Hi, Finance!   Help Contents

The Index lists Help topics available in Hi, Finance!   Use the scroll bar to see entries not currently visible in the Help window.

To learn how to use Help, press F1 or choose How to Use Help from the Help menu.

Keyboard

Hi, Finance!   Keys

Main Screen Controls

Title Screen & Iconic Menu
Toolbar
Status Bar
Scenario List

Commands

File Menu Commands
Edit Menu Commands
Modules Menu Commands
Options Menu Commands
Help Menu Commands

Modules

Financial Calculator
Loan Calculation & Amortization
Investment Analysis
Random Number Generator
Personal Financial Planner
       Investments
       Retirement
       Death
       Education
       Other Goals
Business Assistant
       Markup Calculation
       Gross Profit Margin Calculation
       Sales Tax Calculation
       Cost-Volume-Profit (Breakeven) Analysis
       Economic Order Quantity Calculation

Other Features

About Box
Registration Information Screen
License Code Entry Box
Order Form

Hi, Finance!   Keys

This topic explains the special keys available in Hi, Finance!

System Control Keys

Alt+F4   Exit Application
Ctrl+Esc   Switch To...

Application Control Keys

Ctrl+F4   Close Child Window
Ctrl+F6   Next Child Window

Dialog Box Keys

Tab   Moves to next text box, check box, command button, or group
                                of option buttons.

Shift+Tab   Moves to previous text box, check box, command button, or
                                group of option buttons.

Arrow Keys   Move and select within active group of option buttons.

Spacebar   Turns on or off active check box or chooses active command
                                button.

Enter   Chooses active command button.

Esc   Cancels command and closes dialog box.

Menu Keys
F3   File Open
Shift+F4   File Save
F4   File Save As
F5   File Export
F7   File Print
Shift+F7   File Printer Setup
Shift+F10   File Exit

Shift+F8   Edit Cut
Ctrl+F9   Edit Copy
Shift+F9   Edit Paste
F8   Edit Clear Item
F1   Help (context-sensitive)

Main Screen Controls

Title Screen & Iconic Menu

A single mouse click on the desired icon will execute the module.   Keyboard users may use the tab key to select the wanted module and then execute it using the space bar.

The "Business" module will bring up another incomic menu showing the sub-modules available.

The "Hi, Finance!" billboard may be used as a button to bring up the About Box.

Scenario List

Use the scenario list to quickly go to a commonly used function in Hi, Finance!   Double-clicking on the item will bring you to the proper module with the proper options selected for that type of operation.   You can customize the list with your own description by setting up all the options in the appropriate module and then selecting the "Options.Save Scenario..." menu selection or the scenario button from the toolbar.

Toolbar

The toolbar buttons allow mouse users to execute various functions rapidly without having to navigate through regular drop-down menus.

The arrangement of the buttons mimics that of the drop-down menus, representing functions as illustrated below.   The toolbar may be turned off (removed) using the Options menu.
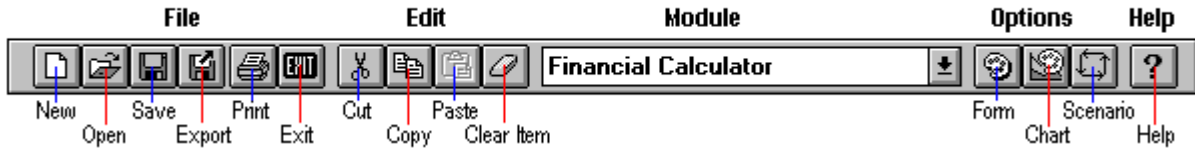
Status Bar

This feature provides information about current operations of Hi, Finance!   You may remove or restore it via the <u>Options</u> menu.

Commands Menu

The Commands menu allows you to select the appropriate command.

File Menu Commands
Edit Menu Commands
Modules Menu Commands
Options Menu Commands
Help Menu Commands

File Menu

New	Creates a "clean" module -- variables set to null.
Open	Open a file to bring data into the current module.
Save	Saves to the active file changes made in the current module.
SaveAs	Saves the current data to a new user-specified file.
Export	Saves the current data to a file in another program's format.
Print	Prints the active window.
Print Setup	Identifies and sets options for the printer.
Exit	Ends your Hi, Finance! session.

