

# Money Smith Index

## Money Smith Manual

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# Command Index

## Commands:

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Tools Commands Tools menu commands.  
Window Commands Window menu commands.  
Miscellaneous Commands Miscellaneous menu commands.

## Commands under the System menu box:

System Restore command Restore window to previous size.  
System Move command Move window.  
System Size command Change the size of a window.  
System Minimize command Shrink window to an icon.  
System Maximize command Size window to full screen.  
System Close command Close window.  
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## Commands under the File menu:

File New command Create a new file.  
File Open command Open an existing file.  
File Close command Close an open window or file.  
File Save command Save current file.  
File Save As command Save active window to a new file name  
File Delete command Delete a file.  
File Print command Set up printer.  
File Printer Setup command Set up printer.  
File Exit command Exit Money Smith.  
File 1, 2, 3 command Directly open a previously used file.

## Commands under the Edit menu:

Edit Cut command Cut an account or transaction to clipboard.  
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## Commands under the View menu:

View Account command View account list.  
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View Statusbar command Toggle Statusbar on and off.  
View Grid command Toggle grid lines on and off.

**Commands under the Options menu:**

Options Date command Change the currently viewable date.  
Options Preferences Set Money Smith preferences.  
Options Report Title command Set the title for graphs and reports.  
Options Password command Set or reset password for account.

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Report Balance Statement command Create a balance report window.  
Report Income Statement command Create an income report window.  
Report Budget Report command Create a budget report window.  
Report Account Inflow/Outflow command Account flow report window.  
Report Tax Summary command Create a tax summary report window.  
Report Category command Create a balance report window.  
Report Category Balance Statement command Balance statement by category.  
Report Category Income Statement command Income statement by category.  
Report Current Account Register command Display this accounts transaction register.  
Report Reconcile Current Account command Create a reconciliation report.  
Report Cash Flow for Current Account command Display account's inflows/outflows.  
Report Current Investment command Create an investment window.

**Commands under the Graph menu:**

Graph Assets command Graph current assets.  
Graph Liabilities command Graph current liabilities.  
Graph Equity command Graph current equity.  
Graph Income command Graph current income.  
Graph Expense command Graph current expenses.  
Graph One Category command Graph a single category.  
Graph All Categories command Graph all categories by type.  
Graph History of Account command Graph the monthly history of an account.  
Graph History of Category command Graph the monthly history of a category.  
Graph History of Assets,etc command Graph the monthly history of a assets, liabilities, expenses, etc...  
Graph Current Investment command Graph the current account's investment info.

**Commands under the Tools menu:**

Tools Financial Calculator command Run Financial Calculator.  
Tools Category command Edit category list.  
Tools Recurring Transactions command Edit recurring transactions.  
Tools Investments command Edit investment accounts.  
Tools End of Year command Perform end of year processing.

**Commands under the Window menu:**

Window Tile command Tile windows in workspace.  
Window Cascade command Cascade windows in workspace.  
Window Arrange Icons command Arrange Icons in workspace.  
Window Close All command Close all windows in workspace.  
Window 1,2,3... command Activate a window.

**Miscellaneous Interactive Commands:**

Currency(\$) Display command Display pie graph with currency legends.  
Percent (%) Display command Display pie graph with percentage legends.  
Change Account command Switch graph of report to another account.  
Smart Number Entry Fields Smart number entry field feature description.  
Mark Transaction command Mark transaction as cleared/not cleared.



# Keyboard Help

## Money Smith Window Keys

F1: Brings up Help Index  
Shift+F1: Activates Money Smith point and shoot help  
Up, Down Arrows: Move current transaction/account bar up or down.  
PageUp, PageDown: Page display forward or back one screen.  
Home, End: Skip to beginning or end of current display.  
Enter: Edits the current account or transaction.  
Delete: Deletes the current account or transaction.  
Insert: Inserts a new account or transaction into the list.  
F10: Moves cursor to the menu.

## Dialog Keys

Tab: Moves cursor to next field.  
Backtab: Moves cursor to previous dialog field.  
Space: Select or deselect a pushbox or button.  
Enter: Activates button with heavy outline - usually saving the current dialog.  
Arrow Keys: Move cursor within a text field.  
Alt+space: Activate system menu box in upper right corner.

## Cut & Paste Keys:

Ctrl+Ins: Copy the current account or transaction to the clipboard.  
Shift+Delete: Cut the current account or transaction to the clipboard.  
Shift+Ins: Paste an account or transaction from the clipboard.

## Function Keys

F1: Activates Money Smith Help Index  
F3: Save currently active Money Smith file.  
F4: Tile windows in workspace.  
F5: Cascade windows in workspace.  
F6: Activate next Money Smith window in workspace.  
F10: Moves cursor to the menu.  
F12: Save file as another name.  
Shift+F1: Activate Money Smith point and press help.  
Alt+F4: Exit Money Smith prompting user to save files.  
Ctrl+F12: Open an existing Money Smith file.  
Ctrl+Shift+F12: Print the active Money Smith file, graph, or report.

## **About Money Smith command**

This command displays the title, copyright statement, author, version, registration number and licensed user name.

### **Money Smith Version 1.2**

Money Smith V1.2 was developed in the Spring of 1991 from scratch by Bradley J. Smith using Borland C++ for Windows. An extensive three month beta test period followed including at least four beta test versions and two test releases. The first version included nearly 10,000 lines of documented C code with another few thousand lines of on-line help. It represents the very best in shareware and many hundreds of hours of my sweat. Believe it or not, I have a full time job as well.

### **Money Smith Version 3.0**

Money Smith Version 3.0 took a full year to produce. It encompassed almost every suggestion from dozens of users. Though the initial coding was completed by March of 1992, we spent several more months testing and improving upon the original baseline. I really believe it is better than any commercial product from any company.

### **Dedication:**

Many thanks to my wife and daughter for putting up with my long hours. This program is dedicated to them.

I also owe so much to the registered base of users and beta testers. Without so many positive inputs this version simply would not have been possible. Every time I felt like just giving up I got another mail message telling me how much you liked my product. It really kept me going. Andrea Kunz, Gary Weiderhopt, Russel Becker, Russ Stephens, Joel Staggs, Robert Smith and Ralph Sabene were particularly outstanding in their testing of the very earliest versions of Money Smith.

Borland C++ is a trademark of Borland International.

# File Commands

## Commands under the File menu:

File New command Create a new file.

File Open command Open an existing file.

File Close command Close an open window or file.

File Save command Save current file.

File Save As command Save active window to a new file name

File Delete command Delete a file.

File Print command Set up printer.

File Printer Setup command Set up printer.

File Exit command Exit Money Smith.

File 1, 2, 3 command Directly open a previously used file.

## Other menu Commands:

Command Index Index of other menu commands.

## **File New command**

The File New command creates a new Money Smith account file and opens it for editing. Account files are created with no accounts or transactions defined.

### **Procedure:**

1. Choose the File New command from the menu.
2. Add new accounts and transactions as you please.

### **Related Topics:**

File Commands Index of file commands.

File Open command Open an existing file.

File Close command Close an open file.



## File Open command

The File Open command opens an existing Money Smith account file and displays it using the saved view of the account. The account is open for editing.

### Procedure:

1. Choose the File Open command from the menu or choose the File Open Icon shown above.
2. Type or select the name of the file you want to open.
3. If the file you want is not in the current directory, type the name of the directory or drive you want in front of the named file or select it from the directory list and press OK.
4. Press OK or double click the selection with the mouse to open it.
5. If the file has a password, automatic investment, or any recurring transactions defined these may run at this time.

### Related Topics:

File Commands Index of file commands.

File 1, 2, 3 command Directly open a previously used file.

Investments Editing Investments.

Recurring Transactions Recurring transactions.

Set Password Setting a password for an account.

## File Close command

The File Close command closes the existing window. If this is the main account window and the account file has changed, you will be asked if you want to save this file before closing. All graphs and reports associated with a main window are closed automatically by this command.

### Procedure:

1. Select the window you want to close.
2. Choose the File Close command from the menu or select the Close icon shown above from the Windows title bar.
3. If you have made changes and want to save them, answer Yes to the save dialog.
4. If you have not assigned a name to your account you will be prompted to enter one now.

### Related Topics:

[File Commands](#) Index of file commands.

[File Exit command](#) Exit Money Smith.

[Window Close All command](#) Close all open windows.

[File Save command](#) Save current file.

## File Save command

The File Save command saves the active account file using the existing file name. If no name has been attached to this account, then the user is prompted for a name. All account files are saved with ".ACT" extensions.

### **Procedure:**

1. Select the account window you want to save to make it active.
2. Choose the File Save command from the menu or press the Save (floppy disk) icon on the toolbar.
3. If this is a new file, you will be prompted for a name to save the file as.

### **Related Topics:**

[File Commands](#) Index of file commands.

[File Save As command](#) Save active window as another name.

[File Close command](#) Close active window.

## **File Save As command**

The File Save As command saves the active account file allowing you to type in a new file name. You are prompted for a name in the File Save As dialog box. All account files are saved with ".ACT" Dos filename extension.

### **Procedure:**

1. Select the account or report window you want to save to make it active.
2. Choose the File Save As command from the menu or press the F12 function key.
3. You will be prompted for a name to save the file as. You can either choose an existing file (which will be overwritten by this one) or directory or type in the name of the file you want this one saved as.
4. After running the File Save As command the active window will take the new file name you typed and any subsequent saves will be to this new file name.

### **Related Topics:**

[File Commands](#) Index of file commands.

[File Save command](#) Save the active window.

[File Close command](#) Close active window.

## **File Delete command**

The File Delete command can be used to delete account files from your disk. Once deleted a file cannot be recovered.

### **Procedure:**

1. Choose the File Delete command from the menu.
2. Type or select the name of the file you want to delete.
3. If the file you want is not in the current directory, type the name of the directory or drive you want in front of the named file or select it from the directory list and press OK.
4. Press OK or double click the selection with the mouse to delete it.
5. Answer Yes to the 'Are you sure?' message to delete the file.

### **Related Topics:**

[File Commands](#) Index of file commands.

## File Print command

The File Print command prints the active view , graph or report window on your active printer. Colors are automatically converted to patterns for monochrome printers. You can use the File Printer Setup command to change the printer settings.

### Procedure:

1. Select the account, graph, or report window you want to print to make it active.
2. Choose the File Print command from the menu or press the printer icon on the toolbar.
3. Fill out the Printer Preferences Dialog. The following fields are defined:
  - **Copies:** Specifies the number of copies to print.
  - **Font:** Select a printer font from the list.
  - **Pts:** Lets you specify a font size in points (Note large fonts may run off the page)
  - **Grid:** Prints a full grid between fields on the report. Slows printing.
  - **Title Boxes:** Specifies boxes around title items. Slows printing slightly.
  - **Margins:** You can specify margins in inches or centimeters (depending on window setup).
3. Press OK to continue printing or Cancel to cancel the print request.
4. Press the Cancel button if you want to stop the print job, or halt it using the print manager.

### Related Topics:

File Commands Index of file commands.

File Printer Setup command Set up printer.

File Save As command Save active window to a file.

## **File Printer Setup command**

The File Printer Setup command lets you set the current printer and access your printer setup dialog. You can use the [File Print command](#) to print Money Smith windows and reports.

### **Procedure:**

1. Select the File Printer Setup command from the menu.
2. Select the printer you want to make active.
3. Press OK to make this the current printer.
4. Press the Setup button if you want to change any printer settings.

### **Related Topics:**

[File Commands](#) Index of file commands.  
[File Print command](#) Set up printer.

## File Exit command

The File Exit command closes all existing windows and exits the Money Smith program. Before exiting each the user is asked to save each account file if changes have been made. Current graphs and reports are closed automatically by this command.

### Procedure:

1. Choose the File Exit command from the menu.
2. If you have made changes and want to save them, answer Yes to the save dialog.
3. If you have not assigned a name to an account file you will be prompted to enter one now.

### Related Topics:

File Commands Index of file commands.

File Close command Close current window.

Window Close All command Close all open windows.



## File 1,2,3... command

The File 1,2,3... command opens an recently used Money Smith account file and displays it using the saved view of the account. The account is open for editing.

### Procedure:

1. Choose the numbered file you want to open from the File menu.
2. If the file has a password, automatic investment, or any recurring transactions defined these may run at this time.

### Related Topics:

File Commands Index of file commands.

File Open command Open an existing file.

File New command Create a new file.

File Close command Close an open file.

## **Edit Commands**

### **Commands under the Edit menu:**

Edit Cut command Cut an account or transaction to clipboard.

