loans and Liability Accounts.

**loan**

Money borrowed or lent, usually in exchange for interest. In Microsoft Money you may want to set up Loan Accounts to track major debts on which you make regular payments. For tracking debts that you'll pay off in the near future or with a single payment, you may want to use Liability Accounts.

**load**

A sales commission charged when buying or selling shares in a mutual fund. Some mutual funds don't charge a sales commission. These are referred to as no-load mutual funds.

**lot**

A block of stock or mutual fund shares purchased at the same time. For example, if you purchase 100 shares of Litware, Inc. on Jan. 10, and 50 shares of Litware, Inc. on Jan. 11, you would own two lots of Litware, Inc. When securities are sold, Microsoft Money will assume a FIFO sale flow. Therefore, if you later sold 50 shares of Litware, Inc. Money will assume half the first lot has been sold.

**market value**

The price a buyer is willing to pay for an asset. Market prices are readily available for most stocks, bonds, and mutual funds.

**maturity date**

The date at which a bond, note, CD, or loan principal must be repaid.

**money market fund**

A type of mutual fund that invests in short-term securities, such as T-bills, and earns interest. The fund's share value is usually \$1.



**municipal bond**

State or local government-issued debt. Municipal bonds are generally exempt from federal income taxes and most state and local taxes, particularly in the state of issue.

**mutual fund**

A collection of stocks, bonds, and other securities managed by investment professionals but owned by the mutual fund's shareholders. When you buy shares in a mutual fund, your money is combined with other investor's money.

**net asset value (NAV)**

The market value of an asset less liabilities.

**net worth**

What you own minus what you owe.

**offer price**

The price at which a security is offered to buyers.

## **On-Line Services**

Allow you to do common banking tasks from your computer.

There are three types of On-Line Services:

- ♦ **Pay On-Line** Lets you pay bills electronically to anyone in the U.S. (with limited exceptions).
- ♦ **Bank On-Line** Lets you electronically update your bank or credit card records, transfer funds between accounts, check your current balances, send inquiries, and order new checks, just like working with a bank teller.
- ♦ **Quotes On-Line** Lets you electronically download the most recent closing price for stocks and mutual funds.

**opportunity cost**

The amount you could have earned on an alternative investment. For example, if you could earn 8 percent on a CD, the opportunity cost of investing in stock or something else is 8 percent.

**options**

The right to purchase or sell something, such as a stock, at a predetermined price at some time in the future.



**par value**

The value of a bond at maturity. Bonds are usually issued with a \$1,000 par value.

**percentage unrealized gain or loss**

The potential profit or loss on an investment at a point in time stated as a percentage.

**preferred stock**

Preferred stock receives dividends prior to common stock and has preference over common stock in case of bankruptcy.

**principal**

What you still owe or are owed on a loan.

**RRSP (Registered Retirement Savings Plan)**

A Canadian retirement plan that allows you to save on a tax-deferred basis. Amounts contributed to an RRSP are tax deductible, and income earned is tax-exempt as long as the funds remain in place. Capital and income from the plan are fully taxable once funds are withdrawn from the plan.

**realized gain or loss**

The actual profit or loss on an investment you sell. (The value of investments can go up or down, but the gain or loss is unrealized until the investment is sold.)

**reinvestment**

Using interest or dividend payments from an investment to purchase more shares of that investment. Retirement plans such as 401(k) plans are frequently set up to automatically reinvest dividends and interest.

**savings bond**

U.S. government bonds issued at a discount with face value denominations ranging from \$50 to \$10,000. When savings bonds are redeemed, the difference between purchase price and redemption value is considered interest income. Interest from savings bonds is exempt from state and local taxation, and generally no federal tax is due until the bonds are sold.



**security**

Microsoft Money uses this term to describe an investment that has a unit value that can change. Typical securities include stocks, bonds, and mutual funds.

**Simplified Employee Pension Plan (SEP)**

A pension plan for owners of small businesses and the self-employed. Money invested in an SEP is tax deductible and earnings from the plan are tax-deferred.

**stock**

Shares of ownership in a corporation's earnings, assets, and liabilities. Stockholders may receive dividends and can generally sell their interest at any time.

**stock dividend**

A dividend paid with shares of the issuing company's stock rather than cash. Stock dividends are generally not taxable.

**stock split**

A transaction where a corporation gives existing shareholders new shares resulting in stockholders owning more shares at a lower price. For example, if a company initiates a two-for-one split, it doubles the number of shares each shareholder owns and drops the price by half.

**stock symbol**

The abbreviation for a corporation's stock that is used by brokers when trading stock.

**tax-exempt**

Investment income that isn't taxed.

**treasury bill (T-Bill)**

Money the U. S. government borrows and pays back within one year. T-Bills sell at a discount because they do not make interest payments.



**treasury bond**

Money the U. S. government borrows for more than ten years. Bonds pay interest on a semi-annual basis.

**treasury note**

Money the U. S. government borrows for two to ten years. Treasury notes pay interest on a semi-annual basis.

**unrealized gain or loss**

The profit or loss on an investment if it were to be sold at its current price.



## **Finding, Viewing, and Sorting**

### **Finding**

[Finding a Specific Transaction](#)

### **Viewing**

[Creating a Custom View](#)

[Displaying Only Specific Transactions](#)

[Displaying Multiple Accounts](#)

[Switching Between Entire Transaction and Top Line Views](#)

### **Sorting**

[Sorting Transactions by Date, Check Number, or Entry Order](#)



## Switching Between Entire Transaction and Top Line Views

You can display all the information about a transaction, or you can display only the top line of each transaction.

- ◆ Use Entire Transaction View when entering transactions so that you can enter categories, classifications, and memos.
- ◆ Use Top Line View to display more transactions at once and to scroll more quickly through the transactions.
- ◆ **To view all lines of each transaction**
- ◆ Click the Entire Transaction View button from the toolbar; or from the Tools menu, choose Entire Transaction View.
- ◆ **To view only the top line of each transaction**
- ◆ Click the Top Line View button, from the toolbar; or from the Tools menu, choose Top Line View.
- ◆

## Finding a Specific Transaction

The Find command is an effective way to move to the last modified transaction, the other side of a transfer transaction, the main transaction of a split, or to a transaction that contains specific words or numbers.

### ♦ **To find a transaction containing specific text**

- 1 From the Edit menu, choose Find.
- 2 In the Find What box, type what you want to find.
- 3 If you want to limit your search to a single field, choose a field from the Look In list.
- 4 In the Direction box, choose a direction for the search.
- 5 Choose the Find Next button.

Microsoft Money displays the next transaction, if any, that meets your specification. If you want to continue searching, choose the Find Next button again.

- 6 When you have finished the search, choose the Cancel button.

### ♦ **To go to the last transaction edited, the other side of a transfer, or the main transaction of a split**

- 1 From the Edit menu, choose Go To.
- 2 If you want to go to the last transaction you entered or made a change to, choose Last Transaction Edited.

If the current transaction is a transfer, you can use the Go To command to go to the other side of the transfer by choosing Other Side of Transfer.

If the current transaction is a Split Transaction that includes transfers, you can use the Go To command to move to the Main Transaction for this Split.

- 3 Choose the OK button.

♦

### **User's Guide**

Chapters 4 & 18

♦

## Sorting Transactions by Date, Check Number, or Entry Order

Microsoft Money initially sorts your transactions by date. You can choose to sort them by date, number, or in the order you entered them.

Displaying by Entry Order is useful when entering a variety of kinds of transactions because you can always see the last transaction you entered.

- ◆ **To sort transactions by check number**

- ◆ In the View box, choose All (by Num).

Transactions without check numbers will be displayed above transactions with check numbers.

- ◆ **To sort transactions by date**

- ◆ In the View box, choose All (by Date).

- ◆ **To sort transactions by entry order**

- ◆ In the View box, choose All (by Entry Order).

**Note** You can't use Entry Order in the Other View dialog box.

---

### See also

[Displaying Only Specific Transactions](#)

[Creating a Custom View](#)

- ◆



## Displaying Only Specific Transactions

If you want to view only certain transactions, you can limit the display to:

- ◆ Unprinted checks.
- ◆ Unreconciled transactions.
- ◆ Transactions for a specific payee.
- ◆ Transactions for a specific category or subcategory.
- ◆ Transactions for a specific classification item or sub-item.

If you want to display a more specific group of transactions than the View box allows, you can create a custom view.

- ◆ **To display a single group of transactions**
- ◆ In the View box, choose the type of transaction you want to display.

**Note** When you display only certain transactions and make a change to a transaction, it may no longer appear. For example, if you are displaying only unreconciled transactions, and mark a transaction as reconciled, it will no longer be visible.

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### See also

[Sorting Transactions by Date, Check Number, or Entry Order](#)  
[Creating a Custom View](#)

◆

**User's Guide**  
Chapter 5

◆

## Displaying Multiple Accounts

When displaying multiple accounts, the account name for each transaction appears below the Number field.

- ◆ **To display more than one account at once**

- 1 In the Account box or the Inv Acct box, choose Multiple Accounts or Multiple Investment Accounts.
- 2 In the Select Accounts box or the Select Investment Account box, highlight each account you want to display.
- 3 To select all accounts, choose the Select All button.  
-Or-  
To clear all selections, choose the Select None button.
- 4 Choose the OK button.

- ◆ **To display all your accounts at once**

- ◆ In the Account box or the Inv Acct box, choose All Accounts or All Investment Accounts.

---

### See also

- ◆ Switching Between Accounts

- ◆ **User's Guide**

- ◆ Chapter 17

## Creating a Custom View

If you want to view a more specific group of transactions than the View box allows, you can create a custom view.

For example, you can sort by date, number, account, payee, or category. You can also choose to limit the displayed transactions according to category, payee, or type and see the total for those transactions at the bottom of the window.

◆ **To create a custom view**

- 1 In the View box, choose Other.
- 2 In the Sort By box, choose the order in which your transactions are displayed.
- 3 To determine which transactions are displayed, choose from the lists or enter the settings you want in the fields you're interested in. If you leave a field blank, it will not filter transactions in the view.
- 4 Choose the OK button.

**Note** When you display only certain transactions and make a change to a transaction, it may no longer appear. For example, if you are displaying only unreconciled transactions and mark a transaction as reconciled, it will no longer be visible.

---

### See also

[Switching Between Entire Transaction and Top Line Views](#)

[Displaying Only Specific Transactions](#)

[Sorting Transactions by Date, Check Number, or Entry Order](#)

◆



## Account List

In the Account List, you can set up a new account, delete or modify an existing account, enter and change information about your accounts, and select accounts to use with [On-Line Services](#). The information to the right of the account list relates to the account highlighted in the Account List.

### ▶ **Dialog Box Options**

#### **Account List**

Lists all accounts in the Account Book and displays the type (Bank, Cash, Credit, Asset, Liability).

#### **New button**

Creates a new account.

#### **Delete button**

Deletes the selected account.

#### **Modify button**

Modifies the selected account by changing the type of account and/or its name.

#### **Report button**

Displays the Account List Report. You can print this list for reference. You can also include bank information such as bank name, account number, [shortcut](#), account limit, and current balance.

#### **Money On-Line Services button**

Choose this button to enable or disable the selected account for On-Line Services. On-Line Services lets you pay bills electronically from your computer, download bank information into your Money records, transfer funds between bank accounts, send inquiries about your transactions, and download stock and mutual fund closing prices. Accounts that are enabled for On-Line Services will have a lightning bolt next to their name in the Account List.

#### **Shortcut**

You can type a shortcut for the selected account using six characters or less. It's best to use a shortcut that's easy to remember. Shortcuts are useful when you have several accounts with similar names.

#### **Opening Balance**

You can enter or change the opening balance.

#### **Bank Name**

You can type the name of the bank for the selected account.

#### **Account Number**

You can type the account number for the selected account so that it's readily available for reference.

#### **Minimum Balance**

If your account requires a minimum balance, you can enter that amount here.

#### **Comment**

You can type a comment about the selected account. For example, the bank's address or phone number may be included as a comment.

---

### **See also**

[Setting Up a Bank Account](#)

[Setting Up a Cash or Other Account](#)

[Setting Up a Credit Card Account](#)

◆

**User's Guide**  
Chapter 17

◆

## Create New Account

### ▶ Dialog Box Options

#### **Account Name**

Type a name for the account.

#### **Bank**

Choose the Bank Account option as the account type if the account will be used to keep track of transactions involving checking, savings, or money market accounts.

#### **Credit Card**

Choose the Credit Card Account option as the account type if the account will be used to keep track of credit card transactions and the money owed on such accounts.

#### **Cash or Other**

Choose the Cash or Other Account option as the account type if the account will be used to keep track of cash expenditures, petty cash balances, or other income and expenses not included in Bank or Credit Card Accounts.

#### **Asset**

Choose the Asset Account option as the account type if the account will be used to track the value of personal assets owned by you or money owed to you. This does not include financial investments such as stocks, bonds, CDs, Canadian RRSPs, and IRAs. These should be tracked in Investment Accounts.

#### **Liability**

Choose the Liability Account option as the account type if the account will be used to keep track of money you owe, such as a one-time payment to a friend. This does not include amortized loans such as those you may have for college, your house, or your car. These should be tracked in Loans.

---

#### **See also**



#### **User's Guide**

Chapters 1 & 17



## Opening Balance

### ▶ **Dialog Box Options**

#### **Bank Account**

Type the ending balance from your most recent bank statement in order to accurately balance your account. Once the account is created, enter all transactions that have not yet appeared on your bank statement.

#### **Credit Card Account**

Type the amount you owe on the credit card from your last statement. Once the account is created, enter only those transactions which occurred after your last statement.

#### **Cash or Other Account**

Type the amount of cash you have on the day you create this account.

#### **Asset Account**

Start with the value of the asset on the day you create this account.

#### **Liability Account**

Start with the amount of money owed on the day you create this account.





## Modify Account

### ▶ Dialog Box Options

#### **Old Name**

Displays the current name for the account.

#### **New Name**

Type a new name for the account.

#### **Bank Account**

Choose the Bank Account option as the account type if the account will be used to keep track of transactions involving checking, savings, or money market accounts.

#### **Credit Card Account**

Choose the Credit Card Account option as the account type if the account will be used to keep track of credit card transactions and the money owed on such accounts.

#### **Cash or Other Account**

Choose the Cash or Other Account option as the account type if the account will be used to keep track of cash expenditures, petty cash balances, or other income and expenses not included in Bank or Credit Card accounts.

#### **Asset Account**

Choose the Asset Account option as the account type if the account will be used to track the value of personal assets owned by you or money owed to you. This does not include financial investments such as stocks, bonds, CDs, Canadian RRSPs, and IRAs. These should be tracked in Investment Accounts.

#### **Liability Account**

Choose the Liability Account option as the account type if the account will be used to keep track of money you owe, such as accounts payable.



## Category List

In the Category List you can set up a new category or subcategory, delete or modify existing ones, and enter and change information about a category or subcategory. The information to the right of the category list relates to the highlighted category or subcategory.

### ▶ **Dialog Box Options**

#### **Category List**

Lists all your categories, divided by Income and Expense.

#### **Subcategory List for**

Displays the subcategories for the selected category.

#### **New button**

Creates a new category or subcategory.

#### **Delete button**

Deletes the selected category or subcategory. If the category being deleted has subcategories, you will be alerted that deleting the category will cause all of its subcategories to be deleted. If you prefer, you can reassign the transactions to a new account.

#### **Modify button**

Modifies the selected category or subcategory.

#### **Report button**

Displays the Category List Report. You can print this list for reference. You can also include additional information such as shortcuts, as well as budget and tax report information.

#### **Shortcut**

You can type a shortcut for the selected category using six characters or less. It's best to use a shortcut that's easy to remember. Shortcuts are most useful if you have several categories with similar names.

#### **Comment**

You can type additional information about the selected category. For example, if you have an Automobile Maintenance category, you may include a comment about when the oil change or tire rotation should occur.

#### **Include on Tax Reports**

Choose this option if the transactions assigned to the category or subcategory should be included as part of a Tax Report. For example, if the transactions assigned to the category or subcategory are tax deductible or tax related, it would be useful to include them on a Tax Report.

#### **Tax Form**

Choose the type of tax form from a list that includes Form 1040, Schedule A, Schedule B, Schedule C, and W-2.

#### **Tax Form Line**

Choose the tax line from the list.

#### **Tax Form Copy**

Enter the copy of the tax form you are using. Most often the number will be 1; however, if you are using multiple forms, such as W-2 or Schedule C, this number will be greater.

#### **Budget button**

Choose this button to set up a budget based on your categories.

#### **Investments button**

Choose this to change the category or subcategory assigned to each type of investment activity.

If you choose a category or subcategory that is used to track investment activities, you will see a sentence below the category information saying "This category is used to record investment activities." If you want to change the categories or subcategories your investment activities are assigned to, choose the Investments button.

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**See also**

[Creating New Categories and Subcategories](#)

[Deleting Categories and Subcategories](#)

◆

**User's Guide**

Chapter 12

◆

## Create New Category

### ▶ Dialog Box Options

#### **Name**

Type a name for the new category or subcategory.

#### **Income Category**

If the category will be used for transactions that deposit money into an account, choose Income Category.

#### **Expense Category**

If the category will be used for transactions that withdraw money from the account, choose Expense Category.

#### **Include on Tax Reports**

Choose this option if the transactions assigned to the category or subcategory should be included as part of a Tax Report. If the transactions assigned to the category or subcategory are tax deductible or tax related, it would be useful to include them on a Tax Report.



## Delete Category or Classification Item

### Delete Category Dialog Box

The Delete Category dialog box appears if the category or subcategory you're deleting has transactions assigned to it or is used for reporting investment transactions. The transactions assigned to the category or subcategory to be deleted can be reassigned. Otherwise, the transactions would not be assigned to a category or subcategory.

#### ▶ **Dialog Box Options (Delete Category)**

##### **Category List**

Choose a replacement category from the list.

##### **Subcategory List**

Choose a replacement subcategory from the list.

### Delete Classification Item Dialog Box

The Delete Classification Item dialog box appears if the item or sub-item you're deleting has transactions assigned to it. The transactions assigned to the item or sub-item to be deleted can then be reassigned. Otherwise they will not be assigned to an item or sub-item.

#### ▶ **Dialog Box Options (Delete Classification Item)**

##### **Item List**

Choose a replacement item from the list.

##### **Sub-item List**

Choose a replacement sub-item from the list.

♦

## Modify Category or Classification Item

### ▶ Dialog Box Options

#### **Old Name**

Displays the current name for the category or classification item.

#### **New Name**

Type a new name for the category or classification item.

#### **Type**

If you want, choose a different type.



## Modify Subcategory or Sub-item

### ▶ Dialog Box Options

#### **Old Name**

Displays the current name for the subcategory or sub-item.

#### **New Name**

Type a new name for the subcategory or sub-item.



## Classification Item List

Displays the items and sub-items for the custom classification you have created. You can add, delete, or rename items and sub-items and enter shortcuts and comments for them. The name you've given your classification will appear on the Lists menu as well as at the top of this dialog box. The information to the right of the list is related to the highlighted item or sub-item.

### ▶ **Dialog Box Options**

#### **Item List**

Lists the names of all your classification items. The names you have given your items will be displayed. For example, if you have a Property Classification, items could be 8034 Jones Street, 17 Lichen Lane, and 119 Alameda Avenue.

#### **Sub-item List**

Lists the names of sub-items for the selected item. This list is only displayed if you have specified that your classification can have sub-items. For example, if 8034 Jones Street is the item, sub-items could be Apt. A and Apt. B.

#### **New button**

Creates a new item or sub-item.

#### **Delete button**

Deletes the selected item or sub-item.

#### **Modify button**

Renames the selected item or sub-item.

#### **Report button**

Displays a Classification Report. You can print this list for reference. Examples of such a report may include a Property List Report or a Job List Report.

#### **Shortcut**

You can type a shortcut for the selected item or sub-item using six characters or less. It's best to choose a shortcut that's easy to remember. Shortcuts are useful when you have several items that have similar names.

#### **Comment**

You can type additional information about the selected item or sub-item. For example, if you have a Property Classification, you may want to include the tenant's name and phone number as a comment.

---

### **See also**

[Creating Classification Items and Sub-items](#)

[Deleting a Classification and Classification Items](#)

[Renaming a Classification and Classification Items](#)



#### **User's Guide**

Chapter 13





## Create New Classification Item

### ▶ Dialog Box Options

#### **Name**

Type a name for the new classification item.



## Create New Subcategory and Classification Sub-item

### ▶ Dialog Box Options (New Subcategory)

#### **Name**

Type a name for the new subcategory.

#### **Subcategory For**

Choose a category from the list that you want to create the subcategory for.

#### **Include on Tax Reports**

Choose this option if the transactions assigned to the subcategory should be included as part of a Tax Report. If the transactions assigned to the subcategory are tax-deductible expenses or taxable income, it would be useful to include them on a Tax Report.

### ▶ Dialog Box Options (New Classification Sub-item)

#### **Name**

Type a name for the new classification sub-item.

#### **Sub-item For**

Choose a classification item from the list that you want to create the sub-item for.



## Other Classification

In addition to the built-in income and expense categories, you can create up to two custom classifications. A classification is a way of cataloging each transaction as more than merely an income or expense category. You can also modify and delete existing classifications.

### ▶ **Dialog Box Options**

#### **Classification 1 and Classification 2**

In the Classification 1 and Classification 2 boxes, you can create a new classification, for example, by property, by client, or by job.

#### **New button**

Creates a new classification.

#### **Modify button**

The Modify button only appears if you have already created a classification. It renames the classification and allows you to determine whether the classification items can have sub-items.

#### **Delete button**

The Delete button only appears if you have already created a classification. It deletes the selected classification. If you choose to delete a classification, all transactions assigned to that classification will be updated.

---

### **See also**

♦ [Creating a Classification](#)

## Modify Classification

### ▶ Dialog Box Options

#### **Old Name**

Displays the current name of the selected classification.

#### **New Name**

Type a new name for the classification.

#### **Allow Sub-items**

Choose the Allow Sub-items option to specify that your classification items can have sub-items. If this option is not chosen, you will not be able to use sub-items. If you decide later that you need sub-items, you can modify your classification. If you clear the Allow Sub-Items option, all sub-items will be deleted and all transactions will be reassigned to its parent item.



## New Classification

### ▶ **Dialog Box Options**

#### **Type**

Choose Client, Department, Job, Project, Property, or Family Member, or type any name you want for the new classification.

#### **Allow Sub-items**

Choose the Allow Sub-items option to specify that your classification items can have sub-items. If this option is not chosen, you will not be able to use sub-items. If you decide later that you need sub-items, you can modify your classification to add them.

---

#### **See also**

◆ [Creating a Classification](#)

◆ **User's Guide**  
Chapter 13



# Payee List

In the Payee List, you can rename, delete, or change information about an existing payee, or create a new payee. The information displayed to the right of the list relates to the payee selected in the Payee List.

♦ **Dialog Box Options**

**Payee List**

Lists the names of all payees, as well as the last date of a payment to or from that payee.

**Last Date**

Displays the last entered date for each payee.

**New button**

Creates a new payee and adds it to the Payee List.

**Delete button**

Deletes the selected payee from the Payee List. However, transactions containing that payee are unaffected.

**Rename button**

Renames the selected payee in all transactions containing that payee.

**Report button**

Displays the Payee List Report. You can print this list for reference. You can also include in the report additional information such as a shortcut name and the last date a payment was made to each payee.

**Shortcut**

You can add or change a shortcut. It's best to use a shortcut that's easy to remember. Shortcuts are useful when you have payees with similar names or that share the same first word in their name.

**Phone**

You can type the phone number of the payee for easy access.

**Acct #**

You can type the account number for reference.

**Address**

You can type a payee's address for reference or when printing checks.

**Street, City, State/Prov, Zip (For On-Line Services)**

Type the street, post office box, or route number, city, state or province, and zip code in the fields provided.

This information must be correct and complete if you pay a payee through Pay On-Line.

**Comment**

You can type additional information about the selected payee. For example, if the selected payee is a bank, it may be useful to include the name of the loan officer or branch manager with whom you do business.

**Pay On-Line Info button**

You can view the payee's mailing address and the number of days Pay On-Line needs to pay the payee. Pay On-Line may later inform you that the payee's address has been replaced with a merchant number. The merchant number is an electronic address that allows the payee to be paid more quickly.

---

**See also**

[Renaming an Item on A List](#)

Deleting an Item from the List



**User's Guide**

Chapter 14





## **Create New Payee**

### ◆ **Dialog Box Options**

#### **Name**

Type a name for the new payee as you want it to appear on checks and reports. Any information contained in curly brackets { } is not printed on checks. Such information could refer to the billing date, for example.

◆

## Rename Payee

- ◆ **Dialog Box Options**

- Old Name**

- Displays the current name for the payee.

- New Name**

- Type a new payee name to replace the old.

- When a payee is renamed, the change is reflected in all transactions using that payee name.

- ◆

## Select Payee

In the Select Payee dialog box, you can choose to view transactions for a single payee and get a quick total of all transactions assigned to that payee.

- ◆ **Dialog Box Options**

- Payee List**

- Choose the payee whose transactions you want to view. Only one payee may be selected.

- OK button**

- When you choose the OK button, the selected name is displayed in the View box and transactions related to that payee are displayed in the Account Book.

- ◆

## Select Category or Select Classification Item

### Select Category

In the Select Category dialog box, you can display transactions for single or multiple categories and subcategories, enabling you to get a quick total of all transactions assigned to those categories.

- ◆ **Dialog Box Options (Select Category)**

- ◆ **Category List**

- ◆ Displays Income and Expense categories in separate sections. You can choose the categories or subcategories you want to view.

- ◆ To choose more than one category or subcategory with the keyboard, press ALT+L to activate the Category List, then press the UP or DOWN ARROW keys to move to the categories or subcategories you want, and press the SPACEBAR to choose them.

- ◆ **Show Subcategory**

- ◆ Displays subcategories indented under each category.

### Select Classification

The Select Classification dialog box is titled with the name you chose for the classification. You can view transactions for single or multiple classification items or sub-items and get a quick total of all transactions assigned to them.

- ◆ **Dialog Box Options (Select Classification)**

- ◆ **Classification Item List**

- ◆ Displays items in the classification. You can choose the items or sub-items you want to view.

- ◆ To choose more than one classification item or sub-item with the keyboard, press ALT+L to activate the Classification List, then press the UP or DOWN ARROW keys to move to the items or sub-items you want, and press the SPACEBAR to choose them.

- ◆ **Show Sub-item**

- ◆ Displays sub-items indented under each item.

- ◆

## Select Multiple Categories or Classification Items

### Select Multiple Categories

In the Select Multiple Categories dialog box, you can display transactions for multiple categories and subcategories, enabling you to get a quick total of all transactions assigned to those categories.

#### ◆ **Dialog Box Options**

##### **Category List**

Displays Income and Expense categories in separate sections. You can choose the categories or subcategories you want to view.

To choose more than one category or subcategory with the keyboard, press ALT+L to activate the Category List, then press the UP or DOWN ARROW keys to move to the categories or subcategories you want, and press the SPACEBAR to choose them.

##### **Select None button**

Choose Select None if you don't want categories or subcategories highlighted.

##### **Select All button**

Choose Select All to highlight all the categories and subcategories.

##### **Show Subcategory**

Displays subcategories indented under each category.

### Select Multiple Classification Items

The Select Multiple Classification Items dialog box is titled with the name you choose for the classification. You can view transactions for multiple classification items or sub-items and get a quick total of all transactions assigned to them.

#### ◆ **Dialog Box Options**

##### **Classification List**

Displays items in the classification. You can choose the items or sub-items you want to include in the report.

To choose more than one classification item or sub-item with the keyboard, press ALT+L to activate the Classification List, then press the UP or DOWN ARROW key to move to the items or sub-items you want, and press the SPACEBAR to choose them.

##### **Select None button**

Choose Select None if you don't want items or sub-items highlighted.

##### **Select All button**

Choose Select All to highlight all the items and sub-items.

##### **Show Sub-item**

Displays sub-items indented under each item.

◆

## Other View (Select Transactions)

In the Other View dialog box, you can specify which transactions are displayed in the active window.

### ♦ **Dialog Box Options**

#### **Sort By**

Choose Date, Number, Account, Payee, Category, or Classification to specify how transactions are grouped. The other options determine which transactions are displayed.

#### **Type**

Choose Payments, Deposits, Unprinted Checks, Transfers, or No Amount as the type of transactions you want to display. If you choose All Types, or leave the field blank, all transactions are displayed.

#### **Payee**

Choose transactions for a single payee, All Payees, or a Blank Payee. Choosing the Blank Payee option will display only those transactions that currently do not have a payee name.

#### **Status**

Choose whether you want to display reconciled or unreconciled transactions, or both. If you leave this field as Reconciled & Unreconciled, it will have no effect on which transactions are displayed in the Account Book.

#### **Category**

Choose transactions for a single category, multiple categories, all categories, or blank categories; or choose a specific type of category, for example, tax categories. If you choose the blank category option, only those transactions without a category assigned to them will be displayed.

#### **Classification Item 1 and 2**

A box is displayed for each classification and labeled with the name you chose. Choose transactions for a single classification item, multiple items, blank items, or all items within the classification. If you choose the blank item option, only those transactions without an item assigned to them will be displayed.

#### **Date From/To**

Limits the view to transactions with dates within the range of dates you specify. If the From box is blank, all transactions with dates up to and including the date in the To box are included. If the To box is blank, all transactions dated the same as or later than the date in the From box are included.

#### **Number From/To**

Limits the view to transactions with check numbers in the range you specify. If the From box is blank, all transactions with numbers equal to or lower than the number in the To box are included. If the To box is blank, all transactions with numbers equal to or higher than the number in the From box are included.

#### **Amount From/To**

Limits the view to transactions with an absolute value equal to or between the amounts in the From and To boxes. If the From box is blank, the view includes all transactions with a value up to the amount in the To box. If the To box is blank, the view includes all transactions with a value equal to or greater than the amount in the From box.

♦

## Select Multiple Accounts

In the Select Account dialog box you can choose a custom view that enables you to display all transactions for selected accounts.

- ◆ **Dialog Box Options**

- Account List**

- Lists the names of all accounts. Choose the accounts you want to view. To choose more than one account, click each account you want, or move to each account with the UP or DOWN ARROW key and press the SPACEBAR to choose them.

- Select None button**

- Choose Select None if you do not want to select any of the accounts.

- Select All button**

- Choose Select All if you want to select all of the accounts.

- ◆

## Choose a Specific Payee

The Choose a Specific Payee dialog box is displayed when you type a payee name that matches more than one payee in the list.

- ◆ **Dialog Box Options**

- Payee List**

- Choose the payee you want from the list.

- Last Date**

- Displays the last date the payee was used in a transaction.

- Shortcut**

- Displays the payee's shortcut name.

- Address**

- Displays the payee's address.

- Phone**

- Displays the payee's phone number.

- Account Number**

- Displays the account number for the selected payee.

- Comment**

- Displays additional information about the selected payee.

- ◆





## **About Microsoft Money**

Displays the product version number, the copyright notice, and the serial number.



## Options: General

By turning options on or off in the Settings dialog boxes, you can customize Microsoft Money to fit your needs.

- ◆ **Display Options**

- ◆ **Font Size**

- Specifies the size of the numbers and letters displayed in your transactions.

- ◆ **Background Color**

- Shows the name of the current background color as displayed in checks and in the register. If you prefer, you may choose a different color.

- ◆ **Scenic Checks**

- Displays a scenic background in your Money checks.

- ◆ **Message Bar**

- Displays informative messages at the bottom of the Money window.

- ◆ **Confirmation Options**

- ◆ **Confirm Transaction Changes**

- Displays a confirmation message before a transaction is entered so you can accept or cancel the entry.

- ◆ **Beep on Transaction Entry**

- Produces a beep every time a transaction is entered.

- ◆ **Confirm New Payee Names**

- Displays a message when you use a new payee, asking if you want to add it to the payee list

- ◆ **Remind to Back Up on Close**

- Displays a message when you close Money, asking if you want to create a backup file.

- ◆ **Require Category in Each Transaction**

- Displays a message when you enter a transaction without a category assigned to it, confirming that the category is missing and asking if you want to add one.

- ◆ **Require Correct Category Type**

- Displays a message if you mistakenly enter an Income category for an expense or an Expense category for income, confirming the error and asking if you want to make a correction.

- ◆ **Protect Reconciled Transactions**

- Displays a message when you try to edit a transaction that is already reconciled, confirming you really want to make the changes.

- ◆ **Future Transactions Options**

- ◆ **Remind When Transactions Due**

- Displays a reminder when you open Money for Future Transactions that are due.

- ◆ **Days in Advance to Remind**

- Allows you to choose the number of days in advance you want to be reminded of pending Future Transactions.

- ◆ **Count Only Business Days**

- Reminds you of Future Transactions a specified number of business days in advance.

- ◆ **Entry Options**

- ◆ **Use SmartFill**

- Automatically fills in previously entered transaction information after you have typed three or more characters.

- ◆ **Automatically Drop Lists**

Automatically displays the list of choices for a transaction field, for example, a list of category or classification item names.

**Auto Decimal Point in Amounts**

Automatically adds the decimal point when you type a transaction amount.

**Use Enter Key to Move in Register**

Choose this if you want to use the ENTER key -- instead of the TAB key -- to move from field to field.

◆ **Print Options**

**Prompt If Checks Are Postdated**

Displays a message when you choose Print Check, notifying you that there are checks to be printed that have future dates attached to them. You have the option to proceed with printing them using today's date or to use the original date.

**Print Payee in Check Address**

Choose this if you want the payee name printed on checks as the first line in the address field. This option is only available for printing checks.

◆

## Split Transaction

Divides the amount of a transaction into two or more parts. You can assign a [category](#), classification [item](#), description, and amount to each part.

- ◆ **Dialog Box Options**

- ◆ **Category**

- ◆ You can assign a category and [subcategory](#) to each part of the [split](#). You can also assign items or [sub-items](#) if you are using classifications.

- ◆ **Description**

- ◆ You can type a description for each part of the [split](#) transaction, for example, specific details about a purchase.

- ◆ **Amount**

- ◆ Type the amount for each part of the split transaction.

- ◆ **Total**

- ◆ If you split the transaction before entering an amount for the whole transaction, this displays the sum of the parts, as you enter the amount for each part.

- ◆ **Unassigned**

- ◆ If you split the transaction after entering an amount for the transaction, this displays the amount not yet assigned to the parts of the split transaction. For accurate record keeping, you should see that this amount is zero before closing the dialog box.

- ◆ **Done**

- ◆ Choose this button to enter the split transaction.

- ◆ **Delete All**

- ◆ Choose this button to remove the parts of this split.

---

### See also

- ◆ [Splitting a Transaction](#)

- ◆ [Itemizing a Paycheck Deposit](#)

- ◆ [Entering a Deposit Less Cash](#)

- ◆

- ◆ **User's Guide**

- ◆ Chapter 5

- ◆

## Enter Due Transactions

Copies the selected transaction from the Future Transactions window into the Account Book, and reschedules a Future Transaction based on the frequency assigned in the Future Transactions window.

### ◆ **Dialog Box Options**

#### **Enter in Account**

Type or choose the account you want the transaction paid from.

#### **Remaining Balance**

Displays the remaining balance for the account the transaction is being recorded in.

#### **Number**

You can assign a number (for example, a check number) to the highlighted transaction before it is recorded in the Account Book. You can also type **Print** if you want to print the highlighted transaction.

#### **Date**

Accept the proposed date, or type the date you want.

#### **Spend or Receive (for non-investment transactions only)**

Displays the amount you want to subtract (spend) or add (receive). You can accept the proposed amount, or type the amount you want.

#### **Quantity, Price, Commission, and Amount (for investment transactions only)**

Accept these figures, or type the amounts you want.

#### **Splits button**

Choose this button to enter a split transaction into the Account Book or to see or change the parts of a split transaction already entered.

#### **Enter button**

Enters the transaction into the specified account.

#### **Don't Enter Now button (when available)**

The transaction is not recorded or rescheduled. The date in the Future Transaction window remains the same.

#### **Reschedule button**

The transaction is not recorded, but is rescheduled. For example, if your Future Transaction is paid monthly and is due today -- March 1 -- choosing Reschedule will postpone it until April 1.

◆

## Remind When Due

Places a copy of the transaction into the Future Transactions window and schedules it as a Future Transaction.

- ◆ **Dialog Box Options**

- Frequency**

- From the list, choose how often the transaction takes place.

- Next Due Date**

- Type the date on which the next transaction should take place.

- ◆

## Specify Date Range

The Specify Date Range dialog box is displayed when you choose Enter Due Transactions, or if you choose to enter Future Transactions when you are reminded.

- ◆ **Dialog Box Options**

- Date**

- Accept the proposed date or type another date for the Future Transactions you want to record. The proposed date is determined by the Remind When Transactions Due setting in the Settings dialog box.

- OK button**

- Opens the Enter Due Transactions dialog box, where you can choose to enter, ignore, or reschedule each due transaction on a case-by-case basis.

---

### See also

- ◆ [Changing When the Pay Bills Reminder is Displayed](#)



## Select Account

The Select Account dialog box is displayed if you are viewing more than one account in the Account Book when you choose Balance Account. You can balance only one account at a time.

- ◆ **Dialog Box Options**

- Account List**

- From this list, choose the account you want to balance.

- Continue button**

- Opens the Balance Account dialog box.

- ◆

## Adjust Account Balance

In the Adjust Account Balance dialog box, you can make adjustments to anything but Bank or Credit Card Accounts. You can also balance the individual transactions in the Account Book.

### ♦ **Dialog Box Options**

#### **New Ending Balance**

Displays the current ending balance for the account. Accept the proposed amount or type a new amount.

#### **As Of Date**

Displays today's date. If you want, type another date.

#### **Category for Adjustment**

You can choose a category and subcategory for the adjustment transaction. The amount of the adjustment transaction will be equal to the difference between the existing account balance and the New Ending Balance.

#### **OK button**

Choose the OK button to confirm an adjustment to the account's balance.

#### **Balance button**

Choose the Balance button to begin balancing your account with your bank statement.

---

### **See also**

♦ [Balancing or Reconciling a Bank Account](#)

## Account Didn't Balance

Presents ways you can adjust for any differences between Microsoft Money's account balance and the balance you entered from your bank statement.

- ◆ **Dialog Box Options**

- Go Back to Reconciling the Account**

- Choose this option to return to the Account Book to find and fix the problem yourself. You can modify existing transactions, mark them as cleared, or add any previously omitted transactions.

- Use SmartReconcile to Help Find the Error**

- Choose this option to have Money try to find the transaction that could be causing the problem.

- Automatically Adjust the Account Balance**

- Choose this option to have Money automatically add an adjustment transaction to make your account balance.

- Adjustment Amount**

- Displays the amount of the adjustment that is the difference between Money's account balance and the balance you entered from your bank statement.

- Category**

- You can assign a category or subcategory to the adjustment transaction.

- ◆

## Balance Account

Begins balancing your account with your bank statement. If you resume balancing an account, the previous balances and date you entered are displayed.

- ◆ **Dialog Box Options**

- Statement Date**

- Type the end date of the period covered in the bank statement.

- Starting Balance**

- Type the beginning balance from your statement.

- Ending Balance**

- Type the ending balance from your statement.

- Have Microsoft Money Create Transactions For**

- If your bank statement lists a service charge, you can type the amount into the Service Charge box. You can also enter a category and subcategory for the charges.

- If your bank statement lists interest earned, you can type the amount into the Interest Earned box. You can also enter a category and subcategory for the amount.

- Continue button**

- Opens the Account Book so you can clear individual transactions and finish balancing the account.

- ◆

## Starting Balance Adjustment

If you finish reconciliation and are prompted with the Starting Balance Adjustment dialog box, it is because the starting balance you entered from your bank statement is not the same as the one calculated in Microsoft Money. This difference may be the result of omitted transactions or transaction amounts that are not accurate.

### ♦ **Dialog Box Options**

#### **Go Back to Reconciling the Account**

Choose this option to return to the Account Book to adjust the starting balance yourself. You can modify existing transactions, mark them as reconciled, or add transactions.

#### **Complete Reconciliation Without Correcting the Balance**

Choose this option if you do not want an adjustment made for the difference between the two balances. You will probably still have the problem next time you balance.

#### **Have Microsoft Money Automatically Adjust the Balance**

Choose this option if you want to correct the problem by adding a starting balance adjustment transaction.

#### **Adjustment Amount**

Displays the difference between the starting balance from Money and the starting balance entered from your bank statement.

#### **Category**

You can assign a category and a subcategory to the adjustment transaction.

♦

## Starting Balance Warning

The Starting Balance Warning is displayed if the amount you entered from your statement does not match the starting balance from Microsoft Money.

Make sure you haven't skipped reconciling a statement and that you aren't reconciling an old statement. Also, make sure there are no transactions from earlier statements missing from the Account Book.

- ◆ **To enter missing transactions during reconciliation**

- 1 In the Starting Balance Warning dialog box, choose the Continue button.
- 2 Enter the missing transactions in the Account Book.
- 3 To mark the transaction as reconciled, hold down the SHIFT key as you click with the mouse in the C field, or press SHIFT+CTRL+M to mark the transaction. An "R" will appear in the field.

When you have entered all the missing transactions, the Starting Balance Difference displayed will be zero.

**Note** You may want to switch views from Unreconciled to All, so you can see transactions that may have been erroneously marked as reconciled.

- ◆

## Possible Error

Microsoft Money has detected a transaction that may have created an error. The error may be in the amount, the type of transaction, or the status of the transaction.

- ◆ **Transaction Options**

- ◆ **Payee**

- ◆ Displays the payee for the transaction.

- ◆ **Amount**

- ◆ Displays the amount of the transaction in error. Make sure you haven't incorrectly entered the amount or misplaced the decimals.

- ◆ **Type**

- ◆ Displays the type of the transaction, for example, Deposit or Payment. Make sure the transaction is of the correct type.

- ◆ **Status**

- ◆ Displays the status of the transaction. Verify whether the transaction is shown as cleared or uncleared on the statement.

- ◆ **Date**

- ◆ Displays the date the transaction was entered.

- ◆ **Category**

- ◆ Displays the category assigned to the transaction.

- ◆ **Dialog Box Options**

- ◆ **Yes button**

- ◆ Choose the Yes button to fix the problem with the transaction and finish balancing the account.

- ◆ **No button**

- ◆ Choose the No button if you don't want to change the transaction. SmartReconcile will continue to look for errors, but you may still need to make an adjustment to this transaction.

- ◆ **Cancel button**

- ◆ Choose the Cancel button if you don't want to continue using SmartReconcile to help find errors.

- ◆

## Possible Balance Error

Microsoft Money has detected a transaction that may have created an error in the ending balance.

- ◆ **Dialog Box Options**

- Yes button**

- Choose the Yes button to have Money change the amount entered on the ending balance statement and finish balancing the account.

- No button**

- Choose the No button if you don't want to change the transaction.

- Cancel button**

- Choose the Cancel button if you don't want to continue using SmartReconcile to help find errors.

- ◆



## Find

Looks through the transactions in the current view for the text or numbers you type.

### ◆ **Dialog Box Options**

#### **Find What**

Type the information you want to find. You can use letters, numbers, spaces, and symbols.

#### **Search**

Choose a direction for the search.

#### **Look In**

Choose which fields you want included in the search.

#### **Also Look in Split Transactions**

Choose this option to have split transaction information included in the search.

#### **Find Next button**

Starts the search. Selects the next transaction that contains the information you typed in the Find What box. You can continue to choose the Find Next button until you find the transaction you're looking for.

#### **Cancel button**

Closes the Find dialog box and moves to the last transaction found. If no transactions were found, it returns to the last selected transaction.

◆

## Spend or Receive

If you split a transaction without entering a total amount for the transaction, the Spend or Receive dialog box is displayed.

- ◆ **Dialog Box Options**

- Spend button**

- Choose Spend if you spent the displayed amount. Spend will subtract the amount from your account balance.

- Receive button**

- Choose Receive if you received the displayed amount. Receive will add the amount to the account balance.

- ◆

## **Create First Account**

Microsoft Money guides you through creating your first account.

### **OK button**

Choose the OK button to continue. You will have a chance to change the name of the account or create another type of account if you prefer.



## Reschedule Transaction

When rescheduling a Future Transaction with a frequency of Only Once, you must enter a date.

- ◆ **Dialog Box Options**

- Date**

- Enter a date using a slash ( / ) to separate the month, day, and year. For example, for May 18, 1991, enter 5/18/91.

- OK button**

- Choose the OK button to reschedule the transaction.

- ◆

## Split Transaction

Divides a transaction or part of a transaction into two or more parts. You can assign a category, description, and amount to each part.

Depending on what you are doing, Microsoft Money will display slight variations of the Split window. There are three variations.

**If you are balancing a loan, setting up a loan, or changing loan information, you will have these options:**

- ♦ **Dialog Box Options**

- Category**

- You can assign a category and subcategory for each fee. For example, insurance or taxes.

- Description**

- You can type a description for each fee. For example, the type of insurance may be included as part of the description.

- Do not enter a description when balancing a loan. It can't be used.

- Amount**

- Type the amount for each fee.

- Total Other Fees**

- This displays the sum of the fees as you enter each amount.

- Done**

- Choose this button to accept these Other Fees.

**If you are entering or changing a loan payment, you will have these options:**

- ♦ **Dialog Box Options**

- Category**

- The categories and subcategories for principal, interest, and other fees are listed here.

- Do not change the content of this field. It is used to help track your loan payments. To change the category for a loan payment see Changing Loan Information.

- Description**

- You can type a description for the principal, interest, and other fees. For example, you may want to highlight the principal and interest parts of the loan payment by entering "principal" and "interest" in the respective Description fields.

- Amount**

- Type the amount for each part of the loan payment.

- Unassigned**

- This displays the uncategorized part of the loan payment as you enter each amount. For accurate record keeping, you should see that this amount is zero before you close the Split window.

- Done**

- Choose this button to accept the split parts of this loan payment.

- Delete All**

- Choose this button to remove the parts of this split.

**If you are entering or changing a Future Transaction for a loan payment, you will have these options:**

♦ **Dialog Box Options**

**Category**

The categories and subcategories for principal, interest, and other fees are listed in here.

You cannot make changes to this field. To change the category for a Future Transaction, see [Changing Loan Information](#).

**Description**

The description for the principal, interest, and other fees are listed here.

You cannot make changes to this field.

**Amount**

The principal and interest amounts are calculated and cannot be changed.

**Unassigned**

This displays the sum of the Future Transaction as you enter each amount. For accurate record keeping, you should see that this amount is zero before you close the Split window.

**Done**

Choose this button to accept the split parts of this Future Transaction.

♦



## Opening Balance

In the Opening Balance dialog box, the amount you enter is determined by the type of account you create.

- ◆ **Dialog Box Options**

- Opening Balance (Bank Account)**

- Enter the ending balance from your bank statement.

- Opening Balance (Credit Card Account)**

- Enter the amount you owe on the credit card from your last statement. Once the account is created, enter only those transactions that occurred after your last statement.

- Opening Balance (Cash or Other Account)**

- Enter the amount of cash you have on the day you create this account.

- ◆



## Opening Balance

The amount you enter in the Opening Balance box is determined by the type of account you are creating.

- ◆ **Dialog Box Options**

- Opening Balance (Asset Account)**

- Type the balance as determined by the cost of the asset on the day you create this account. Type **0** as the opening balance if you plan to enter a transaction for the purchase of this asset.

- Opening Balance (Liability Account)**

- Type the amount you owe on the day you create this account. Leave the Opening Balance box blank if you plan to enter the liability as a transaction.

- ◆



## AutoBudget

AutoBudget automatically creates a budget by averaging the income and expense transactions you've already entered. It's best to have at least 30 days of data entered before using this feature.

### ♦ **Dialog Box Options**

#### **Date Range box**

Choose a date range from the list, or enter specific dates in the From and To boxes. Microsoft Money will average your past transaction amounts during the date range you specify.

#### **Round to Nearest**

Choose how strictly you want to round your budget amounts.

#### **Create Budget For**

Choose from the options to specify which categories and subcategories to include in the budget.

#### **Create button**

Choose this button when you've made your selections and are ready to create a budget.

<u>Choose</u>	<u>To create a budget for</u>
Only Categories With No Budget	All categories and subcategories that currently have no budget assigned to them.
All Categories	All categories and subcategories.
Selected Categories	Specified categories and subcategories.
Only for Dividends	Investment dividend income.

---

### **See also**

[Budget Reports](#)

[Creating a Budget](#)

♦

### **User's Guide**

Chapter 34



## Budget List

In the Budget List dialog box, you can assign a yearly, monthly, weekly, or customized budget amount to income and expense categories and subcategories. Customizing a monthly budget is useful when you know you'll spend different amounts from month to month. For example, you could assign a higher budget to your Gift category for the month of December if you know you'll spend extra money for holiday gifts.

- ◆ **Dialog Box Options**

- ◆ **Budget List**

- ◆ You can select an Income or Expense category for which you'll create a budget. On the right side of the dialog box, you can assign budget amounts to the selected category.

- ◆ **Budget/Yr**

- ◆ Shows the total yearly budget amount assigned to the selected category or subcategory.

- ◆ **Show Subcategories**

- ◆ You can select Show Subcategories to have subcategories appear indented under each Income and Expense category. Select a subcategory to create a budget for, then assign budget amounts to it.

- ◆ **Yearly**

- ◆ Shows the yearly total of the amounts you assigned for each month. You can change the budgeted yearly amount for the selected category or subcategory by entering a different amount in this box.

- ◆ **Monthly**

- ◆ Shows the monthly budget amount. You can change the monthly amount for the selected category or subcategory by entering a different amount in this box.

- ◆ **Weekly**

- ◆ You can enter a weekly budget amount for the selected category or subcategory.

- ◆ **Customize by Month**

- ◆ You can enter a different amount for each month.

- ◆ **Categories**

- ◆ Choose the Categories option to go to the Category List dialog box. You will be able to create, delete, or modify your categories.

- ◆ **AutoBudget**

- ◆ Choose this option to have Microsoft Money create a budget for you based on your past records.

---

### See also

- ◆ [Creating a Budget](#)

- ◆ **User's Guide**

- ◆ Chapter 34

- ◆

## Report

- ◆ **Dialog Box Options**

- Customize button**

- Choose to change what is included and how the report is displayed.

- Remember button**

- Choose to have Microsoft Money remember your report customizations and chart formatting.

- Print button**

- Choose to print the report displayed in the dialog box.

- Export button**

- Choose to export the displayed report to a file for use in another computer application, such as a word processor or spreadsheet.

- Chart button**

- Choose to display a chart based on the report.

---

### See also

- [Printing Reports](#)

- [Exporting Reports](#)

- [Adjusting the Report Column Width](#)

- [Changing the Font Used in a Report](#)

- ◆

- User's Guide**

- Chapter 6

- ◆

## Set Report Column Widths

If there is too much space between columns, or if the information doesn't fit in the columns, you can choose a different column width, which will affect both display and printing.

- ◆ **Dialog Box Option**

- Width**

- Choose Automatic, Narrow, Standard, Wide, or Extra Wide. The Automatic width option adjusts each column to fit the information it contains on the page. The other options allow you to create narrower columns, or wider columns using a landscape orientation.

---

### See also

- ◆ [Printing Reports](#)

## Customize Summary Report

Summary Reports show a detailed breakdown of your income and expenses. You can change the report and how it is organized by specifying what is displayed in the rows and columns.

### ♦ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report and chart. You can use up to 64 characters.

#### **Rows**

Choose what you want listed down the left side of your report, for example, categories or payees.

#### **Columns**

Choose what you want listed as column headings across the top of your report. For example, you can choose a column for every account or every month.

#### **Combine All Values Under**

Use this to combine all small amounts for cleaner looking charts.

#### **Sort By Amount**

Choose this to sort rows in descending order according to the amount. Otherwise, your reports will be sorted alphabetically.

#### **Include Shortcuts**

Choose this to display shortcuts in parentheses.

#### **Date Range - Dates From/To**

Use this to limit the report to the dates specified.

#### **Include Transactions - From Account**

Use this to specify which accounts you want included in the report.

#### **All Transactions**

Choose this if you want to include all transactions in the report.

#### **Select Transactions**

Choose this to include only certain transactions in the report, for example, only reconciled transactions.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

---

### **See also**

♦

#### **User's Guide**

Chapter 6

♦



## Customize Income and Expense Report

The Income and Expense Report totals transactions by what you earned and what you spent and compares the difference. You can change the report and how it is organized by specifying what is displayed in the rows and columns.

### ♦ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report and chart. You can use up to 64 characters.

#### **Rows**

Choose what you want listed down the left side of your report.

#### **Columns**

Choose what you want listed as column headings across the top of your report.

#### **Combine All Values Under**

Use this to combine all small amounts for cleaner looking charts.

#### **Sort By Amount**

Choose this to sort rows in descending order according to the amount. Otherwise, your reports will be sorted alphabetically.

#### **Date Range - Dates From/To**

Use this to limit the report to the dates specified.

#### **Include Transactions - From Account**

Use this to specify which accounts you want included in the report.

#### **All Transactions**

Choose this if you want to include all transactions in the report.

#### **Select Transactions**

Choose this to include only certain transactions in the report, for example, only reconciled transactions.

#### **Report Transfers By**

Choose Don't Include Transfers if you don't want transfers reflected in this report. Choose Include Transfers To or From Asset or Liability Accounts if you want these transfers reflected in a separate section of the report and reflected in net income. Choose Include Transfers To or From Accounts that Aren't in the Report to see cash inflows and outflows to or from accounts that aren't included in the report.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

---

### **See also**

♦

#### **User's Guide**

Chapter 6

♦

## Customize Tax Report

Tax Reports display information about transactions in categories marked to be included on Tax Reports.

- ◆ **Dialog Box Options**

- ◆ **Title**

- ◆ Type a descriptive title for the report and chart. You can use up to 64 characters.

- ◆ **Report Type - Tax Summary**

- ◆ Choose this to include only subtotals and no individual transactions.

- ◆ **Report Type - Tax Transactions**

- ◆ Choose this to show individual transactions.

- ◆ **Rows (Tax Summary Only)**

- ◆ Choose what you want listed down the left side of your report. For example, you can choose a row for every category or subcategory.

- ◆ **Columns (Tax Summary Only)**

- ◆ Choose what you want listed as column headings across the top of your report. For example, you can choose a column for every account or payee.

- ◆ **Subtotal by (Tax Transactions Only)**

- ◆ Use this to choose how your transactions are grouped.

- ◆ **Include Shortcuts (Summary Only)**

- ◆ Choose this to display shortcuts.

- ◆ **Date Range - Dates From/To**

- ◆ Use this to limit the report to the dates specified.

- ◆ **Include Transactions - From Account**

- ◆ Use this to specify which accounts you want included in the report.

- ◆ **All Transactions**

- ◆ Choose this if you want to include all transactions in the report.

- ◆ **Select Transactions**

- ◆ Choose this to include only certain transactions in the report, for example, only reconciled transactions.

- ◆ **Widths button**

- ◆ Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

- ◆ **Fonts button**

- ◆ Choose this to specify the size and style of the typeface in the report.

---

### See also

- ◆

- ◆ **User's Guide**

- ◆ Chapter 36

- ◆

## Customize Budget Report

Budget Reports compare actual amounts spent with budgeted amounts. You can change the information in the report and how it is organized by specifying what is displayed in the rows and columns.

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report and chart. You can use up to 64 characters.

#### **Rows**

Choose what you want listed down the left side of your report.

#### **Columns**

Choose what you want listed as column headings across the top of your report.

#### **Combine All Values Under**

Use this to combine all small amounts for cleaner looking charts.

#### **Sort By Amount**

Choose this to sort rows in descending order according to the amount. Then choose to sort transactions based on Actual, Budget, or Difference. Otherwise, your reports will be sorted alphabetically.

