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# Introduction

The **Windows Home Accountant** program allows you to keep track of your household expenses, incomes, bank accounts, and credit cards. You define three types of objects to the **Home Accountant**: Accounts, Transactions, and Categories. Accounts represent either bank accounts, cash, or credit cards. Transactions define a movement of funds into or out of accounts: a transfer is a movement from one account to another; an expense is a payment made from an account; an income is a deposit into an account from an external source, such as a salary. Categories are a way of classifying transactions. There are two general types of categories: Expense and Income.

Expense and income transactions must define both an account and a category. Expense transactions name an account from which the expense is being paid, and the expense category. Income transactions define an account into which the deposit is made and an income category. Transfer transactions define two accounts: the 'from' account, where funds are withdrawn from; and the 'to' account, where funds are deposited into. An example of a Transfer transaction might be the payment of a credit card bill, where money is transferred from a bank account into a credit card account.

You can define a special type of Category called a Major Category, which is used to group together other categories for reporting purposes. For example, suppose you have two family cars, and you want to keep track of the expenses separately. You define a simple category for each car's expenses. However, at times, you want a convenient way of looking at both categories together. You can define a major category called *Automotive Expenses*, and associate both automotive categories with the new major category. Now, you can create reports or charts for the major category, which will include information from all sub-ordinant categories.

**Home Accountant** normally retains all detail information on accounts, categories, and transactions in a file called a Budget file. Budget files are loaded and saved to and from disk using the **File** pull-down menu. You can keep a complete history of all your transactions in your Budget file; however, to save space, **Home Accountant** includes a Consolidation function which allows you to combine older transactions by month, category, and optionally by account. This saves space in the Budget file at the expense of some loss of detail.

A handy feature of **Home Accountant** is the ability to memorize commonly-entered transaction and recall them at a later time. For example, monthly payment of the rent or mortgage could be a memorized transaction. You store a model for the transaction within the budget file. When you want to use the model as a live transaction, use the recall function to bring the model to the screen for entry as a real transaction. The model transaction can contain all transaction detail with the exception of date and time, which are automatically updated with the current date and time when the transaction is recalled.

Three different reports can be generated by **Home Accountant**: an Account Status report, a Transaction report, and a Trends Report. All reports can be viewed on the screen or sent to your printer via the Print option.

## **Account**

Something from which payments can be made, and income can be deposited into. There are three types of accounts: **Bank Accounts**, **Credit Cards**, and **Cash**.

## **Transaction**

An exchange of funds. There are three types of transactions: **Expense** (a payment for something from an account); **Income** (a deposit into an account from an external source, such as a salary); and **Transfer** (a movement of funds from one account to another).

## Category

A means of classifying either Expense or Income Transactions. There are two general types of categories: **Expense** and **Income**.

## **Major Category**

A means of grouping other, related Categories together for reporting purposes. When you define a major category, you associate one or more other categories with it. When you display the major category, information associated with the sub-ordinant categories is shown.

## Creating a New Budget File

Use the **New** option of the **File** menu to create a new Budget file. This function clears all Account, Category, and Transaction entries and allows you to start a new Budget. If you are working with another budget file when you select this function, and you have made changes to it since you last saved it, you will be prompted to save it.



## Opening a Budget File

Use the **Open** option of the **File** menu to open and read in an existing Budget file. You are then prompted with a Dialog Box for the file name. Note that Budget files by convention end with the **.BGT** suffix on the file name. Whenever you open a Budget file, the Account Balance report is displayed on the screen automatically.

## Saving a Budget File

Use the **Save** option of the **File** menu to save your updated Budget file. This option writes the current contents of the budget file back to the Disk under the name shown in the Window title. If there is no name in the title, you will be prompted for a file name.

## **Saving a Budget File under a Different Name**

If you have made changes to your budget file, but wish to rename the Budget file when you save it, use the **Save As** option from the **File** menu. You are prompted with a Dialog Box to enter a name for the new file. Note that Budget files by convention end with the **.BGT** suffix on the file name.

## Exporting Transactions to an External File

Use the **Export** option from the **File** menu to save a group of transactions (based upon date) to an external file. This option is useful for maintaining a single budget from multiple systems. One of the systems should contain the master copy of the budget file, while the other system(s) contain secondary copies. You can enter transactions on one of the secondary copies, then periodically export the transactions to an export file. This export file can then be imported into the master system to bring it up to date.

When you select the **Export** option, you will be prompted with two dialog boxes. The first is used to prompt you with a date range for selecting transactions to be exported. You must enter a **To** date which provides an end limit for the selection; the **From** date is optional, and provides a beginning limit for the transaction. If no **From** date is provided, then all transactions entered up to and including the **To** date are exported; if you enter a **From** date, then transactions on or after this date, up to and including the **To** date, are exported.

The second dialog box is a file selection box which allows you to specify the name and location for the export file. Note that by convention, export files have the suffix **BEX**.

## Importing Transactions from an External File

Use the **Import** option from the **File** menu to cause a group of Transactions, exported from another system using the export option, to be read in and applied against your current budget. This option is useful for maintaining a single budget from multiple systems. One of the systems should contain the master copy of the budget file, while the other system(s) contain secondary copies. You can enter transactions on one of the secondary copies, then periodically export the transactions to an export file. This export file can then be imported into the master system to bring it up to date.