Edit Copy command Copy an account or transaction to clipboard.

Edit Paste command Paste an account or transaction from clipboard.

Edit Copy Report command Copy the entire report to the clipboard.

Edit Add command Add a new account or transaction.

Edit Edit command Edit the current account or transaction.

Edit Import Transactions command Import transactions.

Edit Find command Locate transaction or account.

### **Other menu Commands:**

Command Index Index of other menu commands.

## Edit Cut command

The Edit Cut command cuts the currently selected account or transaction to the clipboard. The current account or transaction is deleted from the active window. Cut items may be pasted to this or another account window. Note that investment transactions cannot be pasted - they are discarded when cut.

### Procedure:

1. Select the account or transaction you want to cut.
2. Choose the Edit Cut command from the menu or press the cut (scissors) icon on the toolbar.
3. Answer Yes when asked if you are sure you want this item cut.

### Warnings:

- You must be in an account view or report to cut an account.
- You must be in a transaction view or report to cut a transaction.
- You must be in an investment report to cut an investment.
- You cannot delete an account that still has transactions defined against it.
- You cannot paste an investment transaction.

### Related Topics:

- Edit Commands Other edit menu commands.
- Edit Copy command Copy an account or transaction to clipboard.
- Edit Paste command Paste an account or transaction from clipboard.

## Edit Copy command

The Edit Copy command copies the currently selected graph, account or transaction to the clipboard. Copied accounts and transactions may be pasted to this or another account window. You can paste graphs into any graphics tool like paint. Note you cannot copy or paste investment transactions.

### Procedure:

1. Select the graph window, account or transaction you want to copy.
2. Choose the Edit Copy command from the menu.

### Warnings:

You must be in an account view to copy an account.  
You must be in a transaction view to copy a transaction.  
You cannot copy or paste investment transactions.

### Related Topics:

Edit Commands Other edit menu commands.

Edit Cut command Cut an account or transaction to clipboard.

Edit Paste command Paste an account or transaction from clipboard.

## Edit Paste command

The Edit Paste command copies an account or transaction from the clipboard to the currently active account.

### Procedure:

1. Cut or copy a transaction using the Edit Copy command .
2. Select the account or transaction view or report you want to paste this item into.
3. Choose the Edit Paste command from the menu.

### Warnings:

You must be in an account view or report to paste an account. Account names must be unique.

You must be in a transaction view or report to paste a transaction. Transactions are tied to unique account id's and may not move easily from one account file to another.

### Related Topics:

Edit Commands Other edit menu commands.

Edit Cut command Cut an account or transaction to clipboard.

Edit Copy command Copy an account or transaction to the clipboard.

## Edit Add command

The Edit Add command adds a new account, transaction or investment transaction to the currently active account window.

### Procedure:

1. Select the account or transaction view or report you desire.
2. Choose the Edit Add command from the menu or select the add (large '+') icon on the toolbar.
3. Edit the Account Dialog or Transaction Dialog. or Investment transaction dialog.
4. Press the Save button to save the account or the Another button to save the account and create another.

### Warnings:

You must be in the appropriate view or report (investment, account, transaction) to add.

### Related Topics:

Edit Commands Other edit menu commands.

Account Dialog Description of the account editing dialog.

Edit Edit command Edit the current account or transaction.

## **Edit Edit command**

The Edit Edit command edits the current account , transaction, or investment transaction.

### **Procedure:**

1. Select the account or transaction using arrow keys or the mouse.
2. Choose the Edit Edit command from the menu.  
OR select the edit (magnifying glass) icon from the toolbar  
OR double click the current account or transaction  
OR select the small edit (magnifying glass) icon next to the item you want to edit.
3. Edit the Account Dialog or Transaction Dialog.
4. Press the Save button to save the changes. Press the Cancel button to throw changes away.

### **Related Topics:**

Edit Commands Other edit menu commands.

Account Dialog Description of the account editing dialog.

Toolbar The Money Smith toolbar.

Edit Add command Add a new account or transaction.

## **Edit Copy Report command**

The Edit Copy report command copies the entire current Report , View , or Graph to the clipboard where it can be pasted into other applications.

### **Procedure:**

1. Make the window you wish to copy active with the mouse.
2. Choose the Edit Copy Report command from the menu.
3. If you are copying a report you will be prompted for the format. Table format is suitable for spreadsheets while text format is used for word processors and other applications.
4. Paste the report or graph into another application using its paste command.

### **Related Topics:**

Edit Commands Other edit menu commands.

Edit Copy command Copy an account, transaction or graph.

Edit Edit command Edit the current account or transaction.



## Edit Import Transactions command

The Edit Import Transactions command imports transactions from an external source into the Money Smith transaction system. Transactions must be in a specific format as described below.

### Procedure:

1. Copy transactions to the clipboard from your spreadsheet, notepad, word processor, or other source in the exact format described below.
2. Choose the Edit Import Transactions command from the menu.
3. If there are any errors, you will be prompted to either continue or cancel the importation of remaining transactions.

### Data Description:

The data to be imported must have the following fields in each record in order, with one record per line to be correctly parsed and inserted as transactions. Individual fields may be separated by a tab, comma, or pipe symbol character.

**Date:** Date in the format MM/DD/YY (or variations for international dates).

**Number:** Check number for the transaction.

**Description:** Description/Payee field for the transaction.

**To:** To account for this transaction. This should be a valid account name.

**From:** From account for this transaction. This should be a valid account name.

**X:** Field marked with a capital X if this is a cleared transaction, or a space if not cleared.

**Amount:** The amount for this transaction. This should be a number preferably without currency signs.

**Notes:** A notes field with notes to be attached to this transaction.

### Related Topics:

[Edit Commands](#) Other edit menu commands.

[Edit Copy Report command](#) Copy a report.

## Edit Find command

The Edit Find command searches the current report for a given piece of text, and moves the cursor to that location when found. Only selectable accounts or transactions are searched.

### Procedure:

1. Choose the Edit Find command.
2. When the Find dialog is displayed, enter the text or number you wish to search for.  
You may select the *forward* button to search forward, or the *backward* button to search back from the current selection.

### Related Topics:

[Edit Commands](#) Other edit menu commands.

## View Commands

### Commands under the View menu:

View Account command View account list.

View Transaction command View current transactions.

View Toolbar command Toggle Toolbar on and off.

View Statusbar command Toggle Statusbar on and off.

View Grid command Toggle grid lines on and off.

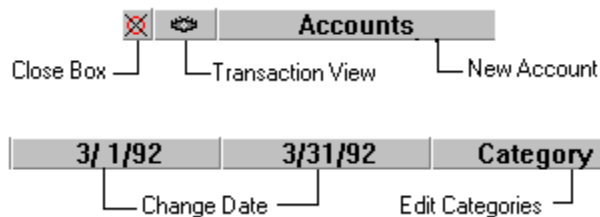
### Other menu Commands:

Command Index Index of other menu commands.

## View Account command

The View Account command displays a list of all current accounts and their balances in the account window. Accounts are sorted by type. The account view, like all views is an Interactive Window. You can perform a variety of functions from the window described below:

### Title bar:



### Type bars:

**Assets: \$48,100.70** - Either Asset, Liability, Income, Equity, or Expense totals. Press here for a pie graph.

### Fields:



**Name:** Name of the account.

**Dates:** Balance of accounts as of these starting and ending dates.

**Category:** Category account is assigned to.

### Procedure:

1. Choose the View Account command from the menu or choose the view accounts (eye over checkbook) icon on the Toolbar .

### Related Topics:

View Commands Other View Commands.

View Transaction command View current transactions.

Report Current Account Register command View current account's transactions.

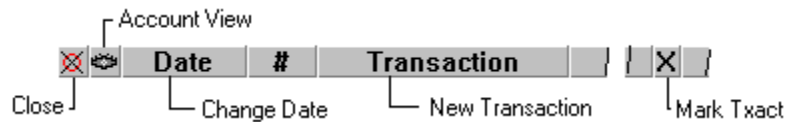
View Grid command Toggle grid lines on and off.

Options Date command Change the currently viewable date.

## View Transaction command

The View Transaction command displays a list of current transactions in the current account window. Only transactions that fall within the current accounting dates are displayed. You can perform a variety of functions from this [Interactive Window](#).

### Title bar:



### Fields:

**Date:** Date of the transaction.

**# :** Check number of the transaction.

**Transaction:** Description of the transaction.

**To:** Account transaction moves money to.

**From:** Account transaction moves money from.

**X:** Check is cleared - Press to toggle.

**Amount:** Dollar amount of the transaction.

### Procedure:

1. Choose the View Transactions command from the menu or choose the transaction view icon (eye over dollar sign) on the [Toolbar](#) .

### Related Topics:

[View Commands](#) Other View Commands.

[Report Current Account Register command](#) View current account's transactions.

[Options Date command](#) Change the currently viewable dates.

## View Toolbar command

The View Toolbar command toggles the display of the Money Smith toolbar. The toolbar places frequently used menu commands on individual pushbuttons for easier use.

### Description:

Press the corresponding toolbar button with the mouse to perform these functions.



-Money Smith interactive help - just press this button and press the item you want help on.



- Open a Money Smith file.



- Save the current file.



- Print the active window.



- Add a new account or transaction.



- Cut the currently selected account or transaction.



- Edit the selected account or transaction.



- Find text in the current account or transaction report.



- Switch to Account View



- Switch to Transaction View



- Add a new account.



- Add a new transaction.



- Sets the currently viewable dates.



- Edits previously defined investment accounts.



- Edits recurring transactions.



- Money Smith Financial Calculator.



- Balance Sheet Report.



- Income Report



- Asset Graph.



- History of current Account Graph.



- History of current Investment Graph.



- History of Assets, Etc., Graph

### Procedure:

1. Choose the View Toolbar command to toggle the toolbar on and off.
2. Choose the appropriate icon to perform that function.

**Related Topics:**

[View Commands](#) Other View Commands.

## **View Statusbar command**

The View Statusbar command toggles the display of the Money Smith status bar. The status bar displays expanded menu commands and other pertinent information at the bottom of the Money Smith window.

### **Procedure:**

1. Choose the View Statusbar command to toggle the status bar on and off.

### **Related Topics:**

[View Commands](#) Other View Commands.



## **View Grid command**

The View Grid command toggles the display of Grid lines in various account views. Grid lines make accounts more viewable, but slow printing.

### **Procedure:**

1. Choose the View Grid command to toggle the grid on and off.

### **Related Topics:**

[View Commands](#) Other View Commands.

## Options Commands

### Commands under the Options menu:

Options Date command Change the currently viewable date.

Options Preferences Set Money Smith preferences.

Options Report Title command Set the title for graphs and reports.

Options Password command Set or reset password for account.

### Other menu Commands:

Command Index Index of other menu commands.

## Options Date command

The Options Date command lets you change the start and end dates used to calculate and display all balances, accounts, transactions, reports, and graphs. Only transactions between the starting and ending dates are displayed in transaction or register views. You can change the current date which helps in adding old transactions.

### **Procedure:**

1. Choose the Options Date command or press the date (calendar page) icon on the toolbar.
2. Fill out the starting date, end date, and current date.
3. All account balances, transactions, graphs, and reports will automatically reflect the new dates.

### **Related Topics:**

[Options Commands](#) Other Options Commands.

## Options Preferences command

The Options Preferences command lets you change a number of startup and runtime options to configure Money Smith as you like. Each preference is saved in the smith.ini configuration file when you exit Money Smith. Once a preference is changed it will remain in effect until changed again.

### Procedure:

1. Choose the Options Preferences command.
2. Change the preferences as you like.
3. Press OK to save the changes, or press Cancel to discard them.

### Description of Options:

#### **Display Options:**

**Horiz Scroll:** Toggles the horizontal scroll bar at the bottom of each view and report.

**Grid Lines:** Toggles display of grid lines to separate fields on reports.

**Toolbar:** Toggles display of the graphical toolbar.

**Status Bar:** Toggles display of the status bar.

#### **International Currency Options:**

Money Smith supports full international currency and date formats. Set the currency by selecting the international icon from the Windows Control Panel.

#### **Transaction Entry Options:**

**Transaction Style:** Corresponds to simple to/from accounting as used in Money Smith version 1.2.

**Check Style:** New check style format that many users find easier to deal with. Allows easy deposits and withdrawals from an account.