Edit Menu

Copy   Copies text to the clipboard.

Cut   Deletes text and moves it to the clipboard.

Paste   Moves text from the clipboard to the edit window.

Clear Item   Deletes text without moving it to the clipboard.

Help Menu

Contents   Displays the Contents of Hi, Finance! Help.

Search for Help on...   Displays a dialog box displaying topics with Help information

Keyboard   Displays a list of topics with information about using keyboard keys in *Hi, Finance!*

Commands   Displays the commands available for running *Hi, Finance!*

Modules   Displays a list of *Hi, Finance!* program modules

How to Use Help   Provides standardized information about the Microsoft Windows Help System.

Register Hi, Finance!   Provides information about using, ordering, and recording license numbers for Hi, Finance! .

About Hi, Finance! Displays version of *Hi, Finance!* and numbers for technical support.

Modules Menu

Financial Calculator | Enables you to compute present and future values of lump sums or annuities, as well as account for inflation.

Loan Calculation & Amortization | Lets you calculate loan payments, number of payments needed, interest rate required, or loan principal.

Investment Analysis | Lets you evaluate potential investment candidates.

Random Numbers | Generates set of random numbers from range.

Personal Financial Planning | Provides a structured method of assessing financial assets and goals.

Business Assistant | Provides several aids for business:

Markup | Involves increasing an item's cost by a given percentage.

Gross Price Margin | Computes price as a percentage of that price.

Sales Tax | Computes sales tax .

Cost-Volume-Profit (Breakeven) Analysis | Determines areas of profitability based on fixed and variable costs and sales prices.

Economic Order Quantity | Determines "optimum" ordering quantity.

Options Menu

Form Colors   Allows the user to set the colors used in the program windows.

Chart Colors   Allows the user to set the colors used in the charts.

Save Scenario...   Allows the user to save a scenario in own words.

File New

Creates a "clean" module -- variables set to null.

See also
>> File Menu Commands

File Open

Opens an existing file to bring data into the current module.   This command will display a dialog box which will prompt the proper file extension for the active module.

See also
> File Menu Commands

File Save

Saves   changes made to the active file.

See also
        File Menu Commands

File Save As

Saves the current module to a new user-specified file.   The current file name will be offered as a default, although this will be selected so that the user can immediately type in the new file name.

See also
      File Menu Commands

File Export

Saves data associated with the current module to a file in another program's format.
Options include:

.xls Microsoft Excel spreadsheet format
.wks Lotus 1-2-3 spreadsheet format
.csv Comma-separated-variable ascii text format
.bin Binary format

See also
File Menu Commands

File Print Command

Prints the active window.

See also

       File Menu Commands

File Print Setup

Identifies and sets options for the printer.

See also
File Menu Commands

File Exit

Ends your **Hi, Finance!** session.

See also
            File Menu Commands

Edit Clear Item

Deletes text without moving it to the clipboard.

See also
       Edit Menu Commands

Edit Copy

Copies text to the clipboard while leaving the original text intact.

See also
Edit Menu Commands

Edit Cut

Deletes selected text and moves it to the clipboard.

See also
> Edit Menu Commands

Edit Paste

Moves text from the clipboard to the insertion point.

See also
Edit Menu Commands

Financial Calculator

Use the Financial Calculator to solve most problems involving financial mathematics, employing a "do it yourself" approach.   Files saved for this module use a ".fin" extension as a default.

Payment Type   Choose whether the type of calculation involves a single lump sum or a series of equal periodic payments (annuity).

Needed   Pick the type of calculation desired:

Present Value   Calculates what a sum expressed in terms of an amount in the future or series of payments would be worth today if discounted at a given rate.

Future Value -- the known future lump sum.
Payment Amount -- the amount of equal periodic payments.
Discount Rate -- the percentage rate (XX.XX) at which the   present value is computed.
Annually, Semi-Annually, etc. -- whether the rate expressed is per year, per hallf year, etc.
Compounded Annually, Semi-Annually, etc. -- how often compounding is computed.
Periods -- the number of time units from the present to the future.

Future Value   Calculates what a lump sum or series of payments would be worth after a passage of time after applying a given rate of appreciation.

Future Value of a Lump Sum -- Calculates what today's investment can be worth in the future.
Future Value of an Annuity -- Shows how making regular periodic investments can pay off in accumulated savings or investments.