When you select the **Import** option, you will be prompted with a file selection dialog box, used for specifying the name of the export file to be read. Note that by convention, export files have the suffix **BEX**. When you select a file, the transactions in the file are read and processed by Home Accountant as if they had been entered manually. Home Accountant checks for duplications, and will not process a transaction that has the same Description for the same date as an existing transaction. If Home Accountant detects a duplicate transaction, it will prompt you with a dialog box, asking you if you want to edit the transaction. If you select **YES**, then the Edit Transaction Dialog Box is displayed, allowing you to edit the transaction.

Note that for the **Import** and **Export** features to be effective, the secondary copies of the budget file must contain the exact same Account and Category definitions as the Master copy. If you export a transaction that refers to an Account or Category that is not defined on the importing system, then the transaction will not be completely processed on the importing system. The easiest way to keep the Master and Secondary copies in sync is to periodically copy the entire budget file from the Master to the secondary systems.

## The Print Function

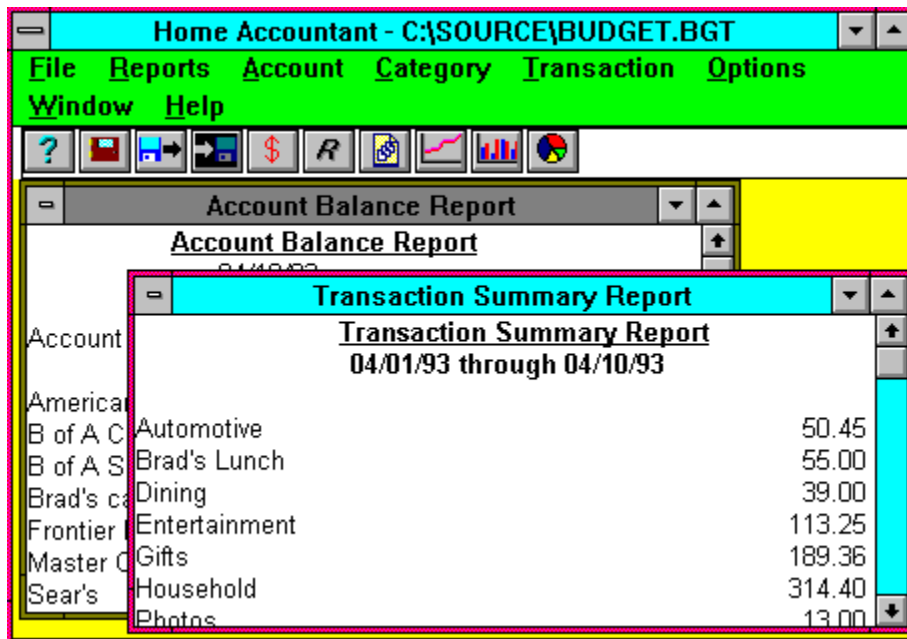
The **Print** option, located under the **File** menu, is used to send the report being shown on the screen to your current default printer. You can use the Printer Setup option to check to see which is your current default printer prior to executing this function.

## The Printer Setup Function

If you need to send a report to your printer, the **Printer Setup** option of the **File** menu can be used to choose a default printer and to specify setup parameters for the printer. When you enter this option, you are prompted with a Dialog Box containing the names of all defined printers, as well as an OK button, a Cancel button, and a Setup button. Select the printer you want in the list box, and press the OK button to make this your default printer. Select the Cancel button to exit the Dialog without modifying your default printer. Select the Setup button to enter a printer-specific dialog where you can enter Setup information for the selected printer.

## Viewing Reports on the Display Screen

When you use the **Home Accountant** program to generate a report to the display, the report either appears as a report sub-window within the **Home Accountant** client area. Each time you create a new report, a new report window is created. Each report window can be controlled individually, and is totally independent from the other report windows. The following shows a **Home Accountant** screen with two report sub-windows:



This screen contains two windows, each containing a **Home Accountant** report. Only one of these reports can be active at a time. You can activate a report window by clicking on it with the mouse, or by selecting the report name from the **Window** option. When a report is active, the Home Accountant menu bar reflects the options appropriate for that report type.

If a report is too large to fit in a window, Horizontal and/or Vertical Scroll bars appear to allow you to scroll within the report. You can use your mouse to control the scroll bars and scroll through the report in the usual manner. In addition, you can use the following keyboard interface to scroll a report:

- o Use the **up arrow** and **down arrow** keys to scroll through the report one line at a time.
- o Use the **Page Up** and **Page Down** keys to scroll through the report one page at a time.
- o Use the **Home** key to scroll immediately to the beginning of the report.
- o Use the **End** key to scroll immediately to the end of the report.
- o Use the **Tab** key to 'highlight' the next item on the screen, so that it can be selected for zooming.
- o Use the **Escape** key to remove highlighting from the current entry.
- o Use the **Enter** key to 'zoom' in on the current highlighted entry. See the description of zooming below.

If you see an item on a report for which you wish to see more details, you can 'zoom-in' on



the item in question. You select an item for zooming by either clicking on it with the mouse, or by pressing the **Tab** key until the entry is highlighted. Zoom in on the selected item by double clicking on it or by pressing the **Enter** key. The result of zooming-in on a report item is that either another report window or Dialog Box will be displayed, containing more details about the selected item. For example, if you zoom in on a Category or Account name in a Transaction Summary report, a Transaction detail report for the selected item for the same date range is displayed in a new window. If you are displaying a Transaction Detail report, and you zoom in on a particular entry, the Define Transaction Dialog Box for the selected transaction is then displayed. If you zoom in on a dollar value on the Trends report, a Transaction Detail report for the corresponding month and Expense Category is displayed.

You can get rid of a Report Window either by selecting the **Close** option from the System menu for the sub-window.