#### **Window Size Options:**

**Full Screen:** Money Smith will be maximized on startup.

**Last Size:** Money Smith resumes the size and position that was last used.

#### **Open File Options:**

**Open No File:** No files are opened on startup.

**Open File Command:** A File Open command is issued on startup.

**Open File:** The file name in the edit box is opened when Money Smith starts.

**Create Backup:** Creates a backup of each file on opening (file.BAK).

#### **Start Date Options:**

**1st of Month:** The default accounting start date is the first of the current month.

**1st of Year:** The default accounting start date is the first of the current year.

#### **End Date Options:**

**End of Month:** The default accounting end date is the end of the current month.

**Today:** The default accounting end date is today.

### Related Topics:

Options Commands Other Options Commands.

## Options Report Title command

The Options Report Title command sets or changes the title that appears at the top of all of the reports and graphs for this account file. The title is saved with the account file.

### Procedure:

1. Choose the Options Report Title command from the menu.
2. Enter the new report title string.
3. Press OK to save the change, or Cancel to forget it.

### Related Topics:

Options Commands Other Options Commands.  
Report Commands Report Commands.

## Options Password command

The Options Password command sets or changes your password. Please don't forget your password since you cannot open an account file that has a password without it.

### Procedure:

1. Choose the Options Password command from the menu.
2. To change: enter your old and new passwords.
3. To Set: enter your new password.
4. To Unset: enter your old password, leave the new password fields blank.

### Related Topics:

Options Commands Other Options Commands.

## Report Commands

### Commands under the Report menu:

- Report Balance Statement command Create a balance report window.
- Report Income Statement command Create an income report window.
- Report Budget Report command Create a budget report window.
- Report Account Inflow/Outflow command Account flow report window.
- Report Tax Summary command Create a tax summary report window.
- Report Category command Create a balance report window.
- Report Category Balance Statement command Balance statement by category.
- Report Category Income Statement command Income statement by category.
- Report Current Account Register command Display this accounts transaction register.
- Report Reconcile Current Account command Create a reconciliation report.
- Report Cash Flow for Current Account command Display account's inflows/outflows.
- Report Current Investment command Create a current investment window.

### Other menu Commands:

- Command Index Index of other menu commands.

## Report Balance Statement command

The Report Balance Statement command creates a new Money Smith report window and opens it for viewing. The balance statement totals your current assets, liabilities, and equity, to compute your net equity which is the same as your net worth. All balances are computed as of the end of the current accounting dates.

### **Description:**

**Name:** Shows the name of each account.

**Balance:** Shows the current account balance in dollars.

**Percent:** Shows the percentage this account is relative to total assets, liabilities, or equity.

### **Procedure:**

1. Choose the Report Balance Statement command from the menu or press the balance icon.

### **Related Topics:**

Report Commands Other Reports.

Report Income Statement command Create an income report window.



## Report Income Statement command

The Report Income Statement command creates a new Money Smith report window and opens it for viewing. The income statement totals your income and expenses for the current accounting dates and displays your net income (income minus expenses).

### **Description:**

**Name:** Shows the name of each account.

**Balance:** Shows the total income or expense in dollars.

**Percent:** Shows the percentage this account is relative to total income or expenses.

### **Procedure:**

1. Choose the Report Income Statement command from the menu or press the income (dollar sign going into safe) icon.

### **Related Topics:**

Report Commands Other Reports.

Report Balance Statement command Create a balance report window.

## Report Budget Report command

The Report Budget Report command creates a new Money Smith report window and opens it for viewing. The budget report compares actual to budgeted income and expenses for the current accounting period and shows the percent difference between them. Budgets can be set for each income and expense account using the Edit Add command from account view or pressing the '+' button on the toolbar. Totals are displayed below income and expense accounts.

### Description:

**Name:** Shows the name of each account.

**Budget:** Shows the budget set for the account in dollars.

**Actual:** Shows the actual income or expenses for the account in dollars.

**Difference:** Shows the difference between budgeted and actual income and expense.

**Percent:** Shows the percentage difference between actual and budgeted values.

### Procedure:

1. Choose the Report Budget Report command from the menu.

### Related Topics:

Report Commands Other Reports.

## Report Account Inflow/Outflow

The Report Account Inflow/Outflow command creates a new Money Smith report window and opens it for viewing. The Account Inflow/Outflow report compares the starting and ending balances for each account for the current accounting period and shows the percent difference between them. This shows the net change in that account for the period.

### Description:

**Accounts:** Shows the name of each account.

**Dates:** Shows the starting and ending balances.

**Change:** Shows the difference between starting and ending balances for each account.

**% Change:** Shows the percentage difference between each account's starting and ending balances.

### Procedure:

1. Choose the Account Inflow/Outflow command from the Report menu.

### Related Topics:

Report Commands Other Reports.

## Report Tax Summary command

The Report Tax Summary command creates a new Money Smith report window and opens it for viewing. The report shows taxable and non-taxable income and expenses for the current accounting period and shows the percentage of totals. Totals for both taxable and non-taxable income and expenses are shown below the accounts in each category.

### **Description:**

**Name:** Shows the name of each account.

**Balance:** Shows the actual income or expenses for the account in dollars.

**Percent:** Shows the percentage of taxable or non-taxable income or expense.

### **Procedure:**

1. Choose the Report Tax Summary command from the menu.

### **Related Topics:**

Report Commands Other Reports.

## Report Current Account Register command

The Report Current Account Register command displays a list of transactions that involve the current account. Only transactions that fall within the current accounting dates and affect the current account are displayed.

### Description:

**Date:** Date of the transaction.

**# :** Check number of the transaction.


**Transaction:** Description of the transaction.

**To/From:** Account this transaction is moving money to or from.

**Amount:** Dollar amount of the transaction.

**Balance:** Balance of the current account after this transaction.

### Procedure:

1. Choose the Report Current Account Register command from the menu or choose the  button to the left of the account you wish to view .

### Related Topics:

[Report Commands](#) Other Reports.

[View Account command](#) View account balances.

[View Transactions command](#) View all current transactions.

[Options Date command](#) Change the currently viewable dates.

## Report Reconcile Account command

The Report Reconcile Account command creates a new Money Smith report window and opens it for viewing. The report shows a list of all transactions for the current account within the accounting period and prints running balances of cleared transactions (marked with an X) and uncleared transactions. Transactions are listed in sorted order with deposits and withdrawals sorted by check number. By correcting cleared flags and comparing with your bank statement for the account you should be able to balance your account easily.

### Description:

**Date:** Shows the date of each transaction.

**Description:** Shows the description of each transaction.

**Amount:** Shows the amount of the transaction in dollars.

**X:** Marked with an X if this transaction is cleared. Press to toggle flag.

**Un-Cleared:** Running balance including only transactions that have not cleared.

**Balance:** Running balance including all transactions that have cleared

### Procedure:

1. Choose the Report Reconcile Account command from the menu.
2. Clear transactions as appropriate.

### Related Topics:

Report Commands Other Reports.

## Report Category Report command

The Report Category Report command creates a new Money Smith report window and opens it for viewing. The report shows a list of all accounts assigned to categories with balance totals and percentages for each category.

### Description:

**Name:** Shows the name of each account.

**Balance:** Shows the current account balance in dollars.

**Percent:** Shows the percentage this account is relative to the total for the category.

### Procedure:

1. Choose the Report Category Report command from the menu.

### Related Topics:

Report Commands Other Reports.

Graph Category Command Graph a category.

## Report Category Balance Statement command

The Report Category Balance Statement command creates a new Money Smith report window and opens it for viewing. The report shows a balance statement organized by category with balance totals and percentages for each category.

### Description:

**Category:** Lists each category.

**Balance:** Shows the current category balance.

**Percent:** Shows the percentage this category is relative to the total for the type (Assets, Liability or Equity).

### Procedure:

1. Choose the Report Category Balance Statement command from the menu.

### Related Topics:

Report Commands Other Reports.

Graph Category Command Graph a category.



## Report Category Income Statement command

The Report Category Income Statement command creates a new Money Smith report window and opens it for viewing. The report shows an income statement organized by category with balance totals and percentages for each category.

### Description:

**Category:** Lists each category.

**Balance:** Shows the current category balance.

**Percent:** Shows the percentage this category is relative to the total for the type (Expenses or Income).

### Procedure:

1. Choose the Report Category Income Statement command from the menu.

### Related Topics:

Report Commands Other Reports.

Graph Category Command Graph a category.

## Cash Flow for Current Account command

The Report Cash Flow for Current Account command creates a new Money Smith report window and opens it for viewing. The report shows a summary of inflows and outflows for the current account. Inflows and outflows are summarized by the flow of money to or from other accounts.

### Description:

**Name:** Shows the name of each account.

**Balance:** Shows the amount that flowed to or from the corresponding account.

**Percent:** Shows the percentage this flow is relative to total inflows or outflows for the accounting period.

### Procedure:

1. After selecting the account you wish to work with, select the Report Cash Flow for Current Account command.

### Related Topics:

Report Commands Other Reports.

Report Account Inflow/Outflow command Account flow report window.

## Report Current Investment Register command

The Report Current Investment Register command creates a new Money Smith report window and opens it for viewing. The report shows a list of all investments defined for a given account and displays the investment history records. These histories should closely match mutual fund or stock statements for easy record keeping. All investment transactions are displayed regardless of the current dates. Most recent value and performance information is placed at the bottom.

### **Description:**

**Date:** Shows the date of each investment transaction.

**Description:** Shows the description of each investment transaction.

**Amount:** Shows the amount of the transaction in dollars.

**Price:** Displays the share price at the time of the investment transaction

**Shares:** Shows the number of shares purchased with this investment transaction.

**Value:** Shows the total value of all shares owned on that date.

**Return:** The current value as a percent of the total amount invested on that date.

### **Procedure:**

1. Choose the Report Investment Summary command from the menu.

### **Related Topics:**

Report Commands Other Reports.

Graph Investment command Graph an investment.

## Graph Commands

### Commands under the Graph menu:

Graph Assets command Graph current assets.

Graph Liabilities command Graph current liabilities.

Graph Equity command Graph current equity.

Graph Income command Graph current income.

Graph Expense command Graph current expenses.

Graph One Category command Graph a single category.

Graph All Categories command Graph all categories by type.

Graph History of Account command Graph the monthly history of an account.

Graph History of Category command Graph the monthly history of a category.

Graph History of Assets,etc command Graph the monthly history of a assets, liabilities, expenses, etc...

Graph Current Investment command Graph the current account's investment info.

### Other menu Commands:

Command Index Index of other menu commands.

## Graph Assets command

The Graph Assets command creates a new Money Smith graph window and opens it for viewing. The pie graph shows the current assets balances in all asset accounts, with positive balances. All balances are computed as of the end of the current accounting dates and the percentages shown are percent of total positive balance asset accounts.

### **Procedure:**

1. Choose the Graph Assets command from the menu or press the pie graph icon from the toolbar.
2. If you want to see another type (other than assets) press the corresponding label in the window title bar.

### **Related Topics:**

Graph Commands Other Graphs.

Report Balance Statement command Create a balance report window.

## Graph Liabilities command

The Graph Liabilities command creates a new Money Smith graph window and opens it for viewing. The pie graph shows the current liabilities balances in all liability accounts, with positive balances. All balances are computed as of the end of the current accounting dates and the percentages shown are percent of total positive balance liability accounts.

### Procedure:

1. Choose the Graph Liabilities command from the menu.

### Related Topics:

Graph Commands Other Graphs.

Report Balance Statement command Create a balance report window.

## Graph Equity command

The Graph Equity command creates a new Money Smith graph window and opens it for viewing. The pie graph shows the current equity (net worth) balances in all equity accounts, with positive balances. All balances are computed as of the end of the current accounting dates and the percentages shown are percent of total positive balance equity accounts.

### Procedure:

1. Choose the Graph Equity command from the menu.

### Related Topics:

Graph Commands Other Graphs.

Report Balance Statement command Create a balance report window.

## Graph Income command

The Graph Income command creates a new Money Smith graph window and opens it for viewing. The pie graph shows the current income balances in all income accounts, with positive balances. Income is computed for the current accounting dates and the percentages shown are percent of total positive balance income accounts.

### Procedure:

1. Choose the Graph Income command from the menu.

### Related Topics:

Graph Commands Other Graphs.

Report Income Statement command Create an income report window.



## Graph Expense command

The Graph Expense command creates a new Money Smith graph window and opens it for viewing. The pie graph shows the current expense balances in all expense accounts, with positive balances. Expenses are computed for the current accounting dates and the percentages shown are percent of total positive balance expense accounts.

### Procedure:

1. Choose the Graph Expense command from the menu.

### Related Topics:

Graph Commands Other Graphs.

Report Income Statement command Create an income report window.