Amount to Invest   **--** Enter today's value.
Payment Amount --   Enter amount of periodic payments.
Rate of Appreciation -- Rate (XX.XX) at which the investment grows.
Periods -- Number of time periods from present to future time.

Rate Required -- Calculates the rate of appreciation or discount which would produce a future value given a present value over a stated passage of time.

Present Value -- Enter today's value OR
Payment Amount -- Enter amount of periodic payments.
Future Value -- the known future sum.
Periods -- number of time periods from present to future time.

Payment Amount Required -- This calculates the periodic payment required to achieve a future value given the present value and a given rate of appreciation over a stated period of time.

Future Value of Annuity -- the known future sum.
Rate -- rate (XX.XX) at which the investment grows.
Periods -- number of time periods from present to future time.

Payment Number Required -- Calculates the number of stated periodic payments required to achieve a future value.

Present Value -- Enter today's value OR
Payment Amount -- Enter amount of periodic payments.
Rate -- rate (XX.XX) at which the investment grows.
Future Value -- the known future sum.

Effect of Inflation -- Calculates the purchasing power at a future time of a lump sum at the present time as decreased by inflation.

Present Value -- Enter present value.
Inflation Rate -- Enter average inflation rate over life of investment.
Periods -- number of time periods from present to future time.

<Chart>   Displays the calculation in graphical form.   The height of the vertical bars represents dollar values corresponding to the time periods involved.   If charting is not available for the current function, this button remains grayed.

Calculate button   Calculate and display the requested result.

Cancel button   Exit from the Financial Calculator without calculating or storing any results.

Expand Graph button   Displays a full-window chart.

Print Graph   Prints the currently displayed chart.

Help   Displays on-line help for the Financial Calculator.

Loan Calculation & Amortization

Do loan calculations, amortizations, and charts.   Files saved using this module use a ".lon" extension as a default.

Needed   Pick the type of calculation desired:

> **Payment Amount** Calculates periodic payment amount to repay the loan.
> **Number of Payments**   Calculates number of periodic payments to repay the loan.
> **Interest Rate**   Calculates interest rate to repay the loan.
> **Principal Amount** Calculates loan principal which can be repaid.

Prepared For   Enter the name of the personfor whom amortization schedules are being prepared.

Prepared By   Enter the name of the person preparing amortization schedules.

First Payment   Enter the date of the first payment.   This will be used to prepare the amortization schedules.   Enter the number (1 to 12) of the month in the left entry box; the number of the date (1 to 31) in the center box; and the year (1991 on) in the right box.

Fiscal Year End   Enter the number of the month which closes the fiscal year. For most individuals and entities on calendar years, this will be 12 (for December). For example, if your fiscal year end is September 30, enter "9". This entry is used to make sure that the yearly amortization summary computes the yearly totals correctly.

Calculate button   Calculate and display the requested result.

Cancel button   Exit from the Loan module without calculating or storing results.

Schedule button   Display two spreadsheets showing the details of the loan repayment over its life.   The **Amortization Schedule** shows each payment number, payment date, payment amount, the shares of each payment allocated to interest and toward repayment of principal, and the remaining balance.

> The **Yearly Amortization Summary** sheet provides a year-by-year update on the loan repayment, showing the payment year, total yearly payments, total interest applied during the year, total applied to reduce the principal balance during the year, and the principal balance at year's end.   The interest figure can be particularly useful for determining the mortgage interest deduction allowable on your income tax return.

Chart button   Brings up a two-pane chart relating to the loan repayments. The top pane shows the loan balance over its life.   The bottom pane shows the portions of the payments applied to interest and principal reduction.

Investment Analysis

Net Present Value/Internal Rate of Return -- Helps the investor determine the attractiveness of various opportunities in which the annual paybacks are not equal to one another.   The net present value (NPV), internal rate of return (IRR), profitability index, and payback ratio of the investment are calculated to provide varying evaluation tools.

The net present value is useful in providing a "dollar" figure to gauge the profitability of an opportunity above a certain desired rate of return. The internal rate of return provides a percentage figure useful in comparing projects of different sizes to one another.   Both are only as good as the estimates of cash flows you provide.