## Changing the Font for Reports

Use the **Fonts** sub-menu from the **File** menu to change the font (character style) used to create a report. There are two options in the **Fonts** sub-menu: **Screen** and **Printer**. Choose the **Screen** option to alter the appearance of text on the screen; use the **Printer** option to define the font to be used for printing reports. When you select either of these options, the **Font** dialog box is selected. This dialog box allows you to select a new default typeface and character size for the reports you create. If you select the **Screen** options, then the currently displayed report, as well as all other screen reports, will be changed to the new font. If you select the **Printer** option, then all subsequent reports that you send to your printer will be written with the selected font. Note that fonts sizes are measured in points.

# The Transaction Report

The **Transactions** option, located under the **Reports** menu, allows you to see or print a report of your transactions. When you select this option, there are several parameters which you need to set:

- o The **Date Range**. Only transactions occurring between the start and end date are included in the report.
- o The **Show Detail** flag. This flag indicates whether or not you want to see detailed information for the transactions. If this flag is not set, you will only see transaction summaries by category or by account.
- o The **Report by** area indicates whether you want to see transactions broken out by **Category** or by **Account**.
- o The **Show Expenses** or **Show Income** buttons indicate whether you want to see Expense Transactions or Income Transactions.
- o The **Select** drop-down list allows you specify a Category (if you choose the **Report by Category** option) or Account (if you choose **Report by Account**). If you do not select an entry in this box, a report is produced showing transactions for each simple Category or Account.
- o The **Output To** buttons allow you choose whether you want the report to be written to the **Screen** or to the **Printer**. If you choose the **Printer** option, a drop-down list of available printers is displayed, allowing you to select the target printer.

## The Accounts Report

The **Accounts** option, located under the **Reports** menu, is used to report the current status of each of your defined accounts. This report will be produced automatically whenever you define a new transaction if the Auto Report option is checked. Note that if you are overdrawn on a bank account, or have made purchases with a credit card that have not been paid yet, you will see a negative value for the current balance. If you wish to print this report, select the Print option from the **File** menu. Note that you can only have one Account Report window defined at any one time. If you select this option when an Account Report window already exists, then the existing Account Report is refreshed.

## The Trends Report

The **Trends** option, located under the **Reports** menu, is selected to display the Expense Category Trends Report. This report shows you how much you have spent in each simple expense category by month. The report also shows total expenses and total income. If you wish to print this report, select the Print option from the **File** menu.

## The Account History Report

The **Account History** option within the **Reports** menu allows you to generate a report which shows all the transaction activity against an Account for a specified period of time. The first line of the report shows the Account's Balance at the start of the interval. Each subsequent report line represents a transaction in which the account was involved. You can track how the balance within the account changed over the course of the selected time period.

When you first select the **Account History** option, a dialog box is displayed which allows you to select the date range for the report, and the account for which the report is to be created. When you press the **OK** button, the report is created in a new window. Like other types of reports, it can be printed by selecting the **Print** option from the **File** menu.

## The Trends Graph

The **Trends Graph** option, which is located under the **Reports** menu, is used to create a month-by-month bar graph of the total amounts in one or more categories. When you select this options, a Dialog Box is displayed, which allows you to set control parameters for the Bar Graph. Several parameters can be set:

The **Graph by:** option allows you to select either **Expense** categories or **Income** categories.

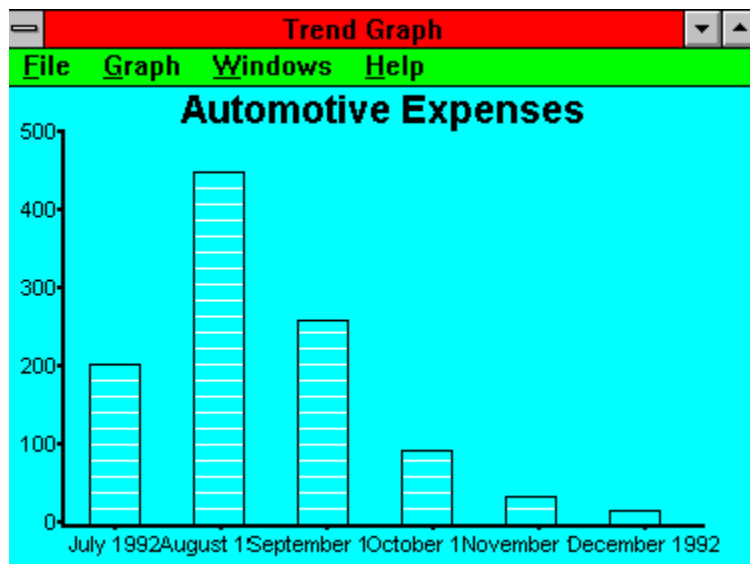
The **Graph Total** checkbox allows you to generate a graph consisting of a single bar for each month. Each bar represents the sum of all expense or income activity for that month.

If you select the **Draw Budget Reference Line** option, then a horizontal line is drawn across the chart for each selected expense category. The horizontal line(s) represent the defined Budget values for each selected category. This option does not appear if the **Graph Total** option is selected, or if you are graphing Income categories.

The **Select {Expense | Income} Category** list box allows you to select one or more categories for the graph. This list box disappears if the **Graph Total** box is checked.

The **Start Month** and **End Month** fields allow you to specify the time period to appear on the bar graphs horizontal axis. The default is the last 6 months. You must enter these dates in MM/YY format (i.e. 4/92 to specify April of 1992).

When you click on **OK**, a new window is created which contains the bar graph. Here is an example of a Trends Graph:



Once the Bar Graph appears in the window, you can alter the appearance of the graph by selecting the options that appear on the **Graph** pull-down menu: **Fonts**, **Title**, **Axes**, **Border**, **Legend**, and **Category styles**.

