

Microsoft Money 3.0

Microsoft Corporation

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INSTALLATION TIPS

Virus Checking Programs: If you are using a virus checking program that remains resident in memory, and you receive an alert from it while installing Money, ignore the program's alert. Or, remove the virus-checking program from memory if it is not possible to ignore the alert, restart your computer and run Setup again.

Stacker: If you are running the program Stacker, or if you are using DoubleSpace with MS DOS version 6.0, Money Setup might get wrong information about the available disk space available. If Setup is not completed successfully, you will need to free more space on your hard disk and run Money Setup again.

If you are running hDC Virtual DeskTop version 1, Money Setup will install all the Money files, but the Transaction Cue Cards and the Money Preview will not operate correctly. From the hDC Power Launcher menu, choose Remove in order to run the Money cue cards and previews.



WHAT'S NEW IN MONEY 3

If you use Money version 1 or 2, you'll want to know about the following new features of version 3: (Page numbers refer to the Money User's Guide, where you can find more information.)

- * Track your investments - You will be able to keep track of your stocks, bonds, mutual funds, and other investments such as your 401(K) plan. You will also be able to update prices (manually or with Quotes On-Line), and view reports about gains, net worth, and more. (Page 217)
- * Financial Wizards - Money 3 has these new financial wizards to help you with your finances:
 - Loan Calculator: understand the terms and costs of a loan, or compare two loans. (Page 214)
 - Mortgage Planner: compare two mortgages. (Page 216)
 - Savings Calculator: plan your savings toward a future goal. (Page 299)
 - Retirement Planner: make plans for retirement income. (Page 300)
 - Interest Estimator: estimate the interest you've earned on an account based on minimum daily balance. (Page 300)
- * Pay On-Line allows you to pay bills from your computer to anyone, anywhere in the United States, using a checking account at any bank in the United States. (Page 272)
- * Bank On-Line (participating banks only) allows you to bank from your home or office. It downloads all bank or credit card records directly into your Money records, and automatically categorizes your credit card transactions. (Page 286)
- * Quotes On-Line allows you to download into your Money records closing prices of any stock or mutual fund traded in the major markets. (Page 238)
- * Import all QIF account files from your Quicken records in just one step. You won't need to import one QIF file at a time.
- * Right mouse click report on payee in the Account Book; while editing a transaction, click the right mouse button in the Payee field to bring up a list of the latest transactions for that payee.
- * Improved reports, including a register running balance report
- * The Memo field can be 255 characters long (from a max. of 32 in version 2)
- * Scenic Check backgrounds will decorate your screen.
- * Change the sound of your Money transaction beep if you have a sound board. (See the Using Customized Sounds topic in online Help)
- * Improved online Help. Money 3.0 uses Help 3.1, which has several improvements over Help 3.0 such as Help On Top button, non-scrolling title, glossary popup, etc. Help also has User's Guide cross-references for most topics.
- * Improved Loan Setup wizard, including support for Canadian mortgages.
- * Tax Form Reports for Canada and Australia.
- * Improved menu layout, and new Cascade command under the Window Menu.
- * Improved Graphics - new illustrations in many dialog boxes.
- * 3-Dimensional Dialog boxes.
- * New Money Preview.



TAX FORM TABLES FOR US, CANADA AND AUSTRALIA

When you install Money, Setup will install a Canadian, Australian or United States version of the Tax Table, depending on your Country setting in the International dialog box of the Microsoft Windows Control Panel. For more information about the Control Panel, see the Microsoft Windows documentation.

If your Country setting is Australia and if you don't have a file named MSMONEY.MNY in your Money directory, Setup will copy a version of MSMONEY.MNY that has been customized for Australia with a default list of categories already assigned to the corresponding Tax Form and Tax Form Line.

For more information about Assigning Tax Form Information to Categories and Creating Tax Form Reports, see page 314 of the User's Guide.