Initial Investment	Amount invested at outset (assumes cash outflow).
Target Rate	Minimum desired annual rate of return over the life of the investment and payback period.
Years:	Life of the investment and payback.
Yearly_Cash_Flow:	Net cash payback from each year following the initial investment. A positive figure assumes cash inflow, so use "-" if there's a deficit. MAKE SURE ALL PERIODS ARE ACTUALLY ENTERED (especially watch to see that the last period's entry is not "hanging" on the left side of its cell before calculating).
Net Present Value (NPV):	The present value of the excess or shortfall of cash paybacks compared to that achievable at the target rate. It is the sum of the present values of all the cash flows less the initial investment. A positive NPV would be attractive; a zero NPV indifferent; and a negative NPV undesirable.
Internal Rate of Return (IRR):	The calculated rate at which the net present value of the investment is zero. If the IRR exceeds the target rate, the investment is attractive; if the same as the target rate, there is indifference; and if less than the target rate, the investment is undesirable.
Profitability Index	The ratio of the present values of cash inflows over cash outflows.
Payback Ratio	The years required to recoup the original investment.
Calculate button	Begin the calculations. Please remember that this sort of calculation is iterative, that is, the program "guesses" the proper rate and narrows it down until it gets it right, so it may take a little longer than other calculations.
Close button	Exit from the Investment Analysis module.
Expand Graph	Present a full-size window filled with the chart.
Help	Display on-line help for the Investment Analysis module.

Target Rate: Get Default Retrieve the default Target Rate as set by the user.

Target Rate: Set Default Store the current Target Rate as the default rate.

<Chart> Program displays a graphical view of the actual cash flow (after the initial investment) as compared to a similar cash flow pattern adjusted to achieve the target rate.

Random Numbers

This module prepares a list of random numbers within a defined range.   Files saved have a ".rnd" extension by default.

Sample size   The quantity of random numbers needed.

Start of Range   The first number of the population from which the sample is to be selected.

End of Range   The last number of the population from which the sample is to be selected.

Personal Financial Planning

This module is a structured method of assessing one's financial assets and goals, calculating shortfalls, taking the time value of money and inflation into account, and suggesting courses of action to help achieve those goals.

Files saved for this module have a   ".pfp" extension as a default.

Data Entry   Select a data entry form from the five icons shown.

> **Investments**
> **Retirement**
> **Death Planning**
> **Education**
> **Other Goals**

(Chart)   Automatically generated from data entered in the investment and retirement forms.

> **Key**   Provides an indication as to what the various lines and bars represent.
>
> **Lines**   Represent projected assets to fund retirement goals.   Provided for expected, optimistic, and pessimistic rates of appreciation.
>
> **Bar**   Represents assets needed to fund retirement goals.   The lower end of the bar represents an optimistic view (low inflation) of projected needs.   The higher end of the bar represents the pessimistic (high inflation) of projected needs.   The horizontal mark on the bar represents the projected level of needs due to the expected level of inflation.
>
> **Titles & Axes**   Show the years involved and the amount of dollars projected.

(Board)   Automatically generated from data entered in the varous entry forms associated with the PFP module.   Displays results for Retirement, Death, Education, and Other Goals goals.

> **$ Needed:**   Calculated present value dollar amount necessary to fund the goal.
>
> **$ Projected:** Calculated present value dollar amount of assets allocated toward meeting the goal.
>
> **$ Balance:**   Surplus (positive number) or deficit (negative) of the assets projected to be available to cover the amount needed.
>
> **Monthly Pmt:**   Calculated monthly investment necessary to overcome a deficit in projected assets needed to achieve a goal.
>
> **# Pmts**   The number of monthly investments to overcome a deficit in projected assets needed to achieve a goal.

Inflation   User can set expected, high (pessimistic), and low (optimistic) estimates for the average rate of inflation over the planning life.

OK   Closes the PFP module.

Expand Graph   Opens a blown-up version of the selected graph.

Investments

Enter today's investments which you are planning to use for retirement purposes.   Also enter your expected, optimistic (high), and pessimistic (low) rates of return on each type. Default values are provides which **may** be typical for the types of investments indicated.

The various classifications can be used for other purposes than the label indicates; for example, if you have two classifications of mutual funds with different expected rates of return, you may want to use the mutual fund block for one classification and use an otherwise unused block for the other.   You may also rename existing classssifications.