**You can also Zoom** in on the data that appears in a bar graph. By double clicking on a bar in the graph, you will bring up a Transaction Report that shows the details for the selected

category and month.



## The Pie Chart

Use the **Pie Chart** option on the **Report** menu to create a Pie Chart of Transaction Categories. The resulting chart shows the distribution of transactions by either Expense or Income for the specified time period. When this option is selected, a Dialog Box is selected which allows parameters to be set:

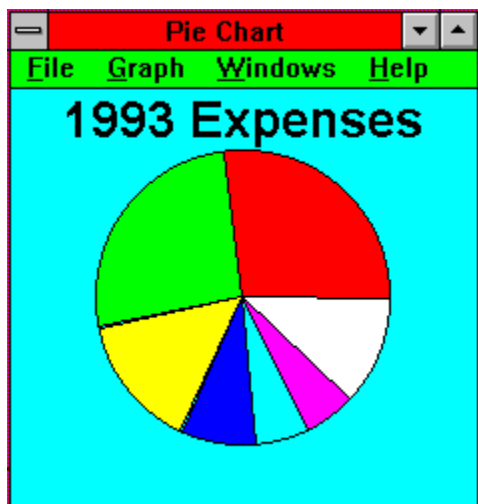
The **Chart by:** option allows you to select either **Expense** categories or **Income** categories.

The **All Categories** checkbox, which is checked by default, indicates that the Pie Chart should consist of all simple categories of the selected type. If you uncheck this box, you can select specific categories for the chart.

The **Select {Expense | Income} Category** list box, which appears if the **All Categories** box is unchecked, allows you to select one or more categories for the graph.

The **Start Date / End Date** fields indicate the time span covered by the Pie Chart. Each date must be entered in YY/MM/DD format,

When you click on **OK**, a new window is created which contains the Pie Chart. Each slice of the pie chart represents the total of each transaction referencing the category for the specified period. The following is an example Pie Chart:



Once the Pie Chart appears in the window, you can alter the appearance of the graph by selecting the options that appear on the **Graph** pull-down menu: **Fonts**, **Title**, **Legend**, and **Category styles**.

You can also *Zoom* in on the data that appears in a pie chart. By double clicking on one of the pie segments in the graph, you will bring up a Transaction Report that shows the details for the selected category.

## Copying the Report to the Clipboard

The **Clipboard** option, located under the **Reports** menu, is selected to copy the current report to the Windows Clipboard. The report is pasted to the Clipboard in TEXT format, with Carriage Return-Line Feed sequences separating the lines, and tab characters separating the items on the lines. The primary purpose of this option is to allow the report data to be imported into a Windows spreadsheet program, such as Microsoft Excel, for further analysis.

## Exiting Home Accountant

Use the **Exit** option of the **File** menu to exit the **Home Accountant**. If you have made unsaved changes to your Budget file, you are prompted with a Dialog Box asking if you want to save the file.

## Displaying and Defining Accounts

Use the **New** option of the **Accounts** menu to define a new Account. You are prompted with a Dialog Box which will allow you to define the new Account. Four items of information can be associated with each account:

- o The **Name** of the Account, such as "Main Bank Account", or "Master Card". This field is required.
- o A **Description** for the account. This can be a longer description of the account than can be entered into the **Name** field. This field is optional.
- o The Current Balance of the account, in dollars and cents. For a credit card account, this could be a negative number, indicating that the card has been used for one or more expenses and that money is now owed for the use of the card.
- o The **Account Type**, which can either be **Bank Account**, **Credit Card**, or **Cash**.
- o If the account you are defining is a **Bank Account**, then **Home Accountant** keeps track of the next check number to write. This information is displayed on this dialog box, but you can't change it from here.

Clicking the **View** button allows you to view all the transactions associated with this account. The Select Transaction Dialog Box is displayed, allowing you to select any of the associated transactions for viewing or alteration.

After defining the information for the Account, click on the **OK** button to complete the definition of the account. Click on the **Cancel** button to cancel the new account definition.

## Viewing Existing Accounts

Use the **View** option of the Accounts menu to view and possibly alter the definitions and current status of existing Accounts. You are presented with a List Box which shows each currently defined account. Select an Account by either clicking on the account name and then on the **Select** button, or by double-clicking on the account name. This will bring up the Define Account Dialog Box. You can view and/or alter Account information from this Dialog Box.

To delete an account, click on the account name and then the **Delete** button. The account is effectively deleted from the Budget file; however, transactions defined against the account are not affected.

Click the **Done** button to terminate the **Select Account** Dialog Box.

## Displaying and Defining Simple Categories

Use the **New** option of the **Categories** menu to define a new Category. Use this function to define a new simple category. You are prompted with a Dialog Box which will allow you to define the new Category. Five items of information can be associated with each category:

- o The **Name** of the Category, such as "Groceries", or "Bill's Salary". This field is required.
- o A **Description** for the category. This can be a longer description of the category than can be entered into the **Name** field. This field is optional.
- o The Monthly Budget for the category. This is only valid if the category type is **Expense**. You enter into this field the amount you anticipate spending each month in this category. The amount entered into this field is used by the **Warn if Over Budget** feature.
- o The **Category Type**, which can either be **Expense** or **Income**.
- o An **Icon** (picture) to be associated with the category. This Icon is displayed next to the category name whenever it appears in a selection box. Choose one of the available Icons in the **Select Icon** box.