## Graph One Category command

The Graph Category command lets you choose a category and account type to graph, and then creates a new Money Smith graph window and opens it for viewing. The pie graph shows the current accounts with positive balances in the chosen category. Percentages displayed are a percent of the total for the category.

### Procedure:

1. Choose the Graph One Category command from the menu.
2. Choose the category and account type you wish to graph from the lists displayed.

### Related Topics:

Graph Commands Other Graphs.

Report Category Report command Create a category report window.

## Graph All Categories command

The Graph All Categories command lets you see all of the categories that make up a particular type (asset, liability, equity, income or expense). A new Money Smith graph window is opened for viewing. The pie graph shows what percentage each of the categories contributes to the whole. Percentages displayed are a percent of the total for the category. Currency values may be displayed by pressing the currency icon and the types may be toggled by pressing on the 'Asset', 'Liability', 'Equity', 'Income', and 'Expense' buttons at the top of the window.

### Procedure:

1. Choose the Graph All Categories command from the menu.
2. If you wish to see a type of accounts other than Asset, press the corresponding type in the window title bar.

### Related Topics:

Graph Commands Other Graphs.

Report Category Report command Create a category report window.

## Graph History Current Account command

The Graph History Current Account provides a month by month graph of the end of month balance for the current account.

### **Procedure:**

1. Select the account you wish to graph from any account view or report.
2. Choose the Graph History Current Account command from the menu or press the graph current account history (checkbook over bar graph) icon on the toolbar.

### **Related Topics:**

[Graph Commands](#) Other Graphs.

## **Graph History Single Category command**

The Graph History Single Category command provides a month by month graph of the end of month balance for a selected category.

### **Procedure:**

1. Choose the Graph History Single Category command from the menu.
2. Select the category and type you wish to view from the dialog.

### **Related Topics:**

[Graph Commands](#) Other Graphs.

## Graph History Assets Etc... command

The Graph History Assets Etc... command provides a month by month graph of the end of month balance for all accounts of the type asset, liability, equity, income or expense. The default display is the history of assets. You can change the types by pressing the buttons on the title bar of the graph window.

### **Procedure:**

1. Choose the Graph History Assets Etc... command from the menu.
2. If you wish to view a type other than assets, select the appropriate type from the bar at the top of the window.

### **Related Topics:**

[Graph Commands](#) [Other Graphs](#).

## Graph Current Investment command

The Graph Current Investment command uses the current investment account to create a new Money Smith graph window. Three different graphs can be created from the sub-menu. Each is a bar graph of the investment history over time.

### Procedure:

1. Select the Investment account you want to graph to make it the current account.
2. Choose the Graph Current Investment command from the menu or press the graph current investment icon (investment rainbow over bar graph) on the toolbar.
3. Choose one of the following command from the investment sub-menu:
  - Price** will display the price history of the investment.
  - Value** will display the valuation history of the investment.
  - Return** will show the percent return history of the investment.

### Related Topics:

Graph Commands Other Graphs.

Report Investment Summary command Create an investment summary report window.

## **Tools Commands**

Tools Financial Calculator command Run Financial Calculator.

Tools Category command Edit category list.

Tools Recurring Transactions command Edit recurring transactions.

Tools Investments command Edit investment accounts.

Tools End of Year command Perform end of year processing.



## Tools Financial Calculator command

The Tools Financial Calculator command executes the Money Smith financial calculator. This calculator can be used to perform algebraic and financial functions. The calculator is fully documented with online windows help. Select the index from the help menu of the calculator itself to see full documentation of the calculator.

### Procedure

1. Select the Tools Financial Calculator command or press the calculator icon on the toolbar.
2. Enter calculations and compute financial functions as explained in the calculator documentation.
3. Close the calculator window to return to Money Smith.

### Related Topics:

[Tools Commands](#) Other Tools Commands.

## Tools Category command

The tools categories command displays a list of current account categories and lets you edit the list.

### Procedure:

1. Choose the Tools Category command from the menu.

**To Add:** Press the 'Add' button and fill out the category name.

**To Edit:** Select the category from the list, press the 'Edit' pushbutton and fill out category name.

**To Delete:** Select the category to delete, and press the 'Delete' pushbutton.

**To Quit:** Select the 'Quit' pushbutton to get out of the category editor.

### Related Topics:

Tools Commands Other Tools Commands.

## Tools Recurring Transaction command

The Tools Recurring Transaction command displays a list of current recurring transactions and lets you edit the list.

### Procedure:

1. Choose the Tools Recurring Transactions command from the menu or choose the recurring transaction icon (dollar sign over date) on the Toolbar .

**To Add:** Press the 'Add' button and fill out the Transaction dialog.

**To Edit:** Select the transaction, press the 'Edit' button and fill out the Transaction dialog.

**To Run:** Select the transaction, press the 'Run' button and edit the date on the Transaction dialog. This records a single transaction in the transaction list.

**To Delete:** Select the transaction, press the 'Delete' button.

**To Quit:** Select the 'Quit' button to get out of the recurring transaction editor.

### Related Topics:

Tools Commands Other Tools Commands.

Transaction dialog. The transaction editing dialog.

## Tools Investment command

The Tools Investment command displays a list of accounts with investments and lets you edit the list.

### Procedure:

1. Choose the Tools Investment command from the menu or choose the investment icon (investment rainbow) on the Toolbar .

**To Edit:** Select the investment from the list, press the 'Edit' pushbutton and fill out the investment dialog.

**To Quit:** Select the 'Quit' pushbutton to get out of the investment editor.

**To Add or Delete:** You must add and delete investments using the account dialog.  
Select the Edit Edit command to edit the current account.

### Related Topics:

Tools Commands Other Tools Commands.

Account Dialog Account editing dialog.

Edit Edit command Edit the current account.

## **Tools End of Year command**

The Tools End of Year command rolls your transactions out to let you start a new accounting period. It can be run quarterly, semianually, or even monthly if you have a lot of transactions. The process saves the old file under a new name if desired, and then rolls out all transactions and investment records that have a date before the current end date. Account starting balances are adjusted to reflect the transactions rolled out.

### **Procedure:**

1. Choose the Tools End of Year command from the menu and answer the questions that follow. A backup is recommended.

### **Related Topics:**

Tools Commands OtherTools Commands.

Options Date Change the current accounting start and closeout dates.

# Window Commands

## Commands under the Window menu:

Window Tile command Tile windows in workspace.

Window Cascade command Cascade windows in workspace.

Window Arrange Icons command Arrange Icons in workspace.

Window Close All command Close all windows in workspace.

Window 1,2,3... command Activate a window.

## Other menu Commands:

Command Index Index of other menu commands.

## Window Tile command

The Window Tile command tiles all active windows across the workspace, evenly dividing the workspace across the number of active windows.

### Procedure:

1. Choose the Window Tile command or press the F4 key to tile windows.

### Related Topics:

[Window Commands](#) Other Window Commands.

[Window Cascade command](#) Cascade windows in workspace.

## Window Cascade command

The Window Cascade command cascades the active windows from top left to bottom right much like a paper stack.

### Procedure:

1. Choose the Window Cascade command or press the F5 key to cascade windows.

### Related Topics:

[Window Commands](#) Other Window Commands.

[Window Tile command](#) Tile windows in workspace.



## Window Arrange Icons command

The Window Arrange Icons command arranges all icons in the workspace along the bottom of the workspace from left to right.

### Procedure:

1. Choose the Window Arrange Icons command from the menu.

### Related Topics:

[Window Commands](#) Other Window Commands.

[Window Cascade command](#) Cascade windows in workspace.

[Window Tile command](#) Tile windows in workspace.

## Window Close All command

The Window Close All command closes all of the windows in the workspace after querying you to save any changes.

### Procedure:

1. Choose the Window Close All command from the menu.
2. Answer Yes or No to the save question, or press Cancel to cancel this command .

### Related Topics:

[Window Commands](#) Other Window Commands.

[File Close command](#) Close a single window.

[File Exit command](#) Close all windows and exit Money Smith.

## Window 1,2,3... command

The Window 1,2,3... command makes the named window the active window and brings it to the top of the window stack, if any.

### Procedure:

1. Select the window you want to activate from the Window 1,2,3... command list.

### Related Topics:

[Window Commands](#) Other Window Commands.

[Window Cascade command](#) Cascade windows in workspace.

[Window Tile command](#) Tile windows in workspace.

## Dialog Index

### Dialog Descriptions:

[Account Editing Dialog](#) Account editing dialog.

[Transaction Editing Dialog](#) Transaction editing dialog.

[Investment Editing Dialog](#) Investment editing dialog.

### Index:

[Help Index](#) Index of other topics.

## Account Editing Dialog

The Account Editing Dialog lets you create and edit Money Smith accounts. The minimum information to establish an account includes the Name, Type and Starting Balance. Other fields may be filled in as desired to take advantage of advanced features. See the Chapter on Setting Up Accounts for more information.

### Description:

**Name:** A unique name that identifies the account. Examples: Checking, Savings, Food

**Type:** Either asset, liability, equity, income or expense.

**Start Bal:** The balance of the account when you started using Money Smith.

**Budget:** Your monthly budget for this income or expense.

**Category:** The category (if any) you want this account assigned to.

**Taxes:** Denotes whether this account is taxable or non-taxable.

**Address/Phone:** Location where this account is kept, if any.

**Acct Num:** Number the bank or financial institution gives to this account - for record keeping.

**Investment:** For stocks, mutual funds, investments - brings up the investment editor. See the Chapter on Investments for more information.

**Another:** This button saves this account and brings up a new account for adding.

**Save:** This button saves the current account.

**Cancel:** This button cancels all changes including any investment editing done.

**Calculator Icon:** Press here with the mouse to bring up the financial calculator.

### Related Topics:

Dialog Index Other Dialogs.

Edit Commands Editing commands.

Setting up Accounts Chapter Basics of setting up accounts.

## Transaction Editing Dialog

The Transaction Editing Dialog lets you create and edit Money Smith transactions. The minimum information to establish a transaction include a date, description, amount, to account and from account. See the Editing Transactions Chapter for detailed information. Money Smith version 3.0 also supports split transactions to separate accounts. Press the Split button, and fill in the transaction fields to use this option.

### Description:

**Date:** The transaction date in Month/Day/Year format.

**Description:** A description of the transaction or payee. Example: Grocery Bill, Rent, etc...

**Amount:** Dollar amount of the transaction.

**To:** Account to move the money to. You may type a name or select from the list.

**From:** Account to move the money from. You may type a name or select from the list.

**Cleared:** Check this box if the transaction has cleared the bank or other institution.

**Save:** This button saves the current transaction.

**Cancel:** This button cancels all changes and cancels an Add transaction request.

**Print:** Prints the current transaction in check format. This may force a setup of your printer if your printer is not currently set for 8-1/2" by 3-1/2" landscape checks. See Printing Basics for more information on ordering and printing checks.

**Recurring:** Copies this transaction to a recurring transaction record and brings up the recurring transaction dialog described below.

**Mem...:** Displays a list of memorized recurring transactions. You can select a transaction from the list to fill the current dialog. Any recurring transaction may be used as a template in this way.

**Split:** Press this button to split a transaction to another account. You can represent up to four splits in a single transaction.

**Splits 1..4:** Fill these fields in starting with the first one to split this single transaction to multiple accounts.

**Calculator Icon:** Executes the Money Smith financial calculator.

### The recurring transaction dialog:

The recurring transaction dialog has the same fields listed above plus two additional fields. Recurring transactions are run with the period you specify until they are removed from the recurring transaction list for a given account file. See the Chapter on Recurring Transactions and the Options Recurring command for more information.

**Ask for confirmation** checkbox: If marked, Money Smith displays the transaction for editing before it enters it when you open a file and the transaction frequency has passed. Otherwise it is completely automatic.

**Frequency:** The frequency with which your transaction will run.

### Related Topics:

Dialog Index Other Dialogs.

Options Recurring Transaction Commands Edit recurring transactions.

Editing Transaction Basics Basics on editing transactions.

Printing Basics Printing checks and other products.

## Investment Editing Dialog

The Investment Editing Dialog lets you create and edit Money Smith investments. The buttons on the right allow you to edit the investment history, while the list box and displays on the left show the current history record. See the chapter on investment basics for more information.

### Display Description:

**Account:** Shows the current account name and account (not investment) balance.

**Investment History:** Shows a list of previous and current investment records by date and value. All information in the left column is based on the item highlighted in this listbox.