Stocks, Mutual Funds   If dividends or other distributions are re-invested, make sure to include them as well as capital appreciation in the rate of appreciation blocks (use a 'total return' approach).

Annuities   Use current value.

CD's, Money Market   Include these here only if you intend to keep re-investing them with a view toward retirement.

Other Investments   Include whatever's left -- use a "total return" approach.

Bonds   If you expect significant capital gain or loss upon disposal or redemption, include this (in addition to interest rate) in your estimate of rate of return.

Life Insurance (Maturity) Use this only for life insurance policies with cash value that you expect to cash in upon retirement.   Use the current cash value. Make sure the return rates are consistent with reality.

Real Estate (to be disposed)   Don't include your dwelling here if you expect to remain living there upon retirement.

OK button   Closes the Investments entry form and transfers the information to the **PFP** main screen.

Cancel button   Closes the Investments entry form without transferring new information to the **PFP** main screen.

Retirement Planning

Enter the appropriate information to generate retirement goals.   Use today's dollars.

Personal Data and Expectations
      Year of Birth   Not needed if Year of Retirement is entered.
      Desired Age at Retirement   Not needed if Year of Retirement is entered.
      Year of Retirement   Not needed if Year of Birth and Desired Age at Retirement are entered.

Post retirement life expectancy   Enter number of years that you expect to need retirement funds following retirement (i.e., until death).

Goals
      Yearly Income   What you need to live as you reasonably want.
      Lump Sum Needed at Retirement Separate one-time need of funds at retirement time (for motor home, retirement condo, etc.).

Yearly Retirement Income Expected
      From Social Security   What you expect to receive in Social Security retirement benefits.
      From Pensions, IRAs, etc.   What you expect to receive in retirement benefits from pensions, IRA's, etc. not included in the "Investments" entry form.

OK button   Closes the Retirement entry form and transfers the information to the **PFP** main screen.

Cancel button   Closes the Retirement entry form without transferring new information to the **PFP** main screen.

Death Planning

Enter the appropriate information to generate death planning goals and projected resources.

Death-related Expenses
    Funeral & Burial Expense Sometimes called "Final Expenses"; don't include if covered under burial insurance or if someone else will pay.
    Other   Other expenses that will occur at the time of death.

Survivors' Income Needs
    Period X for X Years   You may use up to four separate periods of varying duration in which to specify survivors' varying income needs.   For example, you might ndicate that you need $40,000 per year to care for your family for10 years until your child leaves for college, at which time the income need decreases to $30,000 until the spouse's death. With several children, you might want to use more periods with varying amounts of income needed.

Death-interrupted Goals
    Pay Off Mortgage   Enter the current mortgage pay-off amount here if you wish it to be paid off in the event of your death.
    Pay Off Other Debts   You might not want your survivors to worry about your credit card bills or car payments -- enter them here to pay them off.
    Education Fund   To fund higher education, enter the present value of those costs (but don't duplicate in yearly needs).
    Gifts & Bequests   Might be your last chance to do something nice for someone...or your church or college, etc.
    Other Lump Sum   Enter here whatever else you want done in the event of your death.

Resources at Death
    Insurance Death Benefits   Enter here the amount of settlement from life insurance policies.   Unless you KNOW your death will be an accident, don't include accidental death riders.
    Other Death Benefits   Include here cash death benefits from employers, unions, professional, fraternal groups, etc.
    Current Investments Available   Check this box if you want to include the current value of investments (from the Investment Entry Form) to be available toward death   goals.   If not, uncheck it.

Survivors' Benefits (Soc. Sec., etc.)
    Period X for X Years   Include periodic payments (on a yearly basis) to be received from sources such as Social Security, company pensions, etc.   Use the same format and considerations as that for Survivors' Income Needs.

OK button   Closes the Death Planning entry form and transfers the information to the **PFP** main screen.

Cancel button   Closes the Death Planning entry form without

transferring new information to the **PFP** main screen.

Educational Goals

Enter the appropriate information to generate education goals and projected resources.
Use today's dollars.

Amount Needed
X per year for X years   Include the amount required each year for the number of years involved.

Target Date
Year: X   Enter the year in which the education money will first be required.
or, X years from now   Enter the number of years from now that the education money will first be required.