If you are looking at or altering an existing category, and the category type is Expense, the Dialog Box displays another field called **Month Expenses**. This field indicates how much has been spent so far this month in this expense category.

Clicking the **View** button allows you to view all the transactions associated with this category. The Select Transaction Dialog Box is displayed, allowing you to select any of the associated transactions for viewing or alteration.

After defining the information for the Category, click on the **OK** button to complete the definition of the category. Click on the **Cancel** button to cancel the new category definition.

## Creating Major Categories

Use the **Major...** option of the **Categories** menu to define a new Major Category. You are prompted with a Dialog Box which will allow you to define the new Major Category. Six items of information can be associated with each Major category:

- o The **Name** of the Category, such as "Groceries", or "Bill's Salary". This field is required.
- o A **Description** for the category. This can be a longer description of the category than can be entered into the **Name** field. This field is optional.
- o The Monthly Budget for the category. This is only valid if the category type is **Expense**. You enter into this field the amount you anticipate spending each month in this category. The amount entered into this field is used by the **Warn if Over Budget** feature.
- o The **Category Type**, which can either be **Expense** or **Income**.
- o An **Icon** (picture) to be associated with the category. This Icon is displayed next to the category name whenever it appears in a selection box. Choose one of the available Icons in the **Select Icon** box.
- o The categories that will be associated with this Major Categories are selected in the **Select Sub-Categories** list box. Select the sub-categories that are to be associated with this Major Category.

If you are looking at or altering an existing category, and the category type is Expense, the Dialog Box displays another field called **Month Expenses**. This field indicates how much has been spent so far this month in this expense category.

Clicking the **View** button allows you to view all the transactions associated with this category. The Select Transaction Dialog Box is displayed, allowing you to select any of the associated transactions for viewing or alteration.

After defining the information for the Major Category, click on the **OK** button to complete the definition of the category. Click on the **Cancel** button to cancel the new Major Category definition.

## Viewing Existing Categories

Use the **View** option of the **Categories** menu to view and possibly alter the definitions and current status of existing Categories. You are presented with a List Box which shows each currently defined category. Select a category by either clicking on the category name and then on the **Select** button, or by double-clicking on the category name. This will bring up the Define Category Dialog Boxnewcat. You can view and/or alter Category information from this Dialog Box.

To delete an Category, click on the name and then the **Delete** button. The category is effectively deleted from the Budget file; however, transactions defined against the category are not affected.

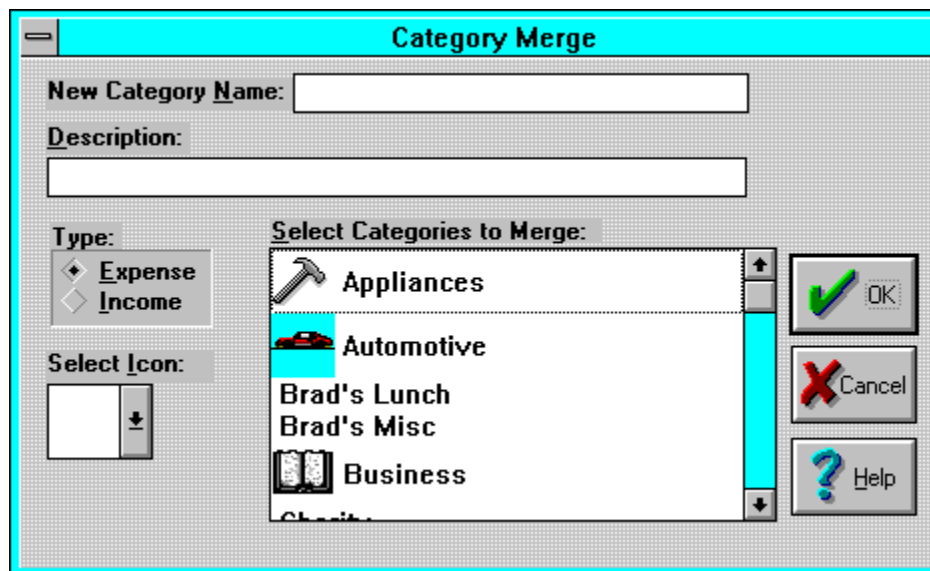
Click the **Done** button to terminate the **Select Category** Dialog Box.



## Merging Categories

The **Merge** option on the **Category** pop-up menu is used to create new expense or income categories by merging old simple categories together. When you merge categories, **Home Accountant** defines a new category with the name you specify, deletes one or more existing categories, and modifies all existing transactions that reference any of the deleted categories to now reference the new category.

When you select the **Merge** option, the following Dialog Box is displayed:



Key in the name of the new category in the field labelled **New Category Name**. This name may not duplicate the name of any existing category, although it may have the same name as one of the categories that you select to be merged.

You may also key in an optional description for the category.

You can define the new category as either an **Expense** or an **Income**. The list box underneath the **Select Categories to Merge** prompt is filled with each defined Category of the type you select. You can select one or more categories in this box for merging. These categories are deleted when you merge them into the new category.

You can optionally associate an ICON with the category. This ICON is displayed next to the category name whenever it appears in a selection box. Choose one of the available ICONS in the **Select Icon** box.

Click the **OK** button to complete the Category merge process. Click the **Cancel** button to return without performing a category merge.

**New Category Name**

Enter the name of the new category. It may duplicate the name of one of the categories to be merged.

**Description**

You can enter a long description for the Category in this field. It is optional

## Category Type

Indicate here whether the new Category is an **Income** or an **Expense**. You may only merge categories of the same type as you are defining.