OTHER TIPS

Excel macro: Setup installs a Microsoft Excel macro to help convert checking account information from Excel to Money. See Appendix B in the User's Guide for more information.

Charts: If you are displaying a large amount of data in a chart, some text might be overlapped or clipped. Money offers several ways to avoid this:

- * Use a smaller font size.
- * Lump small percentages together in the Combine All Values Under % Of Total option, when customizing a report.
- * Create a different type of chart.

On-Line Payees: If you are using Pay On-Line, the first time you make a connection to On-Line Services, a file called EPAYEES.LST is downloaded and copied to your hard disk. This file allows you to add On-Line payees to your list of payees, and allows Money to calculate the number of days needed to pay each of them. If you move your MSMONEY.MNY file to a different directory or computer, or if you make a backup, remember to copy the EPAYEES.LST file along with the MNY file.



HARDWARE PROBLEMS OR INCOMPATIBILITIES

This is a list of known hardware incompatibility problems:

- * If you are using a Telebit QBlazer modem for On-Line Services, add the following lines to your WIN.INI file:

```
[MNYESRV]
```

```
InitModem=S58=0S180=0S190=0
```

- * If you will be using On-Line Services with a PDI at work, as opposed to with a standard telephone modem, add these two lines to your win.ini:

```
[MNYESRV]
```

```
InitModem=S32=0&C1&D3
```

- * Printing checks on the HP Deskjet printer Money recommends using Laser Voucher checks with this printer or printing Laser Standard checks in batches of three. Because the Deskjet, Deskjet PLUS and the Deskjet 500 do not support manual feed, it is difficult to align and print on partial pages of checks. The default landscape font provides less than optimal results.

Additionally, certain versions of the Deskjet 500 driver can cause printing errors. Updating the driver or using the DESKJET.DRV driver from Windows 3.00a or higher solves this problem.

- * Printing on a Kyocera F-2010 laser printer Money recommends using Laser Voucher checks with this printer or printing Laser Standard checks in batches of three (to avoid printing on partial pages of checks).

The Kyocera F-2010 printer will not print the leftmost three inches of the page when printing in landscape mode using the printer's manual feed. You can try printing partial pages from the letter-sized tray, but proper alignment of partial sheets of checks in the tray may be difficult.

- * Printing checks on IBM 4019 & 4029 laser printers When printing a partial page of Laser Standard checks, it is recommended that you use the Envelope feed for better text alignment. On the printer's front panel, choose Envelope feed.

- * Printing checks on IBM EXECJET printer Money recommends using continuous-feed checks; this printer prints laser checks in a font that is too large for the check.

- * Printing reports on the Canon LBP-8 Mark III When printing reports on this printer there can be column alignment problems, missing text and underlines, and other potential printing errors.

Please contact your printer dealer to inquire about updates to the Windows drivers for this printer.

- * Printing with NEC PinWriter series Printing with the NEC PinWriter with the driver version 1.331 may cause an Unrecoverable Application Error. Contact NEC for a more recent

driver, version 1.37 or higher.