**Transaction:** Shows per transaction information as follows:

**Description:** A description of the current investment record.

**Invest:** Amount invested or taken for this transaction only.

**Shares:** Shares purchased for this transaction only.

**Total Value:** Shows the totals for all transactions up to and including this one as follows:

**Value:** Total dollar value of the investment.

**Shares:** Total of shares owned as of this record date.

**Price:** Price of investment as of this record date.

**Net Gain:** Shows performance totals as of this date (commissions not included).

**Value:** Gain in value (Total value as of this date minus amount invested).

**Percent:** Strictly Total value as of record date over total amount invested.

### Controls for the investment dialog:

**Add:** Adds a new investment history record to the list.

**Edit:** Edits the currently highlighted investment history record.

**Delete:** Deletes the highlighted investment history record.

**Quit:** Quits the investment editing dialog, saving all records.

**Remove:** Completely wipes out all investment records and deleted investment history for this account.

**Reminder:** Allows you to enter an investment record in similar fashion to recurring transactions. You will automatically be reminded to enter these investment records when the specified period has passed and you open this account file. Great for monthly investments!

**Auto Tx:** If checked, automatically generates real account transactions that mirror the investment history transactions and displays them every time you add an investment transaction either using the Add button or Reminder feature above. This allows your account balance to match your amount invested as you add money to an investment.

**Calculator Icon:** Press here with the mouse to bring up the financial calculator.

### Related Topics:

Dialog Index Other Dialogs.

Account Editing Dialog Account editing dialog.

Options Investments Commands Edit investments.

Investment Basics A full description of investments.

## System Commands

System commands are activated from the System menu box in the top left corner of the window or by clicking the icon if the window is minimized.

### Commands under the System menu box:

System Restore command Restore window to previous size.

System Move command Move window.

System Size command Change the size of a window.

System Minimize command Shrink window to an icon.

System Maximize command Size window to full screen.

System Close command Close window.

System Switch To command Switch to another task.

System Next command Switch to next document.

System Scrollbar Scroll the window vertically or horizontally.

### Other menu Commands:

Command Index Index of other menu commands.



## System Restore command

The System Restore command restores a window to its previous size on the screen after either a System Minimize or System Maximize command. Double clicking the title bar at the top of the window or icon for the window also performs this function.

### Procedure:

1. Choose the Restore command from the System box menu in the upper left corner of the window, or double click the icon or title bar of the window you want to restore.

### Related Topics:

System Commands Other System Commands.

System Minimize command Shrink window to an icon.

System Maximize command Size window to full screen.

## System Move command

The System Move command and title bar on a window let you move that window to another location in the desktop.

### Procedure:

1. Choose the System Move command from the System box menu in the upper left corner of the window, or press and drag the title bar of the window with your mouse to move the window.

### Related Topics:

[System Commands](#) Other System Commands.

[System Size command](#) Change the size of a window.

## System Size command

The System Size command and sizing frames on a window let you resize a window on the desktop.

### Procedure:

1. Choose the System Size command from the System box menu in the upper left corner of the window, or press and drag the sizing frame on the window to resize the window.

### Related Topics:

[System Commands](#) Other System Commands.  
[System Move command](#) Move window.

## System Minimize command

The System Minimize command and minimize (down arrow) box on a window let you shrink a window on the desktop to icon size.

### Procedure:

1. Choose the System Minimize command from the System box menu in the upper left corner of the window, or press the minimize (down arrow) button on the top right of the window to minimize the window.

### Related Topics:

[System Commands](#) Other System Commands.

[System Maximize command](#) Size window to full screen.

[System Restore command](#) Restore window to previous size.

## System Maximize command

The System Maximize command and maximize (up arrow) box on a window let you expand a window to full screen or restore it to its previous size if already maximized.

### Procedure:

1. Choose the System Maximize command from the System box menu in the upper left corner of the window, or press the maximize (up arrow) button on the top right corner of the window to maximize the window.

### Related Topics:

[System Commands](#) Other System Commands.

[System Minimize command](#) Shrink window to an icon.

[System Restore command](#) Restore window to previous size.

## System Switch To command

The System Switch To command displays a task list of current windows applications and lets you chose another application to run.

### Procedure:

1. Choose the System Switch To command from the System box menu in the upper left corner of the window, or double click the display desktop to bring up the task list.
2. Choose the task you want to switch to and press the switch to button or press the cancel button to return to your original application.

### Related Topics:

[System Commands](#) Other System Commands.  
[System Next command](#) Switch to next document.

## System Next command

The System Next command activates the next window in the multi-document Money Smith workspace.

### Procedure:

1. Choose the System Next command from the System box menu in the upper left corner of the Money Smith account, graph, or report window.

### Related Topics:

[System Commands](#) Other System Commands.

[Window Commands](#) Window Commands.

[System Switch To command](#) Switch to next document.

## System Scrollbar

The System Scrollbar lets you scroll the window vertically or horizontally.

### **Procedure:**

1. Press the scrollbar with the mouse. Dragging the square thumb scrolls the window that amount. Pressing the up and down arrows of the scrollbar scrolls up or down one line. Pressing the area between the arrows and scroll thumb pages up and down.

### **Related Topics:**

[System Commands](#) Other System Commands.



## Miscellaneous Interactive Commands

These are various interactive commands not generally available from the menu. These commands are specialized for use in certain windows or modes.

### Miscellaneous Interactive Commands:

Currency(\$) Display command Display pie graph with currency legends.

Percent (%) Display command Display pie graph with percentage legends.

Change Account command Switch graph of report to another account.

Smart Number Entry Fields Smart number entry field feature description.

Mark Transaction command Mark transaction as cleared/not cleared.

### Other menu Commands:

Command Index Index of other menu commands.

## Currency(\$) Display command

The Currency Display command switches the display of an interactive pie graph to show currency rather than percentages on the graph legends.

### Procedure:

1. Press the currency (default \$) button on the title bar of an interactive pie graph. The graph will now display the value of each pie slice rather than percentage.

### Related Topics:

[Percent \(%\) Display command](#) Display pie graph with percentage legends.

[Graph commands](#) Index of Graph Commands.

[Miscellaneous commands](#) Index of Miscellaneous Commands.

## Percent(%) Display command

The Percent Display command switches the display of an interactive pie graph to show percentages rather than currency on the graph legends.

### Procedure:

1. Press the percent (%) button on the title bar of an interactive pie graph. The graph will now display the percentage of each pie slice rather than value.

### Related Topics:

[Currency\(\\$\)  
Display command](#) Display pie graph with currency legends.

[Graph commands](#) Index of Graph Commands.

[Miscellaneous commands](#) Index of Miscellaneous Commands.

## Change Account command

The change account command can be used to change the current report or graph to display another account. This command is active on the single account history graph and from the current account register view.

### Procedure:

1. Press the change account command from the title bar of an interactive graph or press the name of the current account from the title bar of an account register view.
2. Select the new account name from the list of accounts provided.
3. Press OK to look at the newly selected account or press Cancel to close the current window.

### Related Topics:

[Miscellaneous commands](#) Index of Miscellaneous Commands.

## Smart Number Entry Fields

A smart number entry field is a numeric field that you can enter expressions as well as numbers into. All of the financial function dialogs use Money Smith's original smart number entry fields to make life easier on you. This means you don't need to go back to the calculator to perform simple calculations. Just type your calculation directly into the field.

Five operators (plus (+), minus(-), divide(/), multiply(\*), and exponent (^) are supported. Parenthesis are supported for infix notation.

### Procedure:

1. Select any numeric field in the dialog.
2. Type in an algebraic expression. When you press the TAB key to go to the next field, the result will be displayed.

### Sample Uses:

1. To calculate a monthly interest rate for a 10% annual rate:  $10/12$
2. To calculate number of years to IRA eligibility assuming you are 35 years old:  $59.5-35$
4. To perform simple math:  $254.32-73.44$

### Related Topics:

[Index](#) Index of functions.

## **Mark Transaction command**

The Mark Transaction command toggles the clear flag on a transaction so as to clear or unclear the transaction. It is most useful from the account reconciliation report when reconciling an account against a bank statement.

### **Procedure:**

1. Press the grey 'X' button for the transaction you want to clear or unclear from any transaction view or report.

### **Related Topics:**

[Report Reconcile Current Account command](#) Reconcile an account.

# Money Smith Version 3.0 Manual

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Money Smith Systems Inc.

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## System Requirements

Money Smith requires an 80286 or 80386 based IBM PC or compatible running Microsoft Windows version 3.0 or 3.1, a hard disk, and a mouse. The installed files occupy approximately 1 MB of disk space.

## Author, Programmer, Designer

Bradley J. Smith, President, Money Smith Systems Inc.

## Editor

Lisa Whitehead Smith, Vice-President, Money Smith Systems Inc.

## This Manual, Programs, Online Documentation, and Graphics

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# 1. Introduction to Money Smith

## Why use Money Smith?

Why use a tool like Money Smith? Money Smith is an information source. While it doesn't make financial decisions for you, it does help you collect the information to make better decisions. Money Smith helps you track your income, expenses, investments, and helps you to understand where your money is, and where your money is going. By knowing those two critical pieces of information, you may be able to better manage your money in the future.

## Using this Manual

We have arranged the sections in a 'need to know' order. The Section on [Money Smith version 3.0](#) is the one exception. We intend it to be a guide for users upgrading from earlier versions of Money Smith. Each section is short and should take you about 5-10 minutes. If you are a beginner read the sections in *Getting Started* and *Using Money Smith*. You will learn to set up your accounts and begin using most of Money Smith's features. We've detailed a number of time saving features along the way. The command and financial calculator references are in the latter half of the manual.

## About Money Smith

Money Smith is a full featured tool for financial management. It is scalable. Money Smith does not force you to use features you don't want to use. If you don't want a budget, don't establish one. If you don't care about account categories, don't use them. If you'd rather track your investments using a spreadsheet, then Money Smith won't force you to enter them here. We've designed it to be simple, but we have the features to also satisfy the more demanding users.

Money Smith is easy to learn. Unlike other money management programs, Money Smith has a fully graphical interface. If you can use a mouse, you can learn Money Smith. Our press and point help lets you *point out* the things you need help with. Click on the '?' icon to change your mouse cursor to a question mark. Press on any field, item or menu command to instantly get help. What could be easier?

Our advice: start small and learn more advanced features as you go. The key is to start and start soon. If you start now, you'll have a base of information to make decisions from. If you start later, you'll continue to make many of your financial decisions blindly.

We have divided the remainder of the manual into easy to read sections, with each section detailing one major feature of Money Smith. Take some time to read the manual. You only need to read the first few sections to get a feel for the product.

## Getting Help

Money Smith has comprehensive help features including this entire manual online. Our original point and press '?' (question mark) icon on the toolbar changes the mouse cursor into an arrow with a question mark. Press the menu selection or item you want help on and it magically appears. The Shift+F1 key also enables press and point help. In addition, you can press the F1 key anywhere (including dialogs) to get context sensitive help.

## Related Topics:

[Money Smith Manual](#) Manual for Money Smith.

[Setting up Money Smith](#) How to load, enter, and exit Money Smith.

[Money Smith Version 3.0](#) What's new in Money Smith version 3.0.



## **What's New in Version 3.0?**

### **A guide to the upgrade**

This section is intended primarily for users of Money Smith version 2.0 to guide you through installing and using the new features of Money Smith version 3.0. It is a quick summary for those that don't want to read the whole manual.

### **Message from the Author**

In preparing version 3.0 we have worked to bring you a more powerful, more stable version of Money Smith. We've stuck to the successful formula from version 2.0 - let our users tell us what features to add. Our goals were simple: maintain the best of version 2.0 and add the features you have asked for most to bring you the very best in Windows accounting.

Many of you will be pleased with the enhancements. We've added support for multiple splits, foreign language reports, cash flow reports, a find command, and tried to improve the reports and graphs. All in all, we hope we've created a more useful, less limiting tool.

Many thanks to the fine group of beta testers, and to all of you that have written in to offer suggestions. As we look to Version 4.0, we hope to rewrite major portions of the program to offer even more features. Please keep the cards and letters coming!

Sincerely,  
Bradley J. Smith, May 1993  
President & CEO, Money Smith Systems Inc.

### **Common Dialogs**

Money Smith V3.0 supports the new common dialog boxes popularized by Microsoft Windows version 3.1.

### **Multiple Splits and Transaction Notes**

You can now split a transaction to and from up to 5 separate accounts. Press the split button from the transaction editor to split a transaction, and enter splits in order on the dialog. Transactions also have an expanded description and notes field for a more complete record of your transaction entries.