## Select Icon

You can optionally associate an ICON with the category. This ICON is displayed next to the category name whenever it appears in a selection box. Choose one of the available ICONS in this box.

### **Select Categories to Merge**

In this List Box, you select one or more categories to merge. These categories are deleted when you merge them into the new category.

**OK**

Click this button to cause the selected categories to be merged into the new category.

**Cancel**

Click this button to cancel the merge process.



## Displaying and Defining Transactions

Use the **New** option of the **Transaction** menu to define a new Transaction. You are prompted with a Dialog Box which will allow you to define the new Transaction. Here is what the Transaction Dialog Box looks like:

The screenshot shows a dialog box titled "Define Transaction". At the top, there are two input fields: "Date:" with the value "06/17/93" and "Time:" with the value "21:48:04". To the right of these are "OK" and "Cancel" buttons. Below the date and time is a "Description:" label followed by a text input box. Underneath the description are "To:" and "Amount:" labels with corresponding text input boxes. A "Transaction Type:" section contains three radio buttons: "Expense", "Income", and "Transfer". To the right of the main form area are three buttons: "Split", "Memorize", and "Help". At the bottom of the dialog, there are two sections: "Select Account:" and "Select Category:". Each section has a "New..." button and a drop-down menu.

The following items of information can be associated with each transaction:

- o A **Description** for the transaction. This field is required.
- o A **To** field for the transaction. This field is required for an Expense Transaction, and is optional for other types of Transactions. This field indicates the party to which a payment for an expense transaction was made.
- o The **Amount of the Transaction, in dollars and cents.** This field is required.
- o The **Transaction Type: this can be either Expense, Income, or Transfer.**
- o You must also define the Account(s) and Category associated with this transaction. These are specified in two drop-down lists whose contents depend on the **Transaction Type:**
  - o **Expense:** Pick the account from which the money for the transaction is coming from in the left box. Pick the expense category in the right box.
  - o **Income:** Pick the account into which the money is to be deposited in the left box. Pick the income category in the right box.
  - o **Transfer:** Pick the account where the money is being transferred from in the left box. The account that the money is being transferred to is selected in the right box.
  - o If you are defining an Expense or Transfer Transaction, and the Account is a **Bank Account**, then two additional fields appear on the screen. These fields are the **Check Number** field, and the **Check Reconciled** button. You can key in the number of the check written for the Expense or Transfer in the first field. **Home Accountant** automatically keeps track of the next check

number to write, and fills the number into this field when you select the Account. If the transaction did not involve writing a check, the **Check Number** field should be 0. The **Check Reconciled** button can be checked to indicate that this Transaction has been reconciled with your Bank Statement.

Note that you can only associate a simple category with your Expense or Income transaction.

If you find that the account and/or category you want to associate with the transaction does not currently exist, you can dynamically create the account or category. Click the left **New** button to create a new Account, or the right **New** button to create a new Category. Clicking either of these buttons will cause the corresponding **Create** Dialog Box to appear. Once you define the Account or Category, the new item is placed in the selection field of the corresponding drop-down list.

Click on the **Memorize** button to cause the information on the screen to be stored as a Memorized transaction. Memorized transactions can be later recalled and used to create new transactions.

The **Split** button is used to create multiple transactions (either expense or income) that are performed at the same time, defined against the same account, but need to be associated with different categories. An example of splitting a transaction may occur if you go to the grocery store to buy groceries, but also purchase some household items at the same time. You could enter the purchase as two separate transactions, but the **Split** button offers a short cut. It allows you to enter the information common to the transactions on the **Define Transaction** screen, then enter the Descriptions, Categories, and amounts on another screen. You can split new transactions, or existing transactions. When you click on the **Split** button, the Split Transaction dialog box is displayed.

After defining the information for the Transaction, click on the **OK** button to complete the definition of the transaction. The accounts and/or categories affected by the transaction are automatically updated. Click on the **Cancel** button to cancel the new Transaction.

**Date**

Fill in the date that the transaction occurred, in YY/MM/DD format.

**Time**

Fill in the time that the transaction occurred, in HH:MM:SS format.

## **OK Button**

Click on this button when you are done defining a transaction.

**Description**

Key in a description for the transaction. This field is required.

**To Field**

For **Expense** or **Income** transactions, specify the name of the party with whom the transaction was conducted..

**Amount**

Fill in the amount of the transaction, in dollars and cents (cents are optional).



## Transaction Type

Click the appropriate button, depending on whether your transaction is an **expense**, **income**, or **transfer**.

**Cancel**

Click this button to cancel the definition of the current transaction.

## **Memorize**

Click on this button to cause the information on the screen to be stored as a Memorized transaction.

**Account Box**

Select the Account involved in the transaction in this box. For Transfer transactions, select the 'From' account.

**Category Box**

Select the Simple Category involved in the transaction in this box. For Transfer transactions, select the 'To' account in this box.

## **New Account Button**

Click on this button to create a new account by means of the Create Account Dialog Box.

## **New Category Button**

Click on this button to create a new category by means of the **Create Category** Dialog Box.

## Viewing Existing Transactions

Use the **View** option of the **Transactions** menu to view and possibly alter the definitions of existing Transactions. You are presented with a List Box which shows the dates and descriptions of each currently defined transaction. Select a transaction by either clicking on the transaction and then on the **Select** button, or by double-clicking on the transaction. This will bring up the **Define Transaction** Dialog Box. You can view and/or alter Transaction information from this Dialog Box.

To delete a Transaction, click on the name and then the **Delete** button. The Transaction is deleted from the Budget file. The transactions is 'backed-out' of the file: i.e., the effect that the transaction had on the defined Account and/or Categories is reversed, as if the transaction had never taken place.