- * Micrografx postscript printer driver If you are printing with Micrografx Postscript Printer driver prior to version 2.6, you will need to install the Postscript driver that ships with Microsoft Windows 3.0 or 3.1 or contact Micrografx for an updated printer driver.
If you are printing with the Micrografx postscript printer driver version 2.6 or above and have problems printing, you will need to add a line to the MSMONEY.INI file. (The file MSMONEY.INI is located in the same directory as MSMONEY.EXE.) Open your MSMONEY.INI file with a text editor (such as Windows Notepad) and add the following line to the file:
UseDefaultPrSetup=1
Save the file and restart Microsoft Money. You will now be able to print using the Micrografx postscript printer driver.
- * NEC 800x600 video display adapters Certain versions of this display adapter may have refresh and display problems. If you experience a significant number of display errors (missing text, partially drawn screens, etc.), please contact your NEC dealer for further information and the most recent display driver.
- * ATM and DCS Speedstar graphics card Using Adobe Type Manager and a DCS Speedstar graphics card set to 1024x768 resolution / 256 color may cause an Unrecoverable Application Error in the Fonts dialog in Reports. This can be corrected by installing a DCS Speedstar driver with either lower resolution, such as the 800x600 resolution / 256 color driver, or with fewer colors, such as the 1024x768 resolution /16 color driver. You may install these drivers through the Windows Control Panel.
- * Multimedia machines & sound boards Some sound boards used with multimedia machines may cause an Unrecoverable Application Error when entering a transaction in Money. To correct this, in Money, choose Settings from the Options menu. Turn off the "Beep on Transaction Entry" option.
- * US-International keyboard If you have selected "US-International" keyboard layout under Windows 3.1, the SHIFT+ (quotation mark) keyboard shortcut will not work as documented in the Money 3 User's Guide and online Help. Under the "US-International" layout (KBDUSX.DLL), the quotation mark key serves as a dead key that allows you to easily type diacritic vowels from non- English alphabets. Money 3 preserves this functionality, rather than overriding it with the shortcut.
- * Australian and Canadian users can download additional printer drivers from the following download services: Australia: MS BBS: (02) 878-5200 Canada: MS BBS: 905 507 3022



WHAT FILES MONEY SETS UP ON YOUR COMPUTER

This section lists each file that Setup installs on your hard disk, its location, and a brief description of its function.

NOTE: If you delete any files and later want to replace them, use your original Money disk to run the Setup program and reinstall Money.

In the MSMONEY directory:

CALCINT.DLL	File for the Financial Wizards
CALCLOAN.DLL	File for the Financial Wizards
CALCMORT.DLL	File for the Financial Wizards
CALCRETR.DLL	File for the Financial Wizards
CALCSAV.DLL	File for the Financial Wizards
DELUXE.WRI	Windows Write file to order checks for your printer
LOANSU.DLL	File for the Financial Wizards
MNYCHEK0.WMF	File for the scenic checks
MNYCHEK1.WMF	File for the scenic checks
MNYCHEK2.WMF	File for the scenic checks
MNYCHEK3.WMF	File for the scenic checks
MNYCHEK4.WMF	File for the scenic checks
MNYCHEK5.WMF	File for the scenic checks
MNYCHEK6.WMF	File for the scenic checks
MNYESRV.DLL	File for the On-Line Services
MSMNYWIZ.DLL	File for the Financial Wizards
MSMONEY.EXE	Microsoft Money program file
MSMONEY.HLP	Microsoft Money Help file
MSMONEY.INI	Microsoft Money Initialization File (your settings)
MSMONEY.MNY	Microsoft Money Data File (your data)
MSMONEY3.TXT	This file you are now reading, in text-only format
MSMONEY3.HLP	This file you are now reading, in Windows Help format
ONLINE.WRI	Windows Write file to sign up for On-Line Services
TAXAUS.TBL	Table of Australian Tax Forms
TAXCAN.TBL	Table of Canadian Tax Forms
TAXUSA.TBL	Table of US Tax Forms
TAX.TBL	Final table of Tax Forms and Tax Form Lines
XL2MNY.XLA	Microsoft Excel macro to export financial data
WIZHELP.HLP	File with help for the Financial Wizards

In the MSMONEY\MONEYCBT directory:

CBTLIB4.DLL	Necessary for the coach and the demos
MSMONEY1.CBT	File for Money Preview demo
MSMONEY2.CBT	File for the Transaction Cue Cards
PLAY.EXE	Necessary for the Cue Cards and the demos

In the WINDOWS directory:

KERCHUNK.WAV	File with a sound for transaction entry
COINTABL.WAV	File with a sound for transaction entry

In the WINDOWS\SYSTEM directory:

CTL3DV2.DLL