### **Transaction Import Command**

Using the new Edit Transaction Import command you can now import transactions to the Money Smith program from spreadsheets and other applications. Transactions are imported one per line with fields separated by tabs, commas, or the vertical bar symbol. See the [Edit Transaction Import command](#) to get information about specific column formats.

### **Variable Width Reports**

Money Smith now supports variable width reports. You can adjust the width of any field on any report to suit your own screen and printing requirements. To adjust the width of any field, simply drag the line separating any two fields on the title bar to the left or right. When you release the mouse button the field will be adjusted to the new width. The mouse cursor will change to a left-right arrow when you are in the correct position to drag a line.

### **Recurring Transactions That Expire**

You can now set an expiration date for recurring transactions. Expired recurring transactions are automatically removed from your accounting file. This lets you automatically represent payments that last for a limited period of time.

## **Automatic Backups**

Money Smith has an option under the preferences dialog that lets you automatically backup the last used version of your accounting files. When enabled, this option creates a file called {FILE}.BAK for every accounting file as it is opened. This way if you are unable to use your current version because of an error or failure, you should be able to open your backup file and continue with it.

## **Improved Account Reconciliation**

The account reconciliation report has been improved to display cleared and uncleared transactions separately, and to sort transactions into deposits and withdrawals by check number. This should significantly speed reconciliation of your accounts with bank statements.

## **Account and Cash Flow Reports**

Two new reports should help you better manage your cash flow. The new Account Flow Report lets you see the change in each account's balance between the starting and ending dates. A second single account cash flow report shows how much has flowed into or out of a given account during the current accounting period.

## **New Category Income and Balance Reports**

Two new reports show balance and income statements organized by category. This is very useful for summarizing income and account balances at a category level. It gives you a high level view of your accounts.

## **Find Command**

The new Edit Find command to locate text or numbers on the current report. For example, you can enter a check number or amount to locate specific checks.

## **Warning about File Compatibility**

Money Smith V3.0 is upwardly compatible with V1.2 and 2.0. The conversion is done transparently when you open an old V2.0 file. However, because version 3.0 has features like split transactions not available from V2.0, you cannot generally load V3.0 files into V2.0. Be careful you do not load and then save an old V2.0 file while running V3.0 unless you really intend to convert it. If you try to load a Version 3.0 file into version 2.0 you will get a warning, and possibly a read error. The files are upward, but not downward compatible.

## **Backing up your old files**

I strongly recommend saving your old files off to a disk before you load Money Smith V3.0. The best way to this is to copy everything in your old Money Smith directory to a floppy disk. If you have only a 360K drive you may need to save the files on more than one disk.

## **Loading Money Smith V3.0**

Money Smith V3.0 has the same enhanced setup program as earlier versions. Run setup from the program manager using the File|Run command. If you want Version 3.0 in a separate directory, just type in a new directory name in the destination field. The default is c:\smith3. Setup will install Money Smith and the new Calculator in your program manager if you tell it to. Look for them in your Money Smith group.

## **Related Topics:**

Money Smith Manual Manual for Money Smith.

Setting up Money Smith How to load, enter, and exit Money Smith.

## 3. Installing Money Smith

### Running WinSetup

The Money Smith installation disk has a windows *Setup* program on it. This program creates a directory of your choice on your hard drive and copies all Money Smith files to it. Run setup from the Windows file manager by double-clicking on the **setup.exe** file. When setup has started it will ask for the source device (usually A:\ or B:\) and a destination directory (C:\SMITH3 is the default). If you are installing from or to some other directory, type the paths in these two fields.

Setup will copy all the files to the directory specified and then install the executable in the Windows *Program Manager* in a group called *Money Smith*. You can copy or move the icon to another program group by dragging the Money Smith icon to another program group. Hold down the control key while dragging to copy the icon to another program group. Setup will automatically unpack and remove the self extracting archive (smitharc.exe).

### Running Money Smith

After setup has installed Money Smith, you can run the program by double-clicking on the Money Smith icon in the Money Smith program group.

### Licensing Window

Money Smith will display a licensing window the first time you run it. It is very important that you type in your name and read the license terms before pressing the **I Agree** button. If you don't type in your name, the **I Agree** button will not be enabled. If you agree to the license terms, choose **I Agree** and continue. If you have problems with the terms, you can disagree and it will exit the program. Please read the license and understand that the program is provided 'As Is'. If you disagree with the licensing terms you can return Money Smith within 30 days for a refund.

### Exiting Money Smith

To exit, you can double click the Money Smith system menu box in the top left corner of the Money Smith window or choose the File Exit Command.

### Related Topics

Money Smith Manual Manual for Money Smith.

Money Smith files How to open, close and backup Money Smith files.

## 4. Money Smith Files

All Money Smith data for a particular set of accounts is stored in one single file with a **'.ACT'** extension. You might keep one Money Smith file for all of your home accounts and another for a small business. You can name Money Smith files any way you choose as long as you keep the **'.ACT'** extension.

### For the Beginner

The easiest way to establish accounts is to use one of the sample **'.ACT'** files distributed with Money Smith. Open a file (HOME.ACT is a good starting point) using the File Open command and edit the accounts to reflect your own starting balances and budgets. The *File Open command* is represented as an open folder icon on the toolbar.

### Creating a new Money Smith File

Creating an empty Money Smith file is easy. Choose the File New command from the menu, and add accounts and transactions as you please. Be sure to save the file when you exit from Money Smith or your work will be lost!

### Saving a Money Smith File

Choose the File Save command from the menu, or press the 'floppy disk' icon on the toolbar to save the currently active Money Smith file. If you have not given your file a name, you will be prompted to name it when you save it. You don't need to type the **'.ACT'** file extension since it is assumed. You should see the name and size of the file on the status bar after saving it.

### Opening an existing File

Choose the File Open command, or press the open file icon on the toolbar. Then select the file you want to open from the open file dialog. The name and size of the file will appear on the Status Bar after the file has been read.

### Passwords

Money Smith has a password feature to prevent unauthorized people from looking at your private files. You can enable this feature on any file using the Options Set Password command. Anyone attempting to open the file will be asked the password. If they put the wrong password in, they won't be able to open it. Don't forget your password, or you won't be able to open the file either! Refer to the *Options Set Password command* for adding, removing and altering existing passwords.

### Using the Save As command

To save your file to another file, open the file as described above then choose the File Save As command. Select or type in the directory desired, then type in the new file name. Press the **OK** button to save the file, or the **Cancel** button to cancel the save. Alternately, you can use the Windows file manager or other disk copying utility to copy your **'.ACT'** file to another disk or directory. Note that the *File Save As command* will change the name for the current window to the new name.

### Related Topics

Money Smith Manual Manual for Money Smith.  
Interactive Windows Using Interactive Windows.

## 5. Interactive Windows

One of the more powerful features of Money Smith version 3.0 is the graphical interface we call *interactive windows*. It allows you to intuitively access the functions you need without even touching the toolbar or menu. To edit an account or transaction for example, click on the small magnifying glass next to the account or transaction. To zoom to an asset graph, click on the Assets bar. Learning to use interactive windows will take time, but will speed your work as you become more experienced.

### Learning Interactive Windows

*Interactive windows* are introduced at this point to eliminate confusion. They may seem confusing at first but you will quickly come to appreciate the additional power they offer you as a user. *Interactive windows* provide shortcut buttons directly on the reports and graphs so you don't have to repeatedly go to the menu to run common commands.

Press and point help lets you quickly learn interactive windows. Click the '?' icon on the toolbar and then click on the field or icon you need help with.

### A Summary of Interactive Fields

A number of features can be directly accessed from the main views and reports:



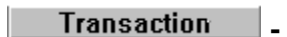
**-Close Box:** Press here to close the current window.



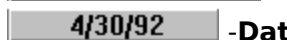
**-View (Eye) icon:** Press here to toggle from account to transaction view.



**-Accounts:** Press here to create a new account.



**- Transaction:** Press here to add a new transaction.



**-Dates:** Press on a date to change the date.



**-Category:** Press here to define a new category.



**- Type Bars:** Press here to graph the accounts of this type.



**-Register Triangle:** Press this icon to see the register of transactions for this account.



**-Edit Magnifying Glass:** Press this icon to edit the account or transaction.



**-Investment icon:** Press here to see the investment records for this account.



**-Mark/Unmark Transaction:** You can toggle the cleared transaction flag by pressing this button.

### Investment Report Fields

The following are available only from the investment report.



**-Investment:** Add a new investment transaction.



**-Price:** Graph the price history of the investment.



**-Value:** Graph the value history of the investment.



**- Return:** Graph the return history of the investment.

### Variable Width Reports

A new feature in version 3.0 allows you to adjust the width of most reports by dragging the lines that separate report columns on the title bar. To do this, position your mouse over one of the column lines in the title bar of the report you are working with. The mouse should change to a double headed arrow. Press and drag the line to the right or left with the mouse to set a new column width. When you release the mouse button, the width of the columns will be adjusted to match your new setting.

## **Popup Menus**

Money Smith displays context-sensitive popup menus when you press the right mouse button. These menus let you cut, copy, paste, and display related graphs and reports directly without going through normal menus. Click the right mouse button while in any report to try this feature.

## **Other Interactive Functions**

You can edit any account, transaction or investment by simply double clicking it. Also any menu function can be run from any of the interactive windows.

Editing menu functions are taken in the context of the current window. For example if you press the big '+' icon to add when your current window is an account report you will add an account. If you press the cut (scissors icon) while your current window is an investment window you will end up cutting the current investment transaction.

File, Report, and other non-editing functions work in the context of the current accounting file. For example if you press the save icon from any active window it will save the currently active account file. If you press the print icon it will print the current window. Other menu functions follow in this fashion.

## **Interactive Graphs**

The graph legends are interactive. Again the function depends on the context of the graph. If you press on an account legend you will see the [transaction register report](#) for the corresponding account. If you press on a category name the [category report](#) will pop up. If you press on an investment legend the corresponding [investment dialog](#) will pop up.

## **Related Topics**

[Money Smith Manual](#) Manual for Money Smith.

[Setting up your Accounts](#) Setting up Money Smith Accounts.

## 6. Defining Accounts

Everything you want to track using Money Smith should be an account. Accounts represent actual accounts or property (called assets), real loans, leins or liabilities, your net worth which in Money Smith is called equity, and your income and expenses. The key to tracking your finances is setting up a good set of accounts. If you have too many, your decisions will be clouded by a bunch of trivial data. If you have too few, you won't be able to track what's really going on. In general its best to start with a few accounts and grow as you go. You can make up new accounts while typing transactions by just typing in an account name that does not exist, so there is no reason to knock yourself out with accounts to start.

### Account View

It's easiest to work on accounts from the account view. Choose the View Account command or press the button on the toolbar that shows an eye over a checkbook to view accounts. Account View shows a list of all of your accounts listed alphabetically by type, with their name, category, starting and ending balances. Account view also displays totals for your assets, liabilities, equity, income and expenses. Using Interactive Windows you can perform a variety of functions from account view.

### For the Beginner

The easiest way to establish accounts is to use one of the sample Money Smith ".ACT" files distributed with Money Smith. Just open a file (HOME.ACT is a good starting point) using the File Open command and edit the accounts to reflect your own starting balances and budgets. Delete the ones you don't need and add others as you go.

### Adding Accounts

To add an account choose the Edit Add command or press the big '+' toolbar button while in accounts view. Fill the account dialog as described below.

### Filling the Account Dialog

At a minimum, fill in the Name, Type and Starting Balance or Budget fields in the Account Dialog. Use the tab key to move from field to field. Other fields are optional and can be filled later. The name is any unique account name like 'Checking' or 'Savings'. The type is assets, liability, equity(net worth), income or expense.The starting balance represents the account balance at the beginning of the month you start using Money Smith. The budget is a monthly expected income or expense for the account. Press 'Another' (return) to save the account and bring up another. Press the 'Cancel' button to stop adding accounts.

### Editing Accounts

You've entered your accounts, but messed up a few. Select the offending account by pushing it with the mouse or using the arrow keys to highlight it while still in account view. Choose the Edit Edit command or press the magnifying glass icon either next to the account or on the toolbar. Double clicking the account or pressing the Enter key from account view also works. Any of these actions will bring up the Account Dialog. Use the tab key or mouse to move to the field you want to change and either type or select the new value. Press 'Save' or the Enter key to save your changes. Press the cancel key to discard your changes.

### Deleting Accounts

Before you can delete an account, you must make sure there are no transactions against it. If you still have transactions assigned to the account, Money Smith will not delete the account. To find these transactions, select the account and switch to the accounts register report by clicking the small register triangle next to the account. You may need to change

the date to view all existing transactions. Delete or edit all transactions and assign them to another account before attempting to delete the account.