Click the **Done** button to terminate the **Select Transaction** Dialog Box.



## Recalling Memorized Transactions

Use the **Recall** option of the **Transactions** menu to view and possibly use the current set of Memorized Transactions. You are presented with a List Box which shows the descriptions of each currently defined memorized transaction. Select a transaction by either clicking on the transaction and then on the **Select** button, or by double-clicking on the transaction. This will bring up the **Define Transaction** Dialog Box. You can view and/or alter Transaction information from this Dialog Box. The appropriate fields in the Dialog Box are filled in with the information from the memorized transaction, with the exception of the date and time, which are filled in from the current date and time.

To delete a memorized Transaction, click on the name and then the **Delete** button. The Transaction is deleted from the Budget file.

Click the **Done** button to terminate the **Select Memorized Transaction** Dialog Box.

# Consolidating Transactions

Use the **Consolidate** option of the **Transactions** menu to consolidate old transactions by category and possibly by account. When you consolidate transactions, you lose detailed information about individual transactions and create consolidated transactions records. Consolidated transactions contain the sum of all activity for a month in a particular category.

The **Transaction Consolidation** Dialog Box allows you to enter two fields:

- o The **Date** field which indicates the range of transaction dates for which consolidation is to take place.
- o The **Track by Account** button, which indicates that you want to consolidate by account, as well as by category. If you select this option, **Home Accountant** will consolidate transactions for the same category, account, and month. If this option is not selected, transactions are consolidated only by category and month, and account information is effectively lost.

**Description** fields for consolidation records always contain the word **Consolidation** followed by the category name. The date of the transaction is the first day of the consolidated month.

## Searching for Transactions

Use the **Search** option of the **Transactions** menu to search through the entire set of defined transactions looking for those transactions that contain certain text in the **Description** or **To** fields. When you select the **Search** option, a Dialog Box is displayed which then allows you to enter the parameters for the search:

- o Enter the text you wish to locate in the **Enter Text to Search for** field;
- o If you check the **Ignore Case** checkbox, then the search will ignore upper- and lower-case when searching the transactions for the text in question. In other words, if you enter a sequence of characters to search for, it will match any transaction containing the text, whether the text is originally written in upper, lower, or mixed case.
- o The **Find All** checkbox is used to specify that you want to locate all transaction entries containing the specified text at once. If you click this option, a new Report Window is created which will contain line items for each matching Transaction. You can zoom in on any of these transactions by clicking on them. If the **Find All** button is not checked, the first transaction that satisfies the request is displayed in the **Define Transaction Dialog Box**.
- o Either the **Exact Match** or the **Containing** buttons should be clicked. **Exact Match** means that the specified search text must exactly match the text in the Description or To fields in order to satisfy the search. If **Containing** is selected, it means that the Description or To fields must only contain the specified search text in order to be considered a match.
- o The **Fields to Search** checkboxes indicate which fields of the transactions should be searched for the specified text. At least one of these boxes must be checked. Both boxes may be checked, which indicates that a match will occur if the text is found in either the **Description** or the **To** fields.
- o Use the **Search Direction** buttons to indicate in which order the search is to proceed. Select **Forward** to start the search at the beginning of the Transactions; select **Backward** to begin the search at the end.

The **Next** option from the **Transactions** menu is used to continue the search by locating the next matching transaction. This option is only valid if the original search did not use the **Find All** option. When **Next** is selected, the next Transaction which matches the original search parameters is displayed in the **Define Transaction Dialog Box**.

## Check Reconciliation

Use the **Reconcile** option of the **Transactions** menu to reconcile the checks you have written against your Bank Statement. When you select this option, a pop-up menu is displayed showing each of your defined Bank Accounts. Select the Account for which you wish to perform reconciliation, and the **Check Reconciliation** Dialog Box is displayed.

The **Check Reconciliation** Dialog Box allows you to see each unreconciled Expense or Transfer Transaction defined against the selected Bank Account. Each Transaction is represented by an item in a list box, showing the check number, the date of the Transaction, the Transaction amount, and the **To:** field entered in the transaction. By selecting a transaction and clicking on the **Reconcile** button, or by double-clicking on an item, you will cause the **Reconcile** flag to be turned on for the transaction. You will normally do this when you receive your statement from the Bank and wish to mark each transaction appropriately.

## The Split Transaction Dialog Box

When you click on the **Split** button from the Define Transaction dialog box, the **Split Transaction** dialog box appears. This dialog allows you to take a transaction (either new or pre-existing) and create multiple transactions. All the transactions share the same Date, Time, To field, Check Number, and Account fields, but each has a unique Description, Category, and Amount. You enter the last three fields for each transaction on the **Split Transaction** dialog box. When you click the **OK** button, a transaction is created for each line on the screen for which you have entered data.

## The Auto Save Option

If the **Auto Save** option of the **Options** menu is checked, it means that the budget file is automatically saved to Disk whenever you define a new transaction. This is convenient as it reduces the risk that transaction definitions will be lost because of unexpected outage prior to a manual save.

## The Auto Report Option

If the **Auto Report** option of the **Options** menu is checked, it means that the Account Balance Report will be automatically re-generated whenever you define a new transaction. If this option is not checked, the screen will continue to show the original (and probably inaccurate) the Account Balance Report after a new transaction is defined.

## The Warn if Over Budget Option

If the **Warn if Over Budget** option of the **Options** menu is checked, it means that **Home Accountant** will check the expense category each time an expense transaction is defined to see if the monthly budget for the category has been exceeded. If the budget is exceeded, a warning message box is displayed.