#### **Show Empty Categories**

Choose this to include categories that have budgeted amounts but have not been used in any transactions.

#### **Date Range - Dates From/To**

Use this to limit the report to the dates specified.

#### **Include Transactions - From Account**

Use this to specify which accounts you want included in the report.

#### **All Transactions**

Choose this if you want to include all transactions in the report.

#### **Select Transactions**

You can choose which transactions are included in the report, for example, only expense transactions.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

---

### **See also**

◆

#### **User's Guide**

Chapter 34

◆

## Customize Net Worth Report

Net worth is determined by subtracting liabilities from assets.

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report and chart. You can use up to 64 characters.

#### **Show Balances as of**

The report will show the balances as of the date you type.

#### **Include Accounts**

Choose which accounts you want included in your report.

#### **Include Loans**

Choose which loans you want to include in your report.

#### **Include Investment Accounts**

Choose which Investment Accounts you want to include in your report.

#### **Combine All Values Under**

Use this to combine all small amounts for cleaner looking charts.

#### **Sort By Amount**

Choose this to sort rows in descending order according to the amount. Otherwise, your reports will be sorted alphabetically.

#### **Level of Detail**

Choosing Accounts will display the greatest amount of detail; choosing Asset/Liabilities will display the least.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

---

### **See also**

◆

#### **User's Guide**

Chapter 35

◆

## Customize Transaction Report

Transaction Reports display all transactions from the Account Book or Account Forms.

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report. You can use up to 64 characters.

#### **Include Fields**

Choose which fields you want to include in your report. These will display as column headings across the top of your report.

#### **Subtotal by**

Use this to group transactions and have a subtotal for each group. For example, you can group transactions by category or account.

#### **Date Range - Dates From/To**

Use this to limit the report to the dates specified.

#### **Include Transactions - From Account**

Choose which accounts you want included in the report.

#### **All Transactions**

Choose this if you want to include all transactions in the report.

#### **Select Transactions**

Choose this to include only certain transactions in the report, for example, only reconciled transactions.

#### **Show Splits**

Choose this to include all parts of split transactions.

#### **Running Balance**

Choose the Display a Running Balance/Total Starting With option to include a running balance in your report. Then choose what you want the opening balance to start with.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

---

### **See also**

◆

#### **User's Guide**

Chapter 6

◆

## Customize Future Transaction Report

Future Transaction Reports display all information from your Future Transactions window. You can change the information in the report and how it is organized.

- ◆ **Dialog Box Options**

- Title**

- Type a descriptive title for the report. You can use up to 64 characters.

- Include Fields**

- Choose which fields you want to include. These will display as column headings across the top of your report.

- Show Splits**

- Choose this to include all parts of split transactions.

- Date Range - Dates From/To**

- Use this to limit the report to the dates specified.

- Include Transactions**

- Choose which transactions you want included in the report.

- Widths button**

- Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

- Fonts button**

- Choose this to specify the size and style of the typeface in the report.

---

### See also

- ◆ **User's Guide**  
Chapter 11

- ◆

## Customize Account List Report

### ◆ Dialog Box Options

#### **Title**

Type a descriptive title for the report. You can use up to 64 characters.

#### **Shortcut**

Choose this to display [shortcuts](#).

#### **Account Balances**

Choose this to display each account's opening and current balance.

#### **Bank Information**

Choose this to display the bank name and account number.

#### **Account Limit**

Choose this to display a minimum balance or credit limit amount.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

---

### See also

◆

#### **User's Guide**

Chapter 17

◆

## Customize Payee List Report

### ◆ Dialog Box Options

#### **Title**

Type a descriptive title for the report. You can use up to 64 characters.

#### **Shortcut**

Choose this to display [shortcuts](#).

#### **Phone Number**

Choose this to display phone numbers for the payees.

#### **Last Date Used**

Choose this to display the last date each [payee](#) was used in a transaction.

#### **Account Number**

Choose this to display the account number for each payee.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

---

### **See also**

◆

#### **User's Guide**

Chapter 14

◆



## Customize Category List Report

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report. You can use up to 64 characters.

#### **Shortcut**

Choose this to display shortcuts.

#### **Tax Information**

Choose this to display which categories are included on Tax Reports as well as the Tax Form and Tax Form Line for the category.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

---

### **See also**

◆

#### **User's Guide**

Chapter 12

◆

## Customize Budget List Report

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report. You can use up to 64 characters.

#### **Summary**

Choose this to display Income and Expense categories and subcategories with annual budgets assigned to each.

#### **Subcategory Budgets**

Choose this option to have subcategories included in the report. The subcategories will appear indented under each Income and Expense category.

#### **Budget Details**

Choose this to display a greater level of detail that includes budget information, such as budget amounts and length of the budget period, as well as a monthly breakdown of the budget amounts.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

---

### **See also**

◆

#### **User's Guide**

Chapter 34

◆

## Customize Classification List Report

- ◆ **Dialog Box Options**

- Title**

- Type a descriptive title for the report. You can use up to 64 characters.

- Include Shortcut**

- Choose this to display each classification item's shortcut.

- Widths button**

- Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

- Fonts button**

- Choose this to specify the size and style of the typeface in the report.

---

### See also

- ◆
  - User's Guide**
    - Chapter 13

- ◆



## Charts

You can create a chart to graphically display the information from Summary Reports, Income and Expense Reports, Tax Reports, Budget Reports, Net Worth Reports, Market Value Reports, Performance Reports, or Price History Reports. Charts are useful in comparing amounts and tracking your finances. Once the chart is displayed, you can change its content and layout as you see fit.

- ◆ **Dialog Box Options**

- Format button**

- Choose this option to change the content and layout of the chart. You can change the type (bar, pie, or line), as well as make other formatting changes.

- Print button**

- Choose this option to print the chart.

- Copy button**

- Choose this option to copy the chart to the Windows Clipboard. You can then paste it into another application, such as a word processor.

---

### See also

- [Introduction to Charts](#)

- [Choosing a Chart Type](#)

- [Formatting a Chart](#)

- ◆

- User's Guide**

- Chapters 6 & 30

- ◆

## Format Chart

Once a chart is created you can change its content and how it's displayed.

### ♦ **Dialog Box Options**

#### **Chart Type**

You can choose Bar Chart, Line Chart, or Pie Chart for the type. The type you choose determines which other options are available.

#### **Include From Report**

You can choose which sections of the report you want to chart.

#### **Bar Options**

In a Bar Chart, if you are working with a Budget Report, you can choose to view either Stacked or Clustered bars if your report has multiple amount columns.

#### **Pie Labels**

In a Pie Chart, you can choose to label the slices by percentage or by dollar amounts.

#### **Show Legend**

Depending on the type of chart you're creating, you can display a legend containing a list of symbols and what they represent to use as a reference. You can choose or clear this option.

#### **Show Gridlines**

Depending on the type of chart you're creating, you can include a gridline as part of the chart to use as a reference. You can choose or clear this option.

#### **Display Patterns Instead of Colors**

You can replace the colors in the on-screen chart with patterns.

#### **Print Patterns Instead of Colors**

You can replace the colors on the printed image of the chart with patterns.

#### **Chart Budget Amounts for (Budgets Reports only)**

You can choose to have your Budget Report charts display Actual, Budget, Difference, or any combination of the three. If you choose only one check box, you can create a Pie Chart for the corresponding amounts.

#### **Fonts button**

Choose this button to change the typeface of the chart you're creating.

#### **Customize Report button**

Choose this option to switch back to the report and make the customizations you prefer. The revisions you make in the report will then be included in the chart.

---

### **See also**

♦

#### **User's Guide**

Chapter 6

♦

## Print Chart

Prints the displayed chart.

- ◆ **Dialog Box Options**

- Copies**

- Choose the number of copies you want to print.

- Print Quality**

- You can specify the print quality, which will affect the resolution of the chart you're printing. The print quality is either described in dots per inch (dpi) or as High, Medium, or Low. The more dots per inch, the higher the resolution.

- Setup**

- Displays the Print Setup dialog box, where you can change the printer you're using or change the printer settings to better suit your needs.

---

### See also

- [Setting Up to Print Checks and Reports](#)

- [Printing Reports](#)

- ◆

- User's Guide**

- Chapter 6

- ◆





## Currency List

In the Currency List [dialog box](#), a standard set of built-in currencies is displayed. You can add or delete items from the list, rename a currency, make modifications to the currency's last exchange rate, or create a Currency List Report. The information to the right of the list relates to the [highlighted](#) Currency.

### ◆ **Dialog Box Options**

#### **Currency List**

Highlight the currency here that you want to work with.

#### **Exchange Rate**

Displays the last exchange rate used for each currency.

#### **New button**

Creates a new currency that will be added to the list.

#### **Delete button**

Deletes the highlighted currency from the list.

#### **Rename button**

Renames the highlighted currency.

#### **Display Exchange Rate As**

[Choose](#) the option that describes the exchange rate you know.

#### **Exchange Rate**

You can change a currency's exchange rate by typing a new rate here.

#### **Report button**

Displays the Currency List Report. You can customize, remember, print, or export the Currency List Report.

---

### **See also**

◆

#### **User's Guide**

Chapter 16

◆

## Rename Currency

- ◆ **Dialog Box Options**

- Old Name**

- Displays the current name for the currency.

- New Name**

- Type a new currency name to replace the old.

---

### See also

- ◆

- User's Guide**

- Chapter 16

- ◆

## **Create New Currency**

### ♦ **Dialog Box Options**

#### **Name**

In the Currency List box, type the currency's name and choose the OK button. The name will be added to the Currency List.

---

### **See also**

♦

#### **User's Guide**

Chapter 16

♦

## Customize Currency Exchange Rate Report

- ◆ **Dialog Box Options**

- Show Local Units for Each Foreign Unit**

- Choose this if you want to see the value of the local units for each foreign unit. That is, if .84 local units equals one foreign unit, .84 will be displayed.

- Show Foreign Units for Each Local Unit**

- Choose this if you want to see the value of the foreign units for each local unit. That is, if 1.19 foreign units equals one local unit, 1.19 will be displayed.

---

### See also

- ◆

- User's Guide**

- Chapter 16

- ◆

## Currency Converter

In the Currency Converter [dialog box](#), you can convert the amount you spent in a foreign currency to your local currency. To convert foreign currency amounts to local currency, enter the amount you spent or received in foreign currency. While in the amount field, press the F8 key to display the Currency Converter dialog box.

### ◆ **Dialog Box Options**

#### **Foreign Amount**

The number you entered in the amount field will be displayed here. If the foreign amount field is blank, type the amount that is being converted to local currency.

#### **Foreign Currency**

From the list, [choose](#) the foreign currency you want to convert from.

#### **Display Exchange Rate As**

Choose either Foreign Units for Each Local Unit or Local Units for Each Foreign Unit. In determining which option to choose, select the option that describes the exchange rate you know.

#### **Exchange Rate**

You can change the listed exchange rate of a currency by typing a new rate here.

---

### **See also**

◆

#### **User's Guide**

Chapter 16

◆



## Open

You can open any existing file, but you can have only one Microsoft Money file open at a time. Whenever you start Money, the last file you worked with is opened automatically. If you open a different file, your previous file is saved and closed.

### ◆ **Dialog Box Options**

#### **File Name**

Type the name of the file you want to open, or choose from the list.

#### **List Files of Type**

Choose the type of file you want to open. The file types are identified by their file name extensions, for example, Money files (.MNY), backup files (.BAK), or All Files (\*.\*)

#### **Directories**

Displays the current directory. You can choose a different one.

#### **Drives**

Displays the current drive. You can choose a different one.

#### **New button**

Displays the New File dialog box, where you can create a new Money file.

#### **Network button (displays only if connected to network)**

Lets you connect to a shared directory.

---

### **See also**

- ◆ [Opening a File](#)

## **Password**

### ♦ **Dialog Box Options**

#### **Password**

Type the password assigned to this Microsoft Money file.

---

#### **See also**

- ♦ [Assigning, Changing, or Deleting a Password](#)



## **New Password**

You can change, remove, or assign a new password to your Microsoft Money file.

### **To Change or Assign a Password**

Type a password of up to 16 characters, and choose the OK button. You will then be prompted to re-enter the password.

### **To Remove a Password**

If you want to remove password protection from the file, leave the Password box blank and choose the OK button. Repeat this process when prompted to re-enter the password.

---

### **See also**

[Assigning, Changing, or Deleting a Password](#)



## New

You can create a new Microsoft Money file with a new set of [categories](#) and accounts. You might create a new file if you want to keep individual project accounts separate from personal and home accounts.

### ◆ **Dialog Box Options**

#### **File Name**

Type a name for the new file.

#### **Directories**

Displays the current directory. You can [choose](#) a different one.

#### **Drives**

Displays the current drive. You can choose a different one.

---

### **See also**

- ◆ [Creating a New File](#)

## Set Up Category List

- ◆ **Dialog Box Options**

- Standard Categories**

- Choose this if you would like to start with Microsoft Money's default set of income and expenses categories.

- No Standard Categories**

- Choose this if you want to create all of your own categories.

---

### See also

- [Income Categories](#)

- [Expense Categories](#)

- [Introduction to Categories](#)

- [Creating a New Category or Subcategory](#)

- ◆

- User's Guide**

- Chapters 1 & 12

- ◆

## Backup

Use to create a backup copy of your file. Microsoft Money saves your work automatically. Creating a backup file is an extra precaution against data loss.

- ◆ **Dialog Box Options**

- Back Up File To**

- Proposes a name and location for your backup file or displays the name and location of the last backup file you made. You can accept the suggestion or type a different name and location.

- Remind to Back Up on Close**

- You can choose this option to be reminded to create a backup file as you close Money.

---

### See also

- [Backing Up Your File](#)

- [Changing the Backup Option](#)

- ◆

- User's Guide**

- Chapter 37

- ◆

## Backup Reminder

This dialog box is displayed every time you quit Microsoft Money if you have chosen the Remind To Back Up on Close option. Money saves your work automatically. Creating a backup file of your work on a different disk is an extra precaution against data loss.

- ◆ **Dialog Box Options**

- Back Up File To**

- Proposes a name and location for your backup file or displays the name and location of the last backup file you made. You can accept the suggestion or type a different name and location.

- Remind to Back Up on Close**

- You can choose or clear this option to be reminded to create a backup file as you close Money.

---

### See also

- [Backing Up Your File](#)

- [Changing the Backup Option](#)

- ◆

- User's Guide**

- Chapter 37

- ◆

## Archive

Microsoft Money creates a copy of all transactions for an archive file, then deletes the type of transactions you specify for each account.

- ◆ **Dialog Box Options**

- ◆ **Remove Transactions that are Dated Before**

- ◆ Enter the date up to which you want transactions deleted from the current file.

- ◆ Transactions dated the same as, or after, the date you enter will not be removed.

---

### See also

- ◆ [Archiving Your Records](#)

- ◆ **User's Guide**

- ◆ Chapter 37

## Backup

### ◆ **Dialog Box Options**

#### **File Name**

Proposes a name for the archive file. You can type a new name.

#### **Directories**

Displays the current directory. You can choose a different one.

#### **Drives**

Displays the current drive. You can choose a different one.

---

### **See also**

◆ [Archiving Your Records](#)

#### **User's Guide**

Chapter 37

◆

## Export (Report)

Exports the displayed report to tab-delimited text format (with the extension .TXT) so you can open it in another application, such as a spreadsheet or word processing program. When you open the report in a word processor, each row of the report will constitute a separate paragraph, and the columns in each row will be separated by tabs.

- ◆ **Dialog Box Options**

- File Name**

- Proposes a name for the exported report file. You can type a new name.

- Directories**

- Displays the current directory. You can choose a different one. You may want to use the directory where the application you plan to use is located.

- Drives**

- Displays the current drive. You can choose a different one.

---

### See also

- [Exporting Reports](#)

- ◆

- User's Guide**

- Chapter 6

- ◆



## Import

Imports the selected files into the current Microsoft Money account.

### ◆ **Dialog Box Options**

#### **File Name**

Choose the files you want to import from the list. Files with the extension .QIF (Quicken Interchange Format) are displayed for you.

#### **Select All button**

Choose this button to select all the files listed in the File Name box.

#### **Select None button**

Choose this button to remove the highlight from all file names in the File Name box.

#### **List Files of Type**

Choose the type of file you want to display. The file types are identified by their file name extensions, for example, Quicken Files (\*.QIF) or All Files (\*.\*) .

#### **Directories**

Displays the directory of your import files. You can choose a different one.

#### **Drives**

Displays the current drive. You can choose a different one.

---

### **See also**

◆ [Importing Information from a Quicken File](#)

#### ◆ **User's Guide**

Appendix A

◆

## Select Import Account

The Select Import Account dialog box is displayed so you can specify the Money accounts into which these transactions will be placed.

- ◆ **Dialog Box Options**

- Account List**

- From this list, choose which Money account the imported transactions will be added to.

- Create button**

- Choose this button to create a new Money account.

- Cancel button**

- Choose this button to stop importing this file and move to the next one.

- ◆

## Select Import Investment Account

The Select Import Investment dialog box is displayed so you can specify the Money Investment Accounts into which these investment transactions will be placed.

- ◆ **Dialog Box Options**

- Investment Account List**

- From this list, choose which Money Investment Account the imported transactions will be added to.

- Create button**

- Choose this button to create a new Investment Account.

- Cancel button**

- Choose this button to stop importing this file and move to the next one.

- ◆

## Select Import Investment

The Select Import Investment dialog box is displayed so you can specify the Money investment into which these investment transactions will be placed.

- ◆ **Dialog Box Options**

- Investment List**

- From the list, choose which investment you want to use for the import investment displayed above.

- OK button**

- Choose this button to import the highlighted investment and move to the next.

- Create button**

- Choose this button if you have not yet created the investment in Money to which you want to add the import investment.

- Cancel button**

- Choose this button to stop importing this file and move to the next one.

- ◆

## Assign Import Account

The Select Import Account dialog box is displayed so you can specify the Microsoft Money accounts into which these account transactions will be placed.

- ◆ **Dialog Box Options**

- Account List**

- From the list, choose which Money account you want to use for the import account displayed above.

- Assign**

- Choose this button to assign the imported account to the highlighted account in the Account List.

- Create button**

- Choose this button if you have not yet created the Money account into which you want to add the import account.

- Cancel button**

- Choose this button to stop importing the file and move to the next one.

- ◆

## Select Font

In the Select Font dialog box, you can change the typeface and type size that will print on your report or chart.

- ◆ **Dialog Box Options**

- Font**

- Choose the font you want to print on your report.

- Size**

- Choose the size of type you want to print on your report.

- Sample**

- Displays a sample of each font and type size you select.

- Note** Only the fonts that are available on your printer are listed.

- ◆

## Export

Exports the selected account to a .QIF (Quicken Interchange Format) file.

If you want to export information to a spreadsheet or word processor, such as Microsoft Excel or Microsoft Word, you should export from a Microsoft Money report instead of using File Export.

- ◆ **Dialog Box Options**

- ◆ **Loose QIF**

- ◆ Choose this option if you are going to be using the file with a spreadsheet or word processor.

- ◆ **Strict QIF**

- ◆ Choose this option if you will be opening the exported file in Quicken. This option will shorten the category names in your export file to 13 characters to make them compatible.

---

### See also

- ◆ Exporting Reports

## Export

The Export dialog box is used to choose a file name and directory for your exported files.

- ◆ **Dialog Box Options**

- File Name**

- Type a name for the file you are going to export. Be sure to give the file name a QIF extension, for example, **export.qif**.

- Directories**

- Displays the directory where your exported account will go. You can choose to export your account to a different directory.

- Drives**

- Displays the current drive. You can choose to export your account to a different drive.

- ◆



## Export

The Export dialog box is displayed so you can specify what type of Microsoft Money accounts you want to export.

- ◆ **Dialog Box Options**

- Regular**

- Choose this button if the account you want to export is a non-Investment Account.

- Investment**

- Choose this button if the account you want to export is an Investment Account.

- ◆

## Select Export Account

The Select Export Account dialog box is displayed so you can specify which Microsoft Money Investment Accounts you want to export.

- ◆ **Dialog Box Options**

- Investment Account List**

- From the list, choose which Money Investment Account you want to export.

- Continue button**

- Choose this button to export the highlighted Investment Account and move to the next.

- ◆

## Select Export Account

The Select Export Account dialog box is displayed so you can specify which Microsoft Money accounts you want to export.

- ◆ **Dialog Box Options**

- Account List**

- From the list, choose which Money account you want to export.

- Continue button**

- Choose this button to export the highlighted account and move to the next.

- ◆

## Adjust Split Amount

The Adjust Split Amount dialog box is displayed if there is an unassigned amount in the split transaction or if the sum of the split transaction exceeds the total amount originally entered.

- ◆ **Dialog Box Options**

- Edit Splits**

- Choose to return to the Split Transaction dialog box and change amounts.

- Adjust Total**

- Choose to adjust the total amount to be the sum of the split transaction amounts.

- Reallocate Unassigned Amount**

- Choose to change each split proportionally to account for the unassigned amount. Then return to the Split Transaction dialog box.

- Continue With Unassigned Amount**

- Choose if you want to leave some amounts in the split transaction unassigned.

- ◆



# New Investment Account

In the New Investment Account dialog box, you can enter information about your broker or bank. The information will appear in the Investment Account List and can be helpful when making a trade. All information except Name, Shortcut, and Status is listed solely for your reference and is not used by Money.

- ◆ **Dialog Box Options**

**Name**

Type a name for the new account.

**Shortcut**

You can type a shortcut for the account using six characters or less. It's best to use a shortcut that's easy to remember. Shortcuts are used to save time when entering transactions and can be useful when you have several accounts with similar names.

**Status**

Choose the Tax Deferred box if the investments in this account are tax deferred. If you choose this option, transactions in this account will not be included in Tax Reports.

**Account Number**

Type the number of the Investment Account. You can get this number from your brokerage statement.

**Institution**

Type the name and address of the financial institution with which you have this account.

**Contact**

Type the name of the person you work with at the financial institution.

**Voice Phone**

Type your contact's telephone number.

**Fax Phone**

Type your contact's fax telephone number.

**Continue button**

Choose the Continue button after you have entered your new account information.

---

**See also**

- ◆ [Recording Your Current Investment Holdings](#)

## Associated Cash Account

In the Associated Cash Account dialog box, specify whether your Investment Account has a companion account that contains uninvested cash you've deposited with the broker or institution that manages your account. This account is often a money market fund that lets you withdraw or deposit funds for investment purchases and sales.

When you buy an investment, the purchase funds are typically drawn from this cash account, and when you sell an investment, the proceeds are typically added to it. The cash account may also provide check-writing privileges.

### ◆ **Dialog Box Options**

#### **Yes**

Choose the Yes button if you want to set up an Associated Cash Account for this Investment Account.

#### **No**

Choose the No button if your account does not contain a companion account used to store uninvested cash. Money will let you set one up later, if you want.

---

### **See also**

◆ [Viewing Transactions in the Associated Cash Account](#)

## Opening Cash Account Balance

- ◆ **Dialog Box Options**

- Opening Balance**

- If you plan to record all previous transactions for this account, enter zero now and later record the original transfer of cash into the account.

- If you want to start your investment record keeping on a certain date, enter the account balance from that date. You'll be able to change this balance at any time.

- ◆



## Create New Investment

- ◆ **Dialog Box Options**

- Investment Name**

- Type the name of the investment. To avoid confusion later, it's best to use the proper name under which the security is traded.

- Type**

- Choose your new investment's type from the six listed. The investment activities available and the way they're reflected in reports vary according to the investment type.

- ◆

## New (Investment)

In the New investment dialog box, you can enter additional information about your investments. The information you enter here will appear in the Investment List.

### ◆ **Dialog Box Options**

#### **Symbol**

Type the symbol of the security as it would be listed in a market index or in a newspaper stock report. This also serves as a shortcut for this investment. Shortcuts are used to save time when entering transactions and can be useful when you have several investments with similar names.

#### **Status**

Choose if your investment is tax exempt. Choosing tax exempt determines how Money will handle transactions involving this investment in Tax Reports.

#### **Comment**

Type any comments you want to accompany your investment listing.

#### **Face Value** (only for discounted bonds)

Type the face or redemption value of the bond. This is the amount you will be paid when the bond matures.

#### **Par Value** (only for bonds)

Type the par or redemption value of the bond. (Bonds are commonly issued with a par value of \$1,000.)

#### **Maturity Date** (only for bonds or discounted bonds)

Type the date the bond achieves par value. This is only for your reference. Money does not use this information.

◆

## Investment Account List

The Investment Account List dialog box displays all your Investment Accounts and their account values. You can rename, delete, or change information about an existing Investment Account, or create a new one. The information displayed to the right of the list relates to the account chosen in the Investment Account List.

### ◆ **Dialog Box Options**

#### **New button**

Choose this to set up a new Investment Account.

#### **Delete button**

Choose this to delete the highlighted Investment Account and all transactions within that account.

#### **Modify button**

Choose this to change the name of the highlighted account or to enable or disable the Associated Cash Account.

---

### **See also**

◆ Entering Purchases and Sales

## Modify Investment Account

### ◆ Dialog Box Options

#### **New Name**

Type a new name for this account.

#### **Cash Account Enabled**

Choose the check box to the left to enable the Associated Cash Account. To disable the Associated Cash Account, clear the check box by choosing it again. If you disable the Associated Cash Account, the account will be removed and the transfer field for all transfers to or from it will be left blank.

**Note** Most other Investment Account details can be changed directly in the Investment Account List dialog box.

◆

## Investment List

The Investment List dialog box lists all your [investments](#) and their type. You can rename, delete, or change information about an existing Investment, or create a new one. The information displayed to the right of the list relates to the investment chosen in the list.

### ♦ **Dialog Box Options**

#### **New button**

[Choose](#) this to add a new investment to the list. To enter an investment purchase, you must also enter a Buy transaction in the Investment Details window.

#### **Delete button**

Choose this to delete the highlighted investment. If you are currently holding this investment, it cannot be deleted.

#### **Rename button**

Choose this to change the name of the highlighted investment.

#### **Update Price button**

Choose this any time you want to update the market price of your investments to keep your records current. These changes will be reflected in the Investment Summary window.

#### **Stock Split button**

Choose this to record a stock split. Money will then adjust the price and quantity to reflect the split. These changes will also be reflected in the Investment Summary and Details windows and the Update Price dialog box.

---

### **See also**

- ♦ [Setting Up an Investment Account](#)

## Update Price

The Update Price dialog box allows you to update the market price of any Investment and to see a price history.

**Note** You can change the date and price of any previous entry by choosing it in the list, and then updating the Date or Price field under Update Market Price.

### ◆ **Dialog Box Options**

#### **Investment**

Choose the investment whose price history you want to view or change.

#### **Date**

Type the date of the new price. If you enter a date for which there is already a price, the new price will overwrite the existing one.

#### **Price**

Type the new price as of the date specified.

#### **Update button**

Choose this button to enter the new date and price. The update information is added to the list box and the changes are reflected in reports and in the Investment Summary window.

#### **Delete button**

Choose this button to delete the entry that is chosen in the list.

#### **Report button**

Choose this button to view a price history of the chosen investment. From there you can create a chart of the investment's performance.

---

### **See also**

[Performance Report](#)

[Price History Report](#)

◆

#### **User's Guide**

Chapter 28

◆

## **Disable Cash Account**

The Disable Cash Account dialog box is used to verify that you want to remove the cash account from this Investment Account.

- ◆ **Dialog Box Options**

- OK button**

- Choose this button to confirm that you want to disable the Associated Cash Account.

- If you disable the Associated Cash Account, the transfer field for all transfers to or from it will be left blank. You can set up another cash account later, if necessary.

- Cancel button**

- Choose this button if you want to keep the Associated Cash Account.

- ◆

## Other Investment View

In the Other Investment View dialog box, you can specify which transactions are displayed in the Investment Details window.

- ◆ **Dialog Box Options**

- Sort by**

- Choose Date, Account, Investment, or Activity to specify in what order your transactions are displayed.

- Activity**

- You can choose to view All Activities, Multiple Activities, or an individual investment activity.

- Investment**

- You can choose All Investments, an individual investment, or an investment type. All your investments are listed alphabetically in the list, followed by Money's six investment types.

- Reconciled Status**

- Choose whether you want to display reconciled transactions, unreconciled transactions, or both. If you leave this field as Reconciled & Unreconciled, it will have no effect on which transactions are displayed.

- Date**

- Choose the range of transaction dates you want to include. If you leave the fields blank, all dates will be included.

- Amount**

- Choose the range of transaction amounts you want to include. If you leave the fields blank, all amounts will be included.

- OK button**

- Choose this to display your transactions according to your criteria.

- ◆



## Investment Categories

Microsoft Money assigns categories to Investment transactions based on the investment activity. You can change or blank these categories at any time. If a Category field is left blank in the Investment Categories dialog box, transactions for that activity will be marked as "unassigned" in reports.

---

### See also

[Changing the Categories Assigned to Investment Activities](#)

[Introduction to Categories and Subcategories](#)



## Delete Category

Microsoft Money uses this category for reporting Investment transactions. If you are going to delete it, you must first choose a replacement category and subcategory.

- ◆ **Dialog Box Options**

- Category**

- Choose a replacement category and subcategory from the lists.

---

- See also**

- [Introduction to Categories and Subcategories](#)

- ◆

## Buy Investment

If you have set up an [Investment Account](#), you can enter purchases from non-Investment Accounts, such as checking accounts. A Buy activity will be entered in your Investment Account, using the non-investment account as the [transfer account](#). If you have not yet set up an Investment Account, see [Setting Up an Investment Account](#).

### ◆ **Dialog Box Options**

#### **Purchase Date**

Type the date you actually purchased or sold the [Investment](#). This may not be the same date you record or initiate the transaction.

#### **Inv Account**

Enter the account to which this investment belongs. If this is a new Investment Account, Microsoft Money will prompt you for more details and set up the new account.

#### **Investment**

Enter the name of the Investment. If this is a new investment, Money will prompt you to enter the investment type and other details.

#### **Number of Shares**

Type the number of shares you have purchased.

#### **Price per Share**

Type the price per share at which you bought the investment.

#### **Commission**

Type the amount of [commission](#) you paid your [broker](#) for this purchase.

#### **Total Amount Paid**

Money will automatically calculate the total for this transaction.

#### **Memo**

Type any memos you find useful.

#### **Check Number**

Type the number of the check you used to purchase this investment.

#### **Payee**

If you have typed the name of the payee in the Account Book, it appears here. You can accept the one displayed or change it.

#### **Transfer Account**

Enter the account that provided the funds for this purchase.

#### **Frequency (Future Transactions window only)**

Enter the frequency of this periodic Buy Investment.

#### **OK button**

[Choose](#) this button when you are done, and Money will enter the transaction and return to the Account Book.

---

### **See also**

◆ [Entering Purchases and Sales](#)

## Buy Investment Split

If you have set up an [Investment Account](#), you can enter [Investment](#) purchases from the Split Transaction dialog box. A Buy activity will be entered in your Investment Account, using the non-investment account as the [transfer account](#). If you have not yet set up an Investment Account, see [Setting Up an Investment Account](#).

### ◆ **Dialog Box Options**

#### **Inv Account**

Enter the account to which this investment belongs. If this is a new Investment Account, Microsoft Money will prompt you for more details and set up the new account.

#### **Investment**

Enter the name of the investment. If this is a new investment, Money will prompt you to enter the investment type and other details.

#### **Number of Shares**

Type the number of shares you have purchased.

#### **Price per Share**

Type the price per share at which you bought the investment.

#### **Commission**

Type the amount of [commission](#) you paid your [broker](#) for this purchase.

#### **Total Amount Paid**

Money will automatically calculate the total for this transaction.

#### **Memo**

Type any memos you find useful.

#### **Frequency (Future Transactions window only)**

Enter the frequency of this periodic Buy Investment.

#### **OK button**

[Choose](#) this button when you are done, and Money will enter the transaction and return to the Split Transaction dialog box.

---

### **See also**

◆ [Entering Purchases and Sales](#)

## Customize Investment Transaction Report

Investment Transaction Reports display Investment transactions much like they appear in the Investment Details window. You can change the information in the report and how it is organized by specifying what is displayed in the columns and which transactions are included.

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report. You can use up to 64 characters.

#### **Include Fields**

Choose which optional fields you want to include in your report. These will display as column headings across the top of your report.

#### **Date Range - Dates From/To**

Use this to limit the report to the dates you specify.

#### **Group by**

Use this to group transactions and have a subtotal for each group. For example, you can group transactions by investment type, quarter, or account.

#### **Include Transactions - From Account**

Choose which Investment Accounts you want included in the report.

#### **All Transactions**

Choose this if you want to include all investment transactions in the report.

#### **Select Transactions**

Choose this to include only certain investment transactions in the report, for example, only those involving a specified investment activity.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use Landscape Orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

#### **View button**

Choose this to view your customized Investment Transaction Report.

◆

## Customize Capital Gains Report

Capital Gains Reports show gains and losses from Investment sales. You can change the information in the report and how it is organized by specifying what is displayed in the rows and columns.

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report and chart. You can use up to 64 characters.

#### **Subtotal By**

Use this to group transactions and have a subtotal for each group. For example, you can group transactions by quarter, investment type, or account. These will be listed down the left side of your report.

#### **Date Range - Dates From/To**

Use this to limit the report to the dates specified.

#### **Include Investment Accounts**

Choose the All option if you want to include all of your Investment Accounts in this report.

Choose the Select option if you want the report to reflect only specified accounts. Another dialog box will prompt you to choose which you want to include.

#### **Include Investments**

Choose the All option if you want to include transactions from all your investments in the report.

Choose An Investment if you want the report to reflect the transactions from an individual investment. Another dialog box will prompt you to choose which investment.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use Landscape Orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

#### **View button**

Choose this to view your customized Capital Gains Report.

◆

## Customize Market Value Report

Market Value Reports show the quantity, latest prices, and value of your Investments. You can change the information in the report and how it is organized by specifying what is displayed in the rows and columns.

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report and chart. You can use up to 64 characters.

#### **Subtotal By**

Use this to group transactions by Investment Account or investment type and have a subtotal for each. These will be listed down the left side of your report.

#### **Show Value As Of**

Type a previous date if you want to see your market value at some point in the past.

#### **Combine All Values Under**

Use this to combine all small amounts for cleaner looking charts.

#### **Include Investment Accounts**

Choose the All option if you want to include all of your Investment Accounts in this report.

Choose the Select option if you want the report to reflect only specified accounts. Another dialog box will prompt you to choose which you want to include.

#### **Include Investments**

Choose the All option if you want to include transactions from all your investments in the report.

Choose An Investment if you want the report to reflect the transactions from an individual investment. Another dialog box will prompt you to choose which investment.

#### **Sort By Amount**

Choose this to sort rows in descending order according to the amount. Otherwise, your reports will be sorted alphabetically.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use Landscape Orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

#### **View button**

Choose this to view your customized Market Value Report.

◆

## Customize Investment Performance Report

Investment Performance Reports can be used to summarize gains (realized and unrealized), income, and Investment return percentages. You can change the report and how it is organized by specifying what investments and Investment Accounts are included and what is displayed in the report's rows.

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report. You can use up to 64 characters.

#### **Subtotal By**

Use this to group transactions by Investment Account or investment type and have a subtotal for each. These will be listed down the left side of your report.

#### **Date Range - Dates From/To**

Use this to limit the report to the dates specified.

#### **Show Calculation Details**

Choose this option if you want to see additional columns for Cost Basis, Realized Gains, Unrealized Gains, and Income & Expenses.

#### **Do Not Show Performance Based On Data Of Less Than X Days**

Type the minimum number of days needed to show accurate annualized return figures. This is important in making accurate projections because calculating investment performance on too short of a period can result in unreliable data.

#### **Include Investment Accounts**

Choose the All option if you want to include all of your Investment Accounts in this report.

Choose the Select option if you want the report to reflect only specified accounts. Another dialog box will prompt you to choose which you want to include.

#### **Include Investments**

Choose the All option if you want to include transactions from all your investments in the report.

Choose An Investment if you want the report to reflect the transactions from an individual investment. Another dialog box will prompt you to choose which investment.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use Landscape Orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

#### **View button**

Choose this to view your customized Investment Performance Report.

◆



## Customize Price History Report

Price History Reports show past market prices of your Investments. It's useful to create a line chart from this showing upward or downward trends. You can change the report and how it is organized by specifying what dates and what Investment Accounts are included.

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report. You can use up to 64 characters.

#### **Date Range - Dates From/To**

Use this to limit the report to the dates specified.

#### **Include Investments**

Choose the All option if you want to include transactions from all your investments in the report.

Choose An Investment if you want the report to reflect the transactions from an individual investment. Another dialog box will prompt you to choose which investment.

#### **Include Fields**

Choose the Source option if you want to show the origin of each price update.

#### **Widths button**

Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use Landscape Orientation.

#### **Fonts button**

Choose this to specify the size and style of the typeface in the report.

#### **View button**

Choose this to view your customized Price History Report.

◆

## Stock Split

When you enter a stock split, Money automatically adjusts the price and quantity of transactions involving the stock that have a date prior to the split date. Money also adds the letter "s" to the Price field of all transactions it adjusts. The Total of each transaction isn't affected by a split.

- ◆ **Dialog Box Options**

- Stock**

- Enter the name of the stock that has split.

- Date**

- Type the date of the stock split. This may be different than today's date.

- Split the stock**

- Type the ratio of the stock split. For example, if you are entering a two-for-one split, type 2 in the first box and 1 in the second, so it reads: "2 share(s) for every 1 share(s)."

---

### See also

- ◆ [Tracking Stock Splits](#)

## Fractional Shares

If a stock split results in a non-whole balance of shares, (for example, 37 3/4 shares) you can record the fractional shares, or you can replace them with cash. Call your broker if you're not sure if your account allows fractional shares.

- ◆ **Dialog Box Options**

- Keep the Fractional Shares**

- Choose this option if you have a stock plan, such as a 401(k), that permits fractional shares.

- Replace the Fractional Shares with Cash**

- Choose this option if you want to track only whole shares.

- If you choose this option, Money will prompt you to enter the per-unit price of the stock after the split.

- Deposit Cash Into Account**

- If you chose to replace the fractional shares with cash, you can choose the account into which the cash is deposited.

- ◆

## Price After Split

Money needs to know the new stock price in order to convert the fractional shares to cash. If you don't know the per-unit price after the split, call your broker.

- ◆ **Dialog Box Options**

- Price**

- Type the per-unit price of the Investment after the split.

- ◆

## **(\*\* No Context ID yet - this deals with Transfer and buy\*\*) Details for Buy Investment**

If you don't know the exact figures for this Buy Investment, enter estimates. You can change them when you receive a detailed statement from your broker.

- ◆ **Dialog Box Options**

- Quantity**

- Accept the proposed quantity or type a new one.

- Price**

- Accept the proposed per-unit price or type a new one. This is the price at the time of the purchase.

- Commission**

- Accept the proposed commission price or type a new one.

- Amount**

- Accept the proposed total amount or type a new one.

**Note** You can enter amounts in any three of these fields, and Money will calculate the fourth.

---

### **See also**

- [Making Changes to an Investment Transaction](#)

- [Entering Purchases and Sales](#)

- ◆

## Rename Investment

- ◆ **Dialog Box Options**

- Old Name**

- Displays the current name for the Investment.

- New Name**

- Type a new investment name to replace the old.

- When an investment is renamed, the change is reflected in all transactions involving that investment.

- ◆

## Select Investment

In the Select Investment dialog box, you can specify that only selected investments are displayed.

- ◆ **Dialog Box Options**

- Investment List**

- Lists the names of all your investments. Choose the investment you want to view by clicking the investment with the mouse, or moving to the investment with the UP or DOWN ARROW keys and pressing the SPACEBAR.

- ◆

## Investment Options

### ◆ **Dialog Box Options**

#### **Require Transfer Account in Each Transaction**

Choose this if you want Microsoft Money to give you a warning when the transfer field is left blank. Money recommends that when an Investment transaction requires or produces cash, you transfer the cash from or to another Money account.

#### **Treat Bond Prices as Percentage of Par Value**

Choose this if you want Money to display bond prices as percentages of their par value; otherwise, they will display as dollar amounts. Bond prices are commonly quoted as percentages.

#### **Categorize Short Term and Long Term Capital Gains**

Use this to change the criteria Microsoft Money uses to categorize investment gains or losses as short or long term. This can have an impact on your tax records.

◆



## Select Investment Accounts

In the Select Investment Accounts dialog box you can choose a custom view that enables you to display all transactions for selected Investment Accounts.

- ◆ **Dialog Box Options**

- Account List**

- Lists all your Investment Accounts. Choose the accounts you want to view. To choose more than one account, click each account you want, or move to each account with the UP or DOWN ARROW key and press the SPACEBAR to choose them.

- Select All button**

- Chose Select All if you want to select all of the accounts.

- Select None button**

- Chose Select None if you do not want to select any of the accounts.

- ◆



## Set Up On-Line Services

### ♦ **Dialog Box Options**

#### **Continue**

Choose this to enter your personal information and address after you've received your start-up kit.

#### **Cancel**

Choose this if you don't want to see the Pay On-Line or Bank On-Line previews and have not yet received a start-up kit from On-Line Services.

#### **Preview**

Choose this button to learn more about On-Line Services.

---

### **See also**

[Introduction to Money On-Line Services](#)

[Applying for On-Line Services](#)

♦

## Personal Information

On-Line Services needs this information about you or your company in order to match it with the information on file at your bank. Except for the social security number (or Tax Identification Number), you can change this information at any time, as long as you notify On-Line Services. If you change the social security number after you've sent the application, you must print and mail another application form to On-Line Services.

- ◆ **Dialog Box Options**

- First Name**

- Type your first name as it is listed on your bank statement.

- Last Name (or Company Name)**

- Type your last name or company name as it is listed on your bank statement.

- SS Number (or TIN)**

- Type your Social Security Number or TIN (for businesses). If you change this later, you will have to reapply to On-Line Services.

- Street**

- Type your street or post office box number. This is the address On-Line Services uses to send any correspondence.

- City**

- Type the full name of your city. Do not use abbreviations.

- State**

- Type the two-letter U.S. Postal Service abbreviation for your state, or choose it from the list.

- Zip**

- Type your zip code, using five or nine digits.

- Phone**

- Type your home area code and telephone number. On-Line Services uses this number to determine the local phone number it will send you for use in connecting to On-Line Services.

- ◆

## Money On-Line Services

Before you enable any accounts for On-Line Services, you must first receive your start-up kit. For more information, see [Applying for On-Line Services](#).

- ◆ **Dialog Box Options**

- Account Number**

- Type the account number exactly as it appears in your start-up kit.

- Pay On-Line**

- Choose this check box if this account has been approved for Pay On-Line in your start-up kit.

- Bank On-Line**

- Choose this check box if this account has been approved for for Bank On-Line in your start-up kit.

- When you choose this check box, the following options will become available.

- Account Designation**

- Choose the account type as specified in the start-up kit.

- Financial Institution**

- Choose the button for your bank, or choose the Other button if your bank is not listed here.

- Bank Routing Number**

- If this number does not fill in automatically, type the Bank Routing Number from your start-up kit. On-Line Services needs this number to identify your bank.

---

### See also

- ◆ [Introduction to Money On-Line Services](#)
- ◆ **User's Guide**  
Chapters 31 and 32
- ◆

## On-Line Payee Address

Pay On-Line needs a complete address in the format displayed in order to send your payment.

- ◆ **Dialog Box Options**

- Street**

- Type the street address or post office number of the payee for this Electronic Payment.

- City**

- Type the full name of the city. Do not use abbreviations.

- State**

- Type the two-letter U.S. Postal Service abbreviation for the state, or choose it from the list.

- Zip**

- Type the zip code, using five or nine digits.

- Account Number**

- Type the account number from your billing statement from this payee. If you don't know the account number, or if this is a personal check, type your name.

- ◆

## Set Up Automatic Payment

Once you set up Automatic Payments in Microsoft Money, Pay On-Line pays bills when they are due by automatically withdrawing the necessary funds from your bank account. This happens whether or not you connect to Pay On-Line. It's important that you keep enough money in your account to cover these automatic deductions.

### ◆ **Dialog Box Options**

#### **Frequency**

Verify that this Automatic Payment frequency is correct, or choose a new frequency. Also, verify that the due dates for the first and second payments are correct.

#### **Number of Payments**

If you know it, type the number of Automatic Payments you want Pay On-Line to make. Money will automatically calculate the Date Final Payment Is Due.

#### **Date Final Payment is Due**

Either accept the date proposed, or type a different final payment date.

**Note** You can leave blank both the Number of Payments and the Date Final Payment Is Due fields, and Pay On-Line will make Automatic Payments until you cancel them.

◆

## Pay On-Line

The Pay On-Line dialog box lists all your instructions that are ready to be sent to Pay On-Line. Once they are sent, a record of all transactions will be entered in your Account Book automatically.

- ◆ **Dialog Box Options**

- Instructions For Pay On-Line**

- All the instructions you want to send should have an X in the box to the left.

- Choose or clear instructions by clicking the instruction or highlighting it with an ARROW key and then pressing the SPACEBAR key.

- Call button**

- Choose this button to initiate the phone call that sends your instructions to Pay On-Line.

- Inquiry button**

- Choose this button to get an immediate payment status of a particular payment or to write a letter to Pay On-Line.

- Also choose the Inquiry button to review or change the contents of a previously written letter.

- Close button**

- Choose this button if you want to exit this dialog box without connecting to Pay On-Line.

---

### See also

- ◆ [Creating a List of Instructions for On-Line Services](#)

- ◆ **User's Guide**

- Chapter 31



## Inquiry

In the Inquiry dialog box, you can request a Quick Status on a payment or write a letter to Pay On-Line.

**Note** For a simple and immediate payment status, choose the Get Quick Status Of A Specific Payment option.

- ◆ **Dialog Box Options**

- Get Quick Status of a Specific Payment**

- Choose this option to get immediate feedback about any Electronic Payments made within the last 60 days. You can use this to find out, for example, if a payment has been made or the date when a payment will be made.

- Write a Letter**

- Choose this option to send Pay On-Line general-purpose questions or comments. You can also send a payment investigation letter if, for example, a merchant didn't receive a sent payment and you want Pay On-Line to initiate an investigation by contacting the payee.

- ◆

## Get Status

From the list, choose the payments from which you want to get a Quick Status. You will receive a response during this connection.



## Payment Investigation

From the list, choose the payment from which you want to send a payment investigation letter. You will receive a response within the next two days. Remember that you will later have to initiate another phone call in order to receive the response.



## Letter (Pay On-Line)

You can send letters electronically to Pay On-Line for general-purpose inquiries, or to start a payment investigation. Pay On-Line will generally respond within two business days. Remember, you will have to call Pay On-Line to retrieve the response to your letter.

### ◆ **Dialog Box Options**

#### **General Purpose Letter**

Choose this option if you want to order new checks, get copies of processed checks, or send a general-purpose inquiry.

#### **Payment Investigation Letter**

Choose this option if, for example, a merchant didn't receive a sent payment.

#### **Att'n**

If you want, type the name of the person or department to whom you want to direct your letter, or just type **Customer Service**.

#### **Subject**

Type a short title or subject for your letter.

#### **Dear Pay On-Line Service**

Type a brief description of your problem or question, and choose the OK button. Your letter will be added to the list of instructions in the Pay On-Line dialog box. You can write a maximum of 18 lines.

◆

## Personal Identification Number

Just like with an ATM, On-Line Services uses a Personal Identification Number (PIN) to secure your On-Line Services. You can change your PIN at any time.

**Note** Be sure to keep your PIN confidential, and keep a record of it in a safe, secure place. Only those you've authorized to use your bank account should know your PIN. When making a connection, your PIN is checked by On-Line Services. If you lose or forget your PIN, call the number for On-Line Services Customer Support listed in your start-up kit.

### ◆ **Dialog Box Options**

#### **Please Type Your PIN**

Type your four-digit Personal Identification Number. For security reasons, Money will display it as \*\*\*\*.

#### **Change PIN**

Choose this button if you want to change your PIN.

#### **OK button**

Choose this button when you are done. Money will then connect you to On-Line Services.

◆

## Change PIN

You can change your Personal Identification Number (PIN) at any time. For added security, the first time you use On-Line Services, you are required to change the PIN you were assigned in the start-up kit you received from On-Line Services.

### ◆ **Dialog Box Options**

#### **Old PIN**

Type your old PIN or the PIN you were assigned, if this is your first time using the service.

For security reasons, Microsoft Money will display your number as \*\*\*\*.

#### **New PIN**

Type your new PIN.

#### **Verify New PIN**

Type your new PIN exactly as you typed it the first time.

#### **OK button**

Choose this button when you are done.

#### **Cancel button**

Choose this button if you don't want to change your PIN.

◆

## Bank On-Line

The Bank On-Line dialog box lists all your instructions that are ready to be sent to [Bank On-Line](#). Instructions to Get Transaction Details are automatically added to the list of instructions for all accounts you enabled for Bank On-Line.

- ◆ **Dialog Box Options**

- Instructions For Bank On-Line**

- All the instructions you want to send should have an X in the box to the left.

- Choose or clear instructions by clicking the instruction or highlighting it with an ARROW key and then pressing the SPACEBAR key.

- Get Status/Balance For All Accounts**

- Choose this check box to receive a current balance of all your accounts, information on available balances for credit card accounts, payment due dates, and interest payment totals.

- Call button**

- Choose this button to make the phone call that sends your instructions to Bank On-Line.

- Inquiry button**

- Choose this button to get an immediate payment status of a particular payment or to write a letter to Bank On-Line.

- Also choose the Inquiry button to review or change the contents of a previously written letter.

- Options button**

- Choose this button to specify how you want Microsoft Money to download transactions from Bank On-Line.

- Close button**

- Choose this button to exit without sending instructions to Bank On-Line.

---

### See also

- ◆ [Enabling Accounts for Pay On-Line or Bank On-Line](#)

- ◆ **User's Guide**

- Chapter 32

- ◆

## Letter (Bank On-Line)

You can send letters electronically to [Bank On-Line](#) to order new checks, get copies of processed checks, dispute transactions, or send general-purpose inquiries. Bank On-Line will generally respond within two business days. Remember, you will have to call Bank On-Line to retrieve the response to your letter.

- ◆ **Dialog Box Options**

- General Purpose Letter**

- Choose this option to send any general-purpose inquiries.

- Request a Copy of a Check**

- Choose this option to receive a copy of a processed check. Be sure to complete the information needed when choosing this option.

- Order New Checks**

- Choose this option to order new checks. Be sure to complete the information needed when choosing this option.

- Att'n**

- Type the name of the bank, person, or department to whom you want to direct your letter.

- Subject**

- Type a short title or subject for your letter.

- Dear Bank On-Line Service**

- Type the content of your letter. You can write a maximum of 18 lines.

- OK button**

- Choose this button when you're done.

- ◆



## Bank On-Line Options

These options determine when Money asks for confirmation when matching your bank's downloaded transactions with your Money transactions.

- ◆ **Dialog Box Options**

- Look for Matching Transactions Within a xxx Day Range**

- Use this to specify the range of dates Money will search through when matching the bank's transaction records with your Money transaction records. For example, if you type one as the number of days, Money will automatically match transactions that have cleared the bank within one day of the date you recorded for the transaction in Money.

- Ask Me to Confirm Every Transaction**

- Choose this option to have Money confirm every transaction it downloads. This method takes a little longer to get the bank records into Money, but gives you more control and enables you to add memos and to categorize each transaction.

- Never; Enter All Transactions Without Asking For Confirmation**

- Choose this option if you don't want Money to confirm any transaction matches. This is the fastest option because all transactions are added to Money automatically. Later, you can review all transactions and add memos or categories, if necessary.

- Attach the Bank's Transaction Description to the Memos in Money**

- Choose this option if you want the bank or credit card company's transaction details entered into the Memos field in your Money records. If you already have an entry in the Memo field, it will not be deleted.

- These details can include the posting date at your bank, the address of the ATM, or a description of a bank fee, whatever the bank chooses to tell you about this transaction.

- OK button**

- Choose this button after you have chosen your options.

- ◆

## Complete Address

Pay On-Line needs a complete address in the format displayed on the right of the dialog box in order to send your payment.

### ◆ **Dialog Box Options**

#### **Old Payee**

This is the payee's address in the old format.

#### **Street**

Type the street address or post office number of the payee for this Electronic Payment.

#### **City**

Type the full name of the city. Do not use abbreviations.

#### **State**

Type the two-letter U.S. Postal Service abbreviation for the state, or choose it from the list.

#### **Zip**

Type the zip code, using five or nine digits.

#### **Account Number**

Type the account number from your billing statement from this payee. If you don't know the account number, or if this is a personal check, type your name.

◆

## Confirm Transaction

If Bank On-Line downloads a transaction that Microsoft Money cannot find in its records, Money will add it into the Account Book. If you want these transactions to be entered automatically without your confirmation, choose the Options button, and then choose the other confirmation option.

You can add additional information to the transaction in the Confirm Transaction dialog box, or you can add the information in the Account Book later.

- ◆ **Dialog Box Options**

- ◆ **Your Bank's Records Show This Transaction**

- This is the information your bank has about this transaction. You can add additional information in the Memo and Category fields.

- ◆ **Continue button**

- Choose this button to enter the transaction and move to the next.

- ◆ **Options button**

- Choose this button if you want to view or change your Bank On-Line confirmation options.

---

### See also

- ◆ [Changing Your Bank On-Line Options](#)

- ◆ **User's Guide**

- Chapter 32

- ◆

## Confirm Match

The Confirm Match dialog box verifies transactions that seem to match, based on amount, check number, and date. To change when you want Money to ask you for confirmation, change your [Bank On-Line](#) options. For more information, see [Changing Your Bank On-Line Options](#).

### ◆ **Dialog Box Options**

#### **Your Bank's Records Show This Transaction**

This is the transaction that was downloaded from Bank On-Line.

#### **Your Money Records Show This Transaction**

This is the transaction taken from your Microsoft Money records.

#### **Yes, They Are The Same**

Choose this option to confirm that they represent the same transaction.

#### **No, They Represent Different Transactions**

Choose this option if -- although they have the same amount -- they are not the same transaction.

#### **Continue button**

Choose this button to go to the next transaction confirmation.

◆

## Amount Doesn't Match

Microsoft Money found transactions with the same check number, but with different amounts. This is most often caused by an incorrect amount or check number entered in the Account Book.

**Important** If you think the bank made a mistake, don't delete the bank transaction entered in Money. Call your bank. If they made the error, they will correct it and issue an adjustment transaction that will be downloaded into your Account Book and compensate the error.

◆ **Dialog Box Options**

**Change the Amount in My Money Records; The Bank is Correct**

Choose this option to replace the amount in the Account Book with the bank's amount.

**Add The Bank's Transaction To Money, But Don't Change My Existing Money Records**

Choose this option to add the bank's transaction to your Money records without altering the amount of the check in your Money records.

**Continue button**

Choose this button to go to the next transaction.

◆

## Money On-Line Services

On-Line Services allow you to do common banking tasks from your computer. You can enable accounts for Pay On-Line, Quotes On-Line, Bank On-Line, or any combination of the three.

You should not enable your accounts for On-Line Services until after you've received the start-up kit. The start-up kit will list the accounts that have been approved for On-Line Services and will give you instructions on how to enable your accounts. For information on completing the application for On-Line Services, see Applying for On-Line Services.

### ◆ **Dialog Box Options**

#### **Pay On-Line**

Choose this option if the start-up kit sent to you by On-Line Services notifies you to enable this account for Pay On-Line.

Pay On-Line lets you pay bills electronically to anyone in the U.S. (with limited exceptions).

#### **Bank On-Line**

Choose this option if the start-up kit notifies you to enable this account for Bank On-Line.

Bank On-Line lets you electronically update your bank or credit card records, transfer funds between your accounts (if both are enabled for Bank On-Line), check your current balances, send inquiries, and order new checks -- just like working with a bank teller.