After you are sure that there are no transactions assigned to your account, select the account using the mouse or arrow keys then choose the Edit Cut command or press the scissors icon on the toolbar. Money Smith will prompt you to confirm the deletion.

### **How many accounts?**

Some people choose to include the value of real assets (furniture, clothing, etc...) while others prefer not to. Some people keep detailed cash expenditures, while others do not. I prefer to keep a small number of accounts active. The choice depends on the level of detail you need to manage your money.

For businesses, a finer level of detail is usually required to track inventory, business assets, and different classes of taxable and non-taxable expenses. We recommend a small number of key accounts to start with. Remember you can always add new accounts from within the transaction dialog.

### **Limitations**

Money Smith supports up to 400 accounts in a single file.

### **Related Topics**

Money Smith Manual Manual for Money Smith.

Editing Transactions How to enter, edit, and delete Money Smith transactions.



## 7. Entering Transactions

Any flow of money from one account to another is called a transaction. You can find the most obvious examples of transactions by opening your checkbook. When you write a check to pay your electric bill you are creating a transaction from your *checking* account to your *electric* expense account. When you make a credit card purchase, you create a transaction from your *Mastercard* account to the appropriate *expense* account. When you pay off your credit card you create a transaction from your *checking* account to your *Mastercard* account.

### Thinking Transactions

It takes a while to think in terms of transactions. The two primary questions are:

**'Where's the money coming from?'** and

**'Where's the money going to?'**

If you have answers to both of these you are ready to enter transactions.

### Transaction View

Money Smith offers a lot of ways to look at transactions. You need to be in a transaction window when editing transactions. Transaction view shows you all of your transactions for the current accounting dates. You can get to transaction view using the View Transaction command or by pressing the icon with an eye over a dollar sign on the toolbar.

### Current Register Report

The register report shows the transactions for only the current account (Checking for example). This view is great if you're working from one account. To get to *register report* click the small register triangle next to the account you want to see from any account report or window. Alternately you can select the account using the mouse or keyboard and then choose the Report Current Account Register command.

### Account Reconciliation Report

This report lets you easily compare your cleared and un-cleared transaction balances. You can use this report for clearing checks when you get a financial statement at the end of the month. To view this report, select the account from any account window using the mouse or keyboard, then select the Reconcile Current Account Report command.

### Dates

The current dates determine which transactions are visible and the account balances you see. By default Money Smith sets the accounting dates to reflect the beginning and end of the current month. You can alter the Money Smith defaults to the beginning of a year or current date using the Options Preferences Command. If you want to see another month or several months you need to use the Options Date command to change the current dates. The small calendar page icon on the desktop as well as the date title on most interactive windows will also perform the date command.

### Adding Transactions

To add transactions, make sure you are in one of the transaction view or reports and then choose the Edit Add command or press the big '+' (plus) button on the toolbar. Fill in the transaction dialog as described below.

### Check vs. Transaction Style Entry

There are two separate but similar transaction entry formats available in Money Smith. You can set either using the Options Preferences Command. The default, called check style transactions has a familiar check-like format. You make deposits and withdrawals to a single

account (the Use: account on the dialog). This format is very useful for entering a lot of transactions from a single account. The other format called 'Transaction style' uses an accountant style 'To:' and 'From:' entry system. Transaction style entry is useful when you have a lot of different accounts involved.

People that have used 'other' financial packages or use Money Smith just to balance their checkbooks usually prefer the Checkbook style entry. People running businesses, familiar with accounting, and people insulted by checkbook style entry will prefer Transaction Style entry.

### **Filling the Transaction Dialog**

To fill the transaction dialog, enter the date and check number (if any) of the transaction. Enter the payee (for a check) or description of the transaction. It is important that you fill in the Description or Payee field. The amount for the transaction in your local currency is entered. For transaction style you can put in the To and From accounts by either typing the name or selecting them from the Combo Box. For check style you typically put the account you are working on (Checking) in the Use: combo box and select either Deposit or Withdrawal along with the an account in the other combo box. The cleared checkbox is used to help reconcile your account and is usually checked once the transaction has cleared the bank. Press 'Another' or the Enter key to save this transaction and bring up another. Press Save or Cancel to stop adding transactions.

### **Smart Number Fields and the Calculator**

One of the powerful features in Money Smith is called smart number entry fields. Basically any field you would put a number into has become a complete calculator. You can type in a simple expression like  $29.5*4$  and Money Smith will automatically do the math for you and place the result in the field.

For more complex financial calculations you can bring up the Money Smith financial calculator. Just press the calculator icon on the toolbar or from most dialogs. The financial calculator has its own detailed online help and documentation files. See the readme.txt file for the names of these documentation files or select the help index from within the calculator.

### **Making up Accounts on the fly**

A powerful feature of Money Smith is that it allows you to make up new accounts while entering transactions. Suppose you have a new bill or expense that didn't exist before. While in the transaction editor you just need to type in the new account name in either the 'To' or 'From' field. When you try to save this transaction Money Smith will ask you if you want to add the new account and bring up the Account Editing Dialog to let you add it. All without skipping a beat.

### **Recurring Transactions on the Fly**

Money Smith lets you automate repetitive bills and transactions using recurring transactions. Pressing the 'Recurring' button lets you do this. The topic is fully covered in the chapter on Recurring Transactions.

### **Memorized Transactions**

You can also define recurring transactions with NONE for the frequency. These are called memorized transactions. Memorized transactions can be used to quickly fill your transaction dialog by pressing the **Mem** button and selecting from the list of recurring and memorized transactions. This eases repetitive transaction entry.

### **Split Transactions**

Money Smith allows you to split a transaction to and from several accounts. Split transactions let you treat longer transactions as single ones. To use this feature you simply press the **SPLIT** button on the transaction dialog and fill as many split transaction fields as

appear. It is important that you fill the splits in order, since Money Smith will stop recording splits when it reaches the first blank split.

For example suppose you want to split a transaction from your checking account to the principle and interest accounts for a loan payment. Suppose the total payment is \$900 going to principle and \$100 going to interest. Enter the \$900 amount to principle from checking, and press the split button to enter the \$100 payment to interest from checking.

### **Editing Transactions**

From either transaction or register view select the transaction you want to change with the arrow keys or mouse. Choose the Edit Edit command or press the Enter key to bring up the transaction dialog. Double clicking the transaction or pressing the magnifying button next to the account or on the toolbar also works. Use the tab key or mouse to move to the field you want to make changes on and press the Enter key or Save to save your changes.

### **Deleting Transactions**

From transaction or register view, select the transaction you want to delete using the mouse or arrow keys. Choose the Edit Cut command or press the scissors icon on the toolbar. Confirm your deletion by pressing 'Yes'. All your account balances are updated automatically.

### **Printing Transactions**

You can print transactions from any of the transaction views using the File Print command. You can also print checks if you have a capable printer and tractor fed business checks of the right type. See the chapter on Printing for more information.

### **Limitations**

The number of transactions is limited by the amount of memory Windows can allocate and a program limitation. Each transaction takes approximately 64 bytes and Money Smith places a limitation of 32,767 transactions itself. Typically as you approach 1000 transactions performance degrades rapidly. It is wise to roll out your transactions at least yearly.

### **Related Topics**

Money Smith Manual Manual for Money Smith.

Money Smith reports Creating and printing reports.

## 8. Money Smith Reports

### Automatic Reports

Now that you have entered tons of financial trivia, what do you do with it? A great starting point is to print a few reports. Reports tell you lots of interesting things like where your money is coming from and going to. They tell you your net worth. They help you balance your checkbook. Lets look at some Money Smith reports.

### Using Reports

You create a report window using one of the commands under the Report Menu. Report windows are documents of their very own. One great thing about this is that they update automatically. If you add a transaction or change a balance the report changes magically. You don't need to recreate it. The other great thing about Money Smith Reports is that they are fully interactive. You can edit accounts, transactions, and investments and perform virtually any operation while the report windows are active. You can even press certain fields on the reports to jump to individual areas on the report. (see the Interactive Windows Chapter). They even have their own menu of commands for printing, copying, saving to a text file, etc... Two important commands to know are the File Close command and the Window 1,2,3 command since these let you exit the report or just switch back to your Money Smith account window.

### Assessing your Financial Position

Once you have the first month's data entered in Money Smith it's a good time to evaluate your financial position. You would typically do this once a month.

First, set the accounting dates using the date command to reflect a month you are interested in (typically the previous month). All of your reports will now be limited to that Month. Start with the Balance Statement. This statement shows your assets, liabilities and net worth. The balance statement is a snapshot of what you own, owe, and your net worth (equity). Its good to look at the percentages of your assets and liabilities. If you have too much tied up in one asset or liability you may want to consider diversifying to other assets and liabilities. If your net worth(equity) is positive you are probably in pretty good shape. Under equity you will see your retained earnings. If that number is positive you had a good month, because you took in more than you spent.

For a more detailed view of your income, try the Income Report. This report shows your income and expenses for the month for each account. Take a look at the percentages. Where did all of your money go? Press on the Expenses title bar to see a graph of your expenses. Which were the biggest? Why? Zoom in on some of your big expense accounts by pressing on the graph legend for the accounts. Look over the transactions before you close the windows. What can you do better for next month?

A good start would be to establish a budget. Every income and expense account can have a budget associated with it. Edit each account to establish a budget. You can view your budget vs. actual income and expenses using the Budget Report. After a few months you can use the History graphs to view trends in your spending and refine your budget.

### Setting the Report/Graph Title

Use the Options Report Title command to change the title that appears at the top of all reports and graphs.

### The Balance (Net Worth) Statement: Report Balance Statement command

The balance statement gives you a snapshot of your current value or net worth. It shows you all your Assets (Great), all of your Liabilities (Not so great!) and your Equity (Net Worth). The percentages are nice because they show you where your money is really tied up. Equity is interesting because it shows both your starting equity (The sum of all of your starting balances) from the beginning of the accounting period, and your retained income, a

fancy word for how much money you've earned and kept in one form or another for the accounting period.

**The Income (Cash Flow) Statement: Report Income Statement command**

The Income Statement shows you totals of all of your income accounts and expense accounts for the current dates. Percentages show you where your money is coming from and going to. You'll probably be surprised by some of the expense percentages. The bottom line on this statement is your net income which represents all your income minus all your expenses. If this is a positive value you are in good shape. If it's negative, you may be in trouble since you are spending more dollars than you are taking in. Take a hard look at your expenses (the Graph Expense command might help) and your budget report (below) to try to get spending under control. Decide what you can do without and stick to it.

**The Budget Report: Report Budget Report command**

The budget report helps you compare your monthly budget against actual spending. It shows the difference between the budget you set for each income or expense account and the amount you actually spent. The difference is shown both in dollars and as a percent. By tightly monitoring this report and modifying your budget to better reflect reality you may be able to bring up that Net Income figure from the Income Report and live a little more financially secure.

**The Account Inflow/Outflow Report: Report Account Inflow/Outflow command**

The account inflow/outflow report shows the net inflows and outflows for each account for the current accounting period. Starting and ending balances are displayed along with the net change for each account. The percentage change shown is the percent gain or loss relative to the starting balance of the account.

**The Tax Summary Report: Report Tax Summary command**

If you have been vigilant all year long and entered data for a whole year, this report might help you fill out the old 1040 form. Basically it just totals the income and expense accounts you marked as Taxable or Non-taxable and prints the totals out. This might help remind you of the \$10 bucks you gave to charity, or \$100 you earned on that stock that you forgot about. Money Smith will not do your taxes, however. It won't even attempt to estimate your taxes since tax laws change annually and we're just not ready for that kind of litigation. Several commercial programs are out for this purpose although a discount tax preparer probably costs no more than the software. You don't need to teach yourself how to use a tax preparer either!

**The Reconcile Account Report: Report Reconcile Current Account command**

The monthly checking statement comes in and as usual it doesn't match. You bring up Money Smith and switch to the reconcile current account report. Within a few minutes you mark off the transactions that have cleared by pressing the little grey X's on the corresponding transactions. As you clear your transactions, the report changes to reflect new balances automatically. Why don't other financial programs give you interactive reports you wonder? A quick press on the financial calculator icon lets you do a little math on the different balances, and in a few minutes your checkbook and statement are reconciled using Money Smith.

**The Category Report: Report Category Report command**

Categories are better covered in the chapter on Account Categories. Basically a category is a collection of accounts you want to group together. It may be an investment portfolio, consumer debt, your entertainment expense accounts, or just about anything. This report shows you the current balances of all the accounts in your categories and totals them for you. Percentages let you see how much single accounts affect the category balance. This is a nice advanced account feature. It is also very useful for tracking

separate business or property expenses as described in the chapter on [sample applications](#).