## The Auto Backup Option

If the **AutoBackup** option of the **Options** menu is checked, **Home Accountant** will automatically create a backup copy of the Budget File the first time you change it after loading it. The name of the backup file will be the same as the original file, except it will have a '.BAK' suffix instead of '.BGT'. A Message Box will let you know when this backup file is being created.

## The Allow Duplicate Transactions Option

**Home Accountant** will not normally allow you to create two transactions with the same description and the same date. If the **Allow Duplicate Transactions** selection of the **Options** menu is checked, however, duplicate transactions will be allowed.

## The Toolbar Option

If the **Toolbar** option of the **Options** menu is checked, **Home Accountant** will automatically display a toolbar at the top of the Main Window, immediately under the Menu. The toolbar provides shortcut buttons to commonly-used functions.

## Using the Toolbar

The Toolbar is the area of the screen on the Main Window that contains 10 graphical push-buttons. These buttons are shortcuts to several commonly-used **Home Accountant** functions, and a click with the mouse is the equivalent of activating these functions through the menu.



This button is used to quickly access help for **Home Accountant**. Clicking on this button is the equivalent of Selecting **Introduction** from the **Help** menu.



Use this button to exit from **HomeAccountant**. It is the equivalent of selecting the **Exit option from the Files** menu.



Clicking this button is the equivalent of selecting **Open from the Files** menu.



Clicking this button saves the current budget file. It is like selecting the **Save option from the Files** menu.



Click this button to define a new transaction. It is the equivalent of selecting **New from the Transaction** menu.



This button recalls memorized transactions, like the **Recall** option on the **Transaction** menu.



Clicking this button allows you to define a transaction report. It is the same as selecting **Transaction from the Report** menu.



Selecting this button creates a Trends report, as if you had selected **Trends from the Report** menu.



This button represent the **Account History** option from the **Reports** menu. If you click this button, the **Account History** dialog box appears.



If you select this button, the **Create Transaction Trends Bar Graph Dialog Box** is displayed, allowing you to define a Transactions Bar Graph.



If you select this button, the **Create Category Pie Chart Dialog Box** is displayed, allowing you to define a Category Pie Chart.



## The Window Option

Use the **Window** option of the Main Menu to display a set of options for controlling the appearance and behavior of the report sub-menus appearing within **Home Accountant**. Four options always appear: Tile, Cascade, Arrange Icons, and Close All. In addition, the title of each currently defined report window appears. To make one of these reports into the currently active sub-window, simply select it.

## The Tile Option

Use the **Tile** option to cause **Home Accountant** to arrange each of the report sub-windows in a tiled fashion.

## The Cascade Option

Use the **Cascade** option to cause **Home Accountant** to arrange each of the report sub-windows in a "cascade" fashion.



## The Arrange Icons Option

Use the **Arrange Icons** option to cause **Home Accountant** to arrange the icons which represent the minimized report sub-windows.

## The Close All Option

Use the **Close All** option to cause **Home Accountant** to close all report sub-windows.

## The Calculator Option

The **Calculator** option, from the **Options** menu, is merely a convenient method of accessing the Windows **Calculator** function. When you invoke this option, the standard Windows calculator appears in a separate Window.

## Changing the Fonts on the Chart

The **Fonts** option on the **Graph** pull-down menu allow you to change the appearance of text on the Chart. Three sub-options are displayed when you select this option: **Title...**, **Axis...** (for Bar Charts only), and **Legend...**. When either of these options are selected, Home Accountant displays a standard Font editing Dialog Box, allowing you to enter the characteristics for the font being altered.

## Changing the Chart Title

Use the **Title...** option on the **Graph** pull-down menu to modify the title at the top of the Chart. A Dialog Box is displayed when this option is selected, allowing you to modify the title.

## Changing the Bar Chart Axes

The **Axes...** option on the Bar Graph **Graph** pull-down menu allows you to define the width of the X and Y Axis on the bar chart. The default width for the Axis lines is one pixel; if you desire a thicker line, you can select the thickness you want from a list box which is displayed when you pick the **Axes...** option.

## Changing the Bar Border

Use the **Bar Border...** option on the Bar Graph **Graph** pull-down menu to select a new border thickness for the bars in the graph. The default width for the border is one pixel; if you desire a thicker border, you can select the thickness you want from a list box which is displayed when you pick this option.

## Displaying or Hiding the Legend

By default, the Chart window includes a sub-window containing a legend for the graph. This legend indicates the color and pattern associated with each category shown on the graph. You can cause the Legend window to disappear or re-appear by selecting the **Legend** option from the **Graph** pull-down menu. The checkmark next to the **Legend** option indicates that the Legend is currently being displayed.



## Changing the Category Characteristics

Normally, a default color and hatch pattern is used for each selected category. This color and pattern is used to fill in the bars of a Bar Chart or the slices of a Pie Chart. You can select alternate colors and/or patterns by selecting the **Category Styles** option on the **Graph** pull-down menu. Each category appearing in the graph is included in the sub-menu which is displayed. By selecting a particular category, you cause a Dialog Box to be displayed. This dialog box contains two selection boxes; the first allows you to choose a new color for the category; the second allows a new pattern to be selected.

## Registration

Registration for **Home Accountant for Windows** is only \$15. If you register , you will receive a Hardcopy User's Guide, plus you will be entitled to Technical Support from the author, including free upgrades. To register, leave a message for the author at the following number:

Brad Winslow  
310-582-4401  
CompuServe ID: 71672,3344

or use the CompuServe Shareware Registration Process.