Currently Invested
X   Enter the amount now earmarked toward these educational expenses.
investment rates   Enter the rate of return on funds earmarked for education.

OK button   Closes the Education entry form and transfers the information to the **PFP** main screen.

Cancel button   Closes the Education entry form without transferring new information to the **PFP** main screen.

Other Goals

Enter the appropriate information to generate other goals and projected resources.   Use today's dollars.

Amount Needed

X	Enter the amount needed for your goal.
Year X	Enter the year in which the money for the goal will be needed.
or, X years from now	Enter the number of years from now that you will need the money.

Currently invested

X	Enter the amount now earmarked for the goals.
investment rates	Enter the rate of return on the funds earmarked for the goals.

OK button	Closes the Other Goals entry form and transfers the information to the **PFP** main screen.
Cancel button	Closes the Other Goals entry form without transferring new information to the **PFP** main screen.

Business Assistant

This module is an iconic sub-menu which provides access to several business-related modules, including:

Markup
GPM
SalesTax
Breakeven Analysis
Economic Order Quantity.

Markup

This module calculates Markup or sales price or cost at a given markup.   Markup differs from Gross Price Margin (GPM)   in that it is a percentage based on cost rather than on sales price .

Find

Select the answer you need: (this is give two out of three -- you'll need to provide the figures for the two parameters you DON'T select here.)

Cost:

Enter the price YOU PAID to get for the item you are reselling (your cost of sales)

Markup %:

Enter the percentage of COST you want to apply to cost to arrive at your sales price.

Sales Price:

Enter the price at which you sell the item to your customers.

Calculate button

Calculates the missing parameter.

Cancel button

Closes the Markup module.

Gross Profit Margin

This module calculates gross price margin or sales price or cost at a given gross price margin.   Gross Price Margin (GPM) differs from Markup in that it is a percentage based on Sales Price rather than on cost.

Find   Select the answer you need: (this is give two out of three -- you'll need to provide the figures for the two parameters you DON'T select here.)

Cost: Enter the price YOU PAID to get for the item you are reselling (your cost of sales)

Gross Price Margin: Enter the percentage of SALES PRICE you want to apply to cost to arrive at your sales price.

Sales Price: Enter the price at which you sell the item to your customers.

Calculate button   Calculates the missing parameter.

Cancel button   Closes the Gross Price Margin module.

Sales Tax

Taxable Sales: Amount of sales subject to sales tax.

Sales Tax: Calculated by program -- total of state and local sales taxes.

Non-Taxable: Amount of sales not subject to sales tax.

Shipping & Handling: Non-taxable charges for shipping.

Total: Total of Taxable Sales, Sales Tax, Non-Taxable items, and Shipping & Handling.

Rates: .
    State Rate: Enter the State rate (XX.XX)
    Local Rate: Enter the Local rate (XX.XX)
    Single Item Max: If your state has a cap on the amount of a single item subject to the local portion of sales tax, you may wish to check the box and enter the amount subject to tax in the box provided. Unless you primarily deal in a few number of large-ticket items, you probably shouldn't leave the checkbox on when storing a default, as it may not be appropriate for aggregate items.

    Get Default button   Restore the default settings in the "Rate" group (in case you've been using non-standard entries and wish to return to the normal settings for your jurisdiction).

    Set Default button   Store the current settings in the "Rate" group so that they are the default settings every time you start the Sales Tax module and will be retrieved if you press the 'Get Default' button.

Calculate button   Calculate the sales tax and total amounts.

Cancel button   Close the Sales Tax module.

Help button   Display online Help for the Sales Tax module.

Cost-Volume-Profit (Breakeven) Analysis

This module can calculate the point at which revenues equal total costs (breakeven point) and automatically generate a chart showing cost and revenue lines from which areas of loss and profitability can be seen.

Fixed Costs   Costs of goods attributable to fixed overhead.

Variable cost per unit   Costs of goods attributable to the quantity produced allocated to each unit.

Price per unit   The sales price of each unit sold.

Graph Type: Two types of charts are available:
    First graph type   Charts variable cost
    Second graph type   Charts fixed cost

Breakeven Chart
    Key   Provides an indication as to what the various lines represent.
    Lines   Represent revenues, total costs, and either variable cost or fixed cost.
    Titles & Axes   Show the range of units and revenues produced from sales of those units.