#### **Purpose of the Bank Account**

If you are enabling Bank On-Line, choose the purpose of this account from the list. The start-up kit will give you this information.

#### **Bank On-Line Routing Number**

Type the online routing number that came in your On-Line Services start-up kit.

Your start-up kit is mailed to you after your On-Line Services application is approved.

#### **OK button**

Choose this button when you are done and want to enable a different account listed in the start-up kit.

◆

## Pay On-Line Info

In the Pay On-Line Info dialog box, you can view the mailing address of your Pay On-Line payees, and see the number of business days it takes to send them payments. This is only for your information. You do not need to calculate when to send a payment; Pay On-Line does it for you.

- ◆ **Dialog Box Options**

- Add On-Line Payees**

- Choose this button to display the list of regional and national payees that Pay On-Line is able to transmit payments to electronically at a centralized address. From there you can enable more On-Line payees. Using On-Line Payees saves time and helps avoid errors.

- Payments sent to On-Line Payees, can be made in one day, but non-Pay On-Line payees require up to four business days to process because On-Line Services needs time to print the check and send it through the mail.

- Close button**

- Choose this button when you are finished.

- ◆

## **Add On-Line Payees**

Payments sent to On-Line Payees can be made in one day because they are sent electronically to a centralized address. (Payments that are not sent to a centralized address take four business days to process because On-Line Services needs time to print a check and send it through the mail.) Using On-Line Payees also helps avoid errors.

- ◆ **Dialog Box Options**

- List of On-Line Payees**

- Highlight the payees you use or might use in the future.

- Add button**

- Choose this to add the highlighted payee to your Payee List.

- ◆



## **Modem Options**

### ◆ **Dialog Box Options**

#### **Serial Port**

Choose the serial communications port your modem uses. If you are unsure, call your computer dealer.

Most PCs use COM1 or COM2 for modem connections. If your mouse is using COM2, try COM1 for your modem.

#### **Modem Speed**

Choose the speed of the modem you will be using for On-Line Services. If you don't know the speed of your modem, check the modem box or call the dealer.

#### **On-Line Access Phone #**

Type the local On-Line Services phone number that came with your start-up kit. This is the number you use when connecting to On-Line Services.

#### **Dialing**

Choose whether your phone service is Tone or Pulse dialing. Rotary phones use Pulse dialing, and most push-button phones use Tone dialing.

◆

## Quotes On-Line

The Quotes On-Line dialog box lists all your instructions that are ready to be sent to Quotes On-Line. Once they are sent, the most recent closing prices of the stocks and mutual funds chosen in the list will be electronically downloaded, and a record will be entered in the Update Price dialog box.

### ♦ **Dialog Box Options**

#### **Instructions For Quotes On-Line**

All the instructions you want to send should have an "X" in the box to the left.

Choose or clear instructions by clicking the instruction or highlighting it with an ARROW key and then pressing the SPACEBAR key.

#### **Call button**

Choose this button to initiate the phone call that sends your instructions to Quotes On-Line.

#### **Close button**

Choose this button if you do not want Microsoft Money to connect to Quotes On-Line.

---

### **See also**

- ♦ [Creating a List of Instructions for On-Line Services](#)

## Call Summary

The Call Summary dialog box acknowledges all instructions sent during this call and gives information about any errors that might have occurred.

The Call Summary also includes any informational notes from On-Line Services or information you've requested, such as transaction details or responses to previously sent letters.

- ◆ **Dialog Box Options**

- Continue button**

- When you choose this button, the information in the Call Summary window will be automatically downloaded into your Money records.

- Copy to Clipboard Button**

- Choose this button to copy the information in the Call Summary window to the Clipboard for use in another application.

- Save as button**

- Choose this button to save your call summary information in a TXT file.

- ◆

## Save As

Use the Save As dialog box to save your call summary information in a TXT file.

- ◆ **Dialog Box Options**

- File Name**

- Type a name for the TXT file.

- Directories**

- Displays the current directory. You can choose a different one.

- Drives**

- Displays the current drive. You can choose a different one.

- Network button (displays only if connected to network)**

- Lets you connect to a shared directory.

---

### See also

- ◆

- User's Guide**

- Chapters 28, 31 & 32

- ◆



## Loan List

In the Loan List dialog box, you can create a new [loan](#), delete or rename an existing loan, and enter and change information about a loan. The information displayed to the right of the Loan List box relates to the [highlighted](#) loan.

### ◆ **Dialog Box Options**

#### **Loan List**

Lists the names of all loans in the Loans window and displays the current balance for each.

#### **Create button**

Creates a new loan.

#### **Delete button**

Deletes the selected loan.

#### **Rename button**

Renames the selected loan.

#### **Change Loan Information button**

Changes information for the selected loan, such as other fees, [interest rate](#), loan length, and payment frequency.

#### **Report button**

Displays the Loan List Report. You can print a list of your loans for reference. You can include the loan number, shortcut, other fees, and loan type as additional information.

#### **Calculator button**

You can use the Loan Calculator to answer "what if" questions like, "How would my payment change given a change in the interest rate?" by typing the information you know and leaving one unknown value to be calculated.

#### **Shortcut**

You can type a [shortcut](#) for the selected loan using six characters or less. It's best to use a shortcut that's easy to remember. Shortcuts are useful when you have several loans with similar names.

#### **Loan Number**

You can type the loan number for the selected loan so that it's readily available for reference. This number will display in the Memo field of your loan payment transactions and will print on the Memo line if you decide to print checks.

#### **Comment**

You can type a comment about the selected loan. For example, the lender's address or phone number may be included as a comment.

#### **Loan Amount, Interest Rate, Length, and Payment**

You can see a brief summary of the loan terms for the selected loan.

---

### **See also**

[Introduction to Loans](#)

[Using the Loan Calculator](#)

[Setting Up a Loan](#)

[Changing Loan Information](#)

[Deleting a Loan](#)

[Renaming an Item on a List](#)

[Printing a List](#)

◆



**(\*\*dlgidLoanCalc - This topic is no longer in use \*\*)**

## **Loan Calculator**

You can use the Loan Calculator to help answer questions about existing loans or loans you are considering by typing the information you know and leaving one unknown value blank.

**Tip** Microsoft Money will continue to calculate the same value if you change other values and choose the Calculate button. If you are calculating the same value, you don't have to clear it each time.

- ◆ **Dialog Box Options**

- Loan Amount**

- Type the loan amount.

- Interest Rate**

- Type the Simple Interest Rate for the loan you are calculating.

- Length of Loan**

- Type the length of the loan in months, years, or number of payments.

- Frequency**

- Choose how often loan payments are made.

- Principal + Interest**

- Type the principal + interest amount of the loan payment. This does not include other fees--such as insurance and tax reserves--associated with the payment.

- Balloon Amount**

- Type the balloon amount, if there is one, due at the end of the loan.

- If you have a balloon before the end of the loan, leave the field 0.00. Money can only calculate balloon payments due at the end.

- Calculate button**

- Calculates the unknown value based on the information supplied.

- Clear button**

- Clears all entries and sets Frequency to Monthly.

- Report button**

- Displays a Loan Amortization Schedule report based on the values in the Loan Calculator. You can print this report for reference. You can also customize it to suit your needs.

---

### **See also**

- ◆ [Using the Loan Calculator](#)



## Customize Loan Report

Loan Reports display information on past and future loan payments and show how payments are broken into principal and interest.

- ◆ **Dialog Box Options**

- ◆ **Title**

- ◆ Type a descriptive title for the report. You can use up to 64 characters.

- ◆ **Include Fields**

- ◆ Choose which fields you want to include in your report. These will be displayed as column headings across the top of your report.

- ◆ **Subtotal By (None)**

- ◆ Choose this if you don't want your loan payments subtotaled.

- ◆ **Subtotal By (Quarter)**

- ◆ Choose this to group your loan payments quarterly and have a subtotal for each.

- ◆ **Subtotal By (Year)**

- ◆ Choose this to group your loan payments annually and have a subtotal for each.

- ◆ **Show Opening Balance**

- ◆ Choose this to show the principal balance as of the beginning date specified for this report. To display the original loan amount, choose this box and choose "All Dates" in the Dates box.

- ◆ **Show Splits**

- ◆ Choose this to show each part of your loan payment: principal, interest, and other fees.

- ◆ **Date Range - Dates From/To**

- ◆ Use this to limit the report to the dates specified.

- ◆ **Include Transactions - From Loan**

- ◆ Choose which loans you want to include in the report.

- ◆ **All Transactions**

- ◆ Choose this to include all transactions in your report. This includes paid transactions in the Loans window, and unpaid loan payments listed in the Loan Amortization Schedule.

- ◆ **From Loan Register**

- ◆ Choose this to include only those transactions listed in the Loans window. This does not include unpaid loan payments in the Loan Amortization Schedule.

- ◆ **From Amortization Schedule**

- ◆ Choose this to include only unpaid loan payments in the Loan Amortization Schedule. This does not include paid transactions listed in the Loans window.

- ◆ **Widths**

- ◆ Choose this to set the column width. If you are having trouble fitting your report on one page, try Narrow width and Landscape orientation.

- ◆ **Fonts**

- ◆ Choose this to specify the size and style of the typeface in the report.

---

### See also

- ◆ [Loan Reports](#)

- ◆ **User's Guide**

- ◆ Chapter 25



## Customize Loan Amortization Schedule

The Loan Amortization Schedule is a hypothetical report used to see how future loan payments will be broken into principal and interest.

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report. You can use up to 64 characters.

#### **Subtotal By (None)**

Choose this if you don't want your loan payments subtotaled.

#### **Subtotal By (Quarter)**

Choose this to group your loan payments quarterly and have a subtotal for each group.

#### **Subtotal By (Year)**

Choose this to group your loan payments annually and have a subtotal for each group.

#### **Show Opening Balance**

Choose this to display the principal balance as of the beginning date specified for this report. To display the original loan amount, choose this box and choose "All Dates" in the Dates box.

#### **Include Date**

Choose this to display a column for each scheduled payment.

#### **Include Payment Amount**

Choose this to display a column for the payment amount (principal + interest + other fees).

#### **Include Principal Amount**

Choose this to display a column for the principal amount of the loan payment.

#### **Include Interest Amount**

Choose this to display a column for the interest amount of the loan payment.

#### **Date Range - Dates From/To**

Use this to limit the report to the dates specified.

#### **Widths**

Choose this to set the column width. If you are having trouble fitting your report on one page, try Narrow width and Landscape orientation.

#### **Fonts**

Choose this to specify the size and style of the typeface in the report.

---

### **See also**

- ◆ [Loan Payment Reports](#)

## Customize Loan List Report

Loan List Reports display a summary of each loan and its terms.

### ◆ **Dialog Box Options**

#### **Title**

Type a descriptive title for the report. You can use up to 64 characters.

#### **Loan Terms**

Choose this to display columns for the loan amount, interest rate, length of loan, principal and interest, frequency of payments, and balloon amount.

#### **Payment Details**

Choose this to display columns for the payee, payment amount, and amount for other fees.

#### **Categories**

Choose this to display columns for the principal and interest categories.

#### **Loan Number**

Choose this to display a column for the loan number. This is the number the lender assigns.

#### **Shortcut**

Choose this to display a column for shortcuts you assigned to your loans.

#### **Payment Splits**

Choose this to display the parts of your loan payment: principal, interest, and other fees.

#### **Loan Balance**

Choose this to display a column for the remaining balance of your loan. If it is a loan you are borrowing, this is the amount you owe. If it is a loan you are lending, this is the amount owed to you.

#### **Loan Type**

Choose this to display a column specifying whether the loan was borrowed or lent and a column indicating if the interest is calculated based on the date the payment is due or the date the payment is received.

#### **Widths**

Choose this to set the column width. If you are having trouble fitting your report on one page, try Narrow width and Landscape orientation.

#### **Fonts**

Choose this to specify the size and style of the typeface in the report.

---

### **See also**

#### ◆ [Loan Payment Reports](#)

#### **User's Guide**

Chapter 24

◆

## Balance Loan

In order to reconcile any differences between your records in Microsoft Money and the interest, principal, and other fees shown on your loan statement you'll probably want to balance your loan after receiving a statement from your lender.

- ◆ **Dialog Box Options**

- Statement Starting Date**

- Accept or change the statement starting date. You must enter a date on or after the start date of the loan.

- Statement Ending Date**

- Enter the ending date on your loan statement.

- Continue button**

- Advances to the next screen so you can enter the principal and interest paid on your loan statement.

---

### See also

- ◆ [Balancing a Loan](#)

- ◆ **User's Guide**

- Chapter 24

- ◆

## Balance Loan

Because lenders use many different methods to calculate interest, it may be necessary to periodically update your principal, interest, and other fee amounts in Microsoft Money to match the loan statement.

- ◆ **Dialog Box Options**

- Principal Paid**

- Accept the principal amount if it matches the principal on your loan statement. If it differs, change it so it equals the amount on your statement.

- Interest Paid**

- Accept the interest amount if it matches the interest on your loan statement. If it differs, change it.

- Other Fees button**

- Opens a split window where you can change the amounts for other fees. If any fees differ, make the appropriate changes in the Other Fees screen.

---

### See also

- ◆ [Balancing a Loan](#)

- User's Guide**

- Chapter 24

- ◆

## Rename Loan

You can rename your loan and the new name will appear everywhere the old name did.

- ◆ **Dialog Box Options**

- Old Name**

- Displays the current name for the loan.

- New Name**

- Type a new loan name to replace the old one.

- ◆

## Adjust Loan Payment Amount

Your total loan payment is not equal to the sum of the loan split amounts. The difference between the loan payment and the sum of the splits is summarized in the top box. To resolve the unassigned amount, choose one of the options.

- ◆ **Dialog Box Options**

- ◆ **Apply All of the Unassigned Amount to Principal**

- ◆ Choose this option if the total loan payment is correct, but the split amount assigned to principal is incorrect. Typically, you should choose this option if you're adding extra principal to a regular loan payment.

- ◆ **Apply the Entire Loan Payment to Principal**

- ◆ Choose this option if the total loan payment is correct, and you want the entire payment to go toward principal. Typically, you should choose this option when you are making an extra payment. Microsoft Money will remove any other split amounts and assign the total loan payment to principal.

- ◆ **Manually Change the Split Amounts in the Split Dialog Box**

- ◆ Choose this option if the total loan payment is correct, but the split amounts are incorrect. Money will bring up the split dialog box for you to edit the principal, interest, and other fee amounts.

- ◆ **Change the Loan Payment Amount to be the Sum of the Loan Split Amounts**

- ◆ Choose this option if the total loan payment is incorrect, but the split amounts are correct. Money will update the total loan payment to equal the sum of the split amounts.

- ◆ **Cancel Changes, Revert to the Regular Loan Payment and Split Amounts**

- ◆ Choose this option if you want to delete any changes you made to the loan payment and revert to the regular loan payment. Typically, you should choose this option if you've made unintended changes. Money will replace your changes with the regular loan payment amount and regular split amounts.

- ◆ **Leave the Amount Unassigned (not recommended)**

- ◆ Choose this option if the total loan payment is correct and the split amounts should not be adjusted. Money will continue with an unassigned amount. Unassigned amounts can adversely affect your balances in reports.

---

### See also

- ◆ **User's Guide**  
Chapter 24

- ◆



## Select Loans

You can choose which loan or loans you want included in the customized report.

- ◆ **Dialog Box Options**

- Loan List**

- Highlight the loans you want included in the customized report by clicking on the ones you want, or by using the `ARROW` keys to move to the loans you want and pressing the `SPACEBAR`.

- Select All button**

- Choose this button to select all of the loans.

- Select None button**

- Choose this button to select none of the loans.

- ◆

## Adjust Loan Interest

You have changed the date on the loan payment, so the interest calculated as being due on this date is different than the interest in this loan payment.

- ◆ **Dialog Box Options**

- ◆ **Correct the Interest and Adjust the Principal Amount**

- ◆ Choose this option to change the principal and interest amounts so they still equal the total amount of the loan payment, which will not change. This is the most common option.

- ◆ **Correct the Interest and Adjust the Payment Total**

- ◆ Choose this option to increase or decrease the interest so that it equals the interest calculated as being due on this date. The total amount of the loan payment is adjusted to reflect the change in interest.

- ◆ **Ignore the Discrepancy (not recommended)**

- ◆ Choose this option if you don't want to adjust any part of your loan payment.

---

### See also

- ◆

- ◆ **User's Guide**

- ◆ Chapter 24

- ◆

## Update Default Loan Payments

You have made changes to a [Future Transaction](#) that matched the default loan payment for a loan. You can choose how you want this change to affect your other Future Transactions for this loan.

- ◆ **Dialog Box Options**

- Change the Default Loan Payment and Matching Future Transactions**

- Choose this option if you want the changes you made to become the new default loan payment for this loan. Other Future Transactions that match the default loan payment will also be updated with the changes.

- Change Only the Default Loan Payment**

- Choose this option if you want the changes you made to become the new default loan payment for this loan, without updating other Future Transactions.

- Change Only This Payment**

- Choose this option if you don't want your changes to affect the currently selected Future Transaction.

---

### See also

- ◆

- User's Guide**

- Chapter 24

- ◆

## Change Loan Information

You can update your loans in Microsoft Money so they match your lender's records and have your future payments reflect the change. You can also make adjustments to the loan balance.

- ◆ **Dialog Box Options**

- Change Other Fees (such as insurance or tax reserves)**

- If the entire loan payment goes toward principal and interest, you do not have other fees.

- Change Interest Rate**

- Typically, you will change the interest rate if you have an adjustable rate loan, such as an Adjustable Rate Mortgage (ARM).

- Adjust Loan Balance**

- Choose this option if you want to reconcile any differences between your records in Money and the interest, principal, and any other fees on your loan statement.

- Change Other Loan Information**

- Choose this option if other loan information is changing, for example, if you are refinancing your loan.

- If you want to change the payee, frequency of payments, length of the loan, categories, other fees, or other loan information, choose this option.

- ◆

- User's Guide**

- Chapter 24

- ◆



## Print Setup (Reports and Charts)

### ♦ Dialog Box Options

#### **Printer**

Choose the default printer or one from the list of currently installed printers. For information on installing a printer, see your Microsoft Windows(™) documentation.

#### **Orientation**

Under Orientation, choose Portrait, if you want to print reports vertically, or Landscape, if you want to print horizontally.

#### **Paper: Size**

Choose the size of paper you are using.

#### **Paper: Source**

Choose how the paper will be fed into the printer, for example, from the upper or lower tray, by manual feed, or automatically.

#### **Options button**

Displays a dialog box that allows you to make additional printing adjustments to take full advantage of the specific printer you are using.

#### **Network button (displays only if connected to a network)**

Choose this to browse through and connect to a network printer.

---

### **See also**

[Printing Charts](#)

[Printing Reports](#)

♦

#### **User's Guide**

Chapter 10

♦

## Print Setup

Use the Print Setup command to choose or change the printer, or to set up and change the printer's settings.

- ◆ **Dialog Box Options**

- Setup For: Report and Chart Printing**

- Choose to print reports and charts.

- Setup For: Check Printing**

- Choose to print checks.

- Printer**

- Choose either the default printer or one from the list of currently installed printers. For information on installing a printer, see your Microsoft Windows™ documentation.

- Orientation (Reports only)**

- Under Orientation, choose Portrait, if you want to print reports vertically, or Landscape, if you want to print reports horizontally.

- Check Type (Checks only)**

- Choose the type of check you want from the list.

- Paper: Size (Reports only)**

- Choose the size of paper you want.

- Paper: Source**

- Choose how the paper will be fed into the printer, for example, from the upper or lower tray, by manual feed, or automatically.

- Options button**

- Displays a dialog box that allows you to make additional printing adjustments to take full advantage of the specific printer you are using.

---

### See also

- [Setting Up to Print Checks and Reports](#)

- [Printing Checks](#)

- [Printing Reports](#)

- ◆

- User's Guide**

- Chapter 10

- ◆

## Confirm Printing

### ◆ **Dialog Box Options**

#### **Continue button**

Choose this option if the test check was printed correctly and you want to continue printing the checks.

#### **Reprint button**

Choose this option if the printing was unsatisfactory, and you would like to reprint the checks using different printer settings.

---

### **See also**

[Setting Up to Print Checks and Reports](#)

[Printing Checks](#)

◆



## Print Checks

Prints checks marked "Print" in the Number field. If you are using a dot-matrix printer, you must make sure the printer is set up to print 10 characters per inch horizontally and six lines per inch vertically.

- ◆ **Dialog Box Options**

- Print Range**

- Choose Print All if you want to print checks for all transactions marked with "Print" in the Number field of the account you're displaying. Choose Select Checks if you want to choose specific transactions to print checks for.

- Print Test button**

- Choose the Print Test button if you want to print a test check to make sure that the information will print in the right location on the check.

**Note** When you are ready to print, in the box at the bottom of the Print Checks dialog box, type the number of the first check loaded in your printer. Then choose the OK button.

---

### See also

- [Setting Up to Print Checks and Reports](#)

- [Printing a Sample Check](#)

- [Printing Checks](#)

- ◆

- User's Guide**

- Chapter 9

- ◆

## Print Checks

Prints checks marked with "Print" in the Number field. Make sure you leave the strip of paper attached at the bottom of the check while printing a partial sheet.

- ◆ **Dialog Box Options**

- Print Range**

- Choose Print All if you want to print checks for all transactions marked with "Print" in the Number field of the account you're displaying. Choose Select Checks if you want to choose specific transactions to print checks for. Be sure to type the number of the first check loaded in the printer in the box to the right of step 2.

- Print Test button**

- Choose the Print Test button if you want to print a test check to make sure that the information will print in the right location on the check.

- ◆ **Options for Laser Standard and Laser Wallet Checks**

- Number of Checks Remaining**

- Load the partial sheet of checks in the envelope feeder on your paper tray, and then choose the number of checks remaining on the sheet.

- Feeder**

- Choose the In The Center of Feeder option if the envelope feeder is located in the center of the paper tray, or choose the Along the Side of Feeder option if you load the checks from one side of the paper tray.

- Paper**

- Choose the Right Edge First option if your printer requires that you feed partial sheets with the right edge of the check first. Choose the Left Edge First option if your printer requires that you feed partial sheets with the left edge of the check first.

---

### See also

- [Setting Up to Print Checks and Reports](#)

- [Printing a Sample Check](#)

- [Printing Checks](#)

- ◆

- User's Guide**

- Chapter 9

- ◆

## Select Checks

In the Select Checks dialog box you can choose the transactions you want to print checks for.

- ◆ **Dialog Box Options**

- Select All button**

- Choose Select All to select all transactions with "Print" in the Number field.

- Select None button**

- Choose Select None to select no transactions. For example, you might choose the Select None button if you had selected some transactions by mistake and wanted to start over.

- ◆

## Select Check Type

In the Select Check Type dialog box, verify before printing that the correct check type has been selected.

- ◆ **Dialog Box Options**

- OK button**

- Choose the OK button once you have verified that the correct check type has been selected.

- ◆

## Print Report

Prints the displayed report. You can choose how much of your report you want to print and whether you want it to print vertically or horizontally. You can also change printer settings.

- ◆ **Dialog Box Options**

- Print Range**

- Choose the All button to print every page in the report, or choose the Pages button to specify a range of pages to print.

- Print Quality**

- Choose a print quality (for example, High, Medium, Low, Draft) from the list.

- Copies**

- Choose the number of copies you want to print.

- Collate Copies**

- Choose if you want several copies of a report to be printed in sequence. For example, if you wanted to print two copies of a three-page report, the copies would be printed in the following order: 1-2-3, 1-2-3. Turning this option off may result in faster printing of multiple copies of multi-page reports, but you will have to collate the pages manually after printing.

- Setup button**

- Displays the Print Setup dialog box, where you can change the printer you want to use, or set up and change the printer settings for your printer. Under Orientation, choose Portrait if you want to print reports vertically, or choose Landscape if you want to print reports horizontally.

---

### See also

- [Setting Up to Print Checks and Reports](#)

- [Printing Reports](#)

- ◆

- User's Guide**

- Chapter 10

- ◆

## Select Account to Print Checks

The Select Account dialog box is displayed if you are viewing more than one account in the Account Book when you choose Print Checks. Checks can only be printed from one account at a time.

- ◆ **Dialog Box Options**

- Account List**

- From this list, choose the account from which you want to print checks

- Continue button**

- Opens the Print Checks dialog box.

- ◆



## Remembered Reports

You can save a report -- and its most recent chart -- by having Microsoft Money remember it. Once a report is remembered, you can display it again by choosing Remembered Report from the Reports menu. You can then view, delete, or rename it. If you customize a report to include one of the standard date range options -- such as Last 30 Days -- Money re-creates the report for the date range specified each time you display the report.

- ◆ **Dialog Box Options**

- ◆ **Report Name**

- ◆ Displays a list of remembered reports. You can choose the report you want to display.

- ◆ **Report Type**

- ◆ Displays the report type of the remembered report.

- ◆ **View**

- ◆ Choose to view the remembered report.

- ◆ **Delete**

- ◆ Choose to delete the remembered report. You will be asked to confirm the deletion.

- ◆ **Rename**

- ◆ Choose to rename a remembered report.

---

### See also

- ◆

- ◆ **User's Guide**

- ◆ Chapter 6

- ◆



## Remember Report

You can save a report for future use by having Microsoft Money remember your report customizations.

- ◆ **Dialog Box Options**

- Report Name**

- Type a descriptive name for the report, using up to 32 characters.

---

### See also



- User's Guide**

- Chapter 6



## Rename Remembered Report

- ◆ **Dialog Box Options**

- Old Name**

- Displays the current name for the report.

- New Name**

- Type a new name for the report.

---

### See also

- ◆

- User's Guide**

- Chapter 6

- ◆

## Customize Tax Form Report

Tax Form Reports are a good starting point for preparing your taxes or preparing your records for export to a tax-preparation program.

- ◆ **Dialog Box Options**

- ◆ **Title**

- ◆ Type a descriptive title for the report. You can use up to 64 characters.

- ◆ **Report Type - Tax Summary**

- ◆ Choose this to display only tax form lines and amounts in the report.

- ◆ **Report Type - Tax Transactions**

- ◆ Choose this to display columns for number, date, payee, memo, category, job, client, and amount.

- ◆ **Date Range - Dates From/To**

- ◆ Use this to limit the report to the dates specified.

- ◆ **Include Transactions - From Account**

- ◆ Choose which accounts you want included in the report.

- ◆ **All Transactions**

- ◆ Choose this to include all transactions in the report.

- ◆ **Select Transactions**

- ◆ Use this to choose which transactions are included in the report. For example, you could include only transactions assigned to several specific categories.

- ◆ **Widths**

- ◆ Choose this to set the column width. If you have trouble fitting your report on one page, try choosing the Narrow option, or set your printer to use landscape orientation.

- ◆ **Fonts**

- ◆ Choose this to specify the size and style of the typeface in the report.

---

### See also

- ◆

- ◆ **User's Guide**

- ◆ Chapter 36

- ◆

## Export Tax Form Report

Instead of typing your tax-related information in a tax-preparation program, you can export -- or *transfer* -- the Tax Form Report electronically to a tax preparation-program. By specifying another file format, you can also export the Tax Form Report to a spreadsheet or word processor.

- ◆ **Dialog Box Options**

- File Name**

- Accept the proposed file name, or type a new one for the exported report.

- Create File of Type**

- To export the report to a tax-preparation program, choose Tax Exchange Format as the type. If you want to export the report to a spreadsheet or word processor, choose Tab-Delimited Text as the file type.

- Directories**

- Displays the current directory. You can choose to export your report to a different directory.

- Drives**

- Displays the current drive. You can choose to export your report to a different drive.

- Network button (displays only if connected to a network)**

- Choose this to browse through and connect to a network printer.

---

### See also

- ◆

- User's Guide**

- Chapter 36

- ◆



## Mark Transaction Range as Cleared

- ◆ **Dialog Box Options**

- From / To Boxes**

- Type the range of numbers of the transactions you want to clear.

---

- See also**

- ◆

- User's Guide**

- Chapter 7

- ◆

## Go To a Specific Transaction

- ◆ **Dialog Box Options**

- Last Transaction Edited**

- Choose this option to return to the transaction you just entered.

- Other Side of This Transfer**

- Choose this option if you're displaying a transfer transaction and you want to go to the other side of the transfer.

- Other Side of Investment Transaction**

- Choose this option if you want to switch to the window where the investment transaction was recorded.

- Main Transaction for this Split**

- Choose this option if you're displaying a transaction that is part of a split and you want to display the main transaction for that split.

- ◆

## Archive Account

In the Archive Account dialog box, you can choose which type of transactions you want Microsoft Money to remove.

- ◆ **Dialog Box Options**

- Remove all Transactions**

- Choose this option if you want Money to remove all transactions before the specified date.

- Remove Only Cleared and Reconciled Transactions**

- Choose this option if you want Money to remove only transactions that are considered cleared and reconciled. Money considers cleared transactions to be those with a letter "C" in the Cleared field; reconciled transactions have an "R" in the Cleared field.

- Remove Only Reconciled Transactions**

- Choose this option to have Money remove only the transactions that have been reconciled.

- Don't Remove Any Transactions**

- Choose this option if you don't want Money to remove any transactions.

- ◆



## Microsoft Money 1.0 and 2.0 File Conversion

If you are about to open a file created in Microsoft Money version 1.0 or 2.0, it will need to be converted to the 3.0 file format. It may be useful to save a copy of the old file as a precautionary measure.

- ◆ **Dialog Box Options**

- ◆ **Yes button**

- ◆ Choose this button to save an extra copy of the file in its original version format. Money will add the .MNY extension to the file.

- ◆ **No button**

- ◆ Choose this button to convert the file to version 3.0 format without saving an earlier-version copy.

- ◆ **Cancel button**

- ◆ Choose this button to cancel the conversion.

---

### See also

- ◆

- ◆ **User's Guide**

- ◆ Chapter 38

- ◆

## Archive Loan

In the Archive Loan dialog box, you can choose how you would like Microsoft Money to adjust each Loan Account to compensate for the removed transactions.

- ◆ **Dialog Box Options**

- Adjust Loan Balance For the Transactions Removed**

- Choose this option if you want Money to compensate for the removed transactions by adjusting the opening balance of the loan.

- Record Removed Transactions as a Single Transaction For Each Year**

- Choose this option if you want Money to compensate for the removed transactions by entering a summary transaction for each year.

- Record Removed Transactions as a Single Transaction**

- Choose this option if you want Money to compensate for the removed transactions by entering one summary transaction.

- Don't Remove Any Transactions**

- Choose this option if you prefer that Money not remove any transactions from the loan specified in the dialog box.

- ◆

## Archive Investment Account

In the Archive Investment Account dialog box, you can choose which type of investment transactions you want Microsoft Money to remove.

- ◆ **Dialog Box Options**

- Remove all Transactions**

- Choose this option if you want Money to remove all investment transactions before the specified date.

- Remove Only Cleared and Reconciled Transactions**

- Choose this option if you want Money to remove only investment transactions that are considered cleared and reconciled. Money considers cleared transactions to be those with a letter "C" in the Cleared field; reconciled transactions have an "R" in the Cleared field.

- Remove Only Reconciled Transactions**

- Choose this option to have Money remove only the investment transactions that have been reconciled.

- Don't Remove Any Transactions**

- Choose this option if you don't want Money to remove any investment transactions.

- ◆

# Entering Transactions

## Introduction

[Introduction to Entering Transactions](#)

## Entering Transactions

[Choosing a Check or Other Form](#)

[Entering a Transaction in Account Forms](#)

[Entering a Transaction in the Account Book](#)

[Converting Foreign Currencies](#)

[Entering Information You Don't Want Printed on Checks](#)

[Itemizing a Paycheck Deposit](#)

[Quick Ways to Enter Transactions](#)

[Speeding Up Date Entry](#)

[Working With SmartFill](#)

## Managing Transactions

[Copying or Moving Information](#)

[Deleting or Removing a Transaction](#)

[Making Changes to a Transaction](#)

[Marking a Transaction as Cleared or Reconciled](#)

[Moving Transactions from One Account to Another](#)

[Quickly Deleting a Transaction](#)

[Voiding a Transaction](#)



## Introduction to Entering Transactions

You'll enter transaction information into individual areas or boxes, called fields.

Entering transactions in the Account Book window is much like working in your checkbook register. Entering transactions in the Account Forms window is like using typical paper forms, such as checks and withdrawal slips.

You can use either the Account Book or Account Forms to enter transactions. Which one you use is mostly a matter of personal preference.

Since you'll probably start by entering transactions from your checkbook register into Microsoft Money, you may want to begin entering transactions in the Account Book, where you can see many transactions on the screen at the same time. In the Account Forms window, you can see only one transaction at a time.

If you're using Microsoft Windows for Pen Computing, you may find it easier to use a pen in the Account Forms window.

If you enter a payee that was used in a previous transaction, when you move to the next field, Money will fill in the information from the last transaction that involved that payee. If you want to change what was filled in, just type over it.

**Note** You can use the Payee field to see your last five transactions for the current payee by clicking the *right* mouse button (or pressing SHIFT+F10) in the Payee field. To close the list, click either mouse button (or press any number or letter key).

Each transaction you enter is automatically saved for you, so you don't have to save files or accounts when quitting Money. For this reason, Money has no Save command.

---

### See also

[Entering a Transaction in the Account Book](#)

[Entering a Transaction in Account Forms](#)

[Quick Ways to Enter Transactions](#)

[Working with SmartFill](#)

♦

### User's Guide

Chapter 3

♦

# Entering a Transaction in the Account Book

♦ **To enter a transaction in the Account Book**

- 1 If you're not already in the Account Book window, double-click the Account Book icon, or, from the Window menu, choose Account Book.
- 2 From the Account box on the toolbar, choose the account you want.
- 3 Press TAB to start entering information.
- 4 Enter the information you want in each field, or accept the proposed entry.  
See the table below for additional information about some fields.
- 5 Press TAB to move to the next field, or press SHIFT+TAB to move to the previous field. Use the ARROW keys to move up and down.
- 6 To complete the transaction, press ENTER.

When you enter a transaction, it is automatically saved for you.

**Note** To cancel a transaction you've started, press ESC.

<u>Field</u>	<u>Additional information</u>
Number	If you are going to print the check, type the word " <b>Print</b> " instead of a number. Leave the Number field blank for transactions such as deposits and cash machine withdrawals.
Date	Use a slash ( / ) or a hyphen (-) as a separator between month, day, and year.
Payee	You can choose from a list of previously entered <u>payees</u> , or type what you want in the field. After you enter a payee, you can click the right mouse button in the Payee field to see a list of the last five transactions for that payee.
C	This field is used to indicate whether or not the transaction has <u>cleared</u> the bank or been <u>reconciled</u> against

	your account statement.
Payment	Use this field if the amount of the transaction decreases the account balance. This column heading will vary depending on the account type.
Deposit	Use this field when the transaction increases the account balance, such as for deposits and credits. This column heading will vary depending on the account type.
Memo	Type a memo to help you remember details about a transaction. It will print on the check. Do not use this field to identify the transaction as a type of income or expense; use the Category and Subcategory fields instead.
Category	You can choose from a list of existing <u>categories</u> , or type a new one. You will also use this field to indicate transfers, loan payments, and split transactions.
Subcategory	You can choose from a list of existing <u>subcategories</u> , or type a new subcategory. The Subcategory field is also used to identify the destination account for a transfer, loan payment, or split transaction.

Classification Items	If you've created a new <u>classification</u> , fields for <u>classification items</u> and <u>sub-items</u> are added below the Category and Subcategory fields.
Account	If more than one account is included in the <u>View</u> , an Account field is added below the Number field so you can choose the account you want to enter the transaction in. Choose from the list of existing accounts, or type the name of a new account.

**Note** Unless you have turned off the setting to use SmartFill, Microsoft Money will automatically fill in some fields and finish entering known information for you. If you want to change what was filled in, just type over it. For more information, see Working with SmartFill.

---

**See also**

Quick Ways to Enter Transactions

Entering a Transaction in Account Forms



**User's Guide**

Chapter 3





## Entering a Transaction in Account Forms

### ♦ To enter a transaction in Account Forms

- 1 If you're not already working in the Account Forms window, switch to it by double-clicking the Account Forms icon or, from the Window menu, choose Account Forms.
- 2 From the Account box on the toolbar, choose the account you want.
- 3 If the form you want is not already displayed, choose it from the set of buttons above the forms.
- 4 Press **TAB** or click the form to begin entering information.
- 5 In each field, enter the information you want.

See the table below for additional information about some fields.

- 6 Press **TAB** to move to the next field, **SHIFT+TAB** to move to the previous field, or the **ARROW** keys to move up or down.

- 7 To complete the transaction, press **ENTER**.

When you enter a transaction, it is automatically saved for you.

**Note** To cancel a transaction you've started, press **ESC**.

<u>Field</u>	<u>Additional information</u>
Number	If you are going to print the check, type <b>Print</b> instead of a number. Leave the Number field blank for transactions such as deposits and cash machine withdrawals.
Date	Use a slash ( / ) or a hyphen (-) as a separator between month, day, and year.
Pay To	For check payments, choose from a list of previously entered <u>payees</u> , or type what you want in the field. After you enter a payee, you can click the right mouse button in the Pay To field to see a list of the last five transactions for that payee.
Received From	For deposits, choose from a list of previously entered payees, or type what you want in the field.
\$ (Amount)	Enter the amount of the transaction.
Memo	Type a memo to help you

remember details about a transaction. It will print on the check. Do not use this field to identify the transaction as a type of income or expense; use the Category and Subcategory fields instead.

Address

Enter the payee's name and address. To quickly enter the payee name, press the CTRL key and the QUOTATION MARK (") key. The contents of this field will print on the check. This field is only available in the Account Forms window.

Category

You can choose from a list of existing categories or type of new one. You will also use this field to indicate transfers, loan payments, and split transactions.

Subcategory

You can choose from a list of existing subcategories, or type a new one. The Subcategory field is also used to identify the destination account for a transfer, loan payment, or split transaction.

Classification items

If you've created a new classification, fields for classification items and sub-items are added below the Category and Subcategory fields.

Account

If more than one account is included in the view, an Account field is added near the top of the form so you can choose which account you want the transaction entered in. Choose from a list of existing accounts, or type a new one.

Transfers

The Account Forms

window has a special Transfer Form with From and To fields to make it easier to enter a transfer transaction.

**Note** Unless you have turned off the setting to use [SmartFill](#), Microsoft Money will automatically fill in some fields and finish entering known information for you. If you want to change what was filled in, just type over it. For more information, see [Working with SmartFill](#).

---

**See also**

[Entering a Transaction in the Account Book](#)

[Quick Ways to Enter Transactions](#)



**User's Guide**

Chapter 3



## Quick Ways to Enter Transactions

### Using the quotation mark (") key to fill in single fields

You can fill in a field with the contents of the same field of the most recently entered or changed transaction by pressing the QUOTATION MARK (") key in the field.

Also, to enter the payee name in the address field on a check form, you can hold down the CTRL key and press the QUOTATION MARK (") key.

### Using the plus sign (+) and minus sign (-) keys

You can increase or decrease the transaction number or date by moving to that field and pressing the plus or minus sign key. You don't need to use the SHIFT key with the PLUS or MINUS key for this to work.

### Using shortcuts

If you frequently enter payees, categories, classification items, or accounts with long, similar names, assigning shortcut names makes them easier to enter. The full name will be filled in when you move to the next field.

### Using SmartFill

Leaving the setting for SmartFill on makes entering information quicker because Microsoft Money can often complete the entry for you.

---

### See also

[Using Shortcuts](#)

[Working With SmartFill](#)



## Using Shortcuts

If you use names that are similar, such as Washington Electric, Washington Electrical Supplies, and Washington Elementary School, you may want to use shortcut names. Microsoft Money will replace the shortcut with the full name when you move to the next field or enter the transaction.

SmartFill works with shortcuts, but even if you've turned SmartFill off, you can still use shortcuts.

### ◆ **To assign a shortcut**

- 1 From the Lists menu, choose Account List, Payee List, Category List, or Investment Account List.
- 2 From the list, choose the item to which you want to assign a shortcut.
- 3 In the Shortcut box to the right of the list, type a shortcut name that is six characters or less. Use a name that is easy to remember.
- 4 Repeat steps 2 and 3 until all the shortcuts you want are entered.
- 5 Choose the Close button.

### ◆ **To use shortcuts while entering transactions**

- 1 In the current transaction, move to the field you want.
- 2 Type the shortcut.
- 3 Click another field or press TAB to move to the next field.  
Money automatically replaces the shortcut you type with the full name from the list.

---

### **See also**

[Working with SmartFill](#)

[Quick Ways to Enter Transactions](#)

◆

## Working with SmartFill

SmartFill helps you quickly type text into a single transaction field. It completes the entry of an item as soon as you type enough characters for it to be identified. If you prefer not using SmartFill, you can turn it off.

For example, if you have two names that begin with the same letters (such as two categories that start with "Automobile"), SmartFill will not complete the entry until you have typed enough letters for the name to be uniquely identified. For this reason, it's good to think about how you name categories, payees, and accounts in Microsoft Money.

If you enter a payee that was used in a previous transaction, Money will enter the information from the last transaction that involved that payee. If you want to change the information, just type over it.

- ◆ **To turn SmartFill on or off**

- 1 From the Tools menu, choose Options, and then choose General.
- 2 Under Entry, choose or clear the Use SmartFill check box.
- 3 Choose the OK button.

---

### See also

- ◆ [An Account Naming Strategy](#)

- ◆ [Using Shortcuts](#)

- ◆ **User's Guide**

- ◆ Chapters 3 & 15

## Adding a Transaction from a Previous Month's Statement

If you've already reconciled your account in Microsoft Money, you can still enter transactions from an earlier date.

For example, If you started using Money in February, and later decided that you'd like to track the entire year, you can enter the transactions from the January bank statement.

- ◆ **To add a transaction from a previous month**
- ◆ Follow the procedure for entering a transaction, then hold down the SHIFT key as you click the C (cleared) field, or press SHIFT+CTRL+M to mark the transaction as reconciled.

An "R" for "reconciled" appears in the C (cleared) field.

**Note** Adjust your account's starting balance so that the balance includes the earliest transaction you entered. Using the previous example, you would want to enter the beginning balance from your January statement.

- ◆ **To change the opening balance**
  - 1 From the Lists menu, choose Account List.
  - 2 Choose the account you want to change.
  - 3 In the Opening Balance box, type the new amount.
  - 4 Choose the Close button.

---

### See also

- ◆ [Entering a Transaction in the Account Book](#)

## Entering a Deposit Less Cash

If you deposit a check and take part of it in cash, you can use a split transaction to track how much you deposit and how much you take in cash.

- ◆ **To enter a deposit less cash**

- 1 Enter information in the Number, Date, and Payee fields as you would for any other transaction.
- 2 In the Deposit field, enter the net deposit (the total amount minus the cash).
- 3 Choose the Split button, or choose Split Transaction from the Edit menu.  
The Amount field in the first part of the Split Transaction box shows the amount of the actual deposit.
- 4 Enter the category, subcategory, and description, and change the amount to equal the total amount of the check.
- 5 Press TAB to move to the second line of the split transaction.  
The Amount field of the second line of the split transaction will contain a negative amount equal to the cash amount you withdrew from the check.
- 6 In the Category field of the second line, enter the name of the category you use for miscellaneous cash. Use another category name if you plan to use the cash for a specific purpose, or choose Transfer if you use a Cash Account.
- 7 Press TAB several times to move to the third line. At the bottom of the Split Transaction box, the Unassigned Amount should be \$0.
- 8 When the parts of the split transaction contain what you want, choose the Done button to return to the transaction in the register.

**Note** The amount you enter in the Deposit field before you split a transaction is unaffected by changes you make in the Split Transaction dialog box.

---

### See also

- ◆ [Splitting a Transaction](#)

- ◆ **User's Guide**  
Chapter 3



## Transferring Money Between Accounts

When you transfer money between accounts, you can update both accounts at once by entering a single transfer transaction in one of the accounts.

- ◆ **To enter a transfer in the Account Book**

- 1 From the Account box on the toolbar, choose the account you want to transfer money from.
- 2 In the Number, Date, Payee, and Memo fields, enter the information as you would for any other transaction.
- 3 In the Amount field, enter the amount of the transfer in the column that will decrease the account balance (in the Payment, Decrease, Spend, or Charge column).
- 4 In the Category field, type **Transfer**, or choose it from the list.
- 5 In the Subcategory field, enter the name of the account you want to transfer to, or choose it from the list.
- 6 To complete the transfer, press ENTER.

**Note** The word "Transfer" will change to "Transfer To." The transaction will also be entered in the account you transferred money to.

- ◆ **To enter a transfer in Account Forms**

- 1 Switch to the Account Forms window.
- 2 From the Account box on the toolbar, choose the account you want to transfer money from.
- 3 Click the Transfer button, or press ALT+T.
- 4 In the To box, enter the account you want to transfer money to.  
If you want to transfer money from a different account than the one you're working in, you can choose the account you want from the list in the From box on the transfer form. When you enter the transfer transaction, this will also cause the register account to change to All Accounts.
- 5 In the Amount field, enter the amount you want to transfer.
- 6 In the other fields, enter the information you want.
- 7 To enter the transfer, press ENTER.

**Note** To cancel a transfer transaction you've started entering, press ESC.

---

### See also

- ◆ [Finding a Specific Transaction](#)

- ◆ [Switching Between Accounts](#)

- ◆ **User's Guide**

- ◆ Chapter 18



## Help for the Message:

**A communication error occurred. Please try your call again, and if this message repeats, call On-Line Services Customer Support.**

If you are using a Telebit QBlazer modem, add the following lines to your WIN.INI file:

```
[MNYESRV]
```

```
InitModem=S58=0S180=0S190=0
```



## **Help for the Message:**

**Your modem is turned off, improperly configured, or in use by another application.**

**To ensure your modem is set up correctly, do the following:**

- ◆ Make sure your modem is plugged in and turned on.
- ◆ Ensure all cables are attached correctly and securely
- ◆ Make sure the modem cable is connected to the right COM port.
- ◆ Make sure the correct COM port is selected in Money by choosing Options from the Tools menu and then choosing Modem.
- ◆ Close any applications that might be accessing your modem.
- ◆ Check that your modem is Hayes-compatible.
- ◆

## Help for the Message:

**To use Quotes On-Line, one or more stocks, mutual funds, or money market mutual funds must have a valid symbol in the Symbol field of your Investment List. Please review your Investment List and add symbols if necessary.**

To add investment symbols, choose Investment List from the Lists menu. Then highlight a stock or mutual fund in the Investment List and type a symbol in the Symbol box.



## Help for the Message:

**This payment cannot be made by the date you have specified. The earliest this payment can be made is X. You can enter this date or a later date, and Pay On-Line will make sure it gets paid on time. Do you want to use this new date?**

In the Date field, you should enter the date you want the payee to receive this payment from Pay On-Line.

Money accepts or rejects the date you enter depending on how many days are needed to pay this business or individual. Some payees can be paid in one day, but others will take up to four business days.



## Help for the Message:

**Do you want to cancel this scheduled Automatic Payment? If you choose Yes, Money will cancel this one payment during your next connection. To permanently cancel this Automatic Payment, you must void it in the Future Transactions window.**

- ◆ **To permanently cancel Automatic Payments**

- 1 In the Future Transactions window, choose the recurring payment you want to cancel.
- 2 From the Edit menu, choose Void Transaction. Money displays **\*\*VOID\*\*** and a lightning bolt indicating this is a pending instruction to cancel the Automatic Payment. This will cancel all future payments to this payee. Be sure to send this instruction to Pay On-Line before exiting Money.

**Note** This will NOT cancel any individual Automatic Payments that have already been scheduled in your Account Book.

- ◆

## Help for the Message:

**Do you want to permanently cancel this Automatic Payment? If you choose Yes, Money will cancel it during your next connection. If this payment is already scheduled in the Account Book, you can prevent it from being paid by voiding it there.**

- ◆ **To cancel an individual Automatic Payment that has already been scheduled**

- 1 In the Account Book, select the transaction you want to cancel. You can identify a scheduled Automatic Payment in the Account Book by the letter "A" preceding the check number in the Number field.
- 2 From the Edit menu, choose Void Transaction. Money displays **\*\*VOID\*\*** and a lightning bolt indicating that this is a pending instruction to cancel this scheduled Automatic Payment. Be sure to send this instruction to Pay On-Line before exiting Money.

**Note** This will cancel only this payment. Other Automatic Payments will continue to be paid unless you permanently cancel them.

- ◆



## Help for the Message:

**No carrier was detected. Please check your modem settings by choosing Options from the Tools menu and then choosing Modem.**

Under On-Line Access Phone # In the Modem Options dialog box, be sure you have typed the local On-Line Services phone number that came with your start-up kit. This is the number that is dialed when you call On-Line Services.

Then, under Modem Speed, Choose the speed of the modem you will be using for On-Line Services. If you don't know the speed of your modem, check the modem box or call the dealer.



## Help for the Message:

**You should enter the date when you want this payment to be made, usually the bill's due date. The earliest this payment can be made is X. You can enter this date or a later date, and Pay On-Line will make sure it gets paid on time. Do you want to use this date?**

In the Date field, you should enter the date you want the payee to receive this payment from Pay On-Line.

Money accepts or rejects the date you enter depending on how many days needed to pay this business or individual. Some payees can be paid in one day, but others will take up to four business days.



## Help for the Message:

**To use Pay On-Line or Bank On-Line, you need to enable the appropriate account in the Account List. To use Quotes On-Line, you need to add symbols to investments in the Investment List.**

- ◆ **To enable your account(s) for Pay On-Line or Bank On-Line**

- 1 From the Lists menu, choose Account List.
- 2 In the Account List dialog box, highlight an account you want to enable, and choose the Money On-Line Services button.
- 3 In the Money On-Line Services dialog box, choose Pay On-Line(sm), Bank On-Line(sm), or both.  
If you're enabling the account for Pay On-Line, type an account number in the Account Number box and choose the Pay On-Line check box.  
If you're enabling the account for Bank On-Line, choose the Bank On-Line check box, choose a financial institution and enter information in the Account Number, Account Designation, and Bank Routing Number fields.
- 4 Repeat steps 2 and 3 for each account approved for On-Line Services in your start-up kit. Money will display a lightning bolt next to each account that has been enabled for On-Line Services.
- 5 Choose the Close button.

- ◆ **To enable your investments for Quotes On-Line**

- 1 From the Lists menu, choose Investment List.
  - 2 Highlight a stock or mutual fund in the Investment List and type the market-approved symbol for the investment in the Symbol box.
  - 3 Choose the Close button.
- ◆

## **Help for the Message:**

**Bank On-Line will only process transfers with today's date. Do you want to use today's date?**

All transfers are processed by Bank On-Line at the end of the day. On business days, if you send a transfer before the bank's evening cut-off time, it will be processed that day. If you send it after the cut-off time, it will be processed at the end of the following business day. Transfers to and from credit card accounts have an additional one-day delay.

Transactions sent on holidays or weekends will be processed at the end of the following business day.



## Help for the Message:

### **There are no instructions ready to send. Do you still want to make the phone connection?**

Occasionally you will need to connect to On-Line Services even when there are no instructions to send, so that you can receive responses to letters you've previously sent to On-Line Services or download any scheduled Automatic Payments from Pay On-Line.

Choose the Yes button if you still want to connect to On-Line Services.

Choose the No button if you first want to create instructions to send. All instructions have a check box to the left. Only those with an "X" in the box will be sent when you call On-Line Services. You can choose or clear instructions by clicking the instruction or highlighting it with an ARROW key and then pressing the SPACEBAR key.

---

### **See also**

- ♦ [Creating a List of Instructions for On-Line Services](#)

## Help for the Message:

**The payment cannot be made on the date you specified. The earliest this payment can be made is X. You can enter this date or a later date, and Pay On-Line will make sure it gets paid on time. Do you want to use this date?**

In the Date field, you should enter the date you want the payee to receive this payment from Pay On-Line.

Money accepts or rejects the date you enter depending on how many days are needed to pay this business or individual. Some payees can be paid in one day, but others will take up to four business days.



## Help for the Message:

**The payment cannot be made on the date you specified. The latest this payment can be made is X. You can enter this date or an earlier date, and Pay On-Line will make sure it gets paid on time. Do you want to use this date?**

In the Date field, you should enter the date you want the payee to receive this payment from Pay On-Line. The date must be within two months of today's date.



## Help for the Message:

### **Please enter the On-Line access phone number and the modem speed.**

Type the local telephone number you'll use to access On-Line Services in the On-Line Access Phone # box. This number can be found in your start-up kit. If you can't find this number, or if your modem speed has changed, call CompuServe(R) at 1-800-848-8980.

In the Modem Speed box, choose the speed of the modem you will be using for On-Line Services. If you don't know the speed of your modem, check the modem box or call the dealer.







## **There isn't a specific Help topic about this message.**

To find information about the general content area, try the Search command in Help, explore the Help Contents (Index), or check the *Microsoft Money User's Guide*.

- ◆ **To use Search in Help**

- 1 From the Help menu, choose Contents.
- 2 In the Microsoft Money Help window, choose the Search button.
- 3 Type or choose the topic you want, and choose the Show Topics button.
- 4 From the list below, choose the topic you want to see.
- 5 Choose the Go To button.

---

### **See also**

- ◆ [Getting Help](#)

## Help for the Message:

### Please choose the type for your new account.

You must choose a type for each account you create. The description below each account type gives examples for when you might use it. To choose an account type, click the option button, or press ALT and the underlined letter of the type of account you want.

---

#### See also

[Setting Up a Bank Account](#)

[Getting Help](#)



## Help for the Message:

**Please choose one of the predefined classification names, or enter a name of your choice for the classification.**

- ◆ **To choose an existing classification**
- ◆ Click an option button or press ALT and the underlined letter of the option button you want.
- ◆ **To type your own name for the classification**
- ◆ Type the name you want in the empty box at the bottom of the list or in the New Name box.

---

### See also

[Creating a Classification](#)

[Getting Help](#)

◆

## Help for the Message:

**You must enter a date using '/' to separate the month, day, and year.**

Microsoft Money recognizes the date format you specify in the Microsoft Windows(™) Control Panel. To change your date format settings, see the Windows documentation. You cannot leave the Date field blank.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message:

**Please enter an account. Choose an account from the list or type the name of a new account you would like to create.**

If you are displaying more than one account in the Account Book, you must specify which account you want this transaction assigned to by choosing an account in the Account Field.

---

### See also

[Getting Help](#)



## Help for the Message:

### **There was an error finding or running the calculator application.**

CALC.EXE is the Microsoft Windows(™) Calculator. If you have moved CALC.EXE out of your Windows directory, Microsoft Money will be unable to run it. You can use File Manager to search for the file. Or, you can reinstall Windows so the calculator file will be reinstalled. If you set your own calculator application, make sure you put the correct path in MSMONEY.INI.

---

### **See also**

[Using Your Own Calculator Program.](#)

[Getting Help](#)



## Help for the Message:

**The Transaction Cue Cards or Previews cannot be run at this time. Your computer may be low on memory or missing one or more of the required files. Close other applications or run Microsoft Money Setup again.**

You can continue to work without making these installations if you want. Money can run without the Transaction Cue Cards or Previews.

◆ **To reinstall Microsoft Money with the Setup program**

- 1 Insert your Money disk in drive A.
- 2 In Program Manager or File Manager choose Run from the File menu.
- 3 In the Command Line box, type **a:\setup**.
- 4 Choose the OK button, and follow the instructions on your screen.

**Note** To print these instructions, choose Print Topic from the File menu in this Help window.

---

### See also

◆ [Getting Help](#)

◆ **User's Guide**  
Chapter 1

◆



## Help for the Message:

### **Not enough memory is available.**

If you have several applications open at the same time, you might need to close one of them before you run Microsoft Money. If you still can't run Money, try closing and then restarting Microsoft Windows(™).

---

### **See also**

- ◆ [Getting Help](#)

## Help for the Message:

**You cannot split this transaction because it is already part of another split transaction.**

You are performing a split in the Split Transaction dialog box.

Choose a category or leave the Category field blank. You cannot enter "split" in this field.

---

### See also

[Splitting a Transaction](#)

[Getting Help](#)



## Help for the Message:

### **This file is corrupted or is not a Microsoft Money data file.**

Make sure you are opening a file with an MNY or a BAK extension. If you have chosen the correct file and it could not be accessed, you will need to open your most recent backup to access your data.

#### ◆ **To open your most recent backup**

1 From the File menu, choose Open.

You can open BAK files like any other file.

2 In the List Files Of Type box, choose Backup Files (\*.BAK).

If the file is not listed in the current directory, either type its directory name in front of the file name in the File Name box, or choose the directory in the Directories box.

3 Choose the OK button.

After you have restored your most recent backup, you'll need to re-enter any transactions that have occurred since you last backed up your file.

**Tip** You can rename your restored BAK file to a MNY file in the Windows File Manager. Upon start up, Money will still try to open the BAK file. All you must do is open your MNY file from Money once. Money will remember this and open the MNY file from then on.

---

#### **See also**

[Getting Help](#)

[Backing Up Your File](#)

[Opening a File](#)

◆

## Help for the Message:

**If you want to transfer money to or from another account, you must enter the account name. If you do not want a transfer, choose a category other than Transfer.**

In the Account Book, you must enter an account name in the Subcategory field to transfer money to or from another account.

In the Account Forms window, you must enter an account name in the To box under Transfer to specify which account you're transferring to.

---

### See also

[Transferring Money Between Accounts](#)

[Getting Help](#)



**User's Guide**

Chapter 18



## Help for the Message:

### Overwrite existing file?

If you choose the Yes button when you back up or export your file, the current file version is copied over the older version. If you don't want to overwrite the older file, choose No. Then type a different name or directory for this copy.

---

### See also

[Backing Up Your File](#)

[Exporting an Account](#)

[Getting Help](#)

◆

### User's Guide

Chapter 37

◆

## Help for the Message:

**A payee with this name already exists. The information for these payees will not be combined. Do you still want to create another payee with that name?**

By creating more than one payee with the same name, you can have different addresses for the same payee. Choose the Yes button to create another payee with the same name, or choose the No button to return to the Create New Payee dialog box, and type a different name.

---

### See also

[Creating Multiple Payees with the Same Name](#)

[Getting Help](#)



## Help for the Message:

**This command is not available while balancing an account. Would you like to postpone balancing so that the command will be available?**

When balancing, some commands are unavailable. You can choose to postpone balancing and continue with the command you selected, or you can cancel the command and continue balancing your account. When you want to finish balancing your account, click the Balance Account button, or choose Finish Balancing from the Options menu.

---

### See also

[Balancing or Reconciling an Account](#)

[Getting Help](#)



## Help for the Message:

**Please reinsert the correct floppy disk to continue reading this file.**

The Microsoft Money file which you are using is stored on a floppy disk different from the one in the current disk drive. In order to continue working in this file, you must insert the disk with the current file on it.

---

### See also

- ◆ [Getting Help](#)



## Help for the Message:

**You have reached the maximum number of accounts. In order to create additional accounts, you need to delete some existing ones.**

You have reached the limit of 63 accounts. If you don't want to delete any accounts, you can create a new file where you can create another 63 accounts. Before you delete an account, you should make a backup of your file.

♦ **To delete an account and all of its transactions**

- 1 From the List menu, choose Account List.
- 2 Select the account you want to delete.
- 3 Choose the Delete button.
- 4 If you are prompted to confirm the deletion, choose the OK button.

---

### See also

[Backing Up Your File](#)

[Creating a New File](#)

[Getting Help](#)

♦

## Help for the Message:

**You have reached the category or classification item limit, so a new one cannot be created. In order to create a new one, you must first delete an existing one.**

You have reached the limit of 253 categories, or 255 classification items. To delete some categories or classification items, you will first want to determine which ones you don't use.

---

### See also

[Creating a New File](#)

[Deleting a Classification and Classification Items](#)

[Getting Help](#)



## Help for the Message:

**You have reached the maximum number of payees. Archiving this file will remove payees that are no longer needed, allowing you to create new ones. Or, you can delete one or more payees from the Payee List dialog box.**

You have reached the limit of 32,765 payees, which includes the payees you have deleted. If you want to create another payee, you'll need to delete payees that you don't frequently use, and then archive your file.

---

### See also

[Archiving Your Records](#)

[Getting Help](#)



## Help for the Message:

**You cannot transfer money from an account to itself. Please check that you are entering the transfer in the correct account.**

To transfer money between accounts, enter Transfer in the Category field, and in the Subcategory field, choose an account other than the account the transaction is in. If you don't want to create a transfer transaction, choose a different category, or leave the Category field blank.

---

### See also

[Transferring Money Between Accounts](#)

[Getting Help](#)



## Help for the Message:

**This transaction is part of a split transaction. Unvoiding it will unvoid all parts of the split transaction. Do you want to unvoid it?**

Unvoiding a transaction means its amount will then be included in the running balance.

---

### See also

[Splitting a Transaction](#)

[Voiding a Transaction](#)

[Getting Help](#)



## Help for the Message:

**This transaction is part of a split transaction. Voiding it will void all parts of the split transaction. Do you still want to void the transaction?**

### Example

You originally wrote a check to purchase a car, and entered the transaction in your checking account as a split transaction containing the following two parts:

Transfer To: Car (an Asset Account)	\$4500 (The price of the car)
Sales Tax	\$500

If you void the transaction in your Car account, the entire transaction in your checking account will also be voided. Voided transactions are not included in the running balance.

---

### See also

[Splitting a Transaction](#)

[Voiding a Transaction](#)

[Deleting or Removing a Transaction](#)

[Getting Help](#)



## Help for the Message:

**Microsoft Money needs to make some minor repairs to this file before opening, or you can open a different file. Do you want Microsoft Money to repair this file?**

When you exit Money, the file needs to be closed properly. If your machine was turned off, or there was a problem while Money was running, then Money needs to make some minor repairs to the file. Always be sure to exit Money before turning off your computer.

It's a good idea to back up your file regularly. You may want to back up this file after it is repaired.

---

### See also

[Backing Up Your File](#)

[Getting Help](#)



## Help for the Message:

### Would you like to continue searching from the beginning or end of the register?

Microsoft Money has not been able to locate any more transactions with the requested text or numbers in the direction it is searching. To continue searching from the beginning (or end) of the register, choose the OK button.

---

#### See also

[Finding a Specific Transaction](#)

[Getting Help](#)





## Help for the Message:

**One part of this split transaction is a transfer to or from the current account. Please make sure you are entering the transaction in the correct account.**

You cannot transfer money from an account to itself. Open the Split Transaction dialog box and make sure the transaction is being entered in the correct account and that the category shows a transfer to or from the correct account.

---

### See also

[Splitting a Transaction](#)

[Transferring Money Between Accounts](#)

[Getting Help](#)





## Help for the Message:

**The name you entered is already being used for an existing account.**

Please enter a different name. Each account that you create in Microsoft Money must have a unique name and shortcut name.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message:

**The subcategory you entered is ambiguous. Please enter a category before entering the subcategory.**

If there is more than one subcategory with the same name, you must specify the category first.

**Example** If you have two subcategories called Maintenance, one for your Housing category and another for your Automobile category, you will need to choose the Housing or Automobile category before you can choose the Maintenance subcategory.

---

### See also

[Assigning Categories to Transactions](#)

[Getting Help](#)



## Help for the Message:

**Your entry is ambiguous. Please enter a classification name before entering a sub-item.**

If there is more than one classification sub-item with the same name, you must choose the classification item first.

**Example** If you had two sub-items called Apartment 1, one for your 363 Sandhill Way item and another for your 89 Ross St. item, you will need to choose the Sandhill Way or Ross St. item before you can choose the Apartment 1 sub-item.

---

### See also

[Creating Classification Items and Sub-items](#)

[Renaming a Classification and Classification Items](#)

[Getting Help](#)



## Help for the Message:

**The file MSMONEY.EXE is corrupted. Please delete MSMONEY.EXE and run Microsoft Money Setup again.**

You will not lose any of your data if you reinstall Microsoft Money.

- ◆ **To reinstall Microsoft Money with the Setup program**

- 1 Insert your Money disk in drive A.
- 2 In Program Manager or File Manager, choose Run from the File menu.
- 3 In the Command Line box, type: **a:setup**
- 4 Choose the OK button.
- 5 Follow the instructions on your screen.

---

### See also

- ◆ [Getting Help](#)

- ◆ **User's Guide**

  - Chapter 1

- ◆

## Help for the Message:

**The password you entered was incorrect. Please enter the correct password.**

You may have made a typing error or typed the password for a different file.

---

### See also

[Assigning, Changing, and Deleting a Password](#)

[Getting Help](#)



**User's Guide**

Chapter 37



## Help for the Message:

### **The new file cannot be created.**

Please make sure that the new file is being created on a disk that is not write-protected and has sufficient capacity to store the new file. Either delete some files from the disk and try again, or create the file on a different disk.

---

### **See also**

[Getting Help](#)

[Creating a New File](#)

bmc diamwhite.mrb}



## Help for the Message:

### No more matching transactions can be found.

Microsoft Money has found all of the transactions that fit the description you've provided.

---

#### See also

[Getting Help](#)

[Finding a Specific Transaction](#)



## Help for the Message:

**Microsoft Money cannot locate your file or cannot open it, possibly because it is a read-only file.**

You can change the read-only attribute in the Windows(™) File Manager. If you have chosen the correct file and it cannot be accessed, you will need to open your most recent backup.

◆ **To change the read-only attribute for a file**

- 1 Switch to the Windows File Manager.
- 2 Select the file you want to change.
- 3 From the File menu, choose Change Attributes.
- 4 Turn off the Read Only option.
- 5 Choose the OK button.

◆ **To open your most recent backup**

- 1 From the File menu, choose Open.
- 2 In the List Files Of Type box, choose Backup Files (\*.BAK).
- 3 In the File Name box, type the name of your backup file (it should have a .BAK extension) or choose it from the list of files.

If the file is not listed in the current directory, either type another directory name in front of the file name in the File Name box, or choose the directory in the Directories box.

- 4 Choose the OK button.

Once you open your most recent backup, you'll need to re-enter any transactions that you entered since the backup was made. You can also rename your backup file from the BAK extension to a MNY standard extension.

---

### See also

[Backing Up Your File](#)

[Getting Help](#)

◆

### User's Guide

Chapter 37

◆

## Help for the Message:

**The category or classification item does not exist. Please choose an existing one.**

You can either choose an existing one, or exit what you are doing and create a new category or classification item.

---

### See also

[Creating a New Category or Subcategory](#)

[Creating Classification Items and Sub-items](#)

[Getting Help](#)

♦

### User's Guide

Chapters 12 & 13

♦

## Help for the Message:

**That name is already being used for an existing category or classification item or shortcut. Please enter a different name.**

Each category and category shortcut you create must have a unique name.

---

### See also

[Creating a New Category or Subcategory](#)

[Getting Help](#)



## Help for the Message:

**Do you want to delete this part of the current split transaction?**

If you choose the Yes button, the amount will be left unassigned.

---

### See also

[Getting Help](#)

[Splitting a Transaction](#)



## Help for the Message

**Reassigning this split transaction to this category or subcategory will delete all of the split transaction information.**

If you don't want to reassign the transaction to a single category, cancel the changes by pressing the ESC key. Before you decide to reassign a split transaction to a single category, it's a good idea to view the split information and make sure you no longer need it.

- ◆ **To cancel changes while entering or making changes to a transaction**
- ◆ Press the ESC key.
- ◆ **To view split transaction information**
- ◆ In the toolbar, click the Split Transaction button, or press CTRL+S.

---

### See also

[Splitting a Transaction](#)

[Getting Help](#)

◆

**User's Guide**

Chapter 3

◆

## Help for the Message:

### **The file has been repaired; however, some of your data may have been lost.**

You may want to open your most recent backup, but first look at the current file to see if you've lost any data. If not, continue to use the file. If you have lost data, open your most recent backup and re-enter transactions you have entered since you made the backup.

#### ♦ **To open your most recent backup**

- 1 From the File menu, choose Open.
- 2 In the List Files Of Type box, choose Backup Files (\*.BAK).
- 3 In the File Name box, type the name of your backup file (it should have a BAK extension) or choose it from the list.

If the file is not listed in the current directory, either type the directory name in front of the file name in the File Name box, or choose the directory in the Directories box.

- 4 Choose the OK button.

Microsoft Money displays a dialog box reminding you to back up the file you currently have open before restoring the .BAK file.

- 5 Choose Yes if you want to make a backup copy of the file currently open. Make sure you don't use the same name as the backup file you are opening.

Choose No if you don't want to back up the file currently open.

**Note** If you plan to use a backup file as a working file and want to change the file extension to MNY, use File Manager in Windows.

---

### **See also**

[Getting Help](#)

[Backing Up Your File](#)

♦

### **User's Guide**

Chapter 37

♦

## Help for the Message:

**Deleting the classification will remove classification information from all transactions, and the classification item list will be deleted. Do you want to delete this classification?**

Before deleting a [classification](#), it's a good idea to make a backup copy of your file in case you ever need the classification information again.

---

### See also

[Backing Up Your File](#)

[Getting Help](#)





## Help for the Message:

**There are transactions in the account. Deleting the account will delete those transactions. Are you sure you want to delete the account?**

Before deleting your account, it's a good idea to make a backup copy of your file in case you ever need information from that account. When you delete an account, your payee, category, and classification lists will remain.

---

### See also

[Backing Up Your File](#)

[Getting Help](#)



## Help for the Message:

### Are you sure you want to delete this payee from the Payee List?

The payee will continue to exist in your previous transactions, but it will be removed from the Payee List. You will not be able to set a custom view for that payee if it's deleted.

---

#### See also

[Deleting an Item from the List](#)

[Getting Help](#)



## Help for the Message:

**This category or classification has at least one subcategory or sub-item and deletion will remove all of them.**

When you delete a category or a classification item, all of the subcategories or sub-items are also deleted. You may want to make sure you don't need the subcategories or sub-items before deleting them.

---

### See also

[Deleting Categories and Subcategories](#)

[Deleting a Classification and Classification Items](#)

[Getting Help](#)



## Help for the Message:

### **The disk where this file is being stored is full.**

You need to exit Microsoft Money and move your Money data file to a disk with free space. You can make more room on your disk by moving files no longer needed to a floppy disk. Or, you can make your Money file smaller by archiving old transactions to a floppy disk for storage.

---

### **See also**

[Getting Help](#)

[Archiving Your Records](#)



**User's Guide**

Chapter 37



## Help for the Message:

**This check number has already been used as a check number in this account. Do you want to reuse it?**

Most banks don't allow you to use the same check number twice for a single account. If you are viewing more than one account, make sure you are entering the transaction in the correct account.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message:

### Error reading or writing this file.

Microsoft Money cannot use the file. You can try to open a backup file or you can exit Money, restart your computer, and try to open the file again.

---

#### See also

[Backing Up Your File](#)

[Getting Help](#)



## Help for the Message:

**This is an invalid account.**

You must enter the name of an existing account.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message:

**This is an invalid date. Please enter the date with a valid format using '/' to separate the month, day, and year. Microsoft Money will not accept years earlier than 1948 or later than 2075.**

Microsoft Money recognizes dates separated by slashes (/) or hyphens (-), and only accepts dates between January 1, 1948 and December 31, 2075. Make sure you enter a date within that range.

---

### See also

- ◆ [Getting Help](#)



## Help for the Message:

**This is an invalid frequency. Please choose from the list of frequencies.**

Check your typing and try again, or choose one of the frequencies provided by Microsoft Money.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message:

**This field in a Future Transaction contains either Print or Epay, or it can be left blank. You will be able to enter a number later when you enter the Future Transaction into the Account Book or Loans window.**

You cannot enter a check number in the Future Transactions window, because the number must be assigned at the time you record the transaction in the Account Book or enter it in the Loans window.

---

### See also

[Setting Up Future Transactions](#)

[Getting Help](#)



## Help for the Message:

**You must choose one item from the list.**

Before you can continue, you need to first select an account name from the list. With the mouse, click the account name, or press the ARROW keys to select an account.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message

**There is a problem with the currently selected printer driver. Please use the Microsoft Windows Control Panel to reinstall your printer driver, then try printing again.**

To correct the problem, you must install, or reinstall, your printer driver from the Microsoft Windows Control Panel. See your Windows documentation for instructions.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message:

**Canceling the Split Transaction dialog box will cancel the changes you just made. Do you still want to cancel the dialog box?**

If you choose Yes, the dialog box will be closed, and any changes you made to the split transaction will be lost.

If you choose No, the dialog box will remain open so you can continue working on parts of the split transaction.

---

### See also

[Splitting a Transaction](#)

[Getting Help](#)





## Help for the Message:

### **Microsoft Money requires Microsoft Windows version 3.1 or later.**

Since Money is a Microsoft Windows(™) application, you must run it under Microsoft Windows.

- ◆ **To see which version of Windows you're running**

- 1 In Windows Program Manager, choose the Help menu.
- 2 Choose About Program Manager.

The Windows version number is listed near the top of the dialog box.

---

### **See also**

- ◆ [Getting Help](#)

## Help for the Message:

**You have reached the maximum number of transactions. You must archive this file in order to enter new transactions.**

The maximum number of transactions per file is 32,765. You've been busy! You need to archive your records to remove older transactions.

---

### See also

[Archiving Your Records](#)

[Getting Help](#)





## Help for the Message:

**You previously postponed balancing this account. If you entered a service charge or interest amount last time, you can't change them here. You can change them later in the Account Book.**

It's important to finish balancing with the same statement you were using when you postponed balancing.

Any information you previously entered in the Balance dialog box will still be entered, and any transactions you previously marked as cleared will still have a "C" in the cleared field.

---

### See also

[Balancing or Reconciling an Account](#)

[Getting Help](#)



## Help for the Message:

**AutoBudget will enter new budget amounts for all categories and subcategories. Any existing budget amounts will be replaced.**

AutoBudget enters amounts based on previously entered transactions. If you haven't assigned any transactions to a particular category or subcategory during the date range that you have specified, Microsoft Money will clear any amount budgeted for that category or subcategory, and the budget amount will be set to zero.

---

### See also

[Creating a Budget](#)

[Getting Help](#)



## Help for the Message:

**The file you are about to open was created with a previous version of Microsoft Money. Before you can use this file, Money must convert the file to version 3.0 format. Do you want to save a copy of it in its current format?**

Because your financial records are so important, it's a good idea to save a copy of the earlier file in case something goes wrong -- such as a power failure -- during the conversion to Money 3.0. The copy in the previous format will have a .MNX extension. Once a previous version's file is converted to 3.0, you can no longer use it in the previous version of Money.

---

### See also

[Opening Previous Versions of Money](#)

[Getting Help](#)



## Help for the Message:

**The QIF file contains a section of data that Microsoft Money does not support. Do you want to continue importing the rest of the file?**

Money does not import the following:

- ◆ Loan terms (loan payments are imported)
- ◆ Budgets
- ◆ Memorized transactions

---

### See also

[Importing Information from a Quicken File](#)

[Getting Help](#)

◆

**User's Guide**

Appendix A

◆

## Help for the Message:

**You have reached the maximum number of remembered reports. In order to remember additional reports, you need to delete some existing ones.**

Microsoft Money can Remember (save) up to 50 reports and lets you delete or rename them.

---

### See also

[Deleting or Renaming a Remembered Report](#)

[Getting Help](#)



## Help for the Message:

**Please enter a different name for the backup file. You cannot back up the current file to the file you are trying to open.**

You're probably using the same file name for both files and need to change one. To change the name of the file, exit Microsoft Money, rename the file, and then restart Money. You can then open the file with its new file name.

---

### See also

[Backing Up Your File](#)

[Getting Help](#)



## Help for the Message:

**The unassigned amount cannot be reapportioned because either the splits sum to zero so there's nothing to reapportion, or changing them will result in one of the splits being too large.**

If the sum of the splits is zero, you have no unassigned amount to reapportion. The overflow problem will only happen if the amount of one of the splits is in the millions.

---

### See also

[Splitting a Transaction](#)

[Getting Help](#)



## Help for the Message:

**The other half of this transfer is part of a split transaction. Changing this transaction will produce an unassigned amount in the split transaction. Do you still want to make the changes?**

You may want to examine the other side of the [transfer](#) before you decide what to do. You can press ESC to cancel the changes.

◆ **To go to the other side of a transfer transaction**

- 1 From the Edit Menu, choose Go To.
- 2 Choose Other Side of This Transfer.
- 3 Choose the OK button.

---

**See also**

[Splitting a Transaction](#)

[Getting Help](#)

◆



## Help for the Error Message:

### **Deleting this transaction will produce an unassigned amount in the split transaction. Do you still want to delete it?**

The transaction you are about to delete was created by a transfer from a split transaction. If you delete the transaction, the amount in the split transaction will become part of the unassigned amount.

You may want to examine the other side of the transfer before you decide what you want to do. You can press ESC to cancel the changes.

#### ♦ **To go to the other side of a transfer transaction**

- 1 From the Edit Menu, choose Go To.
- 2 Choose Other Side of This Transfer.
- 3 Choose the OK button.

---

#### **See also**

[Splitting a Transaction](#)

[Getting Help](#)

♦



## Help for the Message:

**There was an error changing the existing payments for your loan. Not all of the payments have been updated.**

Your computer was probably low on disk space or available memory while you were trying to change your loan.

You should free up some memory or disk space, and choose Change Loan Information again.

For more information about how to free up more memory or disk space, see your Microsoft Windows(TM) documentation.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message:

**You have entered an income category for an expense, or an expense category for income. Do you want to change it?**

For example, in your Bank Account you may have entered an amount in the Payment field, but chosen an income category. If you choose Yes, you can change the category. If you choose No, Microsoft Money will accept the entry and enter the transaction.

♦ **To turn off the error message warning**

- 1 From the Tools menu, choose Options, then General.
- 2 In the Confirmation box, clear the Require Correct Category Type check box.
- 3 Choose the OK button.

---

**See also**

- ♦ [Getting Help](#)

## Help for the Message:

**You have entered an income category for an expense, or an expense category for income. Do you want to change it?**

For example, when reconciling your account you may have entered an amount in the Service Charge field, but chosen an income category. If you choose Yes, you can change the category. If you choose No, Microsoft Money will accept the entry.

◆ **To turn off the error message warning**

- 1 From the Tools menu, choose Options, then General.
- 2 In the Confirmation box, clear the Require Correct Category Type check box.
- 3 Choose the OK button.

---

**See also**

- ◆ [Getting Help](#)

## Help for the Message:

**The other side of this transfer has been reconciled. Do you really want to change it?**

If you choose Yes, you can change the transaction and the other side of the transfer will automatically reflect the changes. Changing the Amount field in a reconciled transaction can cause its account not to balance. Changes to other fields, such as Payee, Memo, and Category do not affect the reconciling procedure.

If you choose No, you cannot change the transaction.

◆ **To turn off the error message warning**

- 1 From the Tools menu, choose Options, then General.
- 2 In the Confirmation box, clear the Protect Reconciled Transactions check box.
- 3 Choose the OK button.

---

### See also

◆ [Getting Help](#)

◆ **User's Guide**  
Chapter 18

◆

## Help for the Message:

**Some of the checks to be printed have dates after today. Do you want to print today's date on them instead? (Loan payments will be printed with today's date, but their dates will not be changed in the Account Book.)**

If you choose Yes, loan payments will be printed with today's date, but the transaction date will not be changed in the Account Book.

If you choose No, Microsoft Money will continue printing the postdated checks.

- ◆ **To turn off the error message warning**

- 1 From the Tools menu, choose Options, then General.
- 2 In the Print box, clear the Prompt If Checks Are Postdated check box.
- 3 Choose the OK button.

---

### See also

- ◆ [Getting Help](#)

- ◆ **User's Guide**  
Chapter 9

- ◆

## Help for the Message:

### Do you want to add this payee to the Payee List?

Choose Yes to add the name to the Payee List and enter the transaction.

Choose No to enter the transaction without adding the name to the Payee List. The payee name you entered will still appear in the transaction; however, it will not appear in any Payee Lists and you will not be able to create a view for this payee.

Choose the Cancel button to continue entering the transaction.

- ◆ **To turn off the error message warning**

- 1 From the Tools menu, choose Options, then General.
- 2 In the Confirmation box, clear the Confirm New Payee Names check box.
- 3 Choose the OK button.

---

### See also

- ◆ [Getting Help](#)

- ◆ **User's Guide**  
Chapter 14



## Help for the Message:

**You have reached the maximum number of loans. In order to create additional loans, you need to delete some existing ones.**

You can have up to 63 loans in a file. To create additional loans, delete some existing ones or create a new file. If you create loans in a new file, you will not be able to share data between the two files or generate reports that combine information from both.

- ◆ **To delete existing loans**

- 1 From the Lists menu, choose Loan List.
- 2 In the Loan List box, select the loan you want to delete.
- 3 Choose the Delete button.

If any transactions -- or Future Transactions -- are assigned to the loan, Microsoft Money will prompt you to confirm the deletion.

---

### See also

[Deleting a Loan](#)

[Creating a New File](#)

[Getting Help](#)

- ◆

**User's Guide**

Chapter 24

- ◆

## Help for the Message:

**You have entered a payment frequency and loan length that do not allow Microsoft Money to calculate the exact number of payments. Please enter the length of the loan as a number of payments.**

For example, in setting up your loan you may have entries similar to the following:

<b>Paid how often</b>	Annually
<b>What is the scheduled length of the loan?</b>	2 Months

These choices do not allow Money to calculate the exact number of payments.

Choose the OK button, and enter the length of the loan as a number of payments, for example:

<b>What is the scheduled length of the loan?</b>	2 Payments
--	------------

---

### See also

- ◆ [Getting Help](#)

### User's Guide

- ◆ Chapters 24 & 26

## Help for the Message:

**You have left more than one loan value blank. Microsoft Money can compute only one. Please fill in all but one value.**

You must enter at least four of the five following values:

- ◆ Loan Amount
- ◆ Interest Rate
- ◆ Length of Loan
- ◆ Principal + Interest
- ◆ Balloon Amount

The Frequency field must have a value.

---

### See also

- ◆ Getting Help

**User's Guide**  
Chapter 26

- ◆

## Help for the Message:

**You have entered loan values that do not work together. Please go back and correct the numbers, or leave one value blank to have Microsoft Money calculate it for you.**

Some reasons why your loan may not calculate:

- ◆ You entered a principal and interest amount that included other fees.
- ◆ You entered the Annual Percentage Rate, not the Simple Interest Rate.
- ◆ You entered a balloon amount before the end of the loan.
- ◆ You entered a loan amount that included the down payment.

If you answered all the questions and the loan values did not calculate, you may want to let Money calculate a value for you.

---

### See also

[Setting Up a Loan](#)

[Using the Loan Calculator](#)

[Getting Help](#)

◆

### **User's Guide**

Chapters 24 & 26

◆

## Help for the Message:

**Microsoft Money has calculated the loan value as the amount displayed.**

Accept the value or change the loan information, and have Money recalculate the loan.

---

### See also

[Setting Up a Loan](#)

[Using the Loan Calculator](#)

[Getting Help](#)



### **User's Guide**

Chapters 24 & 26



## Help for the Message:

**You have entered a loan name that does not exist. Choose a loan from the list or press ESC to cancel this transaction and use the Loan List dialog box to create the loan.**

You can do one of the following:

- ◆ Choose an existing loan from the list in the Subcategory field. This must be a loan you've already set up in Microsoft Money.
- ◆ Press ESC to cancel the transaction and create the loan, if it is not already set up in Money.
- ◆ **To create a loan**
  - 1 From the Lists menu, choose Loan List.
  - 2 In the Loan List, choose the Create button.
  - 3 Follow the instructions on screen.
  - 4 When you reach the loan summary screen, choose the Create button if the information is correct.

---

### See also

[Entering Loan Payments](#)

[Setting Up a Loan](#)

[Getting Help](#)

◆

**User's Guide**

Chapter 24

◆

## Help for the Message:

**Before you can work in Loans, you must first create a loan. If you want to create a loan, choose Create Loan from the Loan box on the toolbar.**

- ◆ **Another way to create a loan**

- 1 From the Lists menu, choose Loan List.
- 2 In the Loan List, choose the Create button.
- 3 Follow the instructions on screen.
- 4 When you reach the loan summary screen, choose the Create button if the information is correct.

---

### See also

- ◆ [Setting Up a Loan](#)

- ◆ [Getting Help](#)

- ◆ **User's Guide**

  - Chapter 24

- ◆

## Help for the Message:

### **You cannot change the transaction for Principal or Interest.**

You cannot change the transaction for principal or interest because they are calculated each time the transaction is recorded.

To change the categories for principal or interest, choose the Change Loan Information button from the Loan List. You can also change the categories at the time the transaction is entered.

---

### **See also**

[Changing Loan Information](#)

[Getting Help](#)



**User's Guide**

Chapter 24





## Help for the Message:

### **You cannot delete the transaction for Principal or Interest.**

Each loan payment needs both principal and interest for those values to be calculated.

To enter a Future Transaction for principal only, enter an amount that's different from your regular payment. When you enter the transaction, choose the option: Apply The Entire Loan Payment To Principal in the Adjust Loan Payment Amount dialog box.

---

### **See also**

[Changing Loan Information](#)

[Getting Help](#)

◆

**User's Guide**

Chapter 24

◆

## Help for the Message:

**You must enter categories for both the principal and interest portions of a loan.**

Choose from the list or enter categories and subcategories for principal and interest.

You can see how much was spent or received in interest and principal when you create reports or customized views based on these categories and subcategories.

If you are entering a loan for your house, you may want to enter the following categories and subcategories:

<b>Principal Category:</b>	Housing	<b>Principal Subcategory:</b>	Mortgage Principal
<b>Interest Category:</b>	Interest Expense	<b>Interest Subcategory:</b>	Mortgage Interest

If the category or subcategory you want is not in the list, you can type it, and Microsoft Money will add it to the list.

---

### See also

◆ [Getting Help](#)

◆ **User's Guide**  
Chapter 24

## Help for the Message:

**The categories for principal and interest must not be the same. Please change one or the other.**

The principal and interest must be assigned to different categories and subcategories. For example, you cannot enter these matching categories:

<b>Principal Category:</b>	Housing
<b>Interest Category:</b>	Housing

Instead, you may want to enter the following categories and subcategories:

<b>Principal Category:</b>	Housing	<b>Principal Subcategory:</b>	Mortgage Principal
<b>Interest Category:</b>	Interest Expense	<b>Interest Subcategory:</b>	Mortgage Interest

If the category or subcategory you want is not in the list, you can type it, and Microsoft Money will add it.

---

### See also

- ◆ [Getting Help](#)

- ◆ **User's Guide**  
Chapter 24

## Help for the Message:

**Reassigning this loan payment to a single category, classification, or transfer will delete all the loan payment information.**

You are replacing a loan payment with a [category](#), [classification](#), or [transfer](#).

Choose the OK button to delete all the loan payment information and remove the corresponding transaction from Loans.

Choose the Cancel button to revert back to the original loan payment.

---

### See also

[Changing Loan Information](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**This category is the principal or interest category for a loan. If it is deleted, it must be replaced. Please specify another category to replace it.**

Loans must have categories for principal and interest to figure out which portion of the payment goes to principal and which goes to interest.

You can choose a category from the list, or type a new one.

---

### See also

- ◆ [Getting Help](#)

- ◆ **User's Guide**  
Chapter 24

## Help for the Message:

**Replacing this category would cause a loan to have the same category for principal and interest payments. Please specify a different category to replace it.**

You cannot use the same category names to categorize principal and interest, because categories are used to figure out which portion of the payment goes to principal and which goes to interest.

Choose a replacement category from the list, or type a new one.

---

### See also

◆ [Getting Help](#)

◆ **User's Guide**  
Chapter 24

## Help for the Message:

**This category is the Principal or Interest category for a loan; This category is a category for Other Fees in that loan's payments. In order for Microsoft Money to correctly track your loan amounts, you must specify a different replacement category.**

The category name you have entered is being used to categorize other fees for your loan. You cannot use the same category names to categorize principal, interest, and other fees because they are used to figure out which portion of the payment goes to principal and which goes to interest.

Choose a replacement category from the list, or type a new one.

---

### See also

- ◆ [Getting Help](#)

- ◆ **User's Guide**  
Chapter 24

## Help for the Message:

**You have chosen a category for Principal or Interest that is already a category for Other Fees in existing loan payments. Please change your categories to ones not already used.**

You cannot use the same category names to categorize principal, interest, and other fees because they are used to figure out which portion of the payment goes to principal and which goes to interest.

Choose a replacement category from the list, or type a new one.

---

### See also

[Changing Loan Information](#)

[Getting Help](#)

◆

**User's Guide**

Chapter 24

◆



## Help for the Message:

**In this loan there are loan payments following the one you are changing. Do you want Microsoft Money to recalculate the Principal and Interest distribution for these payments?**

Choose Yes to have Money recalculate the principal and interest distribution for the loan payments in Loans that have a date equal to or later than the transaction you are changing.

For example, if you made payments on Jan. 1, Feb. 1, and March 1 and later changed the March 1 payment's date to January 15, the amount of interest owed on that day would probably be different, so the principal and interest breakdown of following payments would need to change.

Choose No to keep the existing principal and interest distribution for loan payments in Loans that have a date equal to or later than the transaction you are changing. The loan payment you are modifying will reflect the changes you make.

---

### See also

[Changing Loan Information](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**Changing this transaction will delete all information linking this transaction to the loan.**

You are about to replace all your loan payment information with a [split](#) transaction. The categories and amounts in the loan payment will remain the same in the split; however, the transaction will no longer appear in Loans. This will change the outstanding balance in Loans.

---

### See also

[Changing Loan Information](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**Reassigning this loan payment will delete all parts of the payment referring to the current loan.**

You are about to move the loan payment from the current loan to the loan you are entering. The splits for the old loan will be replaced with the splits for the new loan. This will change the outstanding balance for both loans, increasing the current loan balance and decreasing the balance of the loan you are entering.

---

### See also

◆ [Getting Help](#)

◆ **User's Guide**  
Chapter 24

## Help for the Message:

**There are too many past loan payments for Microsoft Money to update. Please enter a more recent date for the change to take effect.**

Money can enter up to 360 loan payments for you.

---

### See also

[Changing Loan Information](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**The total principal plus interest you entered does not agree with the loan payments you entered in Microsoft Money during the period. The loan adjustment transaction may change the remaining amount owed on the loan. Would you like to continue anyway?**

Choose Yes if you are balancing your loan against your loan statement and need to make an adjustment transaction to make your loan records accurate.

Choose No if you want to change the principal and interest amounts again before you enter them.

---

### See also

[Balancing a Loan](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**Microsoft Money cannot tell which parts of this transaction represent a regular loan payment, and so will not be able to calculate the principal and interest distribution when the Future Transaction is used.**

Check the splits for your [Future Transaction](#) to ensure only one part of the [split](#) is assigned to the [interest](#) category, and the other parts are assigned to [principal](#).

---

### See also

[Setting Up a Future Transaction for a Loan](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**There is no interest split in this loan payment. Microsoft Money cannot make this transaction into a regular loan payment, and so will not be able to calculate the principal and interest distribution when the Future Transaction is used.**

Make sure you have an interest payment in the split portion of the loan payment.

If the entire payment goes toward principal, choose the OK button. You will not need to have interest calculated on this payment.

---

### See also

[Setting Up a Future Transaction for a Loan](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**One of the splits of this loan payment is a transfer to or from an account. In order to enter this loan payment, you must enter an account.**

If you are entering a Future Transaction, enter an account name in the Pay From Account box.

If you are entering a loan payment in the Loans window, enter an account name in the Account field. Otherwise, change the split so there are no transfers.

---

### See also

[Entering Loan Payments](#)

[Getting Help](#)

◆

**User's Guide**

Chapter 24

◆



## Help for the Message:

**You have changed the date of the loan payment, but Microsoft Money cannot recalculate the principal and interest amounts for this transaction.**

You cannot change the date for part of a loan payment.

Your view is set so that parts of your loan payment are displayed as individual transactions. For instance, the principal portion of a loan payment is displayed as its own transaction, and you are trying to change its date.

- ◆ Press ESC to cancel any changes.
- ◆ Change the view to All (by Date).
- ◆ Make your changes to the dates.

---

### See also

[Entering Loan Payments](#)

[Getting Help](#)

◆

**User's Guide**

Chapter 24

◆

## Help for the Message:

**This Future Transaction doesn't match the default loan payment, so changes you make here won't affect the default payment. Use the Change Loan Information button in the Loan List dialog box to change the default payment.**

If you want to make changes that only affect this loan payment, continue by entering the transaction.

If you want to make changes that affect loan payments from now on, such as changes to the interest rate, other fees, or the payee for the loan, use the Change Loan Information button in the Loan List.

- ◆ **To change a Future Transaction for a Loan Payment**

- 1 From the Lists menu, choose Loan List.
- 2 Highlight the loan you want to change, then choose the Change Loan Information button.
- 3 Choose the option you want.
- 4 Choose the OK button.
- 5 Make the changes you want in each Change Loan dialog box, choosing the Next button to move forward.
- 6 If the information is correct in the summary screen, choose the Done button. Otherwise, choose the Back button to change the loan information.  
Money displays a message that your Future Transactions have been updated.

---

### See also

- ◆ [Changing Loan Information](#)

- ◆ [Getting Help](#)

- ◆ **User's Guide**

- ◆ Chapter 24

## Help for the Message:

**The Future Transaction you changed matches the default loan payment. Do you want Microsoft Money to use the changes you have made as the new default payment for the loan?**

Choose the Yes button if you want these changes to become the regular loan payment for this loan.

Choose the No button if you want changes to affect only this Future Transaction.

---

### See also

[Changing Loan Information](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**The loan values you entered don't work together. Please go back and change the numbers, or leave one value blank and have Microsoft Money calculate it for you.**

You must enter at least four of the five following values:

- ◆ Loan Amount
- ◆ [Interest Rate](#)
- ◆ Length of Loan
- ◆ [Principal + Interest](#)
- ◆ Balloon Amount

To change any of these values, choose the Back button until you return to the screen you want to modify.

---

### See also

[Setting Up a Loan](#)

[Changing Loan Information](#)

[Getting Help](#)

◆

**User's Guide**

Chapter 24

◆

## Help for the Message:

**Because you have transfers as part of your other fees, Microsoft Money will not be able to enter or change past loan payments for you. Would you like to go back and change your other fees?**

A [transfer](#) requires two accounts: an account the money is coming from and an account the money is going to.

### **If you are creating a loan**

Money automatically enters past loan payments in the Loans window. Those payments are not assigned to any account. Because Money does not have a second account name for the other side of the transfer, those past loan payments cannot be created with a transfer as part of the other fees.

### **If you are changing a loan**

Microsoft Money automatically changes past loan payments that have a date on or after the date of the change.

There may be past payments in the Loans window that are not assigned to an account. Because Money does not have a second account name for the other side of the transfer, those loan payments cannot be changed to include a transfer as part of the other fees.

Choose No to manually enter or change your past loan payments in the Loans window.

Choose Yes to return to the other fees screen to remove the transfer.

---

### **See also**

[Setting Up a Loan](#)

[Changing Loan Information](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**Your other fees contain a transfer to the account you specified for the Future Transaction. You can go back and change your other fees, or you can change or delete the account for the Future Transaction.**

The account you chose in the Make Payments From Account box is the same account you are transferring the other fees to. You have two options:

- ◆ Change your other fees so that you are not transferring fees to the same account as you entered in the Future Transaction.
- ◆ Do not specify an account in the loan's Future Transaction.

---

### See also

[Setting Up a Future Transaction for a Loan](#)

[Changing Loan Information](#)

[Getting Help](#)

◆

### User's Guide

Chapters 11 & 24

◆

## Help for the Message:

**You have reached the maximum number of currencies, so a new one cannot be created. In order to create additional currencies, you need to delete some existing ones.**

You can have up to approximately 45 currencies in the Currency List.

- ◆ **To delete a currency item**

- 1 From the Lists menu, choose Currency List.
- 2 In the Currency List box, highlight the currency name you want to remove.
- 3 Choose the Delete button.
- 4 When you're prompted, choose the OK button to confirm the deletion.
- 5 Choose the Close button.

---

### See also

[Deleting an Item From a List](#)

[Updating Currency Exchange Rates](#)

[Getting Help](#)

- ◆

### **User's Guide**

Chapter 16

- ◆

## Help for the Message:

**You cannot make this transaction into a loan payment because it is already part of a split transaction.**

While in a Split window, Loan Payment is not an option in the Category field. To enter a loan payment, you must be in the Account Book, Account Forms, Loans, or Future Transactions window.

---

### See also

[Entering Loan Payments](#)

[Getting Help](#)







## Help for the Message:

### **Do you want to replace the current split transactions with the default splits for the loan payment?**

If you're attempting to convert a Liability Account to a Loan you've set up in Microsoft Money, it's best to choose the No button. Then your records of past payments and your account balances won't be affected.

---

#### **See also**

[Changing Loan Information](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**The first payment date and frequency you have entered result in an invalid starting date or Future Transaction date for the loan. Please change the first payment date or the frequency.**

You've entered information outside the date limitations for a Microsoft Money Loan.

The start and end dates for your loan must fall between: January 1, 1948 and December 31, 2075.

---

### See also

[Getting Help](#)



## Help for the Message:

### **The format of the tax table file is incorrect.**

Your tax table file has somehow been changed so that Microsoft Money cannot read it correctly.

You should either set up Microsoft Money again, or use the TAX.TBL file supplied with the tax program you're using.

The TAX.TBL file can be found in the directory you installed Money in; consequently, if you are using a TAX.TBL file supplied with another tax program, copy it to the directory you installed Money in.

---

### **See also**

- ◆ [Getting Help](#)

## Help for the Message:

**You have not yet assigned any budget amounts to your categories. If you want Microsoft Money to help set up your budget, choose the AutoBudget button.**

AutoBudget generates a budget using previously entered transactions. Because of this, you should enter at least one month's worth of transactions before using AutoBudget.

The budget is based on the average daily amounts of categorized transactions. Once the budget is set up, you'll want to manually review it and probably adjust some amounts.

---

### See also

[Creating a Budget](#)

[Getting Help](#)



**User's Guide**

Chapter 34



## Help for the Message:

**There is a Future Transaction for this loan that did not match the default loan payment. It has not been updated with your loan changes. You can update the transaction in the Future Transactions window.**

In some cases you will not want to make changes to the [Future Transaction](#).

For example, if you entered an extra [principal](#) payment as a one-time exception, the Future Transaction won't need to be updated.

---

### See also

[Entering Loan Payments](#)

[Setting Up Future Transactions](#)

[Getting Help](#)



**User's Guide**

Chapter 24



## Help for the Message:

**The amount of this loan payment does not match the sum of the splits. In order to reflect these changes in the default loan payment, Microsoft Money must use the sum of the splits as the loan payment amount. Do you want to change the transaction?**

Unless you have very strong reasons for an unassigned amount, it's best to choose the Yes button. Then change the transaction so you no longer have an unassigned amount. Otherwise, the amount of your default loan payment will differ from the amount of your [Future Transaction](#) loan payment.

---

### See also

[Getting Help](#)



## Help for the Message:

**The report customization you have chosen does not support charts. Do you want to close the chart window?**

After creating a chart, you customized your report in a way that can't be charted. Microsoft Money doesn't support charts of Tax Detail Reports.

Choose the OK button to close the Chart window.

Choose Cancel to change the customization.

---

### See also

[Introduction to Charts](#)

[Getting Help](#)





## Help for the Message:

**Microsoft Money believes that your loan was paid off on the date you have given. Please choose a date when the loan was still active.**

You've entered a date where the amount due on the loan was zero, or entered a date past the last payment date Money calculated for your loan.

---

### See also

[Changing Loan Information](#)

[Getting Help](#)



## Help for the Message:

**The category for this transaction is missing, or there is an income category on an expense or an expense category on income. Do you want to enter the transaction anyway?**

Choose No if you don't want to enter this transaction in the Account Book. Cancel the Pay Bills command and add a category to the [Future Transaction](#).

Choose Yes if you want to enter this transaction into the Account Book. You can go to the account later and add category information.

You can change the setting, Require Category in Each Transaction, that affects whether or not you're reminded about a missing category.

- ◆ **To change the setting**

- 1 From the Options menu, choose Settings.
- 2 In the Settings dialog box, under Confirmation, choose or clear the Require Category in Each Transaction check box.
- 3 Choose the OK button.

---

### See also

[Requiring Categories in Each Transaction](#)

[Getting Help](#)

- ◆

### User's Guide

Chapter 12

- ◆

## Help for the Message:

**Changing the type of this transaction will leave an income category assigned to an expense or an expense category assigned to income. Do you want to change the type anyway?**

Since Microsoft Money found a potential balancing problem, you probably want to choose the Yes button, then go to the transaction and change the category type.

You can also change the setting for reminders about transactions with incorrect category types.

- ◆ **To change the setting**

- 1 From the Options menu, choose Settings.
- 2 In the Settings dialog box, choose or clear the Require Correct Category Type check box.
- 3 Choose the OK button.

---

### See also

- ◆ [Requiring Categories in Each Transaction](#)

- ◆ [Getting Help](#)

- ◆ **User's Guide**

- ◆ Chapter 12

## Help for the Message:

**You have entered a date after today, so Microsoft Money will make the loan changes effective immediately. Any loan payments you enter from now on will use the new loan information. Do you want to change the date you entered?**

You can't change a Money Loan based on a future date, because the changes might result in inaccurate loan payment records between now and the future date.

Choose the Yes button, to enter a date before today.

Choose the No button to have today's date used as the date for the loan changes.

If you don't want the loan changes to take effect immediately, choose the No button. Then choose Cancel, and make changes to your loan at the time the changes actually take effect.

---

### See also

[Changing Loan Information](#)

[Getting Help](#)



## Help for the Message:

**The category to be budgeted has subcategories. Do you want Microsoft Money to assign budget amounts to the subcategories also?**

If you choose the No button, any existing budget amounts on the subcategories are preserved, and any subcategory amounts are added to the budget amount for the category. If you choose the Yes button, individual subcategories will be assigned new budget amounts.

---

### See also

[Creating a Budget](#)

[Getting Help](#)



**User's Guide**

Chapter 34



## Help for the Message:

**If you want to transfer money to or from another account, you must enter the account name. If you do not want a transfer, press ESC to close the list and press ESC again to cancel changing the transaction.**

If you do want to complete the transfer, enter the other account in the Subcategory field. If the account doesn't exist, type the name of the account you want to create.

---

### See also

[Transferring Money Between Accounts](#)

[Getting Help](#)

◆

**User's Guide**

Chapter 18

◆



## Help for the Message:

### Are you sure you want to delete your custom budget information?

You have set up a Custom By Month budget for this [category](#). Choosing the Weekly, Monthly, or Yearly option will delete all of the custom budget information.

To see your custom budget entries before deleting them, choose the Custom By Month button, then look at each month.

---

### See also

[Creating a Budget](#)

[Getting Help](#)

◆

**User's Guide**

Chapter 34

◆



## Help for the Message:

### **An error occurred while printing.**

Check the Microsoft Windows(™) Control Panel and your printer before trying to print again.

---

#### **See also**

[Setting Up to Print Checks or Reports](#)

[Getting Help](#)



#### **User's Guide**

Chapters 9 & 10



## Help for the Message:

**Microsoft Money can only print checks from Bank Accounts. The current account is not a Bank Account.**

Make sure you are viewing a Bank Account before you choose the Print Checks command. If you have a Credit Card Account that allows check writing, you will need to create a Bank Account before you can print checks for it.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message:

### **The number you entered is an invalid check number.**

You need to type a number for the first check loaded in your printer. Microsoft Money does not recognize a non-numeric value for this option.

---

#### **See also**

[Setting Up to Print Checks or Reports](#)

[Getting Help](#)



**User's Guide**

Chapter 9



## Help for the Message:

### **There are no checks to print in this account.**

Microsoft Money will only print checks for transactions that have "Print" in the Number field. Make sure you have chosen the correct account to print checks from.

---

#### **See also**

[Setting Up to Print Checks or Reports](#)

[Getting Help](#)



**User's Guide**

Chapter 9



## Help for the Message:

**Based on the Print Test results, please adjust your printer as needed.**

Line up your paper until the check prints correctly. When you're satisfied with the way the test check prints, you may want to make a mark -- or place a piece of tape -- on your printer to help you properly align checks the next time you print. If you are using a dot matrix printer, you need to make sure the printer is set to print 10 characters per inch horizontally and six lines per inch vertically.

---

### See also

[Setting Up to Print Checks or Reports](#)

[Using Laser Standard and Laser Wallet Checks](#)

[Getting Help](#)

◆

### **User's Guide**

Chapter 9

◆

## Help for the Message:

**The row and column types you chose cannot be used together in this report. Please change one.**

You cannot choose related items for both the rows and columns in your report. For example, you can't choose a subcategory for row and category for column. Choose a different item in either the Row box or the Column box.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message:

### **Microsoft Money could not load all of the transactions from the import file.**

Your computer ran out of memory while importing, or your disk is full. Part of the import file was loaded, but some was lost. Check your computer memory and disk space, then try to import the file again. Before trying again, start with an empty account, or you'll get a duplicate of what was imported the first time.

---

#### **See also**

[Importing Information from a Quicken File](#)  
[Getting Help](#)



**User's Guide**  
Appendix A



## Help for the Message:

**Microsoft Money could not create all categories, classification items, or accounts from the data in the import file. Some transactions may have blank categories or classifications.**

Your computer may have run out of memory or disk space while importing, or your Quicken and Microsoft Money files had more than 253 categories combined. You can display the uncategorized or unclassified transactions and assign categories or classifications to them.

If you try to import again, you should import the account into a new Microsoft Money file created without the default categories.

◆ **To display uncategorized/unclassified transactions**

- 1 In the View box, choose Other.
- 2 In the Category or Classification box, choose Blank Category, or Blank Classification.
- 3 Choose the OK button.

Microsoft Money will display all uncategorized/unclassified transactions.

- 4 If you want, assign categories or classifications to the displayed transactions.

**Note** If you have reached the 253-category limit, you need to delete or combine some existing categories in the Category List.

---

### See also

[Assigning Categories to Transactions](#)

[Classifying a Transaction](#)

[Deleting Categories and Subcategories](#)

[Getting Help](#)

◆



## Help for the Message:

**This file does not appear to be a Quicken Interchange Format (QIF) file. Do you want to try to import it anyway?**

Make sure you have chosen the correct file in the Import dialog box. You can only import .QIF (Quicken Interchange Format) files into Microsoft Money. You cannot import an exported Quicken report. You can quickly re-create the report in Microsoft Money once you have imported your Quicken accounts.

---

### See also

[Importing Information from a Quicken File](#)

[Getting Help](#)



**User's Guide**

Appendix A



## Help for the Message:

**No default printer is installed; please use the Microsoft Windows Control Panel to install a default printer.**

To install a printer, you need to switch to the Microsoft Windows(™) Program Manager. Start the Control Panel and choose the Printers icon. For more information about installing printers in Windows, see your Microsoft Windows documentation.

---

### See also

- ◆ [Getting Help](#)

## Help for the Message:

**The number of checks remaining on the sheet must be one or two. Leave this field blank if you are loading a full sheet of blank checks.**

There are only three checks to a page. So, when you are printing on a partial sheet of checks, you must type either **1** or **2** for the number of checks remaining on the sheet. If you are printing on a full sheet of checks, leave the field blank.

---

### See also

[Setting Up to Print Checks or Reports](#)

[Getting Help](#)



**User's Guide**

Chapter 9



## Help for the Message:

**The new amount will produce an unassigned amount in the overall split transaction. Do you want to continue with the changes?**

You are viewing split transactions in the Account Book as separate transactions. For example, you're viewing by category, or sorting by category. By editing the amount of this transaction, you are changing the unassigned amount for the parent transaction. You can press ESC to stop making these changes, then go back to View All (by Date) and make the changes as you normally would. Or, you can choose No, then press CTRL+S to see the splits you're about to change.

---

### See also

[Splitting a Transaction](#)

[Getting Help](#)



## Help for the Message:

**To change the contents of a split transaction, the main transaction must be selected. The currently selected transaction is just one part of a split transaction.**

- ♦ **To make changes to an existing split transaction**

- 1 Make sure you are viewing the account you originally entered the transaction into, and are viewing all its transactions.

From the View box, choose All, then -- from the Account box -- switch to the account you originally entered the transaction into.

- 2 Select the original split transaction that you want to change.
- 3 Choose the [Split button](#), or choose Split Transaction from the Edit menu.  
Make the changes you want in the Split Transaction dialog box.

---

### See also

[Splitting a Transaction](#)

[Getting Help](#)

- ♦

## Help for the Message:

**You have some Future Transactions due within the next [#] days. Would you like to enter these transactions now? (If not, you can choose Enter Due Transactions from the Tools menu at any time to enter these transactions.)**

You may have scheduled bills to pay, or deposits to make. If you choose Yes, you'll have a chance to review the transactions before entering them in the Account Book. You can also reschedule the transactions, or cancel the process after choosing Yes.

If you prefer to take care of the transactions at another time, choose No. You'll be reminded again of these pending transactions the next time you start Microsoft Money.

---

### See also

[Entering Future Transactions That are Due](#)

[Getting Help](#)



**User's Guide**

Chapter 11



## Help for the Message:

### **This is an invalid amount.**

Microsoft Money does not recognize too large of a value or a non-numeric value for this field. Please type a number that uses no more than nine digits (including those after the decimal, even if they're zero).







## Help for the Message:

**There were no pages to print because this report is only [#] page(s) long.**

In the Print Report dialog box, you have entered a range of pages to print that does not exist. Choose the All option in the Print Report dialog box.

---

### See also

[Printing Reports](#)

[Getting Help](#)



## Help for the Message:

**This payee named already exists. Would you like to change all transactions with this payee to use that payee instead? Choosing No will create a second payee with the same name.**

If you choose the Yes button, the payees will be combined.

If you choose the No button, a new payee with the same name will be created. Later, when entering transactions assigned to this payee name, you will be prompted to specify which of the two payees with the same name you are referring to.

Choose the Cancel button to enter a new payee name.

---

### See also

[Creating Multiple Payees with the Same Name](#)

[Getting Help](#)



**User's Guide**

Chapter 14



## Help for the Message:

**The QIF file contains transactions for an account that is not the same type as the account you are loading it into. Do you want to continue importing the file?**

For example, you may be trying to import a Credit Card Account into a checking account, or be attempting to import an investment account into a different type of Microsoft Money account. Choose an account of the same type to load into, or create a new account of the same type.

---

### See also

[Importing Information from a Quicken File](#)

[Getting Help](#)



**User's Guide**

Appendix A





## Help for the Message:

**You have reached the maximum number of investments. Archiving this file will remove investments that are no longer needed, allowing you to create new ones.**

The maximum number of [investments](#) for each file is 32,765. You need to free up some space if you want to create new investments.

You may want to delete investments you've sold or no longer need and then [archive](#) your file.

---

### See also

[Archiving Your Records](#)

[Deleting or Removing a Transaction](#)



**User's Guide**

Chapter 37



## Help for the Message:

### **This quantity is invalid.**

In this field, Money cannot recognize values using more than ten digits, non-numeric values, or negative values. Please type a positive number that uses no more than ten digits (including those after the decimal, even if they're zero).



## Help for the Message:

### **This price is invalid.**

In this field, Money cannot recognize values using more than nine digits, non-numeric values, or negative values. Please type a positive number that uses no more than nine digits (including those after the decimal, even if they're zero).