Calculate button   Calculates the breakeven point and displays the chart

Cancel button   Closes the Cost-Volume-Profit Analysis module.

Economic Order Quantity

This module calculates the Economic Order Quantity (EOQ) based on annual demand, setup cost per order, and annual holding cost per order.

Annual Demand (Units):   Number of units needed during a year.

Setup Cost per Order: Fixed costs involved in placing an order.

Annual Holding Cost per Unit: Cost of holding one unit in inventory for a year.

Economic Order Quantity: According to a standard formula, the optimum number of units to order on each order.

Calculate button   Calculates the economic order quantity.

Cancel button   Closes the Economic Order Quantity module.

Options Form Colors

This allows the user to set the colors of Hi, Finance! to suit individual tastes.

Background	Set the underlying Window color.
Entry Fields	Set the color for the background of the blocks used to enter text or numerical data.
Group	Set the color of grouped or related controls.
Text	Set the color of the text used to enter data.
Result Fields	Set the background color for displaying results generated by the program.
Result Text	Set the text color used to display results generated by the program.
Sample Controls	Show how the selected colors will look.
Presets:	A drop-down list of pre-selected, named color combinations for quick color selection.

Plain Gray is the way Hi, Finance! comes setup. We like it, but you may find it a little tame for your tastes.

Your Way is derived from the way you currently have your system colors set. This should (usually) make Hi, Finance! look like the rest of your Windows environment.

The remaining list items (most based on the combinations in the Colors Section of the Windows Control Panel) provide a variety of color combinations to satisfy even strange proclivities.

OK	Confirms the color choices you have made and closes the Form Colors box.
Cancel	Restores the colors previously in effect and closes the Forms Colors box.
Help	Brings up online Help for the Forms Colors window.
Get Default	Retrieves the color combinations stored as defaults in HIFINANC.INI.
Set Default	Stores the current color combinations as defaults in HIFINANC.INI.

Options Chart Colors

This allows the user to set the colors used in the charts to suit individual preferences.

Background   Sets color for background of all charts.

Data 1   Sets color for first array.
Data 2   Sets   color for second array.
Data 3   Sets color for third array.

Text   Sets color for titles, axes, gridlines, and labels

Presets   Three preset color sets:

        A   Background, black; Data 1, red; Data 2, green; Data 3, cyan; Text, white.

        B   Background, white; Data 1, gray; Data 2, black; Data 3, light gray; Text, black.

        C   Background, white; Data 1, brick; Data 2, blue; Data 3, evergreen; Text, black.

Get Default   Retrieves your custom color set from HIFINANC.INI.

Set Default   Stores your custom color set in HIFINANC.INI.

OK   Finishes setting chart colors.

Cancel   Cancels color selection.

Help   Displays online Help for the Chart Colors window.

Selecting Colors   Select one of the standard colors by double-clicking it in the list box. The color should appear in the large color block.   Specify other colors by sliding the scroll bar thumbs to the desired mixture of red, green and blue, or by typing the percentage value of each into the entry boxes on the right side of the dialog box.

Options Save Scenarios...

Enter in the text box your own words for the settings in the module currently active. Pressing the "Add" button will add the scenario to the scenario list; cancel will return you to the form without adding to the scenario list.

About Box

The About Box provides information about Hi, Finance! and user status.

Version   Tells which version of Hi, Finance! is being run.

Copyright   Provides notice that Hi, Finance! is copyrighted and that Brightridge Solutions, Inc. reserves all its rights under applicable laws and treaties.

License status   Registered users of Hi, Finance! are rewarded by seeing their names as authorized licensees.   Others will see "UNAUTHORIZED EVALUATION VERSION" followed by some scrollable text reminding that if the software is used past the evaluation period, it **must** be registered (paid for).

OK button   Closes the About box.

Register... button   Displays the Licensing Information and action screen.

Phone numbers   Three Brightridge Solutions, Inc. phone numbers and a CompuServe PPN are printed at the bottom of the Box for your convenience.   The 800 number is intended for orders and technical support of **registered** users.

Licensing Information

This screen provides information about legal use of Hi**,** Finance! and your use of it during and after an evaluation period.