## Help for the Message:

**This file has more investments than the Investment List can hold. You can continue, but some investments will not appear in the list. You can delete unused investments in the Investment List dialog box.**

The maximum number of investments Money can display in the Investment List is 8,000. To make room in the Investment List, you can delete investments you no longer need.

- ♦ **To delete an investment from the Investment List**

- 1 From the Lists menu, choose Investment List.
- 2 In the Investment List dialog box, highlight the investment you want to delete.
- 3 Choose the Delete button.  
Money asks if you want to delete the investment specified.
- 4 Choose the Yes button to delete the investment.
- 5 Choose the Close button to return to the window in which you were working.

---

### See also

- ♦

**User's Guide**  
Chapter 27

- ♦



## Help for the Message:

**You have left blank more than one of the Price, Quantity, Comm, and Total fields. Microsoft Money can calculate only one amount for you. Please enter all the amounts or leave only one blank.**

For the Quantity, Price, Comm, and Total fields, you can type numbers for any three, and Money will calculate the fourth when you enter the transaction.

You have left more than one field blank. You either need to type an amount in each of the fields or leave only one blank.

---

### See also

[Entering Purchases and Sales](#)



## Help for the Message:

**For this activity, the amount in the Commission field may not be larger than the amount in the Total field.**

The commission you've typed is larger than the total amount of the investment purchase. Money cannot calculate what the quantity or price should be from this information.

Please increase the total or enter a commission that is less than the total.

---

### See also

[Entering Purchases and Sales](#)



## Help for the Message:

**This investment was previously deleted but is still used in some transactions. Do you want to reuse it?**

You've previously deleted this investment from the Investment List, but Money remembers that you used it in some transactions.

Choose the OK button to add the investment back to the Investment List.



## Help for the Message:

**This transaction can only be changed in the Investment Details window. Would you like to go there now?**

You can look at all of your investment activities in the Account Book and Account Forms windows. However, the only activity you can make changes to in these windows is a Buy activity. To make changes to other investment activities, you must be in the Investment Details window.

Choose the Yes button to go to the Investment Details window now.

---

### See also

[Using the Investment Details Window](#)

[Making Changes to an Investment Transaction](#)



## Help for the Message:

**This category is the main category for more than one of Principal, Interest, and Other Fees for a loan; you need to reassign the subcategories used before deleting this category.**

You've tried to delete a category you're currently using for loan payments. Before you can delete this category, you need to reassign its subcategories so that Money knows which portion of your loan payment goes to Principal, Interest, and Other Fees.

---

### See also

[Deleting Categories and Subcategories](#)  
[Creating a New Category or Subcategory](#)  
[Assigning Categories to Transactions](#)



**User's Guide**  
Chapter 12



## Help for the Message:

### **Some unknown QIF fields were ignored.**

The Quicken file you are importing has some information Money does not recognize. This information will not be added to your Money file.

Choose the OK button to continue.

---

### **See also**

- ◆ [Importing Information from a Quicken File](#)

- ◆ **User's Guide**  
Appendix A

## Help for the Message:

**To make this transaction into a transfer, choose the account you are transferring to or from in the Transfer from/to field.**

You typed "**transfer**" in the Category field for this Other Income or Other Expense activity. You need to use the Transfer from/to field to transfer the amount to or from another account.

- ◆ **To make this transaction into a transfer**
  - 1 Delete the word "transfer" from the Category field.
  - 2 Move to the Transfer from/to field.
  - 3 Enter the account you want to transfer money from or to.

---

### See also

- ◆ [Transferring Money Between Accounts](#)
- ◆ **User's Guide**  
Chapter 18
- ◆

## Help for the Message:

**Microsoft Money cannot create an Associated Cash Account for this Investment Account because there is already an account with this name.**

The name of one of your accounts begins with the word "Cash:" and is followed by the proposed Investment Account name.

When you create an Associated Cash Account for an Investment Account, Money automatically names it by adding the word "Cash:" to the beginning of the Investment Account name, for example, Cash: Jack and Sons.

Please rename the other account with this name.

◆ **To rename your account**

- 1 Cancel the creation of this Investment Account.
- 2 From the Lists menu, choose Account List.
- 3 Highlight the account you want to rename.
- 4 Choose the Modify button.
- 5 In the New Name box, type a new name for your account.
- 6 Choose the OK button.

You can now create the Investment Account and its Associated Cash Account.

---

**See also**

◆

**User's Guide**  
Chapter 27

◆



## Help for the Message:

### **Money is unable to load this file. You may need to run Setup again.**

When you run the Setup program to install Money, all the files Money needs are automatically copied to your hard disk. You may have accidentally moved or deleted a file that Money needs to complete a task. Depending on the problem, Money may be able to indicate which file it needs.

#### ◆ **To run Money Setup**

- 1 Exit Money.
- 2 Put the Money Setup disk in drive A or B and close the drive door.
- 3 In the Windows Program Manager, choose Run from the File menu.
- 4 In the Command Line box, type the letter of the drive that contains the Money Setup disk followed by a colon, a backslash, and the word "setup." For example, type **a:\setup** if the disk is in drive A.
- 5 Press ENTER.
- 6 Follow the instructions on the screen.

◆

#### **User's Guide**

Chapter 1

◆

## Help for the Message:

**You've already sold the shares of this investment purchased with the transaction you are replacing. You must delete some Sell activities before you can replace this transaction.**

You are trying to change a Buy activity for an investment that you've already sold. If you want to make changes to this transaction, you must first delete the Sell activity (or activities).

---

### See also

[Making Changes to a Transaction](#)

[Deleting or Removing a Transaction](#)



### **User's Guide**

Chapter 4



## Help for the Message:

**If you replace this transaction, the first transaction for this investment in this account will not be a Buy. Do you really want to replace this transaction?**

You are trying to make changes to your initial purchase of this investment. In general, the first transaction you'll enter for an investment should be a Buy activity. This indicates that you've purchased the investment. Any other transactions you enter in Money are based on this initial transaction.

---

### See also

- ◆ [Making Changes to a Transaction](#)
  
- ◆ **User's Guide**  
Chapter 4
  
- ◆

## Help for the Message:

**If you make these changes your first transaction for this investment in this account will not be a Buy activity. Are you sure you want to do this?**

In general, the first activity you'll enter for an investment should be a Buy activity. This indicates that you've purchased the investment. Any other activities that you enter in Money are based on this initial activity.

You can choose the Yes button to continue, but this could cause problems later on in your investment reports. Money recommends that you choose the No button and not replace the purchase.



## Help for the Message:

**You've already sold the shares of this investment purchased with this transaction. You must delete some Sell Activities before you can delete this transaction.**

You are trying to delete a Buy activity for an [investment](#) you've already sold. If you want to delete this [transaction](#), you must first delete the Sell activity (or activities).

---

### See also

- ◆ [Deleting or Removing a Transaction](#)
  
- ◆ **User's Guide**  
Chapter 4

## Help for the Message:

**If you delete this transaction, the first transaction for this investment in this account will not be a Buy activity. Do you really want to delete this transaction?**

In general, the first activity you'll enter for an investment should be a Buy activity. This indicates that you've purchased the investment. Any other activities that you enter in Money are based on this initial activity.

You've just tried to delete the Buy activity for this investment. You can choose the Yes button to continue, but this could cause problems later on in your investment reports. Money recommends that you choose the No button and not delete the purchase.

---

### See also

- ◆ [Deleting or Removing a Transaction](#)

- ◆ **User's Guide**

  - ◆ Chapter 4

## Help for the Message:

**You are currently holding some of this investment, so it cannot be deleted.**

You cannot delete an investment that you still own. If you want to delete it, you must first enter a Sell activity so you no longer own it.

---

### See also

◆ [Entering Purchases and Sales](#)

◆ **User's Guide**  
Chapter 28

## Help for the Message:

**Microsoft Money found this Financial Wizard already loaded. Please close Windows and try again.**

You were using a Financial Wizard when Money closed down. Before you can use a wizard again, you need to exit Windows. Then, start Windows and open Money again.





## Help for the Message:

**The par value you entered for this bond is too large. Money would not be able to adjust some of the totals in this bond's transactions. Please make sure you have the right figures and enter a smaller number.**

Money allows nine digits (including those after the decimal, even if they're zero) in the Total field of the Investment Details window. The number you typed for the par value of your bond will cause this limit to be exceeded.

Please type a smaller number.

---

### See also

[Displaying Bond Prices as Dollar Amounts](#)



## Help for the Message:

**You've already sold the shares of this investment purchased with the transaction you are voiding. You must delete some Sell Activities before you can void this transaction.**

You are trying to void a Buy activity for an investment you've already sold. If you want to void this [transaction](#), you must first delete the Sell activity.

---

### See also

[Deleting or Removing a Transaction](#)

[Voiding a Transaction](#)

◆

**User's Guide**

Chapter 4

◆

## Help for the Message:

**If you void this transaction, the first transaction for this investment in this Investment Account will not be a Buy activity. Do you really want to void this transaction?**

In general, the first activity you'll enter for an investment should be a Buy activity. This indicates that you've purchased the investment. Any other activities you enter in Money are based on this initial activity.

You've just tried to void the Buy activity for this investment. You can choose the Yes button to continue, but this could cause problems later on in your investment reports. Money recommends that you choose the No button and not void the purchase.

---

### See also

[Voiding a Transaction](#)

[Deleting or Removing a Transaction](#)



## Help for the Message:

**This stock split cannot be deleted because it would cause the share balance to become negative in one or more of your Investment Accounts, or because it would generate an invalid price.**

You can fix the balance error by doing one of the following:

- ◆ Deleting or changing one or more of your Sell activities.
- ◆ Entering a new stock split with the same date as the one you entered previously (to replace a split that was entered incorrectly).
- ◆ Adding a new stock split and then deleting the old one (if the date of the original stock split was incorrect).
- ◆



## The Category Field

Income and expense categories are the key to organizing your finances.

When entering a transaction, you can choose a category from the list, or type a new one.

You can also make the transaction a Transfer, Split, or Loan Payment by choosing those words from the category list.

### You can use categories to:

- ◆ See where your money is coming from and where it's going.
- ◆ Budget income and expenses and compare budgeted amounts with actual amounts.
- ◆ Track tax-related income and expenses.

---

### See also

[Assigning Categories to Transactions](#)

[Introduction to Entering Transactions](#)

[Keyboard Shortcuts for Entering Information](#)

◆

### User's Guide

Chapter 3

◆

## The Num (Number) Field

In the Number field, you can enter a number for check transactions, or mark transactions for printing, Electronic Payment, or electronic transfer of funds. The Number field can contain up to eight characters.

- ◆ When you are entering several check transactions, Microsoft Money will automatically enter the next sequential check number for you.
- ◆ If you are preparing to print a check, type **Print** instead of the check number.
- ◆ If you want to send this payment electronically through Pay On-Line, type **Epay**. In order to do this, you must have set up On-Line Services and enabled the account. For more information, see Applying for On-Line Services and Enabling Accounts for On-Line Services.
- ◆ If you want to electronically transfer funds between accounts (for example, from savings to checking), type **Xfer**. In order to do this, both accounts must be enabled for Bank On-Line. For more information, see Applying for On-Line Services and Transferring Money Electronically Between Accounts.
- ◆ For transactions such as deposits and automatic teller machine withdrawals, leave the Number field blank, or enter a notation such as "deposit" or "ATM."

---

### See also

[Introduction to Entering Transactions](#)

[Quick Ways to Enter Transactions](#)

[Keyboard Shortcuts for Entering Information](#)

◆

## The Number Field (Future Transactions)

In Future Transactions, the Number field can be used to mark checks for printing or Electronic Payment or can be left blank.

- ♦ If you want to send this payment electronically through Pay On-Line, type **Epay**. In order to do this, you must have set up On-Line Services and enabled the account. For more information, see Applying for On-Line Services and Enabling Accounts for Pay On-Line or Bank On-Line.
- ♦ If you want to send this payment automatically through Pay On-Line, type **Apay**. For more information, see Using Automatic Payments.
- ♦ If you are preparing to print a check, type **Print** in the Number field. Otherwise, this field should be empty. You can give the transaction a check number when it is entered into an account.

---

### See also

- Setting Up Future Transactions
- Entering Future Transactions That Are Due
- Keyboard Shortcuts for Entering Information

♦



## The Date Field

The current date, or the date of the last transaction you entered, is automatically entered when you begin entering information. You can change it if you want.

- ♦ To change only the day, enter the number for the day and press TAB to move to the next field. Microsoft Money will fill in the month and year for you.
- ♦ To increase or decrease the date by one day, press the PLUS SIGN (+) or MINUS SIGN (-) key.
- ♦ When typing in a date, use a slash ( / ) as a separator between month, day, and year. For example, enter May 18, 1994 as 5/18/94.

**Note** If you want to change the way dates are displayed, you can change the Short Date Format in the International dialog box of the Microsoft Windows Control Panel. For more information, see the Microsoft Windows documentation.

---

### See also

[Quick Ways to Enter Transactions](#)

[Keyboard Shortcuts for Entering Information](#)

[Speeding Up Date Entry](#)

♦

## The Payee Field

You can choose from a list of previously entered payees, or type a new one. When you leave the Payee field, the values from the last transaction with this payee are entered automatically.

- ◆ To open the payee list, click the arrow to the right of the Payee field, or press ALT+DOWN ARROW. Then choose the name you want from the list.
- ◆ If you type a new payee and enter the transaction, that name is added to the payee list.

**Note** You can click the *right* mouse button (or press shift+f10) in the Payee field to see the last five transactions for the current payee. To close the list, click either mouse button (or press a number or letter key or the esc key).

---

### See also

[Deleting an Item from the List](#)

◆

## The Payee Field List

You can choose from the list of previously entered payees, or type a new one in the field.

- ◆ Click the name you want, or use the Down arrow key to highlight the name. Then press TAB to move to the next field.
- ◆ If you type a new payee name and enter the transaction, that name is added to the payee list.

---

### See also

[Renaming an Item on a List](#)

[Deleting an Item from the List](#)

◆

## Entering a Transaction Amount

You can enter the transaction amount in one of two columns depending on whether it increases or decreases the account balance.

For example, in a checking or savings account, enter the amount in:

- ♦ The Payment column if it's a check or withdrawal.
- ♦ The Deposit column if it's a deposit.

The column headings for the transaction amount vary for each type of account.

<u>Account Type</u>	<u>Fields</u>
Bank Accounts	Payment or Deposit
Cash or Other	Spend or Receive
Credit Card	Charge or Credit
Asset Accounts	Decrease or Increase
Liability Accounts	Increase or Decrease
Multiple Accounts	Spend or Receive

In Account Forms, enter the transaction amount in the box labeled with a dollar sign.

### **See also**

[Automatically Inserting the Decimal Point](#)

[Quick Ways to Enter Transactions](#)

[Keyboard Shortcuts for Entering Information](#)

♦

## The Account Field

The Account field is displayed when you're viewing more than one account in the Account Book or Account Forms window, when you're working in the Loans window, or when you're working in the Future Transactions window.

### Account Book or Account Forms window

The Account field displays the name of the account where the transaction will be entered. To enter the transaction in a different account, choose the account name you want from the list, or type the name of the new account in the Account field.

### Loans window

In the Loans window -- for a borrowed loan -- the Account field displays the account from where the loan payment was made. For a loan that was lent, the Account field displays where the payment was deposited.

### Future Transactions window

In the Future Transactions window, the Account field displays the account in which you'll make the deposit, or from which you'll make the payment. If you're not sure which account you'll ultimately use, you can leave the Account field blank for now.

---

### See also

[Introduction to Entering Transactions](#)

[Quick Ways to Enter Transactions](#)

[Keyboard Shortcuts for Entering Information](#)



## The Memo Field

You can use the Memo field to help you remember details about a transaction. However, it's best to use the Category field to keep track of income and expenses for reports, budgets, and tax purposes.

- ◆ The memo will print on the check. However, anything you enter between curly brackets { } will not be printed, so you can include information for your own use.

---

### See also

[Entering a Transaction in Account Forms](#)

[Entering Information You Don't Want Printed on Checks](#)

◆

## The Category Field for a Split Transaction

When the Category field contains the word "Split," the transaction is a split transaction.

- ◆ You can create a split transaction by typing the word **split** in the Category field, or by clicking the Split Transaction button in the toolbar.
- ◆ You can view a split transaction by clicking the Split Transaction button, by choosing Split Transaction from the Edit menu, or by typing CTRL+S.

---

### See also

- ◆ [Splitting a Transaction](#)

## The Category Field in a Transfer Transaction

The word "Transfer" in the Category field means the transaction is a transfer between Microsoft Money accounts.

- ◆ Enter the name of the account you're transferring to or from in the Subcategory field. If you use the Transfer form in Account Forms, enter the accounts you are transferring from and to in the fields labeled From and To.

---

### See also

[Transferring Money Between Accounts](#)

[The Category Field](#)

[Quick Ways to Enter Transactions](#)

[Keyboard Shortcuts for Entering Information](#)

◆



## The Subcategory Field

Subcategories can be used together with categories to further refine the way you track income and expenses.

For example, for the Automobile category, you may want to choose a subcategory from Gasoline, Maintenance, or Payments. Or you may want to create your own subcategory.

---

### See also

[Creating a New Category or Subcategory](#)

[Assigning Categories to Transactions](#)



## The Frequency Field (Future Transactions)

When you schedule transactions in the future, you also specify the frequency of the transactions.

For example, if you pay rent on the first day of every month, you'd choose Monthly for the frequency.

Click the DOWN ARROW in the Frequency field to see what frequencies are available.

---

### See also

- ◆ [Setting Up Future Transactions](#)

## The Address Field on a Check Form

Use the Address field in Account Forms to enter a mailing address for the payee. The next time you enter a check using this payee, Microsoft Money will enter the address for you.

To begin a new line in the Address field, press ENTER. If you print the check, the address is printed, except for anything between curly brackets { }.

---

### See also

[Entering a Transaction in Account Forms](#)

[Quick Ways to Enter Transactions](#)

[Keyboard Shortcuts for Entering Information](#)



## The Subcategory Field for a Loan Payment

You've entered "Loan Payment" in the Category field. The Subcategory field now displays the list of loans you've set up in Money.

- ◆ **To continue entering the loan payment**
- ◆ From the list of loan names in the Subcategory field, choose the name of the loan.

**Note** When you enter a loan payment in a Money Bank Account, a payment transaction is also entered in Loans.

---

### See also

[Introduction to Loans](#)

[Setting Up a Loan](#)

[Entering Loan Payments](#)

◆

## The Category Field for a Loan Payment

If you're making a loan payment, you must enter the following information in the Category and Subcategory fields:

<u>Field</u>	<u>Enter the following</u>
Category	Loan Payment
Subcategory	The name of the loan

**Note** When you enter a loan payment in a Money Bank Account, a payment transaction is also entered in Loans.

### **See also**

[Entering Loan Payments](#)

[Introduction to Loans](#)



## The Loan List in the Subcategory Field

If you choose Loan Payment in the Category field, the Subcategory field list contains the names of the loans you've set up in Money.

- ◆ **To continue entering the loan payment**
- ◆ From the list of loan names in the Subcategory field, choose the loan for which you're making a payment.

If you do not want to enter a loan payment, move back to the Category field and choose a category other than Loan Payment, or press ESC to cancel the transaction.

**Note** When you enter a loan payment in a Money Bank Account, a payment transaction is also entered in Loans.

---

### See also

[Entering Loan Payments](#)

[Introduction to Loans](#)

◆

## The Loan Payment Number

The Loan Payment Number (Pmt Num) field indicates how many loan payments have been entered in Loans (including any prior payments you chose to have entered when you set up the loan in Money). The loan payment number may be used for coupon numbers if the loan has a payment coupon book. It is not the same as the check number or Bank Account transaction number.

The loan payment number does not always indicate the actual number of loan payments you've made over the life of the loan. For example, if you set up an existing loan to enter previous payments back only to the first of the year, the payment number will not include any payments you made before the first of that year.

◆ **To change the loan payment number in the Loans window**

- 1 In the Loans window, choose the loan you want.
- 2 Highlight the payment number you want to change.
- 3 Type a new payment number.

**Note** If you change the payment number of the last payment entered in Loans, your next payment is assigned the next highest number.

---

**See also**

[Entering Loan Payments](#)

[Introduction to Loans](#)

◆

## Keyboard Shortcuts for Entering Information

Here are some keyboard shortcuts to speed up entering information. A complete list of keyboard shortcuts is also printed on the back of the *Microsoft Money User's Guide*.

### ♦ Moving Within a Transaction

<u>Press</u>	<u>To</u>
TAB or ENTER	Start entering transaction information
TAB	Move ahead one field
SHIFT+TAB	Move back one field
UP ARROW	Move up one field
DOWN ARROW	Move down one field
ENTER	Complete a transaction (press twice if a list is open)
ESC	Cancel transaction changes

### ♦ Making Changes in a Field

<u>Press</u>	<u>To</u>
ALT+BACKSP ACE or CTRL+Z	Undo last typing
SHIFT+ARRO W keys	Extend selection
DEL	Delete selection
CTRL+X or SHIFT+DEL	Cut to Clipboard
CTRL+C or CTRL+INS	Copy to Clipboard
CTRL+V or SHIFT+INS	Paste from Clipboard

### ♦ Entering Transactions

<u>Press</u>	<u>To</u>
CTRL+S	<u>S</u> plit a transaction
F4, or ALT+DOWN	Open a list in a field with an



ARROW	arrow
CTRL+D	Insert the current date in Date field
PLUS SIGN	Increase number or date by one
MINUS SIGN	Decrease number or date by one
SHIFT+QUOTATION MARKS (")	Copy information from same field in previous transaction
CTRL+M	Mark transaction as cleared
SHIFT+CTRL+M	Mark transaction as reconciled
ESC	Cancel changes
F8	Display the Currency Converter

**Note:** For a more complete list of keyboard methods, choose Keyboard Shortcuts from the Microsoft Money Help menu.



## The Investment Field (Investment Details)

You can choose from a list of previously entered investments or type a new one. If you type a new one, Microsoft Money will prompt you to create a new investment.

- ◆ To open the investment list, click the arrow to the right of the Investment field, or press ALT+DOWN ARROW. Then choose the investment you want from the list.
- ◆ If you set up a new investment, it will be added automatically to the investment list.

---

### See also

[Introduction to Investments](#)

[Deleting an Item from the List](#)

◆

## The Activity Field (Investment Details)

The Activity field is where you choose what action you want to carry out with the investment you chose in the Investment field. The available activities are determined by what type of investment you chose.

- ◆ To open the activity list, click the arrow to the right of the Activity field, or press ALT+DOWN ARROW. Then choose the activity you want from the list.
- ◆ The activities you choose will later be reflected in your investment reports.

---

### See also

[Entering Purchases and Sales](#)

[Entering Interest Received, Dividends, or Capital Gains Distributions](#)

[Investment Reports](#)

[Changing the Categories Assigned to Investment Activities](#)

◆

## The Activity Field List (Investment Details)

You must choose from the list of investment activities. These activities are determined by the type of investment chosen in the Investment field.

- ◆ Click the activity you want, or use the DOWN ARROW key to highlight the name. Then press TAB to move to the next field.
- ◆

## The Quantity Field (Investment Details)

The Quantity field is where you enter the number of shares you are buying or selling. Microsoft Money multiplies this by the Price and adds the Commission to get the Total for the transaction.

- ◆ Type the quantity of shares you are buying or selling.

**Note** For the Quantity, Price, Comm, and Total fields, you can enter figures for any three, and Money will calculate the fourth when you enter the transaction.

---

### See also

[Entering Purchases and Sales](#)

[Entering Interest Received, Dividends, or Capital Gains Distributions](#)

- ◆

## The Price Field

What you should enter in the Price field depends on the investment type.

<u>Investment Type</u>	<u>Enter</u>
<u>Mutual Fund</u>	The price per share
<u>Money Market</u>	\$1
<u>CD</u>	Doesn't apply
<u>Stock</u>	The price per share
<u>Bond</u>	See <u>The Bond Price Field</u>
<u>Discounted Bond</u>	The price per bond

**Note** For the Quantity, Price, Comm, and Total fields, you can enter figures for any three, and Money will calculate the fourth when you enter the transaction.

---

### See also

[Entering Purchases and Sales](#)

[Entering Interest Received, Dividends, or Capital Gains Distributions](#)



## The Commission Field

Amounts you enter in the Commission field are not treated as an expense, and are not included in categorized reports or in your budget. Microsoft Money adjusts for commission amounts when calculating capital gains or losses, and commission payments are treated as part of the cost basis for the purchase, reducing the total gain.

◆ Enter the commission you paid your broker for the transaction. The commission price is then added to the Total for this transaction.

**Note** For the Quantity, Price, Comm, and Total fields, you can enter figures for any three, and Money will calculate the fourth when you enter the transaction.

---

### See also

[Entering Purchases and Sales](#)

[Entering Interest Received, Dividends, or Capital Gains Distributions](#)

◆

## The Total Field (Investment Details)

The Total field displays the Quantity, times the Price, plus the Commission for the transaction.

**Note** For the Quantity, Price, Comm, and Total fields, you can enter figures for any three, and Money will calculate the fourth when you enter the transaction.

---

### See also

[Entering Purchases and Sales](#)

[Entering Interest Received, Dividends, or Capital Gains Distributions](#)





## The Investment Field List (Investment Details)

You can choose from the list of previously entered investments, or type a new one in the field.

- ◆ Click the investment you want, or use the DOWN ARROW key to highlight the name. Then press TAB to move to the next field.
- ◆ If you type a new investment name and enter the transaction, Microsoft Money will prompt you to create the new investment.

---

### See also

[Renaming an Item on a List](#)

[Deleting an Item from the List](#)

◆

## The Investment Account Field (Investment Details)

Since you are displaying more than one Investment Account, you need to choose which one this transaction relates to. You can choose from a list of previously entered accounts or type a new one. If you type a new one, Microsoft Money will prompt you to set up the new Investment Account.

- ◆ To open the Inv Acct (Investment Account) list, click the arrow to the right of the Inv Acct field, or press ALT+ DOWN ARROW. Then choose the Investment Account you want from the list.
- ◆ If you set up a new Investment Account, it will be added automatically to your Investment account list.

---

### See also

[Introduction to Investments](#)

[Setting Up an Investment Account](#)

[Deleting an Item from the List](#)

◆

## The Investment Account Field List (Investment Details)

You can choose from the list of previously entered Investment Accounts, or type a new one in the field.

- ◆ Click the name you want, or use the DOWN ARROW key to highlight the name. Then press TAB to move to the next field.
- ◆ If you type a new Investment Account name and press TAB, Money will prompt you to set up the new Investment Account.

---

### See also

[Renaming an Item on a List](#)

[Deleting an Item from the List](#)

◆

## The Bond Price Field (Investment Details)

Most newspapers and brokers quote bond prices as percentages of their par value. By default, Money expects you to enter the price as a percentage of par value. For example, if the bond was issued with a \$1,000 par value, and you purchased it for \$1,050, you will enter 105 in the Price field. Money will then use the percentage of par value to calculate the Total in dollars.

You can generally find the purchase price in most newspapers or on the confirmation statement sent by your broker.

You can change the setting to display your bond prices as dollar amounts instead of percentage of par value by choosing Options from the Tools menu. Then choose Investment and change the option. You can then enter all bond activities in dollar amounts and your bond prices will be displayed as dollar amounts.

**Note** For the Quantity, Price, Comm, and Total fields, you can enter figures for any three, and Money will calculate the fourth when you enter the transaction.

---

### See also

[Displaying Bond Prices as Dollar Amounts](#)

[Entering Purchases and Sales](#)

[Entering Interest Received, Dividends, or Capital Gains Distributions](#)



## The Transfer From/To Field (Investment Details)

The Transfer From/To field is where you specify which account you want investment proceeds or expenses to go to or come from. For accurate record keeping, Microsoft Money recommends that when an investment transaction requires or produces cash, you transfer the cash from or to another Money account. This transfer account is commonly the Associated Cash Account, which is set up to handle these sorts of transfers. Its name will already be in the Transfer field.

---

### See also

[Getting a Warning When the Transfer Field is Left Blank](#)

[Viewing Transactions in the Associated Cash Account](#)

[Enabling or Disabling the Associated Cash Account](#)



## The Transfer From/To List (Investment Details)

You can choose from the list of transfer accounts, or type a new one in the field.

- ◆ Click the account you want, or use the DOWN ARROW key to highlight the account. Then press TAB to move to the next field.
- ◆ If you type a new account name and enter the transaction, Microsoft Money will prompt you to create the new account.

---

### See also

- ◆ [Getting a Warning When the Transfer Field is Left Blank](#)



# Managing Money Files

## Introduction

[Introduction to Money File Basics](#)

## Creating Files

[Creating a New File](#)

## Opening Files

[Changing the Drive or Directory When Opening a File](#)

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[Restoring a Backup File](#)

## Saving Files

[Archiving Your Records](#)

[Backing Up Your File](#)

[Quitting and Backing Up Your File](#)

[Saving Your Work](#)

## Changing the File Name

[Renaming a File](#)





## Introduction to Money File Basics

When you first start Microsoft Money, a file with the name MSMONEY.MNY is automatically created for you. Every time you enter a transaction, create a new account, or make any other changes, your work is automatically saved -- so you don't have to save when quitting.

Most of the time you'll work with a single file. However, you may want to create an additional file if you are maintaining two different sets of accounts, such as one for home and one for a charity. However, Money doesn't share information between files. If you use more than one file, the reports and charts you create will contain information only from the file that is currently open.

### Backing Up a File

Whether your work is stored in one file or several, you should make frequent backup copies. Then, if you somehow lose or destroy the original, you will have a backup.

### Archiving Transactions

When you archive your file, Microsoft Money backs up the complete file for archival reference, and then removes the old transactions you want removed from your current file to keep it to a manageable size.

---

#### See also

[Creating a New File](#)

[Backing Up a File](#)

[Archiving Your Records](#)



## **Saving Your Work**

Every time you enter a transaction, create a new account, or make any other changes, your work is automatically saved -- so you don't have to save while working or when quitting Microsoft Money.

Even though saving to disk is automatic, it's still a good idea to back up your file to a different file name on a floppy disk. Unless you've changed the Backup setting, you'll be prompted to back up your file whenever you quit Money.

---

### **See also**

- ◆ [Backing Up a File](#)

## Creating a New File

You may want to create a new file if you are working with unrelated accounts, such as one for your home and another for a charity.

When you create a new file, you can set up a new set of accounts, a new list of categories, and new classifications. When a new file is created, Microsoft Money closes the open file, saving all changes.

Money doesn't share information between files. If you use more than one file, the reports and charts you create will only contain information from the file currently open.

### ♦ **To create a new file**

- 1 From the File menu, choose New.
- 2 In the File Name box, type a name for the new file. The file name must be eight characters or less.  
The file name extension, MNY, will be added automatically.
- 3 Choose the desired directory or drive.
- 4 Choose the OK button.  
Money displays the Backup dialog box for the file currently open. You can choose whether or not you want to back up the existing file before it is closed.
- 5 In the Set Up Category List dialog box, under Start With, choose whether you want to start with Money's Standard Categories. You can modify the category lists later.
- 6 Choose the OK button.
- 7 In the Account Name box, accept the proposed name or type the name for the first account in your file.
- 8 Choose the option for the type of account you want, and then choose the OK button.
- 9 In the Opening Balance dialog box, enter the starting balance for your first account, and then choose the OK button.  
Money opens your new file and displays the new account you just created.

---

### **See also**

♦

**User's Guide**  
Chapter 38

♦

## Opening a File

When you start each work session, the last file you worked with is automatically opened. If you open a different file, you don't have to worry about saving your work because Microsoft Money always saves your changes as you make them. However, it's a good idea to back up your file regularly.

- ◆ **To open a file**

- 1 From the File menu, choose Open.
- 2 In the File Name box, type a name, or choose one from the list of files.  
If the file is not listed in the current directory or drive, either type the directory name in front of the file name, or choose the correct directory or drive in the Directories box or the Drives box.
- 3 Choose the OK button.

---

### See also

[Backing Up Your File](#)

[Starting Microsoft Money from the Command Prompt](#)

[Opening Previous Versions of Money](#)

- ◆

## **Changing the Drive or Directory When Opening a File**

### **♦ To change the drive or directory**

- 1 From the File menu, choose Open.
- 2 To change the drive, in the Drives box, choose a drive from the list.  
To change the directory, in the Directories box, choose a directory from the list.
- 3 Choose the OK button.

♦

## Renaming a File

In order to rename a Microsoft Money file, you will need to use the Windows File Manager.

**Note** Do not rename a file while the file is open. First, quit Money, and then open the Windows File Manager.

- ◆ **To rename a file in the Windows File Manager**

- 1 In File Manager, highlight the file you want to rename.

You can choose directories from either the Directory Tree or a directory window. You can choose files from a directory window only.

- 2 From the File menu, choose Rename.

- 3 In the To box, type the new name.

- 4 Choose the OK button.

**Note** Money always remembers the name of the last file you used. If you rename your file, the next time you start Money an error message will be displayed saying Money cannot locate or open the file. You'll need to specify the name of the file you want to open.

- ◆

## Backing Up Your File

Even though Microsoft Money automatically saves changes to your files, it's a good idea to make frequent backup copies. It's also best to back up your file onto a separate floppy disk and keep it in a safe place. That way, if your main disk drive crashes and you lose data, you'll have a good backup copy.

A backup file is saved with a .BAK extension. For example, if your file is named CHARITY.MNY, the proposed backup file will be CHARITY.BAK.

Money will remind you to make a backup every time you exit Money or open a different Money file -- unless you turn the backup reminder off.

- ◆ **To back up your file**

- 1 From the File menu, choose Backup.
- 2 In the Backup File To box, accept the proposed drive and name, or type the drive you want to use, followed by a name for the file. For example, type: **A:\MSMONEY.BAK** to back up to a floppy disk in drive A.  
If you already made a backup copy on the disk in that drive, a confirmation message is displayed asking you if you want to overwrite this file.
- 3 If you want the new backup file to overwrite the old one, choose the Yes button. If you don't want to overwrite the old backup, choose the No button. Then give the new backup a different name and choose the OK button.

- ◆ **To restore a backup file**

You can open BAK files like any other file.

- 1 From the File menu, choose Open.
- 2 In the List Files of Type box, choose Backup Files (\*.BAK).  
If the file is not listed in the current directory, either type the directory name in front of the file name in the File Name box, or choose the directory in the Directories box.
- 3 Choose the OK button.

Money displays a dialog box to remind you to back up the open file before restoring the BAK file.

Choose the Yes button if you want to make a backup copy of the open file. Choose the No button if you don't want to back up the open file.

**Note** If you plan to use a backup as a working file, and want to change the extension to MNY, you can do it in Windows File Manager.

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### See also

[Archiving Your Records](#)

[Renaming a File](#)

[Changing the Backup Option](#)

- ◆

### User's Guide

Chapter 37

- ◆

## Archiving Your Records

When you archive your file, Microsoft Money backs up the complete file, and then removes old transactions from your file to keep it to a manageable size.

It's a good idea to archive as of the first of the year. That way it's easier to keep your yearly records separate.

### ◆ **To archive your transactions**

- 1 From the File menu, choose Archive.
- 2 In the Archive dialog box, accept the proposed date, or type the date up to which you want transactions removed from the current file.
- 3 Choose the OK button.
- 4 In the File Name box, accept the proposed name or type a name for the archive file.  
At this point, you are making decisions about archiving (backing up) your current file. Later, you'll indicate which transactions you want removed from your current file.
- 5 In the Directories box, choose the directory where you want the archive file.
- 6 In the Drives box, choose the drive where you want to keep the archive file.
- 7 Choose the OK button.
- 8 In the Archive (Account name) dialog box, choose which kind of old transactions you want removed from your current file.  
You'll be asked to do this for each account and loan in the current file.
- 9 Choose the OK button to completely back up the current file for archival reference, and at the same time, remove the old transactions from the current file.

---

### **See also**

◆ [Backing up Your File](#)

◆ **User's Guide**  
Chapter 37



## Quitting and Backing Up Your File

You don't need to save your work before quitting Microsoft Money. Your work is automatically saved when you enter a transaction, close a dialog box, or make other changes. However, it's always a good idea to make backup copies of your working file onto a floppy disk. Keep the backup copy in a safe place away from your computer.

You'll get a reminder to back up your file when you quit Money -- unless you've changed the setting for Remind to Back Up on Close.

### ◆ **To quit Microsoft Money**

- 1 From the File menu, choose Exit.
- 2 If the backup reminder is on, in the Back Up File To box, accept the proposed file name, or type a new file name, and choose the Yes button.

**Note** If the backup reminder is off, you can turn it on by choosing Options from the Tools menu, and then choosing General. In the General Options dialog box, choose Remind To Back Up On Close.

---

### **See also**

[Archiving Your Records](#)

[Backing up Your File](#)

[Turning the Confirmation Messages On or Off](#)

◆

## Opening Previous Versions of Money

When you open a file created with an earlier version of Microsoft Money, Money will convert it to a new file format for Money 3.0. You'll have an option to save a backup copy of the old file with an MNx extension. This is the recommended method, in case you ever need to reopen the file with the earlier version's formatting.

- ◆ **To convert an earlier version's file to version 3.0**

- 1 From the File menu, choose Open.
- 2 If necessary, choose the drive or directory where the file you want is stored.
- 3 In the File Name box, choose the file you want.  
If you have a Money 3.0 file open, the Backup Reminder dialog box may be displayed. Choose the Yes button to back up the file currently open, or the No button to not make a backup copy.
- 4 Before the earlier version's Money file is opened, a Confirmation message asks if you want to keep a copy of the file in the earlier version's format with an MNx extension. It is recommended that you choose Yes.

- ◆



## Introduction to Future Transactions

Setting up a [Future Transaction](#) for regularly scheduled bills and paychecks can save time and help you keep accurate records.

If you have a transaction that occurs regularly, such as a monthly utility bill, it's best to enter it as a Future Transaction. That way, you enter the information only once. When it's due, you'll get a reminder and an easy way to enter it.

You can use Future Transactions for paychecks, as well as payments. You might also want to use a Future Transaction to remind you of a single important transaction, such as the maturity date for a [certificate of deposit](#) (CD).

When you schedule a Future Transaction, you have a wide range of choices for how often you want to enter the transaction, and you can always make changes later.

You can also set up a loan payment with a Future Transaction. It's best to set this up when you set up your loan in Microsoft Money.

If you want to enter any scheduled transactions ahead of time (before you get a reminder message from Money), choose Enter Due Transactions from the Tools menu.

---

### See also

[Setting Up Future Transactions](#)

[Setting Up a Future Transaction for a Loan](#)



### User's Guide

Chapter 11



## Setting Up Future Transactions

Once you've set up a [Future Transaction](#), the next time the transaction is due, you'll get a reminder and an easy way to enter the transaction. You'll have a chance to make changes if you want.

### There are two ways to set up a Future Transaction:

- ◆ You can set up a Future Transaction based on an existing [transaction](#). If you've already entered a transaction that you know you're going to enter again, you can schedule it as a Future Transaction.
- ◆ You can enter the transaction information directly into the Future Transactions window. This is also how you'd modify an existing Future Transaction.
- ◆ **To set up a Future Transaction based on an existing transaction**
  - 1 In either the Account Book or Account Forms, select the transaction on which you want to base the Future Transaction.
  - 2 Click the [Remind When Due](#) button, or [choose](#) Remind When Due from the Tools menu.
  - 3 In the [Frequency](#) list box, accept monthly or choose the amount of time that will elapse before the transaction is due again.  
Leave the box blank if the transaction will occur in the future but not regularly.  
Choose Only Once if the transaction will only occur one time in the future.
  - 4 In the Next Date box, accept the proposed date or type the next date the transaction is due. If you don't know the exact date, make an estimate.
  - 5 Choose the OK button.
- ◆ **To enter a transaction directly into the Future Transactions window**
  - 1 Switch to the Future Transactions window.
  - 2 In the Date field, enter the date you want to enter the transaction in the Account Book.  
You'll get a reminder one or more days ahead of this date. The initial setting is five days in advance. To change this setting, choose Options from the Tools menu, and then choose General. The Settings dialog box appears. Enter the number of days in advance you want Microsoft Money to remind you of due transactions.
  - 3 In the Frequency field, choose how often you want the transaction to be entered.
  - 4 In the Account field, choose the account for the transaction.
  - 5 In the Number field, enter Print if you're going to print a check. Otherwise, leave the field blank.
  - 6 In the remaining fields, enter the information as you would for any other transaction.

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### See also

- ◆ [Entering a Transaction in the Account Book](#)
- ◆ [Entering a Transaction in Account Forms](#)
- ◆ [Entering Future Transactions That are Due](#)
- ◆ [Changing When the Pay Bills Reminder Is Displayed](#)

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Chapter 11

◆

## Entering Future Transactions That are Due

If you have the Remind When Transactions Due reminder turned on, you will be reminded when a [Future Transaction](#) is due. When you're reminded, you can enter the scheduled transactions, or postpone them.

You can also enter one or more scheduled transactions at any time. You don't have to wait for a reminder.

### ♦ **To enter multiple Future Transactions**

- 1 When you're reminded, in the Reminder dialog box, choose the Yes button.  
-Or-  
If you want to enter a transaction before you get the reminder, from the Tools menu, choose Enter Due Transactions.
- 2 In the Record Due Transactions dialog box, accept the proposed date, or type the date up to which you want to enter Future Transactions.
- 3 Choose the OK button.
- 4 If you want to change the amount, or any other field, you can make the changes in the Enter Due Transactions dialog box. These changes will affect only this transaction.  
If you want to make changes to transactions that are not yet due, switch to the Future Transactions window and make the changes there.
- 5 In the Number field, if the transaction is for a check, type the check number. If you want Money to enter the next check number in sequence, press the QUOTATION MARK (") key.  
If you're going to print a check, type **Print**.  
If the transaction is a split transaction and you want to modify any of the parts of the split, choose the Split button, make the changes, and choose the Done button.
- 6 Choose the Enter button to enter the transaction in the Account Book.  
If you have entered a frequency for the Future Transaction, the transaction will be rescheduled to the next due date.  
If you want to defer entering the displayed transaction, or if you're not going to make this payment, choose the Don't Enter button.  
If you have already manually entered this transaction (for example, if you paid a bill ahead of time, but you want to be reminded next time), choose the Reschedule button.
- 7 If you are entering more than one transaction at a time, repeat steps 4, 5, and 6. When all the transactions, up to the date you specified, have been entered, postponed, or rescheduled, the dialog box will close automatically.

### ♦ **To enter a single Future Transaction in the Account Book**

- 1 Switch to the Future Transactions window.
- 2 Select the transaction you want to enter.
- 3 From the Tools menu, choose Enter Selected Transaction.  
To complete the transaction entry, follow steps 4 through 6 (above).

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### See also

[Changing When the Pay Bills Reminder is Displayed](#)  
[Setting Up Future Transactions](#)

♦

### User's Guide

Chapter 11



## Switching to the Future Transactions Window

- ◆ **To switch to the Future Transactions window**
- ◆ Double-click the Future Transactions icon, or from the Window menu, choose Future Transactions.
- ◆





## Introduction to On-Line Services

On-Line Services allows you to do common banking and bill-paying tasks from your computer. Once you're set up with On-Line Services, you simply create a list of instructions for your bank or financial institution, and make the phone call to send the instructions electronically.

You can sign up for any or all of the services; each works on its own and has separate fees.

### Types of On-Line Services:

- ♦ **Pay On-Line**<sup>(sm)</sup> Lets you pay bills electronically to nearly any business or individual in the U.S.
- ♦ **Bank On-Line**<sup>(sm)</sup> Lets you electronically update your bank and credit card records, transfer funds between accounts, check your account balances, send inquiries, and order new checks -- just like working with a bank teller.
- ♦ **Quotes On-Line**<sup>(sm)</sup> Lets you electronically download the most recent closing prices for stocks and mutual funds.

### Requirements:

- ♦ A Hayes-compatible modem with a transfer speed of 1200 to 14400 bps.
- ♦ A checking account at any bank or financial institution in the U.S. (for Pay On-Line and Quotes On-Line only).
- ♦ An account at a participating bank or credit card issuer (for Bank On-Line only).

For information on On-Line Services' free trial period or to find On-Line Services standard rates, call (800) 200-7622.

### To get started, see:

- ♦ [Applying for On-Line Services](#)
- ♦ [Setting Up On-Line Services](#)
- ♦ [Enabling Accounts for Pay On-Line or Bank On-Line](#)
- ♦ [Creating a List of Instructions for On-Line Services](#)

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### See also:

♦

#### **User's Guide**

Chapters 28, 31, & 32

♦

## Applying for On-Line Services

To participate in Pay On-Line(sm) or Quotes On-Line(sm) all you need is a checking account. To participate in Bank On-Line(sm), you must have a bank or credit card account with a participating bank or financial institution. You can apply for any or all of the services by completing and mailing an application form. Each service works on its own and has separate fees.

Here's what you can do with each service:

- ♦ **Pay On-Line** Pay bills electronically to nearly any business or individual in the U.S.
- ♦ **Bank On-Line** Electronically update your bank or credit card records, transfer funds between accounts, check your account balances, send inquiries, and order new checks -- just like working with a bank teller.
- ♦ **Quotes On-Line** Electronically download the most recent closing prices for stocks and mutual funds.
- ♦ **To apply for On-Line Services**

### Using the application form that came in the Money box:

- 1 Complete the application that came in the Microsoft Money box.
- 2 Mail the application in the envelope that came with your Money package.

### Using the online application form:

- 1 Switch to the Program Manager window.
- 2 In the Microsoft Money group window, choose the On-Line Sign-Up Form icon.
- 3 Using the Write application that comes with Microsoft Windows, complete the application form that's displayed.
- 4 Make sure your printer is turned on and ready to print; then choose Print from the File menu in Write.

For information on On-Line Services' free trial period or to find On-Line Services standard rates, call (800) 200-7622.

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### See next:

♦ Setting Up On-Line Services

### ♦ **User's Guide**

Chapters 28, 31, & 32

♦

## Setting Up On-Line Services

**Note** If you haven't yet applied for On-Line Services and received your start-up kit, see [Applying for On-Line Services](#).

When On-Line Services receives your application, they process it and receive approval from your bank or financial institution. This usually takes 5 to 10 days. They will then send you a start-up kit. This kit will include a confirmation of the accounts that have been approved for use with On-Line Services and instructions for enabling them. It will also include your Personal Identification Number (PIN) and the local phone number you need to access the service.

You need your start-up kit in order to complete this procedure.

### ♦ **To set up On-Line Services**

- 1 From the On-Line menu, choose Set Up Services.  
Choose the Preview button if you want to learn more about [On-Line Services](#).
- 2 In the Set Up On-Line Services dialog box, choose the Continue button.
- 3 In the Personal Information dialog box, fill in all relevant fields.  
If this is a joint account, enter the same information about the account's co-owner under Co-applicant for On-Line Services. When you are done, choose the Continue button.
- 4 In the Modem Options dialog box, complete the information and type the local telephone number you'll use to access On-Line Services in the On-Line Access Phone # box. This number can be found in your start-up kit.

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### **See next:**

[Enabling Accounts for Pay On-Line or Bank On-Line](#)  
[Downloading Market Prices with Quotes On-Line](#)

♦

### **User's Guide**

Chapters 28, 31, & 32

♦

## Paying Bills Electronically

Pay On-Line(sm) lets you pay bills from your computer to nearly any business or individual in the U.S. You simply enter the transaction in Microsoft Money, and it becomes a payment instruction that is sent by modem to Pay On-Line. If you send the payment to an On-Line Payee, the payee will generally receive the payment in one day. Otherwise, the payment will be completed in two to four business days. Either way, the payee *receives* the payment by the date specified in the Account Book.

**Tip** Any time after you've made your first connection to Pay On-Line, you can start using On-Line Payees to save payment delivery time. To download the On-Line Payees in your area, choose Payee List from the Lists menu, and then choose the Pay On-Line Info button. Then choose the Add On-Line Payees button and choose any payees you might send payments to in the future. Choose the Add button when you're done.

- ♦ **To pay bills electronically**

- 1 Switch to the Account Book or Account Forms window.

- 2 In the Number field, type **Epay**.

"Epay" stands for electronic payment and tells Money you want to send this transaction to Pay On-Line for processing. Make sure the account has been enabled for Pay On-Line.

- 3 In the Date field, enter the date you want the bill to be paid.

Usually, this is the bill's due date. Money will reject or accept this date depending on how many days Pay On-Line needs to pay this business or individual. Some payees can be paid in one day, but others will take up to four business days. You'll receive a message if Money can't process this transaction by the date you specify, requiring you to enter a different date.

- 4 In the Payee field, enter the payee name.

- 5 In the Payment field, enter the amount to be paid.

You can only send payments, not deposits.

- 6 You may also enter information in the Category, Subcategory, and Memo fields for your records, but it will not be transferred with your payment.

- 7 When you finish, press ENTER.

- 8 If Money doesn't have either an account number or an address for this payee, it will prompt you for this information when you enter the transaction.

The account number is the number of *your* account with the payee. You can usually find it on bills you receive from the payee. If the payee is a friend or family member instead of a business, type your name instead of an account number to help the payee identify your payment.

When you enter the transaction, Money displays a lightning bolt in the Number field. The lightning bolt indicates this is a pending instruction that will be sent during your next connection to Pay On-Line. After the instruction has been sent, the lightning bolt no longer appears.

- 9 Repeat steps 2 through 6 for each payment. When finished, you can send all payments at once.

- 10 From the On-Line menu, choose Pay On-Line.

- 11 In the Pay On-Line dialog box, verify the information in the instruction list.

All instructions will initially have an "X" in the box to the left. If you do not want one of the instructions to be sent, clear its check box. You can choose or clear instructions by clicking the instruction or highlighting it with an ARROW key and then pressing the SPACEBAR key.

12When all your instructions are ready, choose the Call button to send them.

For questions about connecting to On-Line Services, call On-Line Services Customer Support at (708) 852-7650.

**Note** After the payment instructions are sent, "Epay" is replaced by a check number preceded by the letter "E." This reminds you that this payment was sent using Pay On-Line.

**Tip** If you subscribe to "call waiting" service through your phone company, you may want to disable this feature temporarily while using the modem, so that it doesn't disrupt your modem connection while transferring information. For information on disabling this feature, contact your telephone company.

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**See also**

[Enabling Accounts for Pay On-Line or Bank On-Line](#)

[Using Automatic Payments](#)

[Canceling Electronic Payments](#)

[Reviewing and Sending Instructions to On-Line Services](#)

◆

**User's Guide**

Chapter 31

◆

## Using Automatic Payments

Automatic Payments can be used to pay bills that have a fixed frequency and a fixed amount, such as monthly car, rent, and mortgage payments. You only need to set up Automatic Payments once. Afterward, Pay On-Line(sm) will automatically make all payments and enter a record of them in your Account Book.

**Important** Once you set up Automatic Payments, Pay On-Line automatically withdraws the necessary funds from your account and pays the bills when they are due, whether or not you connect to Pay On-Line. It's important that you keep enough money in your account to cover these automatic deductions.

### ♦ To set up Automatic Payments

1 Switch to the Future Transactions window.

2 In the Number field, type **Apay**.

"Apay" stands for Automatic Payments.

3 In the Date field, enter the next date you want the bill to be paid.

Usually, this is the bill's due date. Money will accept or reject this date depending on how many days Pay On-Line needs to pay this business or individual. On-Line Payees can be paid in one day; others will take up to four business days. You'll be prompted to enter a different date if Money needs more time to process the transaction.

4 In the Frequency field, enter the frequency of the Automatic Payment.

5 In the Payee field, enter the payee name.

6 In the Payment field, enter the amount of the fixed payment. This amount will not vary.

You can only send payments, not deposits.

7 In the Account field, choose the account from which you want this Automatic Payment to be made. Make sure the account is enabled for Pay On-Line.

8 You may also enter information in the Category, Subcategory, and Memo fields for your records. These will not be transferred with your payments.

9 When you finish, press ENTER. Money then displays the Set Up Automatic Payment dialog box.

10 Review the information displayed and enter the number of payments or the date of final payment. If you want the payment to be made each time it's due until you send an instruction to cancel it, leave both boxes blank. Choose the OK button.

11 If Money doesn't have either an account number or an address for this payee, it will prompt you for this information when you enter the transaction.

The account number is the number of *your* account with the payee. You can usually find it on bills you receive from the payee. If the payee is a friend or family member instead of a business, type your name instead of an account number to help the payee identify your payment.

When you enter the transaction, Money displays a lightning bolt in the Number field. The lightning bolt indicates this is a pending instruction that will be sent during your next connection to Pay On-Line. After the instruction has been sent, the lightning bolt no longer appears.

12 From the On-Line menu, choose Pay On-Line.

13 In the Pay On-Line dialog box, verify the information in the instruction list.

All instructions will initially have an "X" in the box to the left. If you do not want one of the instructions to be sent, clear its check box. You can choose or clear instructions by clicking the instruction or highlighting it with an ARROW key and then pressing the SPACEBAR key.

14 When all your instructions are ready, choose the Call button to send them.

For questions about connecting to On-Line Services, call On-Line Services Customer Support at (708) 852-7650.

**Note** The next time you connect to Pay On-Line, all Automatic Payments due within the next 30 days will automatically be entered into your Account Book with a check number preceded by the letter "A" in the Number field. This gives you the chance to cancel the payment before it's made and reminds you to have funds available. It's a good idea to connect to Pay On-Line at least once every 30 days. Automatic Payments will still be paid on the scheduled day, even if you don't connect to Pay On-Line.

◆ **To permanently cancel Automatic Payments**

- 1 In the Future Transactions window, choose the recurring payment you want to cancel.
- 2 From the Edit menu, choose Void Transaction.

Money displays **\*\*VOID\*\*** and a lightning bolt indicating this is a pending instruction to cancel the Automatic Payment. This will cancel all future payments to this merchant. Be sure to send this instruction to Pay On-Line before exiting Money.

**Note** This will NOT cancel any individual automatic payments that have already been scheduled in your Account Book. To cancel these, see the following procedure.

◆ **To cancel an individual Automatic Payment that has already been scheduled**

- 1 In the Account Book, select the transaction you want to cancel. You can identify a scheduled Automatic Payment in the Account Book by the letter "A" preceding the check number in the Number field.
- 2 From the Edit menu, choose Void Transaction. Money displays **\*\*VOID\*\*** and a lightning bolt indicating that this is a pending instruction to cancel this scheduled Automatic Payment. Be sure to send this instruction to Pay On-Line before exiting Money.

**Note** This will cancel only this payment. Other automatic payments will continue to be paid unless you permanently cancel them by following the previous procedure.

---

**See also**

[Paying Bills Electronically](#)

[Canceling Electronic Payments](#)

[Reviewing and Sending Instructions to On-Line Services](#)

◆

**User's Guide**

Chapter 31

◆



## Canceling Electronic Payments

You can cancel payment instructions even after they have been sent to Pay On-Line(sm), as long as Pay On-Line has not yet sent the payment to the payee.

- ◆ **To cancel a payment**

- 1 In the Account Book, select the transaction you want to cancel. You can identify a scheduled electronic payment in the Account Book by the letter "E" preceding the check number in the Number field.

- 2 From the Edit menu, choose Void Transaction.

Money displays **\*\*VOID\*\*** in the Balance field and a lightning bolt in the Number field to indicate this is a pending instruction to cancel this scheduled payment. Be sure to send this instruction before exiting Money.

**Tip** If you haven't sent the transaction to Pay On-Line (it still says "Epay" in the Number field) you can delete it by selecting it in the Account Book and pressing the DEL key.

**Note** To cancel or stop a payment that Pay On-Line has already sent, contact your local financial institution for a Stop Payment order.

---

### See also

- ◆

**User's Guide**  
Chapter 31

- ◆

## Enabling Accounts for Pay On-Line or Bank On-Line

**Note** If you haven't yet set up Microsoft Money to use On-Line Services, see [Setting Up On-Line Services](#).

You should enable your accounts after you receive your start-up kit. The start-up kit will list the accounts that have been approved for [On-Line Services](#).

**Note** It's a good idea to set up a password now to keep your Money records private. For more information, see [Assigning, Changing, or Deleting a Password](#).

### ♦ **To enable your account(s) for Pay On-Line or Bank On-Line**

- 1 From the Lists menu, choose Account List.
- 2 In the Account List dialog box, highlight an account you want to enable, and choose the Money On-Line Services button.
- 3 In the Money On-Line Services dialog box, choose [Pay On-Line\(sm\)](#), [Bank On-Line\(sm\)](#), or both.

If you're enabling the account for Pay On-Line, type an account number in the Account Number box and choose the Pay On-Line check box.

If you're enabling the account for Bank On-Line, choose the Bank On-Line check box, choose a financial institution and enter information in the Account Number, Account Designation, and Bank Routing Number fields.

- 4 Repeat steps 2 and 3 for each account approved for On-Line Services.  
Money will display a lightning bolt next to each account that has been enabled for On-Line Services.
- 5 Choose the Close button.

**Note:** To use Bank On-Line, you must have a bank or credit card account at a participating bank or financial institution.

### **See next:**

♦ [Creating a List of Instructions for On-Line Services](#)

### ♦ **User's Guide**

Chapters 31 & 32

♦

## Updating Your Account Records

With Bank On-Line(sm), you can electronically download your transaction records and automatically compare your bank's or financial institution's records with your Money records.

**Important** To get transaction details for an account, you must first enable the account for Bank On-Line.

- ◆ **To update your records with Bank On-Line**

- 1 From the On-Line menu, choose Bank On-Line.
- 2 In the Bank On-Line dialog box, choose the Get Transaction Detail option for each account for which you want to get transaction details by choosing the check box to the left. You can clear the check box by choosing it again.
- 3 When all your instructions are ready, choose the Call button to send them.  
For questions about connecting to On-Line Services, call On-Line Services Customer Support at (708) 852-7650.
- 4 In the Personal Identification Number (PIN) dialog box, type your four-character PIN, and choose the OK button.  
Your instructions are then transmitted to Bank On-Line and the transaction details you requested are downloaded into Money.
- 5 In the Call Summary dialog box, choose the Continue button to get your bank or financial institution's transaction details entered into your Account Book. Money will prompt you to confirm each transaction.

**Note** If you have already entered your transactions in the Account Book, Money matches your transactions with the bank's or financial institution's and prompts you before entering them. For all transactions that match your records, the bank or financial institution's transaction descriptions are entered in the Memo field and a "C" is entered in the Cleared field. If no match is found, Money enters the bank or financial institution transaction, and enters a "C" in the Cleared field.

**Tip** If you want to change when Money prompts you to confirm that a transaction matches, choose Options from the Bank On-Line dialog box and then choose a different confirmation option.

---

### See also

[Changing Your Bank On-Line Options](#)

[Reviewing and Sending Instructions to On-Line Services](#)

- ◆

### User's Guide

Chapter 32

- ◆

## Sending Letters to Bank On-Line

You can send letters electronically to [Bank On-Line](#)<sup>(sm)</sup> to order new checks, get copies of processed checks, inquire about transactions, or send general purpose questions. Bank On-Line will generally respond within two business days. (Remember that you will later have to initiate another phone call in order to receive the response.)

- ◆ **To send a letter to Bank On-Line**

- 1 From the On-Line menu, choose Bank On-Line.
- 2 In the Bank On-Line dialog box, choose the Inquiry button.
- 3 In the Letter dialog box, choose one of the letter options at the top.
- 4 In the Att'n field, type the name of the person or department to whom you want to direct your letter, or just type **Customer Service**.
- 5 In the Subject field, type the subject of your letter.
- 6 Type a brief description of your problem or question, and choose the OK button. Your letter will be added to the list of instructions in the Bank On-Line dialog box.
- 7 When all your instructions are ready, choose the Call button to send them.  
For questions about connecting to On-Line Services, call On-Line Services Customer Support at (708) 852-7650.

**Tip** If you want to review or change the letter before it's sent, choose the letter instruction in the Bank On-Line dialog box, and then choose the Inquiry button.

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### See also

- ◆ [Reviewing and Sending Instructions to On-Line Services](#)

- ◆ **User's Guide**  
Chapter 32

- ◆

## Sending Letters to Pay On-Line

You can send letters electronically to [Pay On-Line](#)<sup>(sm)</sup> to investigate payments or make general purpose inquiries. Pay On-Line will generally respond within two business days. (Remember that you will later have to initiate another phone call in order to receive the response.)

**Note** Payment Investigation Letters should be used, for example, if a payment you sent hasn't been debited from your account. Before sending Payment Investigation Letters and for simple and immediate payment status inquiries, see [Getting a Quick Status of a Payment](#).

- ◆ **To send a letter to Pay On-Line**

- 1 From the On-Line menu, [choose](#) Pay On-Line.
- 2 In the Pay On-Line dialog box, choose the Inquiry button.
- 3 In the Inquiry dialog box, choose the Write a Letter option, and then choose the Continue button.
- 4 In the Letter dialog box, choose one of the letter options at the top.
- 5 In the Att'n field, you can type the name of the person or department to whom you want to direct your letter, or just type **Customer Service**.
- 6 In the Subject field, type the subject of your letter.
- 7 In the Dear Pay On-Line Service box, type a brief description of your problem or question, and choose the OK button. Your letter will be added to the list of instructions in the Pay On-Line dialog box.
- 8 When all your instructions are ready, choose the Call button to send them.

For questions about connecting to On-Line Services, call On-Line Services Customer Support at (708) 852-7650.

**Tip** If you want to review or change the letter before it's sent, choose the letter instruction in the Pay On-Line dialog box, and then choose the Inquiry button.

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### See also

- ◆ [Getting a Quick Status of a Payment](#)

- ◆ [Reviewing and Sending Instructions to On-Line Services](#)

- ◆ **User's Guide**

- ◆ Chapter 31

## Getting a Balance and Status for Your Accounts

With Bank On-Line<sup>(sm)</sup> you can receive account information, such as the balance of all your accounts, available balances for credit card and credit line accounts, payment due dates, and interest payment totals. Available information varies by bank or credit card issuer.

- ◆ **To get the balance and status for your accounts**

- 1 From the On-Line menu, choose Bank On-Line.
- 2 In the Bank On-Line dialog box, choose the Get Status/Balance for All Accounts check box in the list of Instructions. You can clear this check box by choosing it again.
- 3 Once you have completed all your instructions for Bank On-Line, choose the Call button to send the instructions.

For questions about connecting to On-Line Services, call On-Line Services Customer Support at (708) 852-7650.

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### See also

- ◆ [Reviewing and Sending Instructions to On-Line Services](#)

- ◆ **User's Guide**

  - Chapter 32

- ◆

## Transferring Money Electronically Between Accounts

Bank On-Line(sm) can be used to send instructions to transfer Money between your accounts, if both accounts are enabled for Bank On-Line. With transfers, you can update both accounts by entering a single transaction. You can use this, for example, to request a transfer from savings to checking or from checking to a credit card account.

### ♦ **To enter an electronic transfer request**

- 1 Switch to the Account Book or Account Forms window.
- 2 From the Account box on the toolbar, choose the account you want to transfer money from.
- 3 In the Number field, type **Xfer**. to mark the transaction as an electronic transfer.
- 4 In the Date field, type today's date.
- 5 Enter the amount of the transfer in the column that will decrease the account balance (the Payment or Charge column).
- 6 In the Category field, type **Transfer**, or choose it from the list.
- 7 In the Subcategory field, enter the account you are transferring to, or choose it from the list.

The account you transfer money to must be with the same bank as the account you are transferring from and must also be enabled for Bank On-Line.

- 8 You can also enter information in the Memo and Payee fields, but it won't be sent with your instructions.
- 9 To complete the transfer, press ENTER.  
The word "Transfer" will change to "Transfer To," and the transaction will also be entered in the account you transferred money to. A lightning bolt will appear in the Number field next to the word "Xfer" to remind you that this transaction still needs to be sent to Bank On-Line.
- 10 From the On-Line menu, choose Bank On-Line. The transfers will be listed in the list of instructions.
- 11 When all your instructions are ready, choose the Call button to send them.  
For questions about connecting to On-Line Services, call On-Line Services Customer Support at (708) 852-7650.

**Note** To ensure your transfers take place the day you send the instruction, see the start-up kit supplied by your bank. These should list cut-off times. You can also call your bank or financial institution.

---

### **See also**

♦ [Reviewing and Sending Instructions to On-Line Services](#)

### ♦ **User's Guide**

Chapter 32

♦

## Getting a Quick Status of a Payment

You can use Quick Status to get immediate feedback about any Electronic Payments made within the last 60 days. You can use this to find out, for example, if a payment has been made or the date a payment will be made.

- ♦ **To get a Quick Status of a payment**

- 1 From the On-Line menu, choose Pay On-Line(sm).
- 2 In the Pay On-Line dialog box, choose the Inquiry button.
- 3 In the Inquiry dialog box, choose Get Quick Status of a Specific Payment. Then choose the Continue button.
- 4 In the Get Status dialog box, Microsoft Money displays all Electronic Payments scheduled by Pay On-Line within the last 60 days. From this list, choose the payments for which you want a Quick Status.
- 5 Choose the OK button.

Get Status instructions are added to your list of instructions for Pay On-Line.

- 6 When all your instructions are ready, choose the Call button to send them.

For questions about connecting to On-Line Services, call On-Line Services Customer Support at (708) 852-7650.

You will receive information in the Call Summary dialog box as soon as you complete the call.

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### See also

[Sending Letters to Pay On-Line](#)

[Reviewing and Sending Instructions to On-Line Services](#)

- ♦

### User's Guide

Chapter 31

- ♦



## Changing Your Bank On-Line Options

### ♦ To change your Bank On-Line Options

- 1 From the Tools menu, choose Options; then choose Bank On-Line(sm).
- 2 In the Bank On-Line Options dialog box, choose when you want Microsoft Money to confirm that transaction details downloaded from Bank On-Line match your Money transactions. Then specify how you want Money to merge the bank or financial institution's records with your money transactions.
- 3 Choose the OK button.

**Note** You can also change your Bank On-Line options by choosing the Options button from the Bank On-Line dialog box.

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### See also

♦

**User's Guide**  
Chapter 32

♦

## Creating a List of Instructions for On-Line Services

To use On-Line Services, you first need to prepare a list of instructions. For more information on creating the specific instructions, see the corresponding Help topic for the task you want to perform:

[Paying Bills Electronically](#)

[Using Automatic Payments](#)

[Updating Your Account Records](#)

[Canceling Electronic Payments](#)

[Getting a Balance and Status for Your Accounts](#)

[Transferring Money Electronically Between Accounts](#)

[Getting a Quick Status of a Payment](#)

[Sending Letters to Pay On-Line](#)

[Sending Letters to Bank On-Line](#)

The instructions are always listed in the Pay On-Line(sm), Bank On-Line(sm) and Quotes On-Line(sm) dialog boxes, which can all be reached from the On-Line menu. All instructions have a check box to the left. Only those with an "X" in the box will be sent when you call On-Line Services. You can choose or clear instructions by clicking the instruction or highlighting it with an ARROW key and then pressing the SPACEBAR key.

---

### See next:

◆ [Reviewing and Sending Instructions to On-Line Services](#)

### **User's Guide**

Chapters 28, 31, & 32

◆

## Reviewing and Sending Instructions to On-Line Services

The steps for reviewing and sending instructions to Bank On-Line(sm), Pay On-Line(sm), and Quotes On-Line(sm) are the same.

- ◆ **To review and send instructions to On-Line Services**

- 1 From the On-Line menu, choose Pay On-Line, Bank On-Line, or Quotes On-Line.
- 2 Review the list of instructions, making sure those you want to send have been chosen. (Chosen instructions will have an "X" in the check box to the left of the instruction.)  
Choose or clear instructions by clicking the instruction or highlighting it with an arrow key and then pressing the SPACEBAR key.

- 3 When all your instructions are ready, choose the Call button to send them.

For questions about connecting to On-Line Services, call On-Line Services Customer Support at (708) 852-7650.

- 4 In the Personal Identification Number (PIN) dialog box, enter your four-character PIN code, and then choose the OK button. Microsoft Money will then dial, connect, and transmit your instructions.

Upon completing the phone connection, Money displays a Call Summary dialog box. This summary includes acknowledgment of all instructions sent during this call and information about any errors that might have occurred.

The Call Summary will also include any informational notes from On-Line Services or information you've requested, such as transaction details or responses to previously sent letters.

If you want to save this summary for your records, choose the Save As button. When you are done, choose the OK button.

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### See also

- ◆

#### **User's Guide**

Chapters 28, 31, & 32

- ◆

## Downloading Market Prices with Quotes On-Line

In order to download market prices for a stock or mutual fund, you must first make sure the market-approved symbol for the investment is entered in the Investment List. To check this, choose Investment List from the Lists menu. Then highlight a stock or mutual fund in the Investment List and -- if you need to -- type a new symbol in the Symbol box.

The price Microsoft Money downloads will be the most recent closing price.

- ◆ **To download market prices**

- 1 From the On-Line menu, choose Quotes On-Line(sm).

All your stock and mutual fund investments for which you have specified a symbol are listed in the Instructions For Quotes On-Line.

- 2 Review the list of instructions, making sure those you want to send have been chosen. (Chosen instructions will have an "X" in the check box to the left of the instruction.)

Choose or clear instructions by clicking the instruction or highlighting it with an ARROW key and then pressing the SPACEBAR key.

- 3 When all your instructions are ready, choose the Call button to send them.

For questions about connecting to On-Line Services, call On-Line Services Customer Support at (708) 852-7650.

- 4 In the Personal Identification Number (PIN) dialog box, enter your four-character PIN code, and then choose the OK button. Microsoft Money will then dial, connect, and transmit your instructions.

Upon completing the phone connection, Money displays a Call Summary dialog box that lists the most recent closing prices for your investments.

Money will automatically make a record of this date and closing price in the Update Price dialog box, which you can view by choosing Update Price from the Investment List dialog box. It will also update the value of your investments in the Investment Summary window.

- 5 If you also want to save the Call Summary text for your records, choose the Save As button.

---

### See also

- ◆

**User's Guide**  
Chapter 28

- ◆



## Importing Information from a Quicken<sup>(TM)</sup> File

Before you import Quicken accounts, be sure to do the following:

- ♦ Verify you are using Quicken for DOS version 3.0 or higher or Quicken for Windows.
- ♦ While in Quicken, export your accounts, giving the exported accounts a descriptive file name with a QIF extension. QIF stands for Quicken Interchange Format.

For example, if you have a Checking account, a Savings account, and a Credit Card account in Quicken, you'll export each account into its own file, such as: CHECKING.QIF, SAVINGS.QIF, and CREDIT.QIF. Each of these files can be imported into a single Microsoft Money file. Make sure to choose the correct date range when exporting in Quicken, so that all the transactions are exported.

- ♦ If you use class groups in your Quicken file, it's best to create classifications in Money before importing.

Money will automatically create all the payees, categories, and classification items it finds in the Quicken file.

**Note** Money will import most of your data from Quicken, except the memorized transaction list, budget information, or loans. You can re-create some of this information after you've imported your accounts.

- ♦ **To import a Quicken file**

- 1 From the File menu, choose Import.

- 2 From the File Name box, choose the Quicken files you want to import.

You can select all of them by choosing the Select All button, or select none by choosing the Select None button. In the Directories box, be sure to specify where you have the QIF files.

- 3 Choose the OK button.

- 4 In the Select Import Account dialog box, choose the Money account you want the imported transactions added to. If you want to create a new Money account for the Quicken records, choose the Create button and follow the instructions Money displays.

If you are importing investment accounts, Money will display the Select Import Investment dialog box, where you can choose the Money investment accounts you want the imported transactions added to. Money will also automatically create an Associated Cash Account for each Investment Account you import.

- 5 Choose the OK button to continue to the next account.

If an imported file contains a transfer to an account that does not exist, Money will prompt you to create a new one or choose an existing one in the Assign Import Account dialog box.

- 6 Money will display a message when the import is complete.

Transactions are copied from the Quicken account into the Money account, and the opening balance of the account is automatically updated if you entered the entire date range when exporting from Quicken. You can enter new transactions into the newly imported Money accounts at any time.

**Note** If you import a transaction that uses a Microsoft Money term, an exclamation mark is appended to the name. For example, a category named "Income" in Quicken will be named "Income!". After importing, you can change the names.

---

### See also

- ♦ Resolving Ending Balance Differences After Importing from Quicken

**User's Guide**  
Appendix A



## Exporting an Account

Microsoft Money has an account export feature that allows you to export your information to a file interchange format known as QIF.

### ◆ **To export an account**

- 1 Switch to the Account Book or Investment Details window.
- 2 From the Account box on the toolbar, choose the account you want to export.
- 3 From the File menu, choose Export.
- 4 Choose which format you want your exported file to have.  
Choose the Loose QIF option if you are exporting this account for use in Money.  
Choose the Strict QIF option if you are exporting this account for use with another program. This will result in your category names being shortened to 13 characters for compatibility.
- 5 In the next dialog box, choose the accounts you want to export.  
In the File Name box, type a name for the file using a QIF extension, and then choose the directory and drive where you want to export the file.
- 6 Choose the type of account you want to export.
- 7 In the Select Export Account dialog box, choose the account you want to export.
- 8 Choose the Continue button.  
Money will confirm when the export is complete.

**Note** When you export an account, you cannot export information such as shortcuts and comments.

For information on how to import a QIF file into other programs, consult the program's directions.

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### **See also**

[Combining or Dividing Files](#)

[Importing Information from a Quicken File](#)

◆



## Resolving Ending Balance Differences After Importing from Quicken<sup>(TM)</sup>

If you've imported your account from Quicken and some of your ending balances don't match those in Quicken, you will want to:

- ♦ Make sure the date range you chose while exporting the transactions in Quicken's Export screen included all the transactions in the register.
- ♦ Make sure the account you exported from Quicken is the same type as the account you imported into Money. For example, if you exported an asset account in Quicken, make sure you didn't accidentally import it into a Liability Account in Money.

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### See also

[Importing Information from a Quicken File](#)

[Exporting an Account](#)

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### User's Guide

Appendix A

♦



## First Steps to Organizing Your Finances

By now you've probably created a Microsoft Money account. If you haven't already entered your records into a checking or savings account, that's the next recommended step.

When you first begin entering transactions, it's a good idea to use the Transaction Cue Cards. You'll get some useful tips as you enter your first few transactions, and you'll be sure you've entered them correctly.

Once you've mastered the basics of working with a single account, you might want to launch the Money Preview from the Help menu and explore Money's features. Then, decide what you want to accomplish. For example, you might want to:

- ◆ Add more accounts.
- ◆ Set up a Money Loan to keep track of loan payments.
- ◆ Plan a budget.
- ◆ Pay bills.
- ◆ Set up [Future Transactions](#).
- ◆ Set up [Investment Accounts](#) to keep track of your [investments](#).
- ◆ Plan ahead for tax time.
- ◆ Set up a password to ensure privacy.
- ◆ Protect your records by creating backup files.

**Important** Remember, [categories](#) are the key to getting organized. Categories and [subcategories](#) enable you to keep track of income and expenses, create budgets, create reports and charts, and organize your tax records.

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### See also

- ◆ [Getting Help](#)
- ◆ **User's Guide**  
Chapter 2
- ◆

## Getting Help

When you need information or instructions on how to get what you want from Microsoft Money:

- ◆ Choose the Transaction Cue Cards from the Help Menu for assistance in entering your first transactions.
- ◆ Choose Money Preview from the Help Menu for an overview of Money's features.
- ◆ Look in the *Microsoft Money User's Guide* for introductions, specific examples, and complete instructions on how to accomplish tasks.
- ◆ For on-screen Help while working in Money, press the F1 key. Help will provide step-by-step instructions on how to accomplish tasks, definitions, descriptions of commands, and information about options in dialog boxes.

**Tip** You can keep the Help window visible while you work by choosing the On Top button that is at the top of all Help windows. This is especially useful when going through procedures in the Help topics.

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## How Money Stores Your Records

You'll enter the details of your financial records (for example, the details about your checks or deposits) into fields in Microsoft Money. A transaction, such as a check or deposit, is made up of several fields.

When you enter a transaction in Money, it's automatically saved on your disk. That's why there's no File Save command; you don't need one.

You'll enter transactions into accounts, such as Bank, Credit Card, Cash, Asset, Investment, or Liability Accounts. Transfer transactions between two Money accounts are listed in both accounts. The Loans window will show any loan payments you've entered.

All your transactions and accounts are stored in a single file, MSMONEY.MNY. If you want, you can rename the file and make backups.

Even though Money automatically saves your records, it's a good idea to make frequent backups and store your backup disk safely away from your working copy.

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### See also

- ◆ [Introduction to Money File Basics](#)



# Introduction to Investments

Before using Microsoft Money's investment tracking feature, it's important to understand the difference between Investment Accounts and investments:

- ◆ **Investment Accounts** provide a place to store your investments. Your first step will be to set up an Investment Account for each brokerage statement you receive. For more information, see Setting Up an Investment Account.
- ◆ **Investments** are added to Investment Accounts. You can have multiple investments in one Investment Account.

In Money, Investment Accounts differ from Asset Accounts in that Investment Accounts are tailored for tracking investments that have fluctuating market value. Whereas, Asset Accounts are better for keeping records for real estate, valuable collections, and personal property.

### Use Investment Accounts for:

- ◆ Stocks
- ◆ Bonds
- ◆ CDs
- ◆ Mutual Funds
- ◆ T-Bonds, T-Notes, and T-Bills
- ◆ Money Market funds
- ◆ Keoghs, IRAs, 401(k)s, RRSPs and SEPs

After entering your investment transactions in Money, you can study price histories, analyze the market value of your holdings, track for tax purposes, and see how much you've gained or lost on any investment.

### See also

Setting Up an Investment Account

Setting Up an Asset Account

◆

### **User's Guide**

Chapter 27

◆

## Setting Up an Investment Account

Create an [Investment Account](#) for each brokerage or institution in which you have [investments](#). If you receive more than one statement from a financial institution, create an Investment Account for each statement. This way you can more accurately compare your investment records with your statements.

Retirement accounts, such as [401\(k\)s](#), [Keoghs](#), [SEPs](#), Canadian [RRSPs](#), and [IRAs](#) should each have their own Investment Account. Investments you hold personally (rather than through a [broker](#)) should also be grouped in a single Investment Account.

### ◆ **To set up an Investment Account**

- 1 From the Lists menu, [choose](#) Investment Account List.
- 2 In the Investment Account List dialog box, choose the New button.
- 3 In the New Investment Account dialog box, enter the information about your broker or bank. This can be helpful when making a trade.  
If you choose Tax Deferred, transactions made in this account aren't included in your tax reports.
- 4 Choose the Continue button.
- 5 Choose whether you want to enable the [Associated Cash Account](#) for this account.
- 6 If you chose Yes, enter the [opening balance](#) in the Opening Cash Account Balance dialog box, and choose the OK button.
- 7 Choose the Close button.

Now you can record your current investment holdings. To see the steps for this, choose the topic below.

---

### **See also**

[Recording Your Current Investment Holdings](#)

[Introduction to Investments](#)

◆

### **User's Guide**

Chapter 27

◆



## Recording Your Current Investment Holdings

Before entering your investments, you must have an Investment Account in which to record them. If you have not yet set up an Investment Account, see Setting Up an Investment Account.

All investments listed on a single statement should be recorded in the Investment Account you set up for that statement.

To ensure accurate record keeping, be sure to enter a separate purchase transaction for each lot. For example, if you purchased 100 shares of XYZ stock in January and 200 shares of the same stock in March, you should enter two investment transactions. Similarly, create separate investments for bonds and CDs that have separate issue dates, interest rates, or par values.

### ◆ **To add an investment to an Investment Account**

- 1 Switch to the Investment Details window.
- 2 In the Date field, enter the date you actually purchased the investment. This may not be the same date you record or initiate the purchase.
- 3 In the Investment field, enter the name of the investment.  
If this is a new investment, Money will prompt you to enter the investment name, type, and other details.
- 4 In the Activity field, enter Buy.
- 5 In the Quantity field, enter the number of shares you bought.
- 6 In the Price field, enter the price per share.  
To enter a fractional price, such as 35 7/8, type a space between the whole amount and the fraction. Or, type it in decimal form: **35.875**.
- 7 If you are viewing multiple accounts, enter the account this investment belongs to in the Inv Acct (Investment Account) field.  
If this is a new Investment Account, Money will prompt you for more details and set up the new account. For more information, see Setting Up an Investment Account.
- 8 In the Comm (commission) field, enter the commission you paid your broker for this purchase.
- 9 In the Transfer From field, enter the account the purchase money came from. If you don't want any of your other accounts to be debited for this purchase, leave this field blank.

Any investments you enter in the Investment Details window will be reflected in the Investment Summary window. For more information, see Using the Investment Summary Window.

**Note** For the Quantity, Price, Comm, and Total fields, you can enter figures for any three, and Money will calculate the fourth when you enter the transaction.

---

### **See also**

Entering Purchases and Sales

Entering Interest Received, Dividends, or Capital Gains Distributions

Introduction to Investments

◆

### **User's Guide**

Chapters 27 & 28

◆



## Viewing Transactions in the Associated Cash Account

The Associated Cash Account is the cash portion of a brokerage account. The balance of the account is displayed at the bottom of the Investment Details window in the Cash Balance field.

- ◆ **To see the Associated Cash Account's transactions**

- 1 Switch to the Investment Details window.
- 2 In the Inv Acct box on the toolbar, choose the Investment Account linked to the Associated Cash Account you want to see.
- 3 Choose the Cash Account button at the bottom.  
The Account Book then displays transactions in the Associated Cash Account.
- 4 Once in the Account Book, you can return to the Investment Details window by choosing the Investment Account button.

**Tip** Whenever the Account Book window is active, you can also display the Associated Cash Account by choosing it from the list in the Account box on the toolbar.

---

### See also

[Enabling or Disabling the Associated Cash Account](#)

[Introduction to Investments](#)

- ◆

### **User's Guide**

Chapters 27 & 28

- ◆

## Enabling or Disabling the Associated Cash Account

You initially enable or disable the [Associated Cash Account](#) while setting up your [Investment Account](#); however, you can still change its status after setup.

- ◆ **To enable or disable the Associated Cash Account**

- 1 From the Lists menu, choose Investment Account List.
- 2 Choose the account you want to change.
- 3 In the Investment Account List dialog box, choose the Modify button.
- 4 In the Modify Investment Account dialog box, choose the Cash Account Enabled box.  
If there's a check in the box, the Associated Cash Account is already enabled.
- 5 Choose the OK button.
- 6 If you enabled the Associated Cash Account, enter its opening balance in the Opening Cash Account Balance dialog box.
- 7 Choose the OK button.

If you disabled the Associated Cash Account, you're presented with a confirmation message. Make your selection, or choose the Help button for more information.

**Note** If you disable the Associated Cash Account, the Transfer field for all transfers to or from it will be blank. If you enable it, an Associated Cash Account is created, but past transactions won't be automatically transferred to or from it.

---

### See also

[Introduction to Investments](#)

[Viewing Transactions in the Associated Cash Account](#)

- ◆

### User's Guide

Chapters 27 & 28

- ◆

# Investment Reports

## Report Types

- ◆ [Investment Transaction Report](#)  
Gives a detailed listing of your [investment](#) activities over a given period of time. This is useful when you want a summary of the price, quantity, [commission](#), and total for your investment transactions.
- ◆ [Capital Gains Report](#)  
Shows [realized gains and losses](#) on investments. Use the grand total to determine if you've gained more than you've lost on investments you've sold. This can also be helpful during tax time.
- ◆ [Market Value Report](#)  
Shows the current value of your investments (and [Associated Cash Accounts](#)). It's like a Net Worth Report focused only on your investments.
- ◆ [Performance Report](#)  
Shows the calculated [annual return](#) for your investments. You can compare this return with those of other investment opportunities, such as bank accounts or real estate.
- ◆ [Price History Report](#)  
Shows the historical prices for your investments. It's useful to create a line chart from this showing upward or downward trends.

---

## See also

- ◆ [Creating Charts from Reports](#)
- ◆ **User's Guide**  
Chapter 30
- ◆

## Investment Transaction History Report

### ♦ To display and customize an investment Transaction History Report

- 1 From the Reports menu, choose Investments; then choose Transaction History Report.
- 2 In the Transaction History Report dialog box, choose the Customize button.
- 3 Choose the options you want, as explained in the table below.
- 4 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Group your transactions	In the Group by box, choose the item you want.
Include new columns	Under Include Fields, choose the information you want displayed in the report.
Specify a time period	In the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include only certain accounts	Under Include Transactions, in the From Account box, choose the accounts you want.
Include all transactions	Choose the All Transactions option.
Include only certain transactions	Choose the Select Transactions option. In the Select Transactions dialog box, choose the options you want.
Change column widths	Choose the Widths button.
Change the size or style of typeface	Choose the Fonts button.

---

### See also

[Investment Reports](#)

Exporting Reports

Printing Reports

Saving Reports



**User's Guide**

Chapter 30



# Capital Gains Report

♦ **To display and customize a Capital Gains Report**

- 1 From the Reports menu, choose Investment Reports; then choose Capital Gains Report.
- 2 In the Capital Gains Report dialog box, choose the Customize button.
- 3 Choose the options you want, as explained in the table below.
- 4 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Group your transactions	In the Subtotal By box, choose the item you want.
Specify a time period	In the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include all <u>Investment Accounts</u>	Under Include Investment Accounts, choose the All option.
Include only certain Investment Accounts	Under Include Investment Accounts, choose the Select option.
Include all investments	Choose the All option under Include Investments.
Include only one investment	Choose the An Investment option under Include Investments.
Change column widths	Choose the Widths button.
Change the size or style of typeface	Choose the Fonts button.

**See also**

[Investment Reports](#)

[Exporting Reports](#)

[Printing Reports](#)

[Saving Reports](#)

♦

**User's Guide**

Chapter 30

♦



# Market Value Report

♦ **To display and customize a Market Value Report**

- 1 From the Reports menu, choose Investment Reports; then choose Market Value Report.
- 2 In the Market Value Report dialog box, choose the Customize button.
- 3 Choose the options you want, as explained in the table below.
- 4 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Change what is displayed in each row	In the Subtotal By box, choose another item. These will be listed down the left side of your report.
See the <u>market value</u> of your investments on a prior date	In the Show Value As Of box, type a prior date. Otherwise, the report will display your investment's market value as of today.
Combine small amounts	Enter a number in the Combine All Values Under X % Of Total box.
Sort from largest to smallest	Choose the Sort By Amount check box.
Include all <u>Investment Accounts</u>	Choose the All option under Include Investment Accounts.
Include only certain Investment Accounts	Choose the Select option under Include Investment Accounts. Then choose the accounts you want. Otherwise, the report is based on the Investment Account displayed in the Investment Summary window.
Include all investments	Choose the All option under Include Investments.
Include only one investment	Choose the An Investment option under Include Investments. Then choose the investment you want.
Change	Choose the Widths

column widths  
Change the size or style of typeface

button.  
Choose the Fonts button.

---

**See also**

[Creating a Chart](#)  
[Investment Reports](#)  
[Exporting Reports](#)  
[Printing Reports](#)  
[Saving Reports](#)

◆

**User's Guide**  
Chapter 30

◆

## Performance Report

### ♦ To display and customize a Performance Report

- 1 From the Reports menu, choose Investment Reports; then choose Performance Report.
- 2 In the Performance Report dialog box, choose the Customize button.
- 3 Choose the options you want, as explained in the table below.
- 4 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Change what is displayed in each row	In the Subtotal By box, choose another item. These will be listed down the left side of your report.
Specify a time period	In the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Display only the investment name and annualized % return	Clear the Show Calculation Details check box. This will simplify your report.
Make sure the report reflects a sufficient amount of data	In Do Not Show Performance Based On Data Of Less Than X Days, enter the number of days it takes to report valid annualized returns for your investment.
Include all <u>Investment Accounts</u>	Choose the All option under Include Investment Accounts.
Include only certain Investment Accounts	Choose the Select option under Include Investment Accounts. Then choose the accounts you want. Otherwise, the report is based on the Investment Account displayed in the Investment Summary window.

Include all investments	Choose the All option under Include Investments.
Include only certain investments	Choose the An Investment option under Include Investments, then choose the investments you want. Otherwise, the report is based on the investments in your current view.
Change column widths	Choose the Widths button.
Change the size or style of typeface	Choose the Fonts button.

---

**See also**

- [Creating a Chart Investment Reports](#)
- [Exporting Reports](#)
- [Printing Reports](#)
- [Saving Reports](#)



- User's Guide**
- Chapter 30



# Price History Report

- ◆ **To display and customize a Price History Report**
  - 1 From the Reports menu, choose Investment Reports; then choose Price History Report.
  - 2 In the Price History Report dialog box, choose the Customize button.
  - 3 Choose the options you want, as explained in the table below.
  - 4 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Specify a time period	In the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include all <u>investments</u>	Choose the All option under Include Investments.
Include only certain investments	Choose the An Investment option under Include Investments, then choose the investments you want. Otherwise, the report is based on the investments in your current view.
Delete the Source column from the report	Clear the Source check box under Include Fields. It is turned on by default and is displayed based on custom investment settings.
Change column widths	Choose the Widths button.
Change the size or style of typeface	Choose the Fonts button.

---

## See also

- [Creating a Chart](#)
- [Investment Reports](#)
- [Exporting Reports](#)
- [Printing Reports](#)
- [Saving Reports](#)

- ◆ **User's Guide**  
Chapter 30

◆

## Entering Interest Received, Dividends, or Capital Gains Distributions

Microsoft Money considers interest received, dividends and capital gains to be investment income. This income can be taken as a profit or reinvested. If you want to record transactions for purchases or sales of investments, see Entering Purchases and Sales.

### ♦ **To enter investment income**

- 1 Switch to the Investment Details window.
- 2 In the Date field, enter the date you actually received the income. This may not be the same date you record the transaction.
- 3 In the Investment field, enter the name of the investment.
- 4 In the Activity field, enter the activity, as appropriate.
- 5 In the Total field, enter the amount of the income.
- 6 If you're displaying multiple accounts, in the Inv Acct. (Investment Account) field, enter the account this investment belongs to.
- 7 In the Transfer To field, enter the account the profits are going to.

### ♦ **To enter reinvested investment income**

- 1 Switch to the Investment Details window.
- 2 In the Date field, enter the date you actually received the income. This may not be the same date you record or initiate the transaction.
- 3 In the Investment field, enter the name of the investment.
- 4 In the Activity field, choose the reinvestment activity, such as Reinvested Interest.
- 5 In the Quantity field, enter the number of shares purchased.
- 6 In the Price field, enter the price per share.  
To enter a fractional price, such as 35 7/8, type a space between the whole amount and the fraction. Or, type it in decimal form: **35.875**.
- 7 If you're displaying multiple accounts, in the Inv Acct. (Investment Account) field, enter the account this investment belongs to.
- 8 In the Comm (commission) field, enter the commission you paid for this reinvestment.

**Note** For the Quantity, Price, Comm, and Total fields, you can enter figures for any three, and Money will calculate the fourth when you enter the transaction.

---

### **See also**

[Introduction to Investments](#)

[Setting Up an Investment Account](#)

[Recording Your Current Investment Holdings](#)

[Using the Investment Details Window](#)

♦

### **User's Guide**

Chapters 27, 28, & 29

♦

## Entering Purchases and Sales

If you want to record transactions for investment income or reinvested investment income, see [Entering Interest Received, Dividends, or Capital Gains Distributions](#).

- ◆ **To enter purchases and sales**

- 1 Switch to the Investment Details window.
- 2 In the Date field, enter the date you actually purchased or sold the investment. This may not be the same date you record or initiate the transaction.
- 3 In the Investment field, enter the name of the investment.  
If this is a new investment, Money will prompt you for more details and set up the new investment.
- 4 In the Activity field, enter Buy or Sell, as appropriate.
- 5 In the Quantity field, enter the number of shares you're buying or selling.
- 6 In the Price field, enter the price per share at which you bought or sold the investment.  
To enter a fractional price, such as 35 7/8, type a space between the whole amount and the fraction. Or, type it in decimal form: **35.875**.
- 7 If you're displaying multiple accounts, in the Inv Acct. (Investment Account) field, enter the account to which this investment belongs.  
If this is a new [Investment Account](#), Money will prompt you for more details and set up the new account.
- 8 In the Comm (commission) field, enter the [commission](#) you paid your [broker](#) for this purchase or sale.
- 9 In the Transfer From/To field, enter the account the money is going to or coming from.

**Note** For the Quantity, Price, Comm, and Total fields, you can enter figures for any three, and Money will calculate the fourth when you enter the transaction.

---

### See also

[Introduction to Investments](#)

[Setting Up an Investment Account](#)

[Recording Your Current Investment Holdings](#)

[Using the Investment Details Window](#)

[Keeping Records for 401\(k\)s and Other Investments Made Through Paycheck Deductions](#)

- ◆

### User's Guide

Chapters 27, 28, & 29

- ◆

## Making Changes to an Investment Transaction

You can modify your investment transactions any time in the Investment Details window. All changes will be reflected in your reports and in the Investment Summary window.

- ◆ **To make a change to an investment transaction**

- 1 Switch to the Investment Details window.
- 2 Select the transaction you want to change.
- 3 Press TAB or click in the field you want to change.
- 4 Make the change.
- 5 Press ENTER to enter the change.

---

### See also

- ◆ [Introduction to Investments](#)

- ◆ [Using the Investment Details Window](#)

- ◆ **User's Guide**

- ◆ Chapters 27, 28, & 29



## Using the Investment Summary Window

The Investment Summary window shows a summary of your current investment holdings and their values. Any investments you enter in the Investment Details window are reflected in the Investment Summary window. Switching to this window is the quickest way to see where your investments stand. You can also update the market prices of your investments in this window by choosing the Update Price button.

- ◆ **To switch to the Investment Summary window**
- ◆ Double-click the Investment Summary icon.

If the Investment Summary window is already open, click anywhere in the window to switch to it.

--Or--

From the Window menu, choose Investment Summary.

---

### See also

[Entering Purchases and Sales](#)

[Entering Interest Received, Dividends, or Capital Gains Distributions](#)

[Updating Market Prices](#)

[Using the Investment Details Window](#)

◆

## Using the Investment Details Window

The Investment Details window is where you enter investment transactions. It also provides a detailed view of individual transactions.

- ◆ **To switch to the Investment Details window**
- ◆ Double-click the Investment Details icon.

If the Investment Details window is already open, click anywhere in the window to switch to it.

--Or--

From the Window menu, choose Investment Details.

---

### See also

[Using the Investment Summary Window](#)

[Entering Purchases and Sales](#)

[Entering Interest Received, Dividends, or Capital Gains Distributions](#)

[Updating Market Prices](#)

◆

### **User's Guide**

Chapter 27

◆

## Keeping Records of Investments Made Through Paycheck Deductions

For 401(k)s, employee stock purchase plans, and other investments you purchase through paycheck deductions, it's best to enter each purchase in the Account Book as part of your paycheck's split transaction. Purchases you enter this way are automatically added to your Investment Account records.

**Note** If you don't want to enter the details of each contribution, such as purchase price and quantity, you may want to manage these investments in an Asset Account rather than an Investment Account. However, if you use Asset Accounts, you won't be able to use Money's investment reports, and your tax reports won't be complete.

### ♦ **To enter investment purchases made from your paycheck**

- 1 Switch to the Account Book.
- 2 Enter your payment information, as usual.
- 3 In the Category field, choose Split.
- 4 Enter your non-investment paycheck information, such as the gross pay, taxes, and insurance, as explained in Itemizing a Paycheck Deposit.
- 5 In the Split Transaction dialog box, subtract your paycheck deduction amount from your gross pay amount (the first line in the split transaction).
- 6 Enter a new item and choose Wages & Salary in the Category field. In the Subcategory field, type Deferred Income. Press TAB to continue.
- 7 In the Create New Subcategory dialog box, clear the Include On Tax Reports check box, and then choose the OK button.
- 8 In the Amount field, type your investment contribution amount (the same amount you subtracted from your Gross Pay).
- 9 Enter another new item and choose Buy Investment in the Category field. Press TAB to continue.
- 10 In the Buy Investment dialog box, enter information about the investment purchase.  
If you don't know the Number Of Shares and the Price Per Share, enter an estimate. You can update this information when you get your statement.
- 11 Choose the OK button.
- 12 If you're contributing to more than one investment, repeat steps 9 through 11.
- 13 If your employer makes "matching contributions" to your retirement plan, add an item and choose the category Wages & Salary. Then add a non tax-related subcategory called Employer Matching. In the Amount field, type the employer's matching amount as a negative number.
- 14 Repeat steps 9 through 11 for each investment purchased with your employer's contributions.
- 15 Choose the Done button, and then press ENTER to enter this transaction.

Money enters corresponding Buy transactions in the Investment Details window and updates your investment price history records. You can quickly display the corresponding Buy transaction by choosing Go To from the Edit menu, and then choosing the OK button.

---

### See also

[Introduction to Investments](#)

[Setting Up an Investment Account](#)

[Setting Up Future Transactions](#)

Setting Up an Asset Account  
Itemizing a Paycheck Deposit



**User's Guide**  
Chapter 28



## Tracking Stock Splits

### ♦ **To record a stock split**

- 1 From the Lists menu, choose Investment List.
- 2 In the Investment List dialog box, choose the stock for which you want to record a split.
- 3 Choose the Stock Split button.
- 4 In the Stock Split dialog box, type the date and ratio for the split, and choose the OK button.
- 5 If the split results in any fractional shares, choose how you want Microsoft Money to handle these in the Fractional Shares dialog box. If you choose to convert your fractional shares to cash, Money will display the Price After Split dialog box, where you can specify the share price after the split.

When you're done, Money will adjust the price and quantity amounts to reflect the split. These changes will also be reflected in the Investment Summary and Details windows and the Update Price dialog box.

### ♦ **To delete a stock split**

- 1 Switch to the Investment Summary window.
- 2 Choose the stock for which you want to delete a split.
- 3 Choose the Update Price button.
- 4 In the Update Price dialog box, choose the stock split entry from the list at the bottom.
- 5 Choose the Delete button.
- 6 Choose the Close button.

Money will remove the record of the split from the Update Price dialog box and adjust the prices to their pre-split amounts.

---

### **See also**

♦

#### **User's Guide**

Chapter 28

♦

## Getting a Warning When the Transfer Field is Left Blank

Microsoft Money recommends that when an investment transaction requires or produces cash, you transfer the cash from or to another Money account. You can choose if you want Money to give you a warning when the Transfer field is left blank.

- ◆ **To get a warning when the Transfer field is left blank**

- 1 From the Tools menu, choose Options; then choose Investment.
- 2 Choose or clear the Require Transfer Account In Each Transaction box.  
If there's a check in the box, it's turned on. If it's blank, it's turned off.

---

### See also

- ◆

#### **User's Guide**

Chapter 28

- ◆

## Displaying Bond Prices as Dollar Amounts

Money can display bond prices either as dollar amounts or percentages of their par value. Bond prices are commonly quoted as percentages.

- ◆ **To display and enter bond prices as dollar amounts**

- 1 From the Tools menu, choose Options; then choose Investment.
- 2 Clear the Treat Bond Prices As Percentage Of Par Value box.

If there's a check in the box, it's turned on. If it's blank, it's turned off.

---

### See also

- ◆

**User's Guide**  
Chapter 28

- ◆

## Defining When a Capital Gain or Loss is Considered Long Term

You can change the criteria Microsoft Money uses to categorize investment gains or losses as short or long term.

- ◆ **To change when a capital gain or loss is categorized as long term**
  - 1 From the Tools menu, choose Options; then choose Investment.
  - 2 In the Categorizing Short Term and Long Term Capital Gains box, enter the number of days, months, or years the investment needs to be held until it's categorized as long term.

---

### See also

- ◆ [Changing the Categories Assigned to Investment Activities](#)

- ◆ **User's Guide**  
Chapter 28

- ◆



## Changing the Categories Assigned to Investment Activities

When entering investment transactions, such as buying or selling stock, a category will be assigned to those transactions based on the activity.

- ◆ **To change the default category and subcategory for investment activities**
  - 1 From the Lists menu, choose Category List.
  - 2 In the Category List dialog box, choose the Investments button to the right.
  - 3 In the Investment Categories dialog box, enter the new categories or subcategories for the investment activities.
  - 4 Choose the OK button.

---

### See also

- ◆ **User's Guide**  
Chapter 28

◆

## Verifying Investment Records with a Statement

You can verify your records whenever you receive a statement from your broker or financial institution by comparing the transactions in Money with those on the statement.

- ◆ **To reconcile an Investment Account**

- 1 Switch to the Investment Details window.
- 2 Select a transaction that matches what's shown on the statement, and then press SHIFT+CTRL+M to mark it as reconciled. You'll see an "R" in the Cleared field. Repeat this for each transaction on the statement.

If you find a discrepancy, change your investment transaction, or call your financial institution.

**Note** Money's regular balance feature is not available for investments. The reconciled mark is for your reference only.

**Important** It's best to reconcile your account each time you receive a statement. This way you know your records are accurate.

---

### See also

- ◆

**User's Guide**  
Chapter 28

- ◆

## Updating Market Prices

You can update the market price of your investments any time you want to make your records more current.

- ◆ **To update the market price for an investment**

- 1 Switch to the Investment Summary window.
- 2 Choose the Update Price button.
- 3 In the Update Price dialog box, choose the investment you want from the Investment box. Then, under Update Market Price, type the new date and price.
- 4 Choose the Update button. A record of the update is then entered in the price history table.
- 5 Choose the Close button.  
The changes will be reflected in the Investment Summary window.

---

### See also

- ◆ [Downloading Market Prices with Quotes On-Line](#)

- ◆ **User's Guide**  
Chapter 28

- ◆

## **Investment Options**

Changing the Categories Assigned to Investment Activities

Defining When a Capital Gain or Loss is Considered Long Term

Displaying Bond Prices as Dollar Amounts



# Microsoft Money Decimal Place Rounding Rules

Here are some of the standards Money uses in rounding your fractional investment figures.

<u>Field</u>	<u>Rounding Rule</u>
Quantity	When entering the quantity, Money rounds to the nearest .000001, and also stores six digits internally. All six decimals are displayed in the Investment Details window. In summary views such as the Investment Summary window and in Price History and Market Value Reports, quantities are shown rounded to the nearest .01. In the Investment Details window, exact integers are displayed without decimals.
Price	When entering the price, Money rounds to the nearest .000001, and also stores six digits internally. All six decimals are displayed in the Investment Details window. In summary views such as the Investment Summary window and in Price History Reports, prices are shown rounded to the nearest .001. In the Investment Details window, exact integers are displayed without decimals.
Total	Money rounds all dollar amounts to the number of decimal digits specified in your Windows Control Panel under Currency Format in the International dialog box.

♦



# Managing Lists

## Introduction

[Introduction to Managing Lists](#)

## Managing Lists

[Creating Multiple Payees with the Same Name](#)

[Renaming an Item on a List](#)

[Deleting an Item from the List](#)

[Printing a List](#)

[Using Shortcuts](#)



## Deleting an Item from a List

Deleting items:

- ◆ You can remove a payee or foreign currency from its list without affecting your current transactions.
- ◆ You can delete a category assigned to a transaction, but will be asked which other category you want to assign the transaction to. If you do not choose an existing category, the Category field will be left blank.
- ◆ You can delete an account, loan, or Investment Account if you no longer want to track it, but all the transactions entered in that account or loan will also be deleted.
- ◆ You can only delete an investment if its quantity is zero. To do this you must sell the investment.

**Important** Be sure this is what you want to do before making the deletion. It's good to back up your file before deleting a list item.

- ◆ **To delete an item from the list**

- 1 From the Lists menu, choose the list you want to delete from. For example, if you want to delete a category, choose Category List.
- 2 In the list box, choose the item you want to delete.
- 3 Choose the Delete button.

If you are deleting accounts or loans, you will be asked to confirm the deletion. To proceed with deleting the account or loan, choose the OK button.

If you are deleting a category with subcategories, you will be asked to confirm the deletion of its subcategories. To proceed with deleting the category and its subcategories, choose the OK button.

- 4 Choose the Close button.

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### See also

[Renaming an Item on a List](#)

[Printing a List](#)

- ◆



## Renaming an Item On a List

When you rename a category, subcategory, or payee, the name will be changed in all the transactions that use it. If you change the name for an account, loan, or Investment Account, the new name replaces the old in every transaction assigned to it. Renaming a currency item only changes the name that displays in the Currency List and Currency Converter. Renaming an investment only changes the name for that investment.

- ◆ **To rename a list item**

- 1 From the Lists menu, choose the list that contains the item you want to rename. For example, if you want to rename a category, choose Category List.
- 2 In the list box, choose the item you want to rename.
- 3 For a payee, loan, or currency item, choose the Rename button. When renaming an account or category, choose the Modify button.
- 4 In the New Name box, type the new name.
- 5 Choose the OK button.
- 6 Choose the Close button.

---

### See also

[Deleting an Item from a List](#)

[Printing a List](#)

- ◆

## Creating Multiple Payees with the Same Name

If you have more than one payee with the same name, you can have different addresses for each. Whenever you enter that payee name in a transaction, you will be prompted to choose one.

◆ **To create a second payee with the same name as another payee**

- 1 From the Lists menu, choose Payee List.
- 2 Choose the New button.
- 3 In the Name box, type the name of the payee.
- 4 Choose the OK button.
- 5 Choose the Yes button to confirm that you want to create a new payee with the same name as an existing payee.

**Note** So that you can distinguish between the two payees later, enter further details, such as an address or shortcut name for each payee in the box to the right of the Payee List.

◆

## Changing an Account's Type

### ♦ To change an account's type

- 1 From the Lists menu, choose Account List.
- 2 In the Account List box, choose the account you want.
- 3 Choose the Modify button.
- 4 In the Modify Account dialog box, under Type, choose the type of account you want to change it to.

For example, if you chose Liability Account when setting up your account and want it to be a Credit Card Account, choose the Credit Card Account option.

- 5 Choose the OK button.
- 6 Choose the Close button.

♦

## Printing a List

You can customize and print an alphabetic list of your accounts, payees, categories, subcategories, loans, Investment Accounts, investments, or currencies.

- ◆ **To print a list**

- 1 From the Lists menu, choose the list you want to print.
- 2 Choose the Report button.
- 3 If you want to change what's included in the list, choose the Customize button and make changes; then choose the View button.
- 4 Choose the Print button.
- 5 Choose the OK button.



## Introduction to Managing Lists

To make entering transactions easier and less time consuming, you may want to optimize your lists. You can do this by renaming, printing, or deleting list items. To get a comprehensive record of what's in your lists, you can print a list report for:

- ◆ Accounts
- ◆ Payees
- ◆ Categories
- ◆ Loans
- ◆ Investment Accounts
- ◆ Investments
- ◆ Currencies

---

### See also

◆

#### **User's Guide**

Chapters 12, 14, & 24

◆



## Loan Reports

You can create and print a variety of loan reports depending on what you want to use the report for.

- ◆ [Loan Transaction Reports](#)  
Lists all transactions in the Loans window.
- ◆ [Loan List Reports](#)  
A summary of all your loans and their terms. You can customize the report to include additional information, such as the loan number, [shortcut](#), payment splits, and loan type.
- ◆ [Loan Amortization Schedules](#)  
Used to see how future loan payments will be broken into [principal](#) and [interest](#). It's based on loan information you supply, not on loan payments you've made.
- ◆ [Loan Payment Reports](#)  
A payment schedule for the life of the loan. It includes the payments you've already made and those you haven't yet paid that are listed in the Loan Amortization Schedule. You can customize the report to list the payments you've made, those you haven't made, or both.

---

### See also

- ◆ **User's Guide**  
Chapter 25
- ◆

## Loan Amortization Schedules

### ♦ **To create a Loan Amortization Schedule**

- 1 From the Tools menu, choose [Financial Wizards](#); then choose Loan Calculator.
- 2 Enter the terms for the loan in the Loan Calculator, and calculate the unknown value if there is one.
- 3 Choose the Report button.
- 4 You can choose from the buttons at the top of the Loan Amortization Schedule window to Customize, Remember, Print, Export, or Close the window.

---

### **See also**

[Setting up a Loan](#)

[Customizing and Remembering a Report](#)

♦

### **User's Guide**

Chapters 24 & 25

♦



## Loan Payment Reports

### ♦ To create a Loan Report

- 1 Switch to the Loans window.
- 2 From the Loan box on the toolbar, choose the loan for which you want to create a report.
- 3 From the Reports menu, choose Loan Payment Report. The report is displayed in its own window.
- 4 You can choose from the buttons at the top of the Loan Report window to Customize, Remember, Print, Export, or Close the window.

---

### See also

[Setting up a Loan](#)

[Customizing and Remembering a Report](#)

♦

### User's Guide

Chapter 25

♦

## Introduction to Loans

### In the Microsoft Money Loans window, you can:

- ◆ Keep track of money you borrow or lend.
- ◆ Get reminders to enter your loan payments.
- ◆ See how many payments you've made or received, how many are left, and how much interest, principal, and other fees you've paid.
- ◆ Prepare for taxes by tracking the interest portion of your payments.
- ◆ View your loan payments and create reports.

**Tip** If you borrow money, and your loan is for an asset that adds to your net worth, it's a good idea to set up an Asset Account and enter a transaction equal to the value of the asset.

When you set up a loan, have your loan documents available for reference.

### Where to Keep Track of Different Kinds of Loans

<u>Type of Loan</u>	<u>Type of Money Account</u>
Loans that have a regular payment schedule or an <u>amortization</u> table.	Loans
Money you owe that does not have an amortization schedule or regular payment schedule, such as a debt to a friend or relative.	Liability Account
Money owed to you that does not have an amortization schedule or regular payment schedule, such as a loan to a friend or relative.	Asset Account
credit card advances and credit card transactions.	Credit Card Account

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**See also**

- ◆ [Setting Up a Loan](#)

- ◆ **User's Guide**  
Chapter 24

- ◆

## Using The Loan Calculator

With the loan calculator, you can:

- ◆ Compare the terms of two loans.
- ◆ See how much you could save in interest by making extra payments.
- ◆ Calculate an unknown value, such as interest, if you know the other values for the loan.
- ◆ Create and print a Loan Amortization Schedule (a payment schedule showing principal and interest) for your records, for loans you make to others, or to show to a loan officer.

**Note** The Loan Calculator only lets you calculate terms of a loan. To actually set up a loan in Money, see Setting Up a Loan.

- ◆ **To use the Loan Calculator**

- 1 From the Tools menu, choose Financial Wizards; then choose Loan Calculator.
- 2 Accept or change the frequency for the loan. For example, if you make payments every Month, choose Monthly.
- 3 Enter values in all but one of the boxes. Leave the box blank for which you want Microsoft Money to calculate a value.

If there are already values in all of the boxes, accept or change them, and delete the existing value in the box that you want to calculate.

You can also import the terms of an existing loan by choosing the Import button.

- 4 Choose the Calculate button.

If you then want to compare the terms with those of a different loan, choose the Compare Loans button. For more information, see Comparing Two Loans.

If you want to see how much you would save in interest by making extra payments, choose the Extra Payments button. For more information, see Calculating Savings from Extra Payments.

**Note** If you want to see a report of the loan amortization schedule based on the terms you just entered, choose the Report button. You can then print the report by choosing the Print button.

---

### See also

Setting Up a Loan

Changing Loan Information

Using Financial Wizards

Setting Up a Future Transaction for a Loan

- ◆

### User's Guide

Chapter 26

- ◆

## Setting Up a Loan

You can quickly and automatically create a loan-payment record, or amortization schedule. Have your loan documents handy so you can easily find and enter accurate information. For each loan you set up, Microsoft Money automatically calculates the principal and interest breakdown of each payment and keeps track of the balance due.