Licensing registration	Brief information about Hi, Finance! being marketed as shareware requiring payment if used.
What do I get?	Details benefits of registration.
Mail:	You may register via check by mail at this address: **Brightridge Solutions, Inc.** **1534 Brightridge Drive** **Kingsport, TN 37664**
Phone or FAX:	You may call TOLL-FREE **1-800-242-4775 or 713-524-6394 or FAX: 1-713-524-6398** to register with Visa, MasterCard, Discover, or American Express.
Modem:	You may register with a credit card by sending us electronic mail to: **CompuServe** (71355,470). You may also include registration on your **Compuserve** bill -- **GO SWREG (#198).**
Brightridge Solutions, Inc.	The publishers of **Hi, Finance!**
ASP	The author of **Hi, Finance!** is a member of the Association of Shareware Professionals (**ASP**). Purchasing from ASP members has great advantages for consumers. Information about the ASP Ombudsman is provided in the file displayed by "About Shareware".
Evaluation Agreement	It is essential that those evaluating this software understand that the period under which it may be tried for free is limited. Payment is required from all who actually use the software after the initial period.
I Agree	The default button -- indicates that you understand that payment is required if the program is used after the evaluation period.
Quit Now	Click this if you do not agree to be bound by the understanding listed (and the licensing provisions of the copyright holder). The program will terminate.
Help button	Displays this Help screen!
Enter License # button	Displays a dialog box in which Registered users should enter their name and code number.
Registration Form button	Displays a screen in which you may enter pertinent information to prepare an Order Form you may print.
About Shareware button	Displays an information file about shareware software marketing .

License Entry Form

Registered users of Hi, Finance! should use this to record their name and code number so that the name will display properly in the About Box and upon program initialization and exit.   Registered users may also avoid shareware messages at those times.

Record License   Directions for using this dialog box.

Name as registered: Enter your name (EXACTLY) as registered.   For example, if we have you registered as "John A. Doe" and here you enter "Jack Doe", things won't work right.

Code #:   Enter the code number provided to you in your registered package.   If you've misplaced it, call us for a replacement.

OK button   Matches the Registered Name against the Code Number. If all is well, you will see a Message Box saying so.   Press the "OK" button to conclude the process.   If you do not see the words "Licensed to: <registered name>" in the About box the next time you run the program, please contact Technical Support.

If there is a problem , you will see a Message Box which says "License Code entered is not a legal value for name entered."   You may click the "Retry" button to enter the name and number again or the "Cancel" process to give up.   If you are in fact a Registered user and you get this message, call Brightridge Solutions Technical Support at 1-423-246-3337 for assistance.

Close button   Closes the License Entry Form without completing the process.

Help button   Displays this Help screen!

Order Form

If you decide to use Hi, Finance! past the evaluation period, use this dialog box to generate a filled-out registration form.

Name, Company, Address, etc. Please enter as accurately and completely so that we may assist you better.   U.S. customers: please use two-letter state abbreviations.

Cost: Enter the number of copies purchased.   (We'll ship **one** by default.)   Click the **Calculate** button to display the computed details, including the **extended price**, **shipping and handling** charge**, sales tax** (if applicable), and the **total**.   Those purchasing site licenses or making special arrangements should contact Brightridge Solutions for information.

Method of Payment Click on the option button which is appropriate for your method of payment.   We accept Purchase Orders from established companies or by prior arrangement only.   Checks must be in U.S. funds drawn on U.S. banks.

Credit Card purchasers: Enter your **card number** and **expiration date** in the blocks provided.   Be sure to sign the form **after** printing. <g>   Send the order to Public (software) Library as listed.   They accept **Visa, MasterCard, American Express**, and **Discover**.

Cancel button Allows you to leave the form without completing it. Nothing will be saved!

Print button Prints the order form containing information from both input screens.   Please make sure you have filled both out before printing!   (Of course, you can print a blank screen and fill it out by hand, but printing from this form is slow, so impatient types should probably print "Register.txt" from notepad or any ascii editor and fill it out by hand.)

Help button Displays this screen!

Eval. Copy Source: Please click on the downward arrow of the drop-down list to display a list of shareware sources.   Click on the one which was the source of your evaluation copy of Hi, Finance!

Which BBS, Disk Vendor, etc ... This question will be phrased depending on which general source has been selected.   We would like to know which vendors, BBSs or other sources you find helpful in providing you with shareware to evaluate, so please type in the specific name.