- ◆ **To set up a loan**

- 1 Switch to the Loans window.
- 2 From the Loan box on the toolbar, choose Create Loan.
- 3 Read the text on screen and choose the Next button.
- 4 At each step in the process of setting up a loan, you'll enter information in a Set Up Loan dialog box, and then choose the Next button to continue.

For additional information, you can use PopUp Help any time you see a question mark in a box on the screen. To use it, simply click the Question Mark (?).

If you don't want to go to the next dialog box, choose one of the other buttons at the bottom: Cancel to quit loan setup; Back to move back one dialog box; Restart to go back to the beginning of loan setup.

**Note** When setting up a Loan, you can omit one value in the calculation section and have Microsoft Money calculate it for you. For example, if you don't know how much the Principal + Interest is, leave it blank. Based on the other numbers you enter, Money will calculate it for you.

---

### See also

[Introduction to Loans](#)

[Changing Loan Information](#)

[Entering Loan Payments](#)

[Setting Up a Future Transaction for a Loan](#)

- ◆

### User's Guide

Chapter 24

- ◆

## Changing Loan Information

You may need to change information about your loan payment due to changes in the:

- ◆ Payment amount.
- ◆ Interest rate.
- ◆ Other fees associated with loan payments, such as property taxes or insurance.
- ◆ Payee (who you make payments to).
- ◆ **To change a single payment**
- ◆ Make the change directly to the transaction when you enter it in Loans or the Account Book.

- ◆ **To permanently change the loan information for all remaining payments**

- 1 From the Lists menu, choose Loan List.

- 2 In the Loan list, highlight the loan you want to change.

If you want to change the loan name, choose the Rename button, type the new name, and then choose the OK button. If you want to change other information, continue with step 3.

- 3 Choose the Change Loan Information button.

- 4 Read the text on screen and choose the Next button.

- 5 Choose which part of the loan you want to change (Other Fees, Interest Rate, Loan Balance, or Other Information).

- 6 Follow the instructions on screen.

For additional information, you can use PopUp Help any time you see a question mark in a box on the screen. To use it, simply click the Question Mark (?).

Choose the Next button (or press ENTER) to move forward through the Change Loan Information dialog boxes.

If you don't want to go to the next dialog box, choose one of the other buttons at the bottom: Cancel to quit without making any changes; Back to move back one dialog box; Restart to go back to the beginning.

- 7 Make the changes you want in each Change Loan Information dialog box until the summary dialog box is displayed.

- 8 If the information is correct, choose the Done button. Otherwise, choose the Back button to make further changes.

---

### See also

- ◆ [Setting Up a Future Transaction for a Loan](#)

- ◆ **User's Guide**

- ◆ Chapter 24

## Balancing a Loan

If you want to reconcile any differences between your records in Microsoft Money and the interest, principal, and any other fees shown on your loan statement, you'll need to balance your loan when you receive a loan statement from your lender.

**Note** Because lenders may use different interest rate calculations, it's common to have small differences.

- ◆ **To balance a loan**

- 1 Switch to the Loans window.
- 2 In the Loan box on the toolbar, choose the loan you want to balance.
- 3 With the mouse, click the Balance Loan button, or from the Tools menu, choose Balance Loan.
- 4 In the Statement Ending Date box, type the date of the loan statement. Then choose the Continue button.  
You can also change the Statement Starting Date.
- 5 Compare the Principal Paid and Interest Paid amounts against your statement.  
If the numbers don't match, you might want to make an adjustment.
- 6 Choose the Other Fees button.
- 7 In the Balance Other Fees dialog box, compare what you've entered in Money against the fees listed on your loan statement.  
If there are no Other Fees associated with your loan, choose the Done button and go to step 8.  
If the Other Fees in Money do not match those on your statement, adjust the amounts in Money to match the statement, then choose the Done button.
- 8 Choose the OK button. An adjustment transaction is automatically entered in Loans.  
Most adjustments are due to minor discrepancies in interest rate calculation.

**Note** If you commonly make large adjustments when balancing, some loan information may be incorrect. You may want to permanently change your loan information.

---

### See also

- ◆ [Changing Loan Information](#)

- ◆ **User's Guide**

- ◆ Chapter 24

## Setting Up Future Transactions for a Loan

Because making loan payments on time is so important, it's a good idea to set up a [Future Transaction](#) for each of your loans. That way, you'll get a [reminder](#) when a payment is due, and entering the transaction is nearly automatic.

- ♦ **To include Future Transaction reminders when setting up a loan**

- 1 Begin setting up the loan as you would any other loan.
- 2 When you get to the Set Up Loan [dialog box](#) for Future Transactions, choose Yes, I Want To Be Reminded.
- 3 If you're unsure of what to enter, [choose](#) the PopUp Help button (the question mark in the box on the screen).

- ♦ **To add Future Transaction reminders to a loan you've already set up**

- 1 In Account Book, Account Forms, or Loans [highlight](#) a loan payment.
- 2 With the mouse, click the Remind When Due button on the toolbar, or from the Tools menu, choose Remind When Due.
- 3 In the [Frequency](#) box, specify how often the transaction will recur, and in the Next Date box specify the next date it will be due.
- 4 Choose the OK button.

The transaction is entered in the Future Transactions window with the date and frequency you specified.

---

### See also

[Changing Loan Information](#)

[Setting Up Future Transactions](#)

[Setting Up a Loan](#)

- ♦

### User's Guide

Chapter 24

- ♦



## Making Extra Payments

You can calculate how much you would save in interest by making extra payments on a loan by choosing the Extra Payments button from the Loan Calculator. For more information, see Calculating Savings from Extra Payments.

- ◆ **To increase a scheduled payment or make an extra payment**

- 1 Begin entering the extra payment transaction in the Bank Account you usually make payments from (typically a checking account).
- 2 Enter the Number, Date, and Payee you normally enter when making a loan payment.
- 3 In the Payment field -- if you are increasing your regular payment by \$50 -- type the amount plus \$50.

If you are making an additional payment of \$50, type **50** in the Payment field.

- 4 Press ENTER to enter the transaction.
- 5 If the Adjust Loan Payment Amount dialog box displays and you're increasing the amount of your regular payment, choose the option: Apply All of the Unassigned Amount to Principal. If you're making an extra payment, choose the option: Apply the Entire Loan Payment to Principal.

If the Adjust Loan Payment Amount dialog box does not display, you have entered an amount that matches the usual loan payment. However, since you don't want the payment split between other fees, choose Split Transaction from the Edit menu, and then delete all but the Principal part of the split. Choose the Done button, and, when prompted, choose the option: Apply all of Unassigned Amount to Principal. Choose the OK button.

- 6 Choose the Done button.
- 7 Press ENTER to enter the transaction.

---

### See also

Changing Loan Information  
Setting Up a Future Transaction for a Loan

- ◆

**User's Guide**  
Chapter 24

- ◆

## Figuring Loans into Your Net Worth

If you have any loans for assets that increase your net worth, such as a house, a vacation property, a rental property, a car, a boat, or other real assets, it's a good idea to include these in your Net Worth Reports. This will offset the negative impact of the loan.

- ◆ **To figure loans into your net worth**

- 1 Create a separate Asset Account for each asset or group of assets. Enter zero for the opening balance.
- 2 In the Asset Account, enter a deposit for the original cost of the asset.  
This amount should equal the total cost of the asset at the time of purchase. It might include the down payment plus the loan amount plus any other costs.
- 3 If the current value of the asset is more or less than your cost, enter a transaction in your Asset Account to adjust for the difference.  
Now your Net Worth Reports will more accurately reflect your finances. The remaining balance on your loan will be offset by the amount entered in your Asset Account.

---

### See also

- ◆ [Changing Loan Information](#)  
[Net Worth Reports](#)  
[Setting Up an Asset Account](#)

## Entering Loan Payments

Before you can enter loan payments, you must set up a loan. For more information, see [Setting Up a Loan](#).

Once your loan is set up, you can use a [Future Transaction](#) to help you enter loan payments, or you can manually enter payments in the account from which you usually make payments.

### The best way is to use a Future Transaction

- ♦ With a Future Transaction, entering loan payments is nearly automatic -- just like entering any other scheduled transaction. For more information, see [Entering Future Transactions That are Due](#).
  - ♦ If you did not set up your loan with a Future Transaction, and you want to add one, see [Setting Up a Future Transaction for a Loan](#).
  - ♦ **To enter a loan payment from the Account Book**
    - 1 Switch to the Account Book, and in the [Account box](#) on the toolbar, choose the account you want to make the payment from.
    - 2 Move to the blank transaction at the bottom of the register, and press TAB to begin entering information.
    - 3 In the Number field, if you want, enter a check number or the word "Print," if you're going to print a check. Press TAB to move to the next field.
    - 4 In the Date field, accept or change the date.
    - 5 In the Payee field, enter the name of the loan.

If you've entered a payment transaction for this loan before, the rest of the information is filled in for you. Press ENTER to finish entering the transaction, and then refer to the Note following step 10.

If you're entering your **first** payment for this loan, continue with step 6. You'll need to enter more information before you press ENTER.
    - 6 In the Payment field, type the amount of your payment.

If it's a regular loan payment, leave it blank and it will be filled in when you finish entering the other transaction information.
    - 7 In the Memo field, type a memo if there's something unusual about this payment you want to remember.
    - 8 In the [Category](#) field, enter Loan Payment.
    - 9 In the [Subcategory](#) field, enter the name of the loan.

If the loan name was filled in for you after you entered the payee name, and you have more than one loan with the same payee, be sure to enter the correct loan name for this transaction.
    - 10 Press ENTER to enter the payment transaction.

If you entered a payment that matches your regular payment, you're done.
- Note** If you entered an amount different from your regular payment, Microsoft Money will ask you how you want to adjust for the difference. Here are two common examples:
- ♦ If you mistakenly entered the wrong amount and want to make a regular payment, choose the option Cancel Changes, Revert to the Regular Loan Payment and [Split](#) Amounts. Then choose the OK button.
  - ♦ If you want to enter an extra [principal](#) payment that does not equal the regular payment amount, choose the option: Apply the Entire Loan Payment to Principal.
  - ♦ **To have Money enter most of the payment information for you**

- 1 In the account you make payments from, move to the Category field in the blank transaction at the bottom of the register, and choose Loan Payment.
- 2 Move to the Subcategory field; choose the name of the loan and press ENTER.  
The remainder of the loan payment information is filled in for you.
- 3 Press ENTER to complete the transaction entry.

---

**See also**

[Changing Loan Information](#)

[Entering Future Transactions That Are Due](#)

[Making Extra Payments](#)

[Paying Late Fees](#)

[Setting Up a Future Transaction for a Loan](#)

◆

**User's Guide**

Chapter 24

◆

## Paying Late Fees

Late fees generally don't affect the principal and interest portion of your payment; they're simply added to your payment at some point. If your payment is higher than normal because of a late fee, you can enter it as you would any other fee.

- ◆ **To add a late fee to a payment**

- 1 Begin entering the payment.
- 2 In the Amount field, enter the greater-than-normal amount.
- 3 Enter the rest of the payment information, and press ENTER.  
Because the payment amount is different than normal, the Adjust Loan Payment Amount dialog box will be displayed.
- 4 In the Adjust Loan Payment Amount dialog box, choose the option Manually Change the Split Amounts in the Split Dialog Box. Then choose the OK button.
- 5 In the Loan Payment dialog box, press TAB to begin entering information.  
The Category list will open and the extra amount of the payment will be entered in the Amount field.
- 6 In the Category field, enter Bank Charges.
- 7 In the Subcategory field, enter Late Fees.  
You will be prompted to create a new subcategory for Late Fees. Accept the new subcategory by choosing the OK button.
- 8 In the Description field, enter any details you might want to remember later.
- 9 In the Amount field, accept or change the amount. This value should be equal to your late fee.
- 10 Press ENTER to complete that line of the Loan Payment dialog box.
- 11 If the unassigned amount at the bottom of the Loan Payment dialog box is zero, choose the Done button.

If there is a remaining unassigned amount, check for a mistake in the total amount of the payment, and check to see that all parts of the payment are entered correctly. Then adjust either the parts of the loan payment or the total amount of the payment.

**Note** The principal and interest portions of the payment should not be changed unless your lender has notified you. If that's the case, you might want to permanently change the loan information.

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### See also

- ◆ [Entering Future Transactions That are Due](#)
- ◆ [Entering Loan Payments](#)
- ◆ [Setting Up a Future Transaction for a Loan](#)
- ◆ [Changing Loan Information](#)

- ◆ **User's Guide**  
Chapter 24

- ◆

## Deleting a Loan

Before deleting a loan, it's a good idea to first:

- ◆ Back up the file.
- ◆ Create and print a Loan Report for your records.
- ◆ **To delete a loan from Microsoft Money**

- 1 From the Lists menu, choose Loan List.
- 2 In the Loan List, highlight the loan you want to delete.
- 3 Choose the Delete button.

If the loan had a Future Transaction, Money will ask if you want to delete it.

---

### See also

◆

**User's Guide**  
Chapter 24

◆

## Calculating Savings from Extra Payments

By using the Extra Payment feature of the Loan Calculator, you can do hypothetical calculations to see how your interest and loan period are affected by extra payments on your loans.

For more information on the Loan Calculator, see [Using the Loan Calculator](#).

With the Extra Payment feature you can, for example:

- ♦ See how much interest you would save during the life of a loan by making periodic or one-time additional payments.
- ♦ See how the final payment date would change with additional periodic or one-time payments.

**Note** The Extra Payment feature only lets you calculate hypothetical figures. To actually enter additional payments, see [Making Extra Payments](#).

- ♦ **To use the Extra Payments feature**

- 1 From the Tools menu, choose Financial Wizards; then choose Loan Calculator.
- 2 Do your initial calculation by filling in all but one of the boxes and choosing the Calculate button.

-Or-

Choose the Import button if you would like to do a calculation with the terms of an existing loan. Then choose the loan you want from the Import a Loan dialog box, and choose the Import button. This won't affect your existing loan records.

- 3 Choose the Extra Payments button.
- 4 In the Extra Payment box, type the amount of each additional payment.
- 5 In the Frequency box, enter how often the extra payment would be made.
- 6 Choose the Calculate button.

The results will be displayed below the Calculate button.

To actually enter this extra payment in your loan payment records, see [Making Extra Payments](#).

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### See also

- ♦

**User's Guide**  
Chapter 26

- ♦

## Comparing Two Loans

By using the Compare Loans feature of the Loan Calculator, you can compare two loan terms to see which is best for you.

For more information on the Loan Calculator, see [Using the Loan Calculator](#).

With the Compare Loans feature you can, for example:

- ◆ Compare the monthly payment amount of a 20-year loan compared to a 30-year loan.

- ◆ See how much [interest](#) you would save over the life of the loan by making larger payments or having a lower interest rate.

- ◆ See how the last payment date would change with larger monthly payments.

- ◆ **To use the Compare Loans feature**

- 1 From the Tools menu, [choose Financial Wizards](#); then choose Loan Calculator.

- 2 Do your initial calculation by filling in all but one of the boxes and choosing the Calculate button.

-Or-

Choose the Import button if you would like to do loan comparison calculations with the terms of an existing loan. Then choose the loan you want from the Import a Loan dialog box, and choose the Import button. This won't affect your existing loan records.

- 3 Choose the Compare Loans button.

- 4 In the second calculator, clear the box for the value you want to calculate, change one or more of the other terms, and choose the Calculate button.

You can then compare the results within the calculators and the amounts for total interest and last payment date, which are displayed below each calculator.

- 5 Repeat step 4 for each comparison you want to try.

---

### See also

- ◆ [Setting up a Loan](#)

- ◆ **User's Guide**

  - Chapter 26

- ◆





## File Menu Commands

### **New**

Creates a new file. For more information, see [New File](#).

### **Open**

Opens and displays an existing file. For more information, see [Open](#).

### **Import**

Combines a QIF file with the current Microsoft Money account. For more information, see [Import](#).

### **Export**

Saves the selected account to a QIF file. Typically, you should use this command to move your account information to another program, not for regular file saving. For more information, see [Export](#).

### **Password**

Assigns a new password, changes the old password, or removes the password for the current file. For more information, see [Password](#).

### **Backup**

Makes a backup copy of the file on a disk. The file is saved with a BAK extension. For example, if your file is named CHARITY.MNY, it can be backed up as CHARITY.BAK. For more information, see [Backup](#).

### **Archive**

Backs up the complete file for reference, and then removes old transactions from your current file to keep it to a manageable size. For more information, see [Archive](#).

### **Print Checks**

Prints transactions for which "Print" appears in the Number [field](#). For more information, see [Print Checks](#).

### **Printer Setup**

Displays current settings for report, chart, and check printing; you can change these settings. For more information, see [Print Setup](#).

### **Exit**

Closes Microsoft Money. Your work is automatically saved.



## **Edit Menu Commands**

### **Undo**

Reverses previous changes to the current field in the transaction.

### **Cut**

Removes the highlighted text from a field and places it onto the Clipboard.

### **Copy**

Copies the highlighted text from a field and places it onto the Clipboard.

### **Paste**

Pastes text from the Clipboard into the highlighted transaction.

### **Delete Transaction**

Deletes the selected transaction. You will be asked to confirm the deletion.

### **Void Transaction/Unvoid Transaction**

Marks the selected transaction as void and does not include the amount in the running balance. If the transaction is already void, choosing the command reinstates the transaction. This command is not available in the Future Transactions window.

### **Split Transaction**

Divides the amount of a transaction into two or more parts. You can assign a different amount, category, classification item, or memo (description) to each part. For more information, see Split Transaction.

### **Mark As Cleared/Uncleared/Reconciled/Unreconciled**

Marks a transaction that has appeared on a bank statement as cleared, uncleared, reconciled, or unreconciled.

### **Mark Range As Cleared**

When reconciling, marks all transactions within a specified range as cleared.

### **Find**

Searches for and selects transactions containing specified text or numbers. For more information, see Find.

### **Go To/Go To Last Edited**

If you are in the Account Book or Account Forms, you can go to the last transaction changed, the other side of a transfer, or the main transaction for a split.



## Lists Menu Commands

### **Account List**

Displays account number, bank name, opening balance, minimum balance/credit limit, shortcut, and comments for each of your accounts. Here you can create, delete, and rename accounts, and enter and change other account information. For more information, see Account List.

### **Payee List**

Displays shortcut, address, phone number, account number, and comments for each payee. Here you can add, delete, and rename payees, and enter and change other payee information. For more information, see Payee List.

### **Category List**

Displays the shortcut, whether transactions assigned to this category should be included on tax reports, which tax form and line is assigned to each tax-related category or subcategory, and any comments for each category and subcategory. Here you can add, delete, and rename categories or subcategories, and enter and change other category and subcategory information. For more information, see Category List.

### **Loan List**

Displays loan number, shortcut, comments, and a brief summary of your loan terms for each loan. Here you can create, delete, and rename loans, and enter and change other loan information.

### **Currency List**

Displays all the foreign currencies and the exchange rates you entered. Here you can add to the standard set of built-in foreign currencies, change a currency name, modify a currency's last exchange rate, delete unneeded currencies, or print a list of all currencies and their exchange rates.

### **Investment List**

Displays investment type, symbol, tax-exempt status, and any comments you've entered for each investment. Here you can create, delete, or rename investments and enter and change other investment information.

### **Investment Account List**

Displays the market value, shortcut, tax-deferred status, account number, institution, contact, phone number, and fax number for each Investment Account you've set up. From here you can create, delete, or modify Investment Accounts and enter and change other Investment Account information.

### **Other Classification**

Creates a new classification, which you can use to track other information about transactions besides the type of income or expense. For more information, see Other Classification.

### **[Your Classification Name] List**

Displays all the classification items and sub-items you create for your classification. Here you can add, delete, and rename an item or sub-item and enter and change item and sub-item information. This command is available only after you set up a classification. For more information, see Classification Item List.



## Reports Menu Commands

You can view a report in the Report dialog box, print it, or export it to a text file. You can also create charts from your reports and print them.

### **Transaction Report**

Displays the contents of the current window. For more information, see Customize Transaction Report.

### **Income And Expense**

Totals transactions by income and expense (what you earned and what you spent) and compares the difference. For more information, see Customize Income and Expense.

### **Summary Report**

Summarizes transactions by account, payee, category, subcategory, classification item, sub-item, week, or month. For more information, see Customize Summary Report.

### **Budget Report**

Compares actual amounts spent in each category with budgeted amounts. For more information, see Customize Budget Report.

### **Net Worth Report**

Shows the balances of all accounts and overall net worth. For more information, see Customize Net Worth Report.

### **Loan Payment Report**

Shows the payment schedule for the life of the loan. This includes the transactions you've already paid listed in the Loans window, and those you haven't yet paid listed in the amortization schedule. For more information, see Customize Loan Report.

### **Tax Report**

Generates information useful for tax purposes. It includes transactions or totals for categories marked as being included on tax reports. For more information, see Customize Tax Report.

### **Tax Form Report**

Displays tax-related transactions for last year subtotaled by line number within each tax form. For more information, see Customize Tax Form Report.

### **Investment Transaction Report**

Gives a detailed listing of your investment activities over a given period. This is useful when you want a summary of the price, quantity, commission, and amount for your investment transactions.

### **Capital Gains Report**

Shows realized gains and losses on the investments you've sold. Use the grand total to determine if you've gained more than you've lost on investments you've sold.

### **Market Value Report**

Shows the current value of your investments. It compares the cost basis of your investments against their current market value to calculate unrealized gain or loss.

### **Performance Report**

Shows the average annual return for your investments. Money uses a standard method to calculate the annualized return, so you can compare your investment's return with that of other investment opportunities, such as bank accounts or real estate.

### **Price History Report**

Lists your investments' market price history. It's most useful to create a line chart from this showing upward or downward trends.

### **Remembered Reports**

If you remembered a custom report, you would display it by choosing Remembered Reports. You can also rename or delete your remembered reports. If this option is unavailable, you have not remembered any reports.



## Tools Menu Commands

### **Balance Loan**

Begins reconciling your loan register against your loan statement. Because lenders use different methods to calculate interest, the actual interest that Microsoft Money calculates may vary slightly from the interest calculated by your lender.

### **Balance Account/Finish Balancing**

Begins reconciling your Account Book against your statement. While balancing, the Balance Account command changes to Finish Balancing. For more information, see Balance Account.

### **Budget**

Displays a list of all the categories and subcategories and their assigned budget amounts. You can manually specify budget amounts or have Money do it for you by using the AutoBudget feature.

### **Calculator**

Displays the calculator from Microsoft Windows, or the calculator you specified in the MSMONEY.INI file.

### **Financial Wizards**

Displays a submenu of these wizards:

#### **Loan Calculator**

Lets you explore different loan terms. This also lets you compare two loan alternatives and explore how much you can save in interest by making extra payments on your loans. See Using the Loan Calculator.

#### **Mortgage Planner**

Compares two mortgages to see which is best for you, depending on how much you want to pay initially, how much you want to pay in monthly payments, and how long you plan to own the home or land. See Using the Mortgage Planner.

#### **Savings Calculator**

Calculates how much you need to save to reach a savings goal, or calculates how much you can expect to have saved by a certain date, given your current savings rates. See Using the Savings Calculator.

#### **Retirement Planner**

Calculates how much you need to save to have the amount you want at retirement, or calculates how much you can expect to have for retirement, given your current savings rates. See Using the Retirement Planner.

#### **Interest Estimator**

Calculates interest received from or paid to a Bank or Credit Card Account over a specified period. See Using the Interest Estimator.

### **Top Line View**

Displays only the top line of each transaction. In this view you can see more transactions on the screen at one time, allowing you to scroll through them faster.

### **Entire Transaction View**

Displays all the lines of information for each transaction (memo, account, category, and classification).

### **Enter Due Transactions/Postpone Balance**

Begins entering transactions from Future Transactions into the Account Book or Loans. While balancing, this command changes to Postpone Balance. For more information, see Enter Due Transactions.

### **Remind When Due**

Places a copy of the transaction into the Future Transactions window, so it will be scheduled as a Future Transaction. This command is only available from Account Book, Account Forms, and Loans.

### **Options**

You can change program settings, or options, to customize the way Money displays information or refine the way Money prompts you as you work. The options are divided into General, Investment, Bank On-Line, and Modem.

#### **General**

Lets you change Money's display, confirmations, and other settings. For more information, see Options.

#### **Investment**

Lets you change preferences dealing with investment entry and short- and long-term capital gain requirements.

#### **Bank On-Line**

Lets you change when Money prompts you for confirmation when downloading transaction data from your bank. Also lets you specify what to do with bank and credit card information.

#### **Modem**

Lets you change your specifications for serial port, modem speed, phone number for On-Line Services, and your tone/pulse phone specification.

♦



## **On-Line Services Menu Commands**

### **Pay On-Line**

Displays the Pay On-Line instructions that are ready to be sent. From here you can send the instructions, create a Quick Status instruction, or write a letter to Pay On-Line.

### **Bank On-Line**

Displays the Bank On-Line instructions that are ready to be sent. From here you can send the instructions, create a general-purpose letter, order new checks, or request a copy of a processed check.

### **Quotes On-Line**

Displays the Quotes On-Line instructions that are ready to be sent. From here you can also send the instructions.

### **Set Up Services**

Once you have received your On-Line Services start-up kit, you can use this to enter your personal and modem information. You can then get started using Pay On-Line, Bank On-Line, and Quotes On-Line.



## Window Menu Commands

### **Cascade**

Arranges all open windows in an overlapping pattern so that the title bar of each is visible.

### **Account Book**

Switches to the Account Book window and brings it to the front.

### **Account Forms**

Switches to the Account Forms window and brings it to the front.

### **Future Transactions**

Switches to the Future Transactions window and brings it to the front.

### **Loans**

Switches to the Loans window and brings it to the front.

### **Investment Details**

Switches to the Investment Details window and brings it to the front.

### **Investment Summary**

Switches to the Investment Summary window and brings it to the front.



## Help Menu Commands

### **Contents**

Provides a list of the information contained in Help along with procedures for accomplishing the most common tasks.

### **Keyboard Shortcuts**

Provides a reference for keyboard [shortcuts](#).

### **Search**

Lets you search for individual Help topics.

### **How To Use Help**

Displays introductory information about how to access and use Help.

### **Money Preview**

Provides previews of Money's general features, an introduction to [On-Line Services](#), and an introduction to using Money's investment tracking features.

### **Transaction Cue Cards**

Provides step-by-step instructions for entering your account information.

### **Ordering Checks**

Allows you to order checks printed by Deluxe Business Systems. These numbered, personalized checks include your account number, name, address, and other information you specify. For more information on ordering checks, see the order form in the Microsoft Money package.

### **About Microsoft Money**

Displays the product version number, copyright notice, and serial number.



## Account Box



In the Account box, you can change which account is displayed, create a new account, or display more than one account at a time.

### **[Your Account Names]**

Microsoft Money will display the transactions in the account you choose. The list of accounts will grow as you create new ones.

### **All Accounts**

Displays the transactions from all the accounts you have created.

### **Multiple Accounts**

Choose the accounts you want to display. For more information, see Select Multiple Accounts.

### **Create Account**

Creates and displays a new account.



## View Box

◆ In the View box, you can choose which transactions are displayed and in what order. The Ending Balance, or Total, changes depending on which transactions are displayed.

### **All (By Date)**

Displays all transactions in the selected account or accounts in date order.

### **All (By Number)**

Displays all transactions in the selected account or accounts in numerical order. Transactions without numbers will be displayed before those with numbers.

### **All (By Entry Order)**

Displays all transactions in the selected account or accounts in the order you entered them.

### **Unprinted Checks**

Displays all transactions from the selected accounts that say "Print" in the Number field.

### **Unreconciled (By Date)**

Displays all unreconciled transactions in the selected accounts in date order.

### **Unreconciled (By Number)**

Displays all unreconciled transactions in the selected accounts in numerical order. Those without numbers will be displayed above those with numbers.

### **A Payee**

Displays only transactions assigned to the payee you choose. For more information, see Select Payee.

### **A Category**

Displays only transactions assigned to the category you choose. For more information, see Select Category or Select Classification Item.

### **A Classification Item**


Displays only transactions assigned to the item you choose. This command only appears in the list if you have set up a custom classification. For more information, see Select Category or Select Classification Item.

### **Other**

You can create a custom view by choosing certain payees, categories, items, transaction numbers, dates, amounts, and sort order. For more information, see Other View.

◆

## Loan Box

Loan:  

In the Loan box, you can change which loan is displayed or create a new loan.

### **[Your Loan Names]**

Microsoft Money will display the payments from the loans you choose. The list of loans will grow as you create new ones.

### **Create Loan**

Creates and displays a new loan.





## **Moving Around**

[Finding a Specific Transaction](#)

[Keyboard Shortcuts](#)

[Moving Between Transactions](#)

[Moving Within a Transaction](#)

[Switching Between the Account Book and Account Forms](#)

[Using the Mouse and the Scroll Bar](#)





## Moving Between Transactions

<u>Press</u>	<u>To</u>
UP ARROW	Move up one <u>transaction</u>
DOWN ARROW	Move down one transaction
PAGE UP	Move up one screen
PAGE DOWN	Move down one screen
HOME	Move to the first transaction
END	Move to the last transaction
CTRL+G	Use the Go To command to move to a specific transaction

**Note** When you use the keyboard to move around, the selected transaction changes. If you want to look at other transactions without closing the transaction you're working on, use the mouse and the scroll bar.

---

### See also

[Finding a Specific Transaction](#)

[Using the Mouse and the Scroll Bar](#)



## Moving Within a Transaction

When changing a transaction you can:

<u>Press</u>	<u>To</u>
TAB or ENTER	Move into the Number <u>field</u> to start entering or changing <u>transaction information</u>
TAB	Move ahead one <u>field</u>
SHIFT+TAB	Move back one field
UP ARROW	Move up one field
DOWN ARROW	Move down one field
HOME	Move to the beginning of a field
END	Move to the end of a field
ENTER or CTRL+ENTER	Enter the transaction and move to the next transaction
ESC	Cancel changes

**Notes** When a list in a field is open, ENTER does not move to the next transaction, it closes the list.

If you want to use the ENTER key instead of TAB to move from field to field, make sure the setting Use Enter Key to Move in Register is chosen.

---

### See also

[Introduction to Option Settings](#)



## Switching Between the Account Book and Account Forms

You can enter transactions in either the Account Book or Account Forms. Both display the same data.

- ◆ **To switch from the Account Book to Account Forms**

- If the window is open:**

- ◆ Click the Account Forms window, or from the Window menu, choose Account Forms.

- If the window is iconized:**

- ◆ Double-click the Account Forms icon, or from the Window menu, choose Account Forms.

- ◆ **To switch from Account Forms to the Account Book**

- If the window is open:**

- ◆ Click the Account Book window, or from the Window menu, choose Account Book.

- If the window is iconized:**

- ◆ Double-click the Account Book icon, or from the Window menu, choose Account Book.

**Note** You can use the same general methods described above to switch between any of the Microsoft Money windows: Account Book, Account Forms, Loans, Future Transactions, Investment Details, and Investment Summary.

---

### See also

- [Choosing a Check or Other Form](#)

- [Entering a Transaction in Account Forms](#)

- [Introduction to Entering Transactions](#)

- ◆

## Choosing a Check or Other Form

In Account Forms, different forms are available depending on the types of accounts you are viewing.

<u>Account</u>	<u>Forms</u>
Bank	Check, Deposit, Payment, and Transfer
Credit Card	Charge, Credit, and Transfer
Cash	Receive, Spend, and Transfer
Asset or Liability	Increase, Decrease, and Transfer
Multiple Accounts	Check, Receive, Spend, and Transfer

- ◆ **To choose a form**
- ◆ Click the form name, or press ALT and the underlined letter.  
The transaction you are entering, or changing, will be entered and a blank form will be displayed.

---

### See also

[Displaying Multiple Accounts](#)

[Entering a Transaction in Account Forms](#)

◆

## Using the Mouse and the Scroll Bar

Using the mouse on the scroll bar to move around has two advantages over using the keyboard. You can:

- ◆ Scroll to view other transactions without closing the transaction you're working on.
- ◆ See the top line of each transaction in the message bar as you drag the scroll box.
- ◆ **Using the mouse**

<u>Click</u>	<u>To Move</u>
One of the scroll arrows	Up or down one transaction
The scroll bar	Up or down one screen
A scroll arrow	Up or down one transaction
Continuously on a scroll arrow	Continuously up or down through the transactions
And drag the scroll box	Up or down through the transactions until the one you want is displayed in the message bar. When you release the mouse button, the display changes to the new position.

---

### See also

[Displaying the Message Bar](#)

[Finding a Specific Transaction](#)

◆



## Using Pen Windows

If you're using a pen with Microsoft Money, you might want to:

- ◆ Choose the setting for a larger font size to get more space.
- ◆ Use Account Forms if you have trouble using the pen in the Account Book.
- ◆ Use shortcut names for payees, accounts, categories, classifications, and loans to minimize the number of characters you have to write.
- ◆ Set the e-circle to ESC in the gesture manager. Then you can cancel editing a transaction or close a dialog box without using the keyboard.

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### See also

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#### **User's Guide**

Chapter 2

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## **Printing Reports and Charts**

### **Setting Up**

[Setting Up to Print Checks or Reports](#)

### **Customizing**

[Changing the Font Used in a Report](#)

### **Printing**

[Printing Charts](#)

[Printing Reports](#)



## Printing Reports

### ♦ To print a report

- 1 If you haven't created the report you want to print, choose the type of report from the Reports menu.  
Before printing, you can make changes to your report by first choosing the Customize button in the Report dialog box. You can make further changes to your report by choosing the Widths and Fonts buttons in the Customize Report dialog box.
- 2 Once you've made the customizations to the report, choose the View button in the Customize Report dialog box to display the report.
- 3 In the Report dialog box, choose the Print button.
- 4 Under Print Range, choose All to print every page, or choose Pages and type a page range to print.
- 5 In the Print Quality box, specify the print quality of the report. The print quality is either described in dots per inch (dpi) or as High, Medium, or Low. The more dots per inch, the higher the print quality.
- 6 In the Copy box, specify the number of copies of the report you want to print.
- 7 If you want several copies to be printed in sequence, choose the Collate Copies check box.
- 8 If you want to change your printer settings, choose the Setup button.
- 9 Choose the OK button.

**Note** Some of the print options above are not available for certain printers. This is controlled by the printer driver (a file that describes your printer to the Microsoft Windows operating system), not Microsoft Money.

**Important** If you have difficulty printing, make sure the printer is turned on and ready to print. If you are using a printer on a network, you must first make a connection. For information on how to connect to a network printer, see your Microsoft Windows documentation.

---

### See also

[Creating a Chart](#)

[Setting Up to Print Checks and Reports](#)

[Choosing a Report Type](#)

[Adjusting the Report Column Width](#)

♦

### User's Guide

Chapter 10

♦

## Printing Charts

### ♦ To print a chart

- 1 Before printing a chart, customize your report by choosing Customize in the Report dialog box.
- 2 Once you've made the customizations, choose the View button in the Customize Report dialog box to display the report.
- 3 In the Report dialog box, choose the Chart button.
- 4 Once the chart is displayed, make any changes to its content and layout by choosing the Format button.
- 5 At the top of the chart, choose the Print button.
- 6 In the Print Quality box, specify the resolution of the chart. The print quality is either described in dots per inch (dpi) or as High, Medium, or Low. The more dots per inch, the higher the print quality.
- 7 In the Copies box, specify the number of copies you want to print.
- 8 If you want to change your printer settings, choose the Setup button.
- 9 Choose the OK button.

**Important** If you have difficulty printing, make sure the printer is turned on and ready to print. If you are using a printer on a network, you must first make a connection. For information on how to connect to a network printer, see your Microsoft Windows documentation.

---

### See also

[Copying a Chart](#)

[Creating a Chart](#)

[Formatting a Chart](#)

[Customizing and Remembering a Report](#)

♦

### User's Guide

Chapter 10

♦



## Introduction to Printing Checks

Using Microsoft Money to print checks can save you time when paying bills -- especially if you print multiple checks at once. Money prints the check information on special blank checks that you purchase.

If you don't already have blank checks, your first step is to decide which type of checks you want. You can choose from six types, depending on your printer.

---

### See also

[Ordering Checks](#)

[Printing Checks](#)

[Setting Up to Print Checks or Reports](#)

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### **User's Guide**

Chapter 9

◆

## Setting Up to Print Checks or Reports

Before you print, you need to choose the appropriate settings, which Microsoft Money will remember, so you don't have to specify them again. Changing the printer settings in Money does not change your basic Windows setup for the printer. Before you start printing checks, make sure you have typed "Print" in the Number field of the transactions you are printing checks for.

**Note** Money can only print checks from Bank Accounts.

♦ **To set up for printing checks and reports**

- 1 From the File menu, choose Print Setup.
- 2 In the Setup For box, choose either the Report and Chart Printing or Check Printing option.
- 3 In the Printer box, choose the Default printer you are connected to, or choose a printer from the Specific Printer list.  
If your printer is not in the list, you need to install it in Windows. See your Windows documentation for instructions.
- 4 Make sure your printer settings are correct by choosing the options you want from the table below.
- 5 If you want to modify additional printer settings, choose the Options button.  
This allows you to make additional printing adjustments to take full advantage of the printer you are using.
- 6 Choose the OK button.

**Note** The Options button may be unavailable, depending on the default printer selected in the Microsoft Windows Control Panel. These options are specific to your printer driver (a file that describes your printer to the Microsoft Windows operating system), and they're available only if you install new or updated printer drivers. Most newer printer drivers support the Options button.

If the Options button is unavailable, you can adjust your printer settings in the Control Panel in Microsoft Windows.

<u>To</u>	<u>Choose</u>
Print the report vertically	Portrait (Reports)
Print the report horizontally	Landscape (Reports)
Change the paper size	Paper Size (Reports)
Choose where to load the paper in the printer	Paper Source (Reports)

Choose  
the type  
of check  
you want  
to print

Check  
Type  
(Check  
s)

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**See also**

[Printing Checks](#)

[Printing Charts](#)

[Printing Reports](#)

[Loading Blank Checks in the Printer](#)



**User's Guide**

Chapters 9 & 10



## Printing a Sample Check

Whenever you reload checks, you may want to print a sample check to make sure the checks are properly aligned.

**Note** Make sure your printer is turned on and ready to print. If you are using a printer on a network, you must first make a connection to the printer. For information on how to connect to a network printer, see your Microsoft Windows documentation.

- ◆ **To print a sample check**

- 1 Make sure you've loaded blank checks in the printer and the printer is ready.
- 2 From the File menu, choose Print Checks.

If the Select Account dialog box is displayed, select the Bank Account you want to print from and choose the OK button. You can only print from Bank Accounts.

- 3 Choose the Print Test button.

Microsoft Money will print sample information in the first blank check. For continuous-feed checks, you may want to adjust your printer after seeing the sample.

- 4 After adjusting your printer, repeat steps 2 and 3 to double-check the alignment.

**Tip** If you are using continuous-feed checks, and are satisfied with the way the test check prints, you may want to make a mark -- or place a piece of tape -- on your printer's case to help you align checks the next time.

**Note** If you're using single-sheet checks, you can change the print location by making a change to the MSMONEY.INI file.

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### See also

[Setting Up to Print Checks or Reports](#)

[Printing Checks](#)

[Loading Blank Checks in the Printer](#)

- ◆

**User's Guide**  
Chapter 9

- ◆



## Printing Checks

Microsoft Money can only print checks from Bank Accounts, and will only print checks for transactions that have "Print" in the Number field.

- ◆ **To print a check**

- 1 From the File menu, choose Print Checks.

If the Select Account dialog box is displayed, select the Bank Account you want to print from and choose the OK button.

- 2 In the Print Range box, choose Print All or choose Select Checks if you want to print specific checks.

If you choose Select Checks, choose the checks you want to print, then choose the OK button.

- 3 Follow the instructions at the bottom of the Print Checks dialog box.

- 4 Choose the OK button.

After the checks are printed, you're asked to confirm the printout. You can complete your printing by choosing Continue, or reprint the check(s) by choosing Reprint.

**Note** If you want to print a sample check to confirm alignment, choose the Print Test button before choosing the OK button.

**Important** If you have difficulty printing, make sure the printer is turned on and ready to print. If you are using a printer on a network, you must first make a connection. For information on how to connect to a network printer, see your Microsoft Windows documentation.

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### See also

[Setting Up to Print Checks and Reports](#)

[Printing a Sample Check](#)

[Ordering Checks](#)

[Loading Blank Checks in the Printer](#)

- ◆

### User's Guide

Chapter 9

- ◆

## Ordering Checks

You can order checks that are compatible with Microsoft Money from Deluxe Business Systems. The check styles, formats, and sizes are approved by U.S. and Canadian banking institutions.

### Deluxe Business Systems checks are available in:

- ◆ Business or personal sizes.
- ◆ Various colors.
- ◆ Continuous-feed or single-sheet paper.

You can also order customized checks. For example, you may want to include your business logo or a background design.

### You can order Deluxe Business Systems checks through any of three methods:

- ◆ **By mail**
- ◆ Complete and mail one of the order forms in your Money package.
- ◆ **By fax**
- ◆ Complete and fax one of the order forms from your Money package. The fax number in the U.S. and Canada is 1-800-531-1931.
- ◆ **By phone**
- ◆ Call Deluxe Business Systems toll free. The number in the U.S. and Canada is 1-800-432-1285.

Have this information ready when calling Deluxe Business Systems to place your order:

- 1 This keycode number: T08264
- 2 The product number of the check type you want.

Laser Wallet Check	# 080935
Laser Standard Check	# 080974
Laser Voucher Check	# 080971
Wallet Check	# 090970
Standard Check	# 091064
Voucher Check	# 091186
- 3 Your Bank Account number, bank name and address, and the check number you want the Deluxe checks to begin with.

You can find this information on a check from your bank.

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### See also

- ◆ **User's Guide**  
Chapter 9
- ◆

## Using Laser Standard and Laser Wallet Checks

Laser Standard and Laser Wallet checks were both designed to be used with a Laser printer. Laser Standard checks are standard size checks (8.5" x 3.5") and Laser Wallet checks are smaller, wallet-size checks.

♦ **To specify the correct check type for Laser Standard and Laser Wallet checks**

- 1 From the File menu, choose Print Setup.
- 2 In Setup For, choose Check Printing.
- 3 Under Check, from the Type list, choose either Laser Standard or Laser Wallet.

**Important** Standard checks and Wallet checks are not the same as Laser Standard and Laser Wallet checks, so please make sure you have chosen the appropriate check type.

---

### See also

[Setting Up to Print Checks and Reports](#)

[Printing a Sample Check](#)

[Printing Checks](#)

[What's in Your MSMONEY.INI File](#)

[Loading Blank Checks in the Printer](#)

♦

### **User's Guide**

Chapter 9

♦

## Loading Blank Checks in the Printer

- ◆ **To load continuous-feed Wallet, Standard, or Voucher checks**
- ◆ Load checks the same way you load plain paper.
- ◆ **To load single-sheet Laser Voucher checks**
- ◆ Load checks the same way you load plain paper. Load each sheet so that the check, not the voucher, enters the printer first.
- ◆ **To load single-sheet Laser Standard or Laser Wallet checks**
- ◆ You can load checks in two ways:
  - For a full sheet** If the next check to print is on a full sheet (with three blank checks), load it as you would normally load stationary or preprinted forms -- so information will print on the correct side of the checks. Your printer's documentation should explain how to load preprinted forms.
  - For a partial sheet** If you are starting with a partial sheet (with only one or two checks), load it sideways into the printer's manual-feed slot. Be sure to leave the strip of blank paper attached to the final check on the partial sheet.

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### See also

- ◆
  - User's Guide**
  - Chapter 9

◆



## **When You Have a Question**

If you have a question about Microsoft Money, first look in the *User's Guide* or consult online Help by choosing Contents from the Help menu. You can also find late-breaking updates and technical information in the README file that came with your Microsoft Money disks.



## Answers to Common Questions About Microsoft Money

Following are some of the most common questions about Microsoft Money.

- ◆ [How Do I Restore a Backup File?](#)
- ◆ [How Do I Change My Opening Balance for an Account?](#)
- ◆ [What Is the Difference Between a File and an Account?](#)
- ◆ [What Should I Choose in the Account Box on the Toolbar?](#)
- ◆ [What Should the Starting and Ending Balances Be When Balancing My Bank Account?](#)
- ◆ [How Do I convert my Money 2.0 Asset Accounts into Money 3.0 Investment Accounts?](#)
- ◆ [How Do I Split a Transaction?](#)
- ◆ [How Do I Use the Future Transactions Window?](#)
- ◆ [How Do I Set Up a Checking Account?](#)
- ◆ [How Do I Split My Paycheck?](#)

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### See also

- ◆ [Getting Help](#)

### User's Guide

- ◆

## How Do I Restore a Backup File?

### ♦ **To use a backup file in place of a lost or damaged file**

- 1 Quit Microsoft Money by choosing Exit from the File menu.
- 2 Switch to the Microsoft Windows File Manager.
- 3 In File Manager, display the directory listing for the disk that contains your backup file.
- 4 Highlight the name of your backup file.
- 5 From the File menu in File Manager, choose the Copy command.
- 6 In the To box, type the name of the drive and directory where you typically store your Money files; then type the backup file's name, with the extension .MNY.  
For example, if you store your Money files in the \MSMONEY directory on the c: drive and your backup file is named MYBACKUP.BAK, you would type this:  
**C:\MSMONEY\MYBACKUP.MNY**
- 7 Choose the OK button.  
You now have a copy of your backup file named as a regular Money file, and stored on your hard disk.
- 8 Start Microsoft Money.  
Money will open your backup file from the floppy disk again (unless it wasn't the last file you had open).
- 9 From the File menu in Money, choose Open.
- 10 Use the Open dialog box to open your newly renamed backup file.  
You may be prompted to backup your current file before opening the new file. You'll probably want to choose the No button.
- 11 Once the file opens, you can begin working with it.  
Your next step should be to enter any transactions or other information you've entered since you created the backup file. After that, you can work with the file as usual.

---

### **See also**

[Backing Up a File](#)

[Changing the Backup Option](#)

♦

### **User's Guide**

Chapter 37

♦



## **How Do I Change My Opening Balance for an Account?**

- 1 From the Lists menu choose Account List.
  - 2 Highlight the account you want to change.
  - 3 In the Opening Balance box to the right of the Account List, type the new amount.
- ◆

## What Is the Difference Between a File and an Account?

Money uses a single file (usually MSMONEY.MNY) to store all your Money data. An account is only one part of this Money data file. You can store 63 accounts in one file. Aside from Loans and Investment Accounts, Money has five basic account types: Bank, Credit Card, Cash, Asset, and Liability -- all of which are part of the Money file.

You will find a more detailed description of the different account types in the Create New Account dialog box that appears when you create a new account.

---

### See also

[Creating a New File](#)

[Introduction to Money Accounts](#)



## What Should I Choose in the Account Box on the Toolbar?

♦  
What you choose in the Account (or Inv Acct) box on the toolbar determines what transactions are displayed in the active window. (This doesn't apply to the Loans or Future Transactions windows.)

There are three basic options in the Account/Inv Acct box:

<u>Choose This</u>	<u>To Display</u>
All Accounts -Or- All <u>Investment</u> <u>Accounts</u>	Transactions from all your accounts. This enables you to see the combined value of the accounts at the bottom of the window.
Multiple Accounts -Or- Multiple Investment Accounts	Transactions from a combination of different accounts. This enables you to see the combined value of a select number of your accounts at the bottom of the window.
individual accounts	Transactions from a single account. This is the most-used option.

♦ **Note** Choose Create Account, Create Investment Account, or Create Loan from the Account box to create a new account or loan.

## **What Should the Starting and Ending Balances Be When Balancing My Bank Account?**

The starting balance is the amount that was in your Bank Account at the beginning of your bank statement period. The ending balance is the amount in your account on the last day of the bank statement period. Both figures should be taken from your bank statement to ensure your records agree with the bank's.

---

### **See also**

[Marking a Transaction as Cleared or Reconciled](#)

[Resolving Starting Balance Problems](#)

[Changing the Account Opening Balance](#)

[Resolving Ending Balance Differences](#)



## How Do I Convert My Microsoft Money 2.0 Asset Accounts into Money 3.0 Investment Accounts?

- 1 Set up the Investment Account.  
For more information, see [Setting Up an Investment Account](#).
- 2 In the Investment Account, enter all the purchases, sales, and other transactions you've entered in the Asset Account. For more information, see [Recording Your Current Investment Holdings](#).
- 3 Then, to avoid duplicate records, make a backup copy of your Money file and delete the Asset Account.  
For safety, put the backup file on a different disk than you usually use for backups, or give it a different name.

---

### See also



**User's Guide**  
Chapter 28



## How Do I Split a Transaction?

Use splits to divide transactions into two or more parts according to category or classification or to give each part its own description. Then, when you create reports and charts, each part of the transaction is included under the appropriate category and subcategory.

- ◆ **To split a transaction**

- 1 In the Account Book or Account Forms, enter your transaction as usual, with the full amount in the amount field.
  - 2 Choose Split in the Category field or click the [Split Transaction button](#) on the toolbar. Money will then display the Split Transaction dialog box.
  - 3 Type a category, subcategory, description, and amount for each item. For more information, see [Splitting a Transaction](#).
  - 4 Choose the Done button.
- ◆

## How Do I use the Future Transactions Window?

Setting up a [Future Transaction](#) for regularly scheduled bills and paychecks can save time and help you keep accurate records.

If you have a transaction that occurs regularly, such as a monthly utility bill, it's best to enter it as a Future Transaction. That way, you enter the information only once. When it's due, you'll get a reminder, and an easy way to enter it -- which is especially helpful when handling [split](#) transactions.

For more information on scheduling Future Transactions, see [Setting Up Future Transactions](#).



## How Do I Set Up a Checking Account?

- 1 In the Account Book or Account Forms window, choose Create Account from the Account box on the toolbar.
  - 2 Type an account name, and choose Bank as the account type.
  - 3 Type the closing balance from your most recent statement.
  - 4 Enter all outstanding transactions (ones that have not yet appeared on a statement).
- ◆



## How Do I Split My Paycheck?

When you deposit a paycheck into your account, you can keep track of the deductions from your gross income, for example, FICA, Federal Income Tax, and health insurance premiums.

- ◆ **To itemize a paycheck deposit**

- 1 Enter the date and payee information as you would for a typical deposit.
- 2 In the Deposit field, type the amount of your net pay (how much the check is actually for).
- 3 Choose the Split Transaction button, or from the Edit menu, choose Split Transaction.
- 4 In the Split Transaction dialog box, choose Wages & Salary in the Category field, and type **Gross Pay** in the Subcategory field.
- 5 In the Amount field, type the amount of your gross pay.
- 6 Press TAB to move to the next line.
- 7 In the second line, choose Taxes in the Category field, and type **FICA** (Social Security Tax) in the Subcategory field.
- 8 In the Amount field, type the amount withheld from your paycheck for FICA as a negative number. For example, type **-100.00**.
- 9 In the third line, choose Taxes in the Category field, and type **IRS** (Federal Income Tax) in the Subcategory field.
- 10 In the Amount field, type the amount withheld from your paycheck for IRS taxes as a negative number.
- 11 Continue entering other deductions as parts of the split transaction as negative amounts until the unassigned amount is zero.
- 12 Choose the Done button.
- 13 Press ENTER to enter the transaction.

---

### See also

- ◆ [Keeping Records for 401\(k\)s and Other Investments Made Through Paycheck Deductions](#)  
[Splitting a Transaction](#)  
[Transferring Money Between Accounts](#)



## **Managing Rental Properties**

[Getting Started Managing Rental Properties](#)

[Setting Up a Rental Property Classification](#)



## Getting Started Managing Rental Properties

You can track rental property income and expenses using a combination of [categories](#), a [classification](#), separate accounts, or even a separate file. You probably don't need to create a separate file unless your business is managing rental properties, and you want to keep that information separate from your other financial information.

If you have more than one rental property and you want to [view](#) and report income and expenses by property or apartment, it's best to use a separate classification.

---

### See also

- ◆ [Setting up a Rental Property Classification](#)

## Setting up a Rental Property Classification

If you organize rental property income and expenses with a rental property classification, you can create reports on various aspects of your rental property transactions.

- ◆ **To set up a classification for rental property**

- 1 From the Lists menu, choose Other Classification to create a new classification.
- 2 Choose one of the New buttons.
- 3 Under Type, choose Property or enter an appropriate name. Singular names work best.  
If you want to use sub-items to add more information to the classification, choose the Allow Sub-items check box.
- 4 Choose the OK button.
- 5 In the Property List dialog box, under Property List, choose the New button.
- 6 In the Create New Property dialog box, type a name for the property.
- 7 Choose the OK button.
- 8 If you've chosen the Allow Sub-Items check box, under Sub-Property List, choose the New button to create any sub-items you want for each property name. You can have more than one sub-item for each property name.
- 9 Choose the Close button.  
Your new classification is now added to the Lists menu.

### Examples

**For a single-family building:**

Classification item: 1000 High Street.

**For a multiple-unit building:**

Classification item: Sunset Apartments

Sub-item: Apt1

Sub-item: Apt2

Sub-item: Apt3

Sub-item: Apt4

---

### See also

[Getting Started Managing Rental Properties](#)

[Classifying a Transaction](#)

- ◆



## **Creating List Reports (Index)**

[Account List Reports](#)

[Budget List Reports](#)

[Category List Reports](#)

[Classification List Reports](#)

[Currency List Reports](#)

[Loan List Reports](#)

[Payee List Reports](#)



## **Transaction Reports**

[Account Book Transaction Reports](#)

[Future Transactions Reports](#)

[Loan Reports](#)

[Investment Transaction Reports](#)





## Introduction to Reports

Reports are a useful way to look at your financial status, to see trends, summarize information, and provide others with information. You can:

- ◆ Create a variety of types of reports to display on-screen or print on paper.
- ◆ Customize reports by changing what they contain and how they look (the layout).
- ◆ Save (Remember) reports.
- ◆ Create charts from reports.

---

### See also

[Choosing a Report Type](#)

[Creating a Chart](#)

◆

**User's Guide**

Chapter 6

◆

## Choosing a Report Type

Microsoft Money provides various types of reports. You can print and customize any of them to meet your needs.

- ◆ Transaction Reports  
Transaction Reports reflect all transactions from the Account Book, Future Transactions, or Loans -- whichever you have open at the time.
- ◆ Income And Expense Reports  
Summarizes where your money comes from and where it goes. Totals by type, category, or subcategory.
- ◆ Summary Reports  
Summary Reports are especially useful when you want a detailed breakdown of your account activity, such as a report with a row for each category and a column for each account.
- ◆ Budget Reports  
Compares the budget you assigned to each category to the actual amount you spent or received and calculates the difference.
- ◆ Net Worth Reports  
Summarizes what you own and what you owe and calculates the difference between the two.
- ◆ Loan Reports  
Displays a list of all your loans, all the loan payments you've made, or your payment schedule for the life of the loan.
- ◆ Tax Reports  
Summarizes or lists the year's tax-related transactions. Totals by category or subcategory all transactions assigned to tax-related categories.
- ◆ Tax Form Reports  
Summarizes or lists the amounts you've assigned to specific lines on tax forms.
- ◆ Investment Reports  
You can study stock price histories, analyze the market value of your holdings, and see how much you've gained or lost on any investment.
- ◆ List Reports  
Shows the contents of your Account, Payee, Category, Loan, Currency, Budget, or Classification Lists. Customize these reports to get the most out of them.

---

### See also

- ◆ Creating a Chart
- ◆ **User's Guide**  
Chapter 6
- ◆

## Summary Reports

♦ **To display and customize a Summary Report**

- 1 From the Reports menu, choose Summary Report.
- 2 In the Summary Report dialog box, choose the Customize button.
- 3 Choose the options you want from the table below.
- 4 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Change what is displayed in each row	In the Rows box, choose another item. These will be listed down the left side of your report
Choose column headings	In the Columns box, choose an item. These will be listed across the top of your report.
Combine small amounts	Enter a number in the Combine All Values Under X % Of Total box.
Sort from largest to smallest	Choose the Sort By Amount check box.
Display <u>shortcuts</u>	Choose the Include Shortcuts check box. This only affects categories and subcategories.
Specify a time period	In the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include	In the From

only specific accounts	Account and From Investment Account boxes under Include Transactions, choose the accounts you want.
Include all transactions	Choose the All Transactions option.
Include only certain transactions	Choose the Select Transactions option. In the Select Transactions dialog box, choose the options you want.
Change column widths	Choose the Widths button.
Change the size or style of typeface	Choose the Fonts button.

---

**See also**

- [Creating a Chart](#)
- [Exporting Reports](#)
- [Printing Reports](#)
- [Saving Reports](#)



- User's Guide**  
Chapter 6



## Income and Expense Reports

Depending on how you want to handle transfers between accounts, you can choose one of three options for the Income and Expense Reports:

- ◆ **Income Statement**

Similar to an accountant's income statement; transfers are not included.

- ◆ **Expenditures**

This is the best report for viewing household finances because money spent on assets and liabilities is included in a separate section.

- ◆ **Cash Flow**

Shows cash inflows and outflows, including transfers to or from any accounts not included in the report during the period you specify.

- ◆ **To display and customize an Income and Expense Report**

- 1 From the Reports menu, choose Income And Expense.
- 2 In the Income And Expense Report dialog box, choose the Customize button.
- 3 Choose the options you want from the table below.
- 4 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Change what is displayed in each row	In the Rows box, choose another item. These will be listed down the left side of your report.
Choose column headings	In the Columns box, choose an item. These will be listed across the top of your report.
Combine small amounts	Enter a number in the Combine All Values Under X % Of Total box.
Sort from largest to smallest	Choose the Sort By Amount check box.
Specify	In the Dates box,

fy a time period choose the period you want the report to cover, or type the dates in the From and To boxes.

Include only certain accounts Under Include Transactions, in the From Account and From Investment Account boxes, choose the accounts you want.

Include all transactions Choose the All Transactions option.

Include only certain transactions Choose the Select Transactions option. In the Select Transactions dialog box, choose the options you want.

Change how transfers are reported In the Report Transfers By box, choose the option you want.

Change column widths Choose the Widths button.

Change the size or style of typeface Choose the Fonts button.

---

**See also**

Creating a Chart  
Exporting Reports  
Printing Reports  
Saving Reports

◆

**User's Guide**  
Chapter 6

◆

## Tax Reports

This report totals all transactions assigned to tax-related categories by category or subcategory. You can choose to display each transaction or just the totals.

♦ **To display and customize a Tax Report**

- 1 From the Reports menu, choose Tax Report.
- 2 In the Tax Report dialog box, choose the Customize button.
- 3 Choose the options you want from the table below.
- 4 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Display individual transactions	Choose the Tax Transactions option.
Display a summary of your transactions	Choose the Tax Summary option.
Change what is displayed in each row (for Tax Summary only)	In the Rows box, choose another item. These will be listed down the left side of your report.
Choose column headings (for Tax Summary only)	In the Columns box, choose an item. These will be listed across the top of your report.
To group your transactions	In the Subtotal By box, choose the item you want.



(for Tax Transactions only)	
Display <u>shortcuts</u> ( for Tax Summary only)	Choose the Include Shortcuts check box.
Specify a time period	In the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include only certain accounts	In the From Account and From Investment Account boxes, choose the accounts you want included in the report.
Include all transactions	Choose the All Transactions option.
Include only certain transactions	Choose the Select Transactions option. In the Select Transactions dialog box, choose the options you want.
Change column widths	Choose the Widths button.
Change the size or style of typeface	Choose the Fonts button.

---

**See also**

[Creating a Chart](#)  
[Exporting Reports](#)  
[Printing Reports](#)  
[Saving Reports](#)  
[Tax Form Reports](#)

Using Categories to Track Tax Information



**User's Guide**

Chapter 36



# Budget Reports

This report shows budgeted amounts vs. actual amounts for each category or subcategory and the difference between the two.

♦ **To display and customize a Budget Report**

- 1 From the Reports menu, choose Budget Report.
- 2 In the Budget Report dialog box, choose the Customize button.
- 3 Choose the options you want from the table below.
- 4 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Change what is displayed in each row	In the Rows box, choose another item. These will be listed down the left side of your report.
Choose column headings	In the Columns box, choose an item. These will be listed across the top of your report.
Combine small amounts	Enter a number in the Combine All Values Under X % Of Total box.
Display budgets that have no transactions	Choose the Show Empty Categories checkbox.
Sort the transactions	Choose the Sort By Amount checkbox. In the Sort Amount option group, choose

	from Actual, Budget, or Difference.
Specify a time period	In the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include only certain accounts	In the From Account and From Investment Account box, choose the accounts you want included in the report.
Include all transactions	Choose the All Transactions option.
Include only select transactions	Choose the Select Transactions option. In the Select Transactions dialog box, choose the options you want.
Change column widths	Choose the Widths button.
Change the size or style of typeface	Choose the Fonts button.

---

**See also**

[Creating a Budget](#)

Creating a Chart  
Exporting Reports  
Printing Reports  
Saving Reports



**User's Guide**  
Chapter 34



# Net Worth Reports

This report shows the net value of the accounts you choose on a date you specify. Your net worth is determined by subtracting liabilities from assets.

♦ **To display and customize a Net Worth Report**

- 1 From the Reports menu, choose Net Worth.
- 2 In the Net Worth Report dialog box, choose the Customize button.
- 3 In the Show Balances As Of box, type a date.
- 4 Choose the options you want from the table below.
- 5 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Set date of net worth	Type the date in the Show Balances As Of box.
Include only certain accounts	Under Accounts, choose those you want included in the report.
Include only certain loans	Under Loans, choose those you want included in the report.
Include only certain <u>Investment Accounts</u>	Under Investment Accounts, choose those you want included in the report.
Combine small amounts	Enter a number in the Combine All Values Under X % Of Total box.

Sort from largest to smallest	Choose the Sort By Amount check box.
Choose the level of detail in your report	Under Level of Detail, choose the option you want.
Change column widths	Choose the Widths button.
Change the size or style of typeface	Choose the Fonts button.

---

**See also**

[Creating a Chart](#)  
[Exporting Reports](#)  
[Printing Reports](#)  
[Saving Reports](#)

♦

**User's Guide**  
Chapter 6 & 35

♦

## Classification Reports

If you have set up a custom classification, you can use this report to show income and expenses for each classification item. For example, if you have a client classification, you can break down the totals by client. If you prefer to see the transactions assigned to each item, you can create a report that shows the transactions.

♦ **To create and customize a classification report without seeing individual transactions**

- 1 From the Reports menu, choose Summary Report.
- 2 In the Summary Report dialog box, choose the Customize button.
- 3 In the Rows box, choose your classification.
- 4 Choose the options you want from the table below.
- 5 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Choose column headings	In the Columns box, choose an item. These will be listed across the top of your report.
Sort from largest to smallest	Choose the Sort By Amount check box.
Specify a time period	Under Date Range, in the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include only certain accounts	In the From Account and From Investment Account boxes, choose the accounts you want included.
Include all	Choose the All Transactions



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♦ **To create and customize a classification report showing the transactions**

- 1 While in the Account Book, choose Transaction Report from the Reports menu.
- 2 In the Transaction Report dialog box, choose the Customize button.
- 3 Under Include Fields, choose the fields you want.
- 4 In the Subtotal By box, choose your classification.
- 5 Choose the options you want from the table below.
- 6 Choose the View button.

<b>To</b>	<b>Do this</b>
Chan ge the title	In the Title box, type a name.
Speci fy a time perio d	Under Date Range, in the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Inclu de	In the From Account box,

only certain accounts	choose the accounts you want included in the report.
Include all transactions	Choose the All Transactions option.
Include only selected transactions	Choose the Select Transactions option. In the Select Transactions dialog box, choose the options you want.
Include split transaction details	Choose the Show Splits check box.
Display and customize a running balance	Choose the Display a Running Balance/Total Starting with option, and then specify the running balance starting point.
Change column widths	Choose the Widths button.
Change the size or style of typeface	Choose the Fonts button.

---

**See also**

Creating a Chart  
Exporting Reports  
Printing Reports  
Saving Reports

◆

**User's Guide**  
Chapter 13

◆

## Account Book Transaction Reports

Account Book Transaction Reports reflect all transactions in the Account Book.

♦ **To create and customize a Transaction Report**

- 1 Switch to the Account book.
- 2 From the Reports menu, choose Transaction Report.
- 3 In the Transaction Report dialog box, choose the Customize button.
- 4 Under Include Fields, choose the check boxes for other fields you want to include, or clear the check boxes for fields you want to exclude.
- 5 Choose the other options you want from the table below.
- 6 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Group transactions	In the Subtotal By box, choose from the list.
Specify a time period	Under Date Range, in the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include <u>split</u> transactions details	Choose the Show Splits check box.
Display and customize a running balance	Choose the Display a Running Balance/Total Starting with option, and then specify the running balance starting point.

Inclu de only certai n acco unts	In the From Account box, choose the accounts you want included in the report.
Inclu de all trans actio ns	Choose the All Transactions option.
Inclu de only selec t trans actio ns	Choose the Select Transactions option. In the Select Transactions dialog box, select the criteria for the transactions you want included.
Chan ge colu mn width s	Choose the Widths button.
Chan ge the size or style of typef ace	Choose the Fonts button.

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**See also**

[Exporting Reports](#)  
[Printing Reports](#)  
[Saving Reports](#)



**User's Guide**  
Chapter 6



# Investment Transaction Reports

Investment Transaction Reports reflect all transactions in the Investment Details window.

♦ **To create and customize an Investment Transaction Report**

- 1 Switch to the Investment Details window.
- 2 From the Reports menu, choose Investment Reports; then choose Transaction Report.
- 3 In the Investment Transaction Report, choose the Customize button.
- 4 Under Include Fields, choose the check boxes for other fields you want to include, or clear the check boxes for fields you want to exclude.
- 5 Choose the other options you want from the table below.
- 6 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Group transactions	In the Group By box, choose from the list.
Specify a time period	Under Date Range, in the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include only certain accounts	In the From Account box, choose the accounts you want included in the report.
Include all transactions	Choose the All Transactions option.
Include only selected	Choose the Select Transactions option. In the Select

trans actio ns	Transactions dialog box, select the criteria for the transactions you want included.
Chan ge colu mn width s	Choose the Widths button.
Chan ge the size or style of typef ace	Choose the Fonts button.

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**See also**

[Exporting Reports](#)

[Printing Reports](#)

[Saving Reports](#)

◆

**User's Guide**

Chapter 30

◆

# Future Transactions Reports

Future Transactions Reports reflect all transactions in the Future Transactions window.

♦ **To create and customize a Future Transactions Report**

- 1 Switch to the Future Transactions window.
- 2 From the Reports menu, choose Transaction Report.
- 3 In the Future Transactions Report, choose the Customize button.
- 4 Under Include Fields, choose the check boxes for the fields you want to include, or clear the check boxes for fields you want to exclude.
- 5 Choose the options you want from the table below.
- 6 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
Specify a time period	Under Date Range, in the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include <u>split</u> transaction details	Choose the Show Splits check box.
Include only certain transactions	Under Include Transactions, choose from All, Payments Only, or Deposits Only.
Change column widths	Choose the Widths button.
Change	Choose the Fonts



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**See also**

[Exporting Reports](#)

[Printing Reports](#)

[Saving Reports](#)

◆

**User's Guide**

Chapter 11

◆

# Loan Transaction Reports

Loan Reports reflect all transactions in the Loans window.

♦ **To create and customize a Loans Report**

- 1 Switch to the Loans window.
- 2 From the Reports menu, choose Transaction Report.
- 3 In the Loan Report, choose the Customize button.
- 4 Under Include Fields, choose the check boxes for the fields you want to include, or clear the check boxes for fields you want to exclude.
- 5 Choose the options you want from the table below.
- 6 Choose the View button.

<u>To</u>	<u>Do this</u>
Change the title	In the Title box, type a name.
To group your transactions	In the Subtotal By box, choose the item you want.
Include the opening balance	Choose the Show Opening Balance check box.
Specify a time period	Under Date Range, in the Dates box, choose the period you want the report to cover, or type the dates in the From and To boxes.
Include <u>splits</u> transactions	Choose the Show Splits check box.

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Choose the Fonts  
button.

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**See also**

[Exporting Reports](#)

[Printing Reports](#)

[Saving Reports](#)



**User's Guide**

Chapter 25



## Category List Reports

- ♦ **To create, customize, and print your Category List Report**

- 1 From the Lists menu, choose Category List.
- 2 Choose the Report button.
- 3 In the Category List Report, choose the Customize button.
- 4 In the Title box, type a name for the report.
- 5 Under Include, choose the information you want in the report.
- 6 If you want to change the column widths or the typeface, choose the Widths or the Fonts button.
- 7 Choose the View button.
- 8 In the Category List Report, choose the Print button.
- 9 In the Print Report dialog box, choose the OK button.

---

### See also

[Exporting Reports](#)

[Saving Reports](#)

- ♦

**User's Guide**

Chapter 12

- ♦

## Payee List Reports

- ♦ **To create, customize and print your Payee List Report**

- 1 From the Lists menu, choose Payee List.
- 2 Choose the Report button.
- 3 In the Payee List Report, choose the Customize button.
- 4 In the Title box, type a name for the report.
- 5 Under Include, choose the information you want in the report.
- 6 If you want to change the column widths or the typeface, choose the Widths or the Fonts button.
- 7 Choose the View button.
- 8 In the Payee List Report, choose the Print button.
- 9 In the Print Report dialog box, choose the OK button.

---

### See also

[Exporting Reports](#)

[Saving Reports](#)

- ♦

**User's Guide**

Chapter 14

- ♦

## Account List Reports

- ◆ **To create, customize, and print your Account List Report**

- 1 From the Lists menu, choose Account List.
- 2 Choose the Report button.
- 3 In the Account List Report dialog box, choose the Customize button.
- 4 In the Title box, type a name for the report.
- 5 Under Include, choose the information you want in the report.
- 6 If you want to change the column widths or the typeface, choose the Widths or the Fonts button.
- 7 Choose the View button.
- 8 In the Account List Report dialog box, choose the Print button.
- 9 In the Print Report dialog box, choose the OK button.

---

### See also

[Exporting Reports](#)

[Saving Reports](#)

- ◆

**User's Guide**

Chapter 17

- ◆

## Classification List Reports

♦ **To create, customize, and print your Classification List Report**

- 1 From the Lists menu, choose the name of your classification.
- 2 Choose the Report button.
- 3 In the List Report dialog box, choose the Customize button.
- 4 In the Title box, type a name for the report.
- 5 If you want to include shortcuts, choose the Include Shortcut check box.
- 6 If you want to change the column widths or the typeface, choose the Widths or the Fonts button.
- 7 Choose the View button.
- 8 In the List Report dialog box, choose the Print button.
- 9 In the Print Report dialog box, choose the OK button.

---

**See also**

[Exporting Reports](#)

[Saving Reports](#)

♦

**User's Guide**

Chapter 13

♦

## Exporting Reports

Once you have set up a report, you can save it, or export it to a file. You can then open this file in a word processor, spreadsheet, or tax-preparation program.

- ◆ **To export a report to a spreadsheet or word processor**

- 1 In the Report dialog box, choose the Export button.
- 2 In the Directories box, choose the directory you want the file exported to.
- 3 In the File Name box, type a name for the file.
- 4 Choose the OK button.

**Note** In a word processor application, the report will have a tab character between the columns of data in each row, and a paragraph mark at the end of each row. In a spreadsheet application, the data will be organized into columns and rows.

- ◆ **To export a Tax Form Report to a tax-preparation program**

- 1 Create and display -- but don't print -- a Tax Form Report.
- 2 Choose the Customize button.
- 3 Choose the Tax Summary option button.  
If you want to include more than tax summary information, choose from the other dialog box options. For most tax preparation programs all you need is the summary information.
- 4 Choose the View button to display the customized report.
- 5 Choose the Export button while the report is displayed.
- 6 In the Create File Of Type box, choose Tax Exchange Format.
- 7 If you want, change the file name, directory, or drive that's proposed for the exported file.
- 8 Choose the OK button.

The information from your report is ready for use with your tax preparation program. Your next steps are to start the tax preparation program, and then import the file you just created. For more information on importing, see the documentation for your tax preparation program.

---

### See also

[Saving Reports](#)

[Tax Reports](#)

[Tax Form Reports](#)

[Using Categories to Track Tax Information](#)

- ◆

### User's Guide

Chapter 6

- ◆



## Adjusting the Report Column Width

- ◆ **To adjust the report column width**

- 1 From the Reports menu, choose the type of report you want.
- 2 Choose the Customize button.
- 3 In the Customize Report dialog box, choose the Widths button.
- 4 Choose the option button for the width you want.  
The Automatic option will size the columns to fit the information in each column.
- 5 Choose the OK button.
- 6 Choose the View button to see the result.

---

### See also

[Printing Reports](#)

[Saving Reports](#)

- ◆

### User's Guide

Chapter 6

- ◆

## Changing the Font Used in a Report

### ♦ To change the font type used in a report

- 1 From the Reports menu, choose the type of report you want.
- 2 Choose the Customize button.
- 3 In the Customize Report dialog box, choose the Fonts button.
- 4 In the Font box, choose the font you want.
- 5 In the Size box, choose the size you want.  
In the Sample box, you can see your choices.
- 6 Choose the OK button.
- 7 Choose the View button to see the results.

---

### See also

[Printing Reports](#)

[Saving Reports](#)

♦

**User's Guide**

Chapter 6

♦

## Customizing and Remembering a Report

After you've created a report, you can customize it by changing:

- ◆ **The information it contains**

For example, you can include transactions between a range of dates, from specific accounts, relating to certain payees, etc.

- ◆ **The layout**

You can change the width of the columns, the size or type of font, and how you want to sort the information.

**Important** You can also save, or remember, your report customizations for future use.

When you remember a report, only the report structure is saved, not the information in the report. The information is updated each time you display or print the remembered report.

- ◆ **To customize a report**

- 1 First create the report.
- 2 From the buttons at the top of the report, choose Customize.
- 3 Choose the options for what you want to include in the report.
- 4 If you want to change the column widths, choose the Widths button. You can set report column widths to Automatic, Narrow, Standard, Wide, or Extra Wide.
- 5 If you want to change the style and size of the letters and numbers, choose the Fonts button. The available choices depend on which fonts you have installed on your computer.

A sample of the font is displayed in the Select Font dialog box.

- 6 When you've chosen all the options and settings you want, choose the View button.

- ◆ **To remember a report**

- 1 From the buttons at the top of the report, choose the Remember button after customizing.
- 2 In the Remember dialog box, accept or change the proposed name.
- 3 Choose the OK button.

The report is added to the list of Remembered Reports available on the Reports menu.

- ◆ **To display a remembered report**

- 1 From the Reports menu, choose Remembered Reports.
- 2 Highlight the report you want to view or print.
- 3 Choose the View button.

The report displays up-to-date information in the remembered report format.

---

### See also

[Adjusting the Report Column Width](#)

[Changing the Font Used in a Report](#)

[Changing the Layout of a Report in a Word Processor or Spreadsheet](#)

[Deleting or Renaming a Remembered Report](#)

- ◆

### User's Guide

Chapter 6

- ◆

## Loan List Reports

- ◆ **To create, customize, and print your Loan List Report**

- 1 From the Lists menu, choose Loan List.
- 2 Choose the Report button.
- 3 In the Loan List Report dialog box, choose the Customize button.
- 4 In the Title box, type a name for the report.
- 5 Under Include, choose the information you want in the report.
- 6 Choose the View button.
- 7 In the Loan List Report dialog box, choose the Print button.
- 8 In the Print Report dialog box, choose the OK button.

---

### See also

[Exporting Reports](#)

[Printing Reports](#)

[Saving Reports](#)

- ◆

### **User's Guide**

Chapter 24

- ◆

## Tax Form Reports

Once you've assigned a tax form and line to each tax-related category or subcategory, you can create a Tax Form Report and export it for use with your tax preparation program.

Tax Form Reports are similar to Tax Reports, except Tax Form Reports are always subtotaled by tax form line number.

- ◆ **To create, customize, and print a Tax Form Report**

- 1 From the Reports menu, choose Tax Form Report.
- 2 In the Tax Form Report dialog box, choose the Customize button.
- 3 To include only particular transactions in the report, choose the Select Transactions option button; then make your changes, and choose the OK button.
- 4 Choose the View button to display the report again.
- 5 To print the report, choose the Print button.
- 6 To save the report for future use, choose the Remember button.

- ◆ **To export a Tax Form Report to a tax preparation program**

- 1 Create and display -- but don't print -- a Tax Form Report.
- 2 In the Tax Form Report dialog box, choose the Customize button.
- 3 Choose the Tax Summary button.  
If you want to include more than tax summary information, choose from the other options. For most tax preparation programs, all you need is summary information.
- 4 Choose the View button to display the customized report.
- 5 Choose the Export button.
- 6 In the Create File Of Type box, choose Tax Exchange Format.
- 7 If you want, change the file name, directory, or drive that's proposed for the exported file.
- 8 Choose the OK button.

The information from your report is now ready for use with your tax preparation program. Your next step is to start the tax preparation program, and import the file you just created. For more information on importing, see the documentation for your tax program.

---

### See also

[Printing Reports](#)

[Saving Reports](#)

[Tax Reports](#)

- ◆

### User's Guide

Chapter 36

- ◆

## Currency List Reports

◆ **To create, customize, and print your Currency List Report**

- 1 From the Lists menu, choose Currency List.
- 2 Choose the Report button.
- 3 In the Currency List Report dialog box, choose the Customize button.
- 4 In the Title box, type a name for the report.
- 5 Choose which exchange rate(s) you want to print.
- 6 Choose the View button.
- 7 In the Currency Exchange Rate Report dialog box, choose the Print button.
- 8 In the Print Report dialog box, choose the OK button.

---

**See also**

◆

**User's Guide**  
Chapter 16

◆

## Budget List Reports

### ♦ To create, customize, and print your Budget List Report

- 1 From the Tools menu, choose Budget.
- 2 From the Budget dialog box, choose the Report button.
- 3 In the Budget List Report dialog box, choose the Customize button.
- 4 In the Title box, type a name for the report.
- 5 Under Include, choose Summary or Budget Details.  
Summary displays a single column titled Annual Budget. Budget Details displays a column for each month.
- 6 Choose the Subcategory Budgets check box if you want to include subcategories in your report.
- 7 Choose the View button.
- 8 In the Budget List Report dialog box, choose the Print button.
- 9 In the Print Report dialog box, choose the OK button.

---

### See also

[Exporting Reports](#)

[Printing Reports](#)

[Saving Reports](#)

♦

## Deleting or Renaming a Remembered Report

You can remember up to 50 reports in Microsoft Money. However, you may want to delete or rename old reports long before you reach that limit.

- ◆ **To delete a remembered report**

- 1 From the Reports menu, choose Remembered Reports.
- 2 In the list of reports Money displays, choose the report you want.
- 3 Choose the Delete button.
- 4 When Money asks you to confirm the deletion, choose the Yes button.

- ◆ **To rename a remembered report**

- 1 From the Reports menu, choose Remembered Reports.
- 2 In the list of reports Money displays, choose the report you want.
- 3 Choose the Rename button.
- 4 In the New Name box, type the report name you want.
- 5 Choose the OK button.

---

### See also

[Printing Reports](#)

[Saving Reports](#)

- ◆



## Saving Reports

In Microsoft Money, you can save a report as a remembered report. Money remembers the report structure, but doesn't save the information in the report. You can have up to 50 remembered reports.

When you view a remembered report, it will contain up-to-date information, not necessarily the same information it contained when you last viewed the report.

- ◆ **To remember a report**

- 1 First create the report you want.  
If you want, customize the report.
- 2 From the buttons at the top of the report, choose the Remember button.
- 3 In the Remember [Report Name] dialog box, accept or change the proposed name.
- 4 Choose the OK button. The report name is added to the list of Remembered Reports, under the Reports menu.

- ◆ **To display a remembered report**

- 1 From the Reports menu, choose Remembered Reports.
- 2 Highlight the report you want to view or print.
- 3 Choose the View button.

The report displays up-to-date information in the remembered report format.

---

### See also

[Deleting or Renaming a Remembered Report](#)  
[Exporting Reports](#)  
[Printing Reports](#)

---

### See also

- ◆

**User's Guide**  
Chapter 6

- ◆



## **General Options**

### **Confirmation Options**

[Changing the Backup Option](#)

[Requiring Categories in Each Transaction](#)

[Turning the Confirmation Messages On or Off](#)

[Turning the Beep on Transaction Entry Setting On or Off](#)

### **Display Options**

[Automatically Inserting the Decimal Point](#)

[Changing the Color](#)

[Changing the Size of Text and Numbers on Your Screen](#)

[Displaying the Message Bar](#)

[Displaying Scenic Checks](#)

### **Entry Options**

[Automatically Displaying or Not Displaying Lists](#)

[Automatically Inserting the Decimal Point](#)

### **Future Transaction Options**

[Changing When the Pay Bills Reminder is Displayed](#)



## **Modem Options**

[Choosing a Modem Port](#)

[Choosing a Default Phone Number for Money Express](#)

[Choosing a Modem Speed](#)

[Choosing Pulse or Tone Dialing](#)



## Assigning, Changing, or Deleting a Password

You can assign a password to any open file. You can also change the password for any open file if you know its current password.

- ◆ **To assign or change a password**

- 1 From the File menu, choose Password.
- 2 If a password was previously assigned to the file, type the current password in the Password box, and then choose the OK button.
- 3 If there was no previous password assigned, in the New Password box, type a new password, and then choose the OK button.
- 4 In the New Password box, type the new password again, and then choose the OK button.

- ◆ **To delete an existing password**

- 1 From the File menu, choose Password.
- 2 In the Password box, type your current password and then choose the OK button.
- 3 In the New Password box, choose the OK button instead of typing a new password.
- 4 In the New Password box, choose the OK button again.

You will no longer be prompted to enter a password when you open this file.

- ◆

## Turning the Confirmation Messages On or Off

If you're concerned about accidentally entering transactions before they're complete, you can choose to see a confirmation message before you enter each transaction.

- ◆ **To turn confirmation messages on or off**

- 1 From the Tools menu, choose Options; then choose General. The General Options dialog box is displayed.
- 2 Under Confirmation, choose or clear the Confirm Transaction Changes check box.
- 3 Choose the OK button.

---

### See also

- ◆

#### **User's Guide**

Chapter 15

- ◆

## Turning the Beep on Transaction Entry Setting On or Off

- ◆ **To turn the beep on or off**

- 1 From the Tools menu, choose Options; then choose General. The General Options dialog box is displayed.
- 2 Under Confirmation, choose or clear the Beep On Transaction Entry check box.
- 3 Choose the OK button.

---

### See also

- ◆

**User's Guide**  
Chapter 15

- ◆

## Automatically Displaying or Not Displaying Lists

You can change a setting so the lists of categories, classification items, accounts, and frequencies don't automatically drop the lists as you move to those fields.

- ◆ **To turn automatically dropped lists on or off**

- 1 From the Tools menu, choose Options; then choose General. The General Options dialog box is displayed.
- 2 Under Entry, choose or clear the Automatically Drop Lists check box.
- 3 Choose the OK button.

**Note** You can use the F4 key or ALT + DOWN ARROW while in the field if you want to display a list.

---

### See also

- ◆

**User's Guide**  
Chapter 15

- ◆



## Displaying the Message Bar

The message bar is the area at the bottom of the screen that displays information to help you use Microsoft Money. It is recommended that you use it. However, you can turn it off if you want to gain a little more room on your screen.

- ◆ **To turn the message bar on or off**

- 1 From the Tools menu, choose Options; then choose General. The General Options dialog box is displayed.
- 2 Under Display, choose or clear the Message Bar check box.
- 3 Choose the OK button.

---

### See also

- ◆

**User's Guide**  
Chapter 15

- ◆

## Displaying Scenic Checks

Microsoft Money has six scenic checks you can display in your Account Forms window. The scenic background will not print on your checks. They only appear on the screen.

- ◆ **To turn scenic checks on or off**

- 1 From the Tools menu, choose Options; then choose General. The General Options dialog box is displayed.
- 2 Under Display, choose or clear the Scenic Checks check box.
- 3 Choose the OK button.

---

### See also



#### **User's Guide**

Chapter 15



## Automatically Inserting the Decimal Point

Microsoft Money is preset so that you must type a decimal point to enter an amount in cents. You can change this setting so that when you type an amount in a transaction, a decimal point is entered for you. When you move to the next field, the decimal point is inserted two digits from the right.

◆ **To turn auto decimal points on or off**

- 1 From the Tools menu, choose Options; then choose General. The General Options dialog box is displayed.
- 2 Under Entry, choose the Auto Decimal Point in Amounts check box.
- 3 Choose the OK button.

**Note** If you want to type the amounts in dollars, you'll need to type two zeros whenever you enter a whole dollar amount or enter a decimal point manually.

---

**See also**

◆

**User's Guide**  
Chapter 15

◆

## Changing the Backup Option

Microsoft Money is preset so that when you exit or open a different file, you are reminded to make a backup of your file.

- ◆ **To turn the backup reminder on or off**

- 1 From the Tools menu, choose Options; then choose General. The General Options dialog box is displayed.
- 2 Under Confirmation, choose or clear the Remind to Back Up on Close check box.
- 3 Choose the OK button.

**Note** A backup is an extra copy of your work. Your work is automatically saved every time you exit Money. Creating a backup file is an extra precaution against data loss.

---

### See also

- ◆ [Backing Up Your File](#)

- ◆ **User's Guide**  
Chapter 15

- ◆

## Changing When the Pay Bills Reminder is Displayed

Microsoft Money is preset to remind you of [Future Transactions](#) five days before they're due. You can change the number of days of advance notice, or turn off these [reminder](#) messages.

- ◆ **To turn reminder messages on or off**

- 1 From the Tools menu, [choose](#) Options; then choose General. The General Options dialog box is displayed.
- 2 Under Future Transactions, choose or clear the Remind When Transactions Due check box.
- 3 Choose the OK button.

- ◆ **To change the number of days of advance notice**

- 1 From the Tools menu, [choose](#) Options; then choose General. The General Options dialog box is displayed.
- 2 Under Future Transactions, in the Days In Advance To Remind box, type the number of days of advance notice you want to receive.
- 3 Choose the OK button.

- ◆ **To have reminder messages based only on business days**

- 1 From the Tools menu, [choose](#) Options; then choose General. The General Options dialog box appears.
- 2 Under Future Transactions, choose or clear Count Only Business Days.
- 3 Choose the OK button.

**Note** Business days are considered all weekdays except federal bank holidays.

---

### See also

- ◆ [Setting Up Future Transactions](#)

- ◆ **User's Guide**

  - Chapter 15

- ◆

## Changing the Size of Text and Numbers on Your Screen

You can change the type size displayed on your screen, but this will not affect the size of text that prints on checks and reports.

- ◆ **To change the size of text and numbers on your screen**

- 1 From the Tools menu, choose Options; then choose General. The General Options dialog box is displayed.
- 2 Under Font Size, choose the Large option to increase the size, or choose the Standard option to return to the smaller, standard size.
- 3 Choose the OK button.

---

### **See also**

- ◆ [Changing the Font Used in a Report](#)

- ◆ **User's Guide**  
Chapter 15

- ◆

## Changing the Color

You can change the background color of the Account Book, Account Forms, Future Transactions, and Loans windows.

- ◆ **To change the color**

- 1 From the Tools menu, choose Options; then choose General. The General Options dialog box is displayed.
- 2 Under Display, in the Background Color box, choose a color from the list.
- 3 Choose the OK button.

**Note** Some color options may make text difficult to read on monochrome screens.

---

### See also

- ◆

**User's Guide**  
Chapter 15

- ◆

## Requiring Categories in Each Transaction

You can choose to be alerted if you try to enter a transaction without a category.

- ◆ **To require categories in each transaction**

- 1 From the Tools menu, choose Options; then choose General. The General Options dialog box is displayed.
- 2 Under Confirmation, choose or clear the Require Category in Each Transaction check box.
- 3 Choose the OK button.

---

### See also

- ◆ [Creating a New Category or Subcategory](#)

- ◆ [Assigning Categories to Transactions](#)

- ◆ **User's Guide**

- ◆ Chapter 15



## Restoring a Backup File

### ♦ To restore a backup file

- 1 Quit Microsoft Money by choosing Exit from the File menu.
- 2 Switch to the Microsoft Windows File Manager.
- 3 In File Manager, display the directory listing for the disk that contains your backup file.
- 4 Highlight the name of your backup file.
- 5 From the File menu in File Manager, choose the Copy command.
- 6 In the To box, type the name of the drive and directory where you typically store your Money files; then type the backup files name, with the extension MNY.  
For example, if you store your Money files in the \MSMONEY directory on the c: drive and your backup file is named MYBACKUP.BAK, you would type this:  
**C:\MSMONEY\MYBACK.MNY**
- 7 Choose the OK button.  
You now have a copy of your backup file named as a regular Money file, and stored on your hard disk.
- 8 Start Microsoft Money.  
Money will open your backup file from the floppy disk again (unless it wasnt the last file you had open).
- 9 From the File menu in Money, choose Open.
- 10 Use the Open dialog box to open your newly-renamed backup file.  
You may be prompted to backup your current file before opening the new file. Youll probably want to choose the No button.
- 11 Once the file opens, you can begin working with it.  
Your next step should be to enter any transactions or other information youd entered since you created the backup file. After that, you can work with the file as usual.

---

### See also

[Backing Up a File](#)

[Changing the Backup Option](#)

♦

### User's Guide

Chapter 37

♦

## Deleting an Account

When you delete an account, all its transactions are permanently deleted. Before deleting an account, you may want to backup the file. You can open a backup file at any time.

- ◆ **To delete an account**

- 1 From the Lists menu, choose Account List.
- 2 In the Account List box, choose the account you want to delete.
- 3 Choose the Delete button.
- 4 If the account contains transactions, you will be prompted to confirm the deletion.
- 5 Choose the Close button.

---

### See also

- ◆ [Backing Up a File](#)

- ◆ [Archiving Your Records](#)

### User's Guide

- ◆ Chapter 17

## What's in Your MSMONEY.INI File

There is a file in your MSMONEY directory called MSMONEY.INI that contains information about your option settings. If this file is accidentally deleted, Microsoft Money will return to the default settings. You can view this file in Windows Notepad.

- ◆ **The file may contain the following information:**

- ◆ Location and name of last file used.

For example, **CurrentFile=C:\MSMONEY\MSMONEY.MNY** gives the directory path and file name for the last data file you were using.

- ◆ **Status for each window.** Shows the status, position, and size for the Application (Main), Account Book, Loans, Account Forms, Future Transactions, Investment Details, and Investment Summary windows.

For example, the numbers in the line **AccountWindow=1 30 78 595 304 0** show that the Account Book window is open (0 is closed, 1 is open), the position in the application window is 30 pixels from the left and 78 from the top, the window size is 595 pixels wide and 304 pixels tall, and Top Line view is being displayed (0 if Top Line, 1 if Entire). The first number following **MainWindow** indicates whether the application window is minimized, normal size, or maximized (0 minimized, 1 normal, 2 maximized).

- ◆ Reminders and confirmation messages on or off.

For example, **BeepOnEntry, BackupOnClose, RemindOnOpen, SmartFill, ConfirmChanges**, etc. will be followed by a 0 or 1 (0 is off and 1 is on).

- ◆ Other display and reminder information.

For example, **FrontWindow** shows which window is currently displayed on top (0 for Account Book, 1 for Future Transactions, 2 for Account Forms, 3 for Loans, 4 for Investment Details, 5 for Investment Summary), **ReminderDays** shows how many Reminder Days you have set for Future Transactions, **FontSize** shows small or large font size (0 is small, 1 is large), and **ColorScheme** shows what color you are using. The color scheme numbers are: blue 0; grey 1; green 2; monochrome 3; yellow 4.

- ◆ Adding Printer Options to your MSMONEY.INI file.

If you've installed your printer correctly, chosen the correct settings in the Print Setup dialog box, and you're feeding checks correctly into your printer, your checks are probably printing the way you want. However, if you're still having problems getting check information to print in the exact location you want, you can add one or both of the following lines to your MSMONEY.INI file:

- ◆ **PrintOffset=yF xF yP xP**

Adding this line allows you to make small adjustments to where information prints on Laser Standard, Laser Wallet, or Laser Voucher checks. Changing the value of the numbers yF xF yP and xP changes the print position. (y and x represent vertical and horizontal position. F and P stand for Full sheets in Portrait mode and Partial sheets in Landscape mode). The numbers are in 16ths of an inch, and can be positive or negative. If you type a positive number, do not use the plus (+) sign. Numbers without a sign are assumed to be positive.

- ◆ The first number (yF) controls vertical positioning on full sheets in Portrait mode. A positive number causes information to print lower on the sheet. A negative number causes information to print higher.
- ◆ The second number (xF) controls horizontal positioning on full sheets in Portrait mode. A positive number causes information to print farther to the right. A negative number causes information to print farther to the left.
- ◆ The third number (yP) controls vertical positioning on partial sheets in Landscape mode. A positive number causes information to print lower on the page. A negative number causes information to print higher on the page.

- ◆ The fourth number (xP) controls horizontal positioning on partial sheets in Landscape mode. A positive number causes information to print farther to the right. A negative number causes information to print farther to the left.

- ◆ **UseDefaultPrSetup=x**

Adding this line allows you to specify which Print Setup dialog box controls your printer. When UseDefaultPrSetup=0, the Print Setup options in Money control your printer. When UseDefaultPrSetup=1, your printer is affected by how options are set in the Windows Control Panel Print Setup. Use this when you are having serious problems printing reports or checks.

---

**See also**

- ◆ [General Options](#)

## Introduction to Option Settings

You can change a variety of option settings for how Microsoft Money works using the same general methods.

- ◆ **To change an option**

- 1 From the Tools menu, choose Options; then choose General, Investment, Bank On-Line, or Modem. The Options dialog box is displayed.
- 2 Find the setting you want to change.
- 3 Choose [ **X** ] or clear [  ] the box in front of the setting to activate or deactivate it.

---

**See also**

- ◆ [Options](#)

## Choosing a Modem Port

Most PCs have two serial ports that can be used for printers, mouse connections, or modems. The MS-DOS operating system labels these ports COM1 and COM2.

- ◆ **To select a port for your modem**

- 1 From the Tools menu, choose Options; then choose Modem.
- 2 Under Serial Port, select the correct modem port.
- 3 Choose the OK button.

- ◆

## Choosing a Phone Number for On-Line Services

### ♦ To select a default phone number for Pay On-Line

- 1 From the Tools menu, choose Options; then choose Modem.
- 2 Under On-Line Access Phone #, type the phone number you wish to use as the default number your modem will dial when calling On-Line Services. You can find this number in your On-Line Services start-up kit.
- 3 Choose the OK button.

---

### See also

♦

**User's Guide**  
Chapter 31

♦

## Choosing a Modem Speed

Check your owner's manual to determine how many bits per second, or bps, your modem can transmit and receive.

- ◆ **To select a modem speed**

- 1 From the Tools menu, choose Options; then choose Modem.
- 2 Under Modem Speed, choose the setting that corresponds to that of your modem.
- 3 Choose the OK button.

- ◆



## **Choosing Pulse or Tone Dialing**

### **♦ To select pulse or tone dialing**

- 1 From the Tools menu, choose Options; then choose Modem.
- 2 Under Dialing, choose the setting that corresponds to the way your phone dials a telephone number.
- 3 Choose the OK button.

♦

# Options

You can change program settings, or options, to customize the way Microsoft Money displays information or refine the way Money prompts you as you work. The options are divided into General, Investment, Bank On-Line, and Modem.

- ◆ **General Options**
  - ◆ Change Font Size
  - ◆ Change Background Color
  - ◆ Display Scenic Checks
  - ◆ Show Message Bar
  - ◆ Require A Category In Each Transaction
  - ◆ Require the Correct Category Type
  - ◆ Require an Account for Investment Transactions
  - ◆ Count Only Business Days
  - ◆ Automatically Drop Lists
  - ◆ Confirm Transaction Changes
  - ◆ Beep On Transaction Entry
  - ◆ Confirm New Payee Names
  - ◆ Remind to Back Up When Closing
  - ◆ Protect Reconciled Transactions
  - ◆ Remind When Transactions Are Due
  - ◆ Get Advance Warning on Reminders
  - ◆ Use SmartFill
  - ◆ Automatically Add Decimal Points In Amounts
  - ◆ Prompt if Checks Are Postdated
  - ◆ Use Enter Key to Move in Register
  - ◆ Print Payee in Check Address
- ◆ **Investment Options**
  - ◆ Require Transfer Account In Each Transaction
  - ◆ Categorize Capital Gains or Losses as Long Term if The Investment Was Held More Than X Days, Months, Or Years
  - ◆ Treat Bond Prices as A Percentage of Par Value
- ◆ **Bank On-Line Options**
  - ◆ Confirm That Downloaded Transactions Match Your Money Records
  - ◆ Attach the Bank's Transaction Information to the Memo Field in Money
- ◆ **Modem Options**
  - ◆ Choose A Serial Port
  - ◆ Specify the Local On-Line Services Phone Number
  - ◆ Choose A Modem Speed
  - ◆ Choose Whether Your Phone Service Uses Tone Or Pulse Dialing
- ◆



## Keyboard Shortcuts

For on-screen Help in Microsoft Money, press the F1 key at any time.

[Moving Between Transactions](#)

[Moving Within a Transaction](#)

[Keyboard Shortcuts for Entering Transactions](#)

[Making Changes in a Field](#)

[Using Special Commands](#)

[Windows Keys](#)

---

### See also

♦

#### **User's Guide**

Outside back cover

♦

## Keyboard Shortcuts for Entering Transactions

<u>Press</u>	<u>To</u>
F4 or ALT+DOWN ARROW	Open a list in a <u>field</u> that contains an arrow.
F8	Convert an amount to a foreign currency (the insertion point must be in an amount field).
CTRL+D	Insert the current date in a Date field.
CTRL+K	Open the Windows Calculator, or the application you're using in place of the calculator.
CTRL+S	Split a transaction.
PLUS SIGN (+)	Increase the number or date by one.
MINUS SIGN (-)	Decrease the number or date by one.
SHIFT+QUOTAT ION MARK (")	Copy field from previous transaction.
CTRL+M	Mark transaction as <u>cleared</u> or uncleared.
SHIFT+CTRL+ M	Mark transaction as

reconciled or  
unreconciled

ESC

.  
Cancel  
changes.

**Important** Generally, you'll want to press F9 to balance your account, rather than using CTRL+M or SHIFT+CTRL+M to clear or reconcile transactions.



## Making Changes in a Field (Keyboard Methods)

<u>Press</u>	<u>To</u>
ALT+BACKSP ACE or CTRL+Z	Undo last change to the current <u>field</u> .
CTRL+X or SHIFT+DEL	Cut to <u>Clipboard</u> .
CTRL+C or CTRL+INS	Copy to Clipboard.
CTRL+V or SHIFT+INS	Paste from Clipboard.
DEL	Delete selection.
SHIFT+ARRO W KEYS	Extend selection.



## Using Special Commands

<u>Press</u>	<u>To</u>
F1	Get Help.
F2	Change the selected transaction.
F5	Add an unassigned amount to the last part of the split. (Effective only when working in the Split window with an unassigned amount.)
F6	Apportion an unassigned amount between parts of the <u>split</u> . (Effective only when working in the Split window with an unassigned amount.)
F7	Repeat last Find (using information previously entered).
F8	Convert currency (effective when the insertion point is in any amount <u>field</u> ).
F9	Balance or <u>reconcile</u> an



	account or Loan.
CTRL+DEL	Delete a transaction without getting a confirmation message. First select the transaction, then press CTRL+DEL.
CTRL+E	Schedule a <u>Future Transaction</u> , or enter a scheduled transaction.
CTRL+F	Find specific information in fields of your choice.
CTRL+G	Go To a specific transaction.
CTRL+K	Display the Windows Calculator.
CTRL+O	Create a custom view.
CTRL+P	Pay scheduled bills (Open the Record Due Transactions dialog box).
CTRL+R	Use remembered reports.
CTRL+T	Switch between Top Line and Entire Transaction Views.
CTRL+W	Cascade (arrange) all Money windows

that are  
open.

♦

## Microsoft Windows Keys

<u>Press</u>	<u>To</u>
ALT or F10	Activate the menu bar.
ALT+F4	Exit Money.
ESC	Cancel a menu, a dialog box, or an error messag e.

♦



## Starting Microsoft Money from the Command Prompt

You can start Microsoft Money from the MS-DOS(R) command prompt (C:\), instead of from Microsoft Windows(TM). Only do this if you are not currently running Windows.

- ◆ **To start Money from the command prompt**
- ◆ Change to the Money directory, and at the command prompt, type:

**win msmoney**

Then press ENTER. If you want to open a file other than the last one you were working with, you can also type a specific file name:

**win msmoney charity.mny**

Windows and Microsoft Money will start.

**Important** The path in your AUTOEXEC.BAT file must include the directory you installed Money in: for example, path=c:\;c:\dos;c:\msmoney

**Note** For information on changing directories within MS-DOS, see your MS-DOS documentation.

◆

## **An Account Naming Strategy**

Always try to name your accounts so the first few letters are different than any other account; that way SmartFill can complete the name for you after you type only a few letters.

For example, if you have a savings, checking, and credit card account with Anybank, instead of starting each account name with the word Anybank, name the accounts Savings Anybank, Checking Anybank, and Credit Card Anybank.

On the other hand, if you have several checking accounts in several different banks, you might want to have the account name begin with the bank name.



## Quickly Deleting a Transaction

If you want to delete a transaction without getting a confirmation message, select the transaction, then press CTRL+DEL.



## Speeding Up Date Entry

If you want to change the date Microsoft Money proposes, rather than entering the complete date, you can:

- ◆ Enter the day, and press TAB, and Money will fill in the month and year for you.
- ◆ Enter the day and month, and press TAB, and Money will fill in the year for you.

**Note** You can increase or decrease the date by pressing the PLUS (+) or MINUS (-) sign keys while the date is highlighted.

◆



## Combining or Dividing Files

If you started off with separate files, you may want to eventually combine one or more accounts from those files. You can also split a file into two files, keeping your accounts separate.

- ◆ **To combine two files**

- 1 In the Account box, choose the account you would like to move to another file.
- 2 Export the account, giving it a descriptive name you will remember with a .QIF file name extension.
- 3 Open or create the file you'd like to add the exported account to.
- 4 Import the account you've just exported.

If you get the Select Import Account dialog box, highlight the account you want to import the data to, and choose the OK button.

- 5 Microsoft Money will confirm when the import is complete.

Delete the account from the first file.

- ◆ **To split a file into two files**

- 1 Export each account you want to include in the new file.
- 2 Create a new file.
- 3 In the new file, create a new account for each account that you've exported.
- 4 Import each exported account into the new accounts you've created.
- 5 Delete the accounts in the first file that were exported.

**Note** When you export an account, you cannot export information such as shortcuts and comments.

---

### See also

[Exporting an Account](#)

[Creating a New File](#)

[Importing Information from a Quicken File](#)

- ◆

## Setting Up Two Future Transactions for Paychecks

If you get paid twice a month, it's possible that the amount of the two paychecks will differ due to variations in your gross pay and taxes withheld. To speed up entering the deposits in your account, you can set up two separate Future Transactions: one for the middle of the month, and one for the end of the month,

- ♦ **To create two Future Transactions for a payroll check**

- 1 Select a transaction you've entered for the first paycheck deposit of the month.
- 2 From the toolbar, click the Remind When Due Button, or from the Tools menu, choose Remind When Due.
- 3 In the Frequency box, choose Monthly.
- 4 In the Next Due Date box, accept the proposed date or type the date you will deposit your first paycheck of the next month.
- 5 Choose the OK button.
- 6 Select a transaction you've entered for the second paycheck deposit of the month.
- 7 Repeat steps 2 through 4, and in the Next Date box, accept the proposed date or type the date you'll deposit your second paycheck of the month.
- 8 Choose the OK button.

- ♦

## Entering Information You Don't Want Printed on Checks

To add information to a field that won't print on checks, type it between curly brackets { }.

If you use curly brackets in the Payee field, you'll also get more information about the transaction when viewing the register in Top Line View.

For example, if you're writing a check to a brokerage firm called Acme Brokerage to buy stock XYZ, type: **Acme Brokerage{XYZ Stock}**. XYZ Stock will not print on your checks; however, the full name will be used on reports.

---

### See also

- ◆ [Switching Between Entire Transaction and Top Line Views](#)

## **Changing the Layout of a Report in a Word Processor or Spreadsheet**

You can use a word processor or spreadsheet application to create a different page layout, add character formatting, or make other changes to a Microsoft Money report.

First, export a report from Money; then load it into a word processor or spreadsheet application. The format of an exported file is tab-delimited text. When you open this file in a word processor, the report will have a tab character between the columns of data in each row, and a paragraph mark at the end of each row. When you open the file in a spreadsheet application, the data will be organized into columns and rows.

---

### **See also**

- ◆ [Exporting Reports](#)

## Itemizing a Paycheck Deposit

When you deposit a paycheck into your account, you can keep track of the deductions from your gross income, for example, FICA, Federal Income Tax, and health insurance premiums.

- ◆ **To itemize a paycheck deposit**

- 1 Enter the date and payee information as you would for a typical deposit.
- 2 In the Deposit field, type the amount of your net pay (how much the check is actually for).
- 3 Choose the Split Transaction button, or from the Edit menu, choose Split Transaction.
- 4 In the Split Transaction dialog box, choose Wages & Salary in the Category field, and type **Gross Pay** in the Subcategory field.
- 5 In the Amount field, type the amount of your gross pay.
- 6 Press TAB to move to the next line.
- 7 In the second line, choose Taxes in the Category field, and type **FICA** (Social Security Tax) in the Subcategory field.
- 8 In the Amount field, type the amount withheld from your paycheck for FICA as a negative number. For example, type **-100.00**.
- 9 In the third line, choose Taxes in the Category field, and type **IRS** (Federal Income Tax) in the Subcategory field.
- 10 In the Amount field, type the amount withheld from your paycheck for IRS taxes as a negative number.
- 11 Continue entering other deductions as parts of the split transaction as negative amounts until the unassigned amount is zero.
- 12 Choose the Done button.
- 13 Press ENTER to enter the transaction.

---

### See also

- ◆ [Keeping Records for 401\(k\)s and Other Investments Made Through Paycheck Deductions](#)  
[Splitting a Transaction](#)  
[Transferring Money Between Accounts](#)

## Keeping Track of Reimbursable Expenses

If you travel or make personal expenditures for the company you own or work for, you may incur expenses for which you need to be reimbursed.

- ◆ **To keep track of these expenses**

- 1 Set up an Asset Account called "Expense Reports."
- 2 When you incur an expense, enter a transaction for it in the appropriate account (Checking, Credit Card, or Cash). Choose Transfer as the category and Expense Reports as the account.
- 3 When you receive reimbursement for the expense, enter a deposit for that amount in the appropriate account (checking, Credit Card, or Cash) and choose Transfer in the Category field and Expense Reports in the Account field.

Once you have received reimbursement for all your expenses, the balance of the Expense Reports account should be zero.

- ◆ **To get more detailed information about these expenses**

- 1 When you turn in your expense report to your employer, mark the transactions in the Expense Report account as reconciled.
- 2 When you receive reimbursement for these expenses, mark the reimbursement transaction in the Expense Report account as reconciled.

You can create a view to see only reconciled or unreconciled business expense transactions. By viewing only unreconciled transactions, you can see how many business expenses you've incurred which you haven't reported yet. By viewing only reconciled transactions, you can see your expense report balance (how many expenses you've reported but have not yet been reimbursed for).

- ◆ **To create a view of reconciled or unreconciled transactions**

- 1 In the View box, choose Other.
- 2 In the Cleared box, choose Unreconciled Transactions or Reconciled Transactions.
- 3 Choose the OK button.

- ◆

## Recording Home Improvements

Records of the improvements you make to your home might be important for tax preparation, insurance planning, and figuring your net worth. Since your house is an asset, you'll start by setting up an Asset Account, with the purchase price of the home as the starting balance.

- ♦ **To record home improvements in your house Asset Account**
- ♦ In your checking account, enter the payment transaction for the improvement as a transfer to the house Asset Account.

Microsoft Money enters the payment as an increase in the house account.

If you own more than one piece of property, you may want to set up a property classification so you can track improvement expenses on each piece of property.

---

### See also

[Transferring Money Between Accounts](#)

[Setting up a Rental Property Classification](#)

[Setting Up an Asset Account](#)

♦

## Moving Transactions from One Account to Another

No matter what account you entered a transaction in, you can move it to the account you want. For example, If you enter a transaction in your Bank Account, but meant to enter it in your Credit Card Account, you can move it.

### ◆ **To move transactions from one account to another**

- 1 Switch to the Account Book window.
- 2 Select All Accounts from the Account box on the toolbar.
- 3 Highlight the transaction you want to change.
- 4 Move to the Account field. If that field is not visible, switch to Entire Transaction View by pressing CTRL+T. This field will only be visible if you have All Accounts or Multiple Accounts chosen from the Account list box on the toolbar.
- 5 In the Account field, choose the account you want to move the transaction to and press ENTER.  
If the account doesn't appear in the list, create the account by typing its name in the Account field. Money will prompt you to enter the name, type, and opening balance of your new account.
- 6 If you want to move multiple transactions to another account, highlight the next transaction and press CTRL+QUOTATION MARK to repeat the account name. Repeat this step for each transaction you want to move.

◆



## Microsoft Money Limits

Here are some of the Microsoft Money limits. Use them to plan how you organize and enter your financial information.

**You  
can  
hav  
e up  
to**

63	Accounts per file.
63	Loans per file.
253	<u>Categories</u> and <u>subcategories</u> per file.
2	<u>Classifications</u> per file.
255	<u>Items</u> and <u>sub-items</u> for each classification.
50	Remembered reports per file. To save more than 50 reports in a file, use the Windows Recorder. See your Windows documentation for instructions on using the Recorder.
9	Digits in the amount fields of all windows. For example, you can enter a transaction amount for \$9,999,999.99 but not \$10,000,000.00. If you do have a transaction amount that exceeds this limit, you can divide it into two transactions.
44	Currency list items per file.
8,000	<u>Payees</u> per file.
0	The maximum number of payees that can display in a drop-down list box is 8,000; however, you can enter more than 8,000 payees-- they just won't show in the drop-down or Payee List boxes.
516	On-Line Payees
32,765	<u>Transactions</u> (or <u>investments</u> ) per file. You would have to enter 100

transactions per month for 27 years without archiving to reach this limit. Splits are considered transactions in this calculation.

**Money accepts dates between**

January 1, 1948 - December 31, 2075

♦

## Using Customized Sounds

If you have a sound board installed, you can customize the sound that can be heard when completing a transaction.

Any available sound file that shows up in the Sound section of your Windows Control Panel may be linked to Money.

◆ **To install a custom sound**

- 1 From the Program Manager in Windows, choose the Control Panel.
- 2 Choose the Sound icon. This opens the Sound dialog box.
- 3 In the Events list box, highlight Money Transaction Entry.
- 4 In the Files list box, choose a sound file.
- 5 Choose the OK button.

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**See also**

- ◆ [Turning the Beep On Transaction Entry Setting On or Off](#)