**The Category Balance Statement:** [Report Category Balance Statement](#)

**The Category Income Statement:** [Report Category Income Statement](#)

These reports are analogous to the Balance and Income statement reports, except that these reports show balances for categories(groups of accounts) rather than individual accounts. This is particularly useful for an individual small business that wants to track categories (groups) of accounts to form summary balance and income reports.

**Current Account Register Report:** [Report Current Account Register](#)

This report simply shows all the transactions for a single account for the current accounting period. The running balance is kept on the right and updated as you enter, edit and delete transactions. This command is commonly invoked by pressing on the small triangle to the left of the account you wish to view.

**Cash Flow Report:** [Report Cash Flow command](#)

The Cash Flow Report shows total inflows and outflows for the current account over the current accounting period. It is useful for determining where cash from an account is flowing.

**The Investment Report:** [Report Investment Summary command](#)

[Investments](#) are better covered in the chapter on [Investments](#). Basically an investment is a special account with separate investment transactions kept on it. Because investment information is kept separate from the account balances, you can track the value of a stock or mutual fund easily without messing up the nice neat double entry accounting system that Money Smith uses for regular balances. The investment report shows all your investment transactions and the current values and return on a single investment account. Like all Money Smith reports it is interactive, letting you add, edit and delete investment transactions from an account.

### **Limitations**

You can only have a total of 10 combined report and graph windows active on a single Money Smith file. This is not a problem for most users.

### **Related Topics**

[Money Smith Manual](#) Manual for Money Smith.

[Money Smith Graphs](#) Creating and printing graphs.

## 9. Money Smith Graphs

### Automatic Graphs

Another great way to look at your finances is using Money Smith graphs. Graphs often let you see things that are not so obvious in the numbers. Money Smith graphs are fully interactive so you can see the data as its updated and even perform functions from graph windows.

### Using Graphs

You create a graph window using one of the commands under the Graph Menu. Graph windows are documents of their very own. One great thing about this is that they update automatically. If you add a transaction or change a balance the graph changes as well. Another great thing is that they are interactive. You can switch graph types and zoom to other accounts at the press of a button. Two important commands to know are the File Close command and the Window 1,2,3 command since these let you exit the graph or just switch back to your Money Smith account window. You can also copy your graph to the clipboard and read it into any graphical program like paint.

### Setting the Report/Graph Title

Use the Options Report Title command to change the title that appears at the top of all reports and graphs.

**The Assets Graph:** Graph Assets command

**The Liability Graph:** Graph Liability command

**The Equity Graph:** Graph Equity command

**The Income Graph:** Graph Income command

**The Expense Graph:** Graph Expense command

All of these graphs display a pie graph of accounts of the given type, either assets, liability, equity(net worth), income or expense. It's important to note that only accounts with positive balances are graphed. I don't have an easy method for graphing negative pie slices. These graphs have an interactive title bar that lets you switch other types by pressing the corresponding type button in the window. Similarly you can zoom to a single account or category report by pressing on the corresponding graph legend.

**The One Category Graph:** Graph One Category command

The category graph lets you select a category from your list or categories and the shows the category composition in a pie graph. This is great for seeing how an investment portfolio is diversified, for example.

**The All Category Graph:** Graph All Categories command

The all category graph lets you view the breakdown of all categories of a particular type. If you want to see how all of the assets are distributed among the categories, just select this command. To see another type (like expenses) just press the corresponding button on the window title bar.

**The History One Account Graph:** Graph History Current Account**The History One Category Graph:** Graph History Category**The History Assets Etc... Graph:** Graph History AssetsThese graphs provides a monthly history of the end of month balance for the currently selected account, category or type totals. They are very useful for observing long term patterns in an account, category, or overall balances. Note that these graphs show all data since the very first transaction recorded, and do not limit the display to the current accounting dates. It is interesting to note how seasonal many expenses are once you have collected a year's worth of data.

**The Current Investment Graph: Graph Current Investment command**

The graph current investment command lets you see bar graphs of the price, value or return history for a selected investment account. Just make sure you select the account you want to graph from account view first or you'll get an error when you try to graph a non-investment. The bar graphs show all of your investment history and might help in deciding what to do with a stock or mutual fund. Note: Returns are calculated as total value over total investment and are not annualized or otherwise convoluted, so you need to be careful when making decisions based on these values.

**Limitations**

You can only have a total of 10 combined report and graph windows active on a single Money Smith file. This is not a problem for most users, but you will get an error on opening the 11th window.

**Related Topics**

Money Smith Manual Manual for Money Smith.

Printing Manual Printing graphs, reports, views and checks.



## 10. Printing Basics

### What can I print?

You can print any graph, report, or view on virtually any windows compatible printer. If you have the right printer and order some checks as described below, you can also print checks using Money Smith.

### Printing: General Tips

Make sure your printer is properly setup before using it. If you do not have the correct windows driver installed for your printer the printout will not work correctly. For graphs, reports and views, the File Print command prints the currently active window. This command is also available from the toolbar as a printer icon. A printing dialog shows the current document and page. You can press the Cancel button on the print dialog to cancel a print in progress or use the Windows Print Manager.

### Printing Windows

Printing any Money Smith window is easy. Select the window you want to print and choose the File Print command or press the printer icon on the toolbar. Your current window, either view, report or graph, will be printed on the printer. You can adjust print options from the dialog that comes up when you print.

### Print Options

You can adjust printer options from the dialog that comes up when you select the print command. Number of copies can be entered, a font selected and grid or title box lines added to allow easy viewing of your report or graph. Fonts default to a 10 point size but some fixed pitch printer fonts may be too large to print a complete report. Most printers also print slower when the Print Grid or Print Title boxes are selected.

### Printing Graphs

You first need to create a graph using the Graph Commands, or activate a previous graph by pressing it with the mouse. You can use two methods to print a graph. One is to print using the File Print command either from the menu or by pressing the print icon on the toolbar. This produces a full page graph. If you want a smaller graph or want to use the Edit Copy command to copy the graph to the clipboard and import it into Windows Write, Paintbrush or a like application and print it from there.

### Ordering Checks

Before you can print any checks, you need to order some. Before ordering some, I recommend you perform a little test to make sure your printer will support check size paper. Money Smith supports general purpose tractor fed Business size checks of 8-1/2" by 3-1/2" size and prints them in Landscape mode. If your Windows tractor fed printer driver does not support 8-1/2" by 3-1/2" paper size in Landscape mode, odds are the checks won't work. Money Smith also supports standard laser printed checks in 8-1/2x11" cut sheet form.

You can check this using the Printer Setup command, by pressing the **Setup** button in the dialog, and looking at the list of paper sizes. You can also choose the **Print** button from the *Transaction Dialog* which will force you to set your printer paper size if not set correctly. I recommend printing a few on plain paper before you order.

**Please** make sure your **tractor fed printer** supports 8-1/2 x 3-1/2 inch paper size by **ACTUALLY TESTING** it. The new Windows 3.1 drivers appear to support defineable paper sizes but in some cases the printer does not support all listed sizes. Laser checks are printed on standard 8-1/2 x 11" paper so there is usually no problem with laser printed checks.

## Check styles

Tractor feed: 091013 and 091004 (Business size)  
Laser checks: 081013 and 081004 (Business size)

## Sample Checks Obtained From:

Deluxe Business and Computer Forms  
3660 Victoria Street North  
P. O. Box 64046  
St. Paul, MN 54164-0046  
Phone: 1-800-328-0304

They have been cooperative and will usually send you a catalog and a few samples if you call them. Money Smith will work with most of the Dual Purpose (one check and one blank page with check number for records) tractor checks with a little vertical adjustment. They are not the only ones that print checks, they just happened to be the ones I got my samples from. Many other reputable companies make checks that work, just use discretion and common sense before sinking a bundle in custom printed checks.

## Printing Tractor-Fed Checks

You print checks directly from your transactions. First, make sure your printer is set up with the checks in it, form size set to 8-1/2" wide by 3-1/2" high landscape mode. Next bring up the transaction dialog to enter or edit a check and press the **Print** button in the dialog.

If your paper size is wrong, Money Smith will let you change it from here. Otherwise your check is printed twice, once on the check and once on the receipt page. The transaction '*Description*' field will be printed on the '*Pay to the Order of*' line. The *To Account Address*, if any, will be printed below that, and the *Transaction Date* and *Amount* will be printed in the appropriate columns. You may need to adjust your printer alignment to match the checks exactly.

If you switch back to normal printer paper after printing checks, be sure to adjust your printer page size accordingly.

## Printing Laser Checks

Laser checks are printed using the same procedure as tractor fed checks. Select the **Print** button from the *Transaction Dialog*. For laser printers you do not need to worry about adjusting the page size, simply put the preprinted checks into your paper bin. Consult your printer manual to determine if the checks should go face up or face down in the bin.

## Related Topics

Money Smith Manual Manual for Money Smith.  
Recurring Transactions Automate your regular bills.

## 11. Recurring Transactions

### What's a recurring transaction?

Another great feature of Money Smith is the ability to automate transactions so you don't go crazy every month entering transactions. These are called recurring transactions. A recurring transaction is a transaction that happens with some regular frequency. A checkbox lets you either totally automate the transaction so you don't even know it was added, or else have Money Smith bring the transaction up when you open the file so you can edit it or cancel it. Don't use recurring transactions for investments. The investment chapter describes an investment reminder service that is better for this purpose.

### Creating Recurring Transactions the easy way

The easy way to create a recurring transaction is to bring up an existing transaction for editing using the Edit Edit command from transaction or register view. Then press the 'Recurring' button in the transaction dialog to bring up the recurring transaction dialog.

### Filling the Recurring Transaction Dialog

Fill in the dialog as you normally would any . The date is the starting date of the transaction which should be sometime in the future. Check or uncheck the 'Confirm...' checkbox depending on if you want to confirm this transaction or have it be fully automatic. Generally if a transaction is the same amount each month and you're not interested in putting a check number in, make it fully automatic. Otherwise make sure you have the Confirm box checked. Check the frequency as appropriate. Press Save to save or Cancel to cancel this addition.

### Recurring Transaction Dates

When you enter your recurring transactions you generally want them to start at some future date. Entering a date in the past can be done, but will generate a dialog asking if you want the transaction run now. If you run it now, each transaction necessary to bring the recurring transaction up to today's date will be run at this time. If you don't run it now, the transactions will be deferred until the next time you open the file.

### Editing Recurring Transactions

The Tools Recurring Transactions command and icon with the dollar sign over the date on the toolbar both bring up a list of recurring transactions and let you add to, edit, or delete from the list. The basic procedure is to select the transaction you want to work with from the list box, then press the 'Add', 'Edit' or 'Delete' button to bring up the transaction editor or a delete confirmation. The run button forces an out of cycle transaction to be created but does nothing to the regular schedule of recurring transactions. The 'Quit' button leaves the recurring transaction editor.

### Running Recurring Transactions

To normally run recurring transactions you don't do anything. It automatically happens when you open the file. Just make sure your system clock is set right before you run Money Smith. You can force an out of cycle recurring transaction by pressing the 'Run' button from the recurring transaction editor described in the previous paragraph. This lets you run a transaction with no recurring date or just run a transaction outside its normal cycle.

### Memorized Transactions

If you want a recurring transaction to run at a random period you might just set it up as a recurring transaction with NONE for the transaction frequency. This creates a recurring transaction that never runs. Such memorized transactions can be used to speed entry of transactions from the transaction dialog. Press the MEM button from the transaction dialog to bring up a list of memorized transactions. Select the transaction you want and it will fill

the dialog from the memorized template.

### **Mixing Transaction Periods: non-standard frequencies**

How do you automatically handle non-standard transactions? For example suppose you make a payment twice a month on the 5th and 23rd. Treating this as a twice a month payment would not work. The solution is simply to enter two recurring transactions, one which runs monthly on the 5th and one that runs monthly on th 23rd. By combining sets of standard transactions you can form virtually any non-standard transaction frequency.

### **Limitations**

Money Smith has a limitation of 40 recurring transactions active on one Money Smith file. This is not a problem for most home users.

### **Related Topics**

[Money Smith Manual](#) Manual for Money Smith.

[Setting up Categories](#) Setting up account categories.

## 12. Defining Account Categories

### What's an Account Category?

An account category is nothing more than a group of accounts you want to occasionally see together. Examples include investment portfolios, your IRA accounts, and expense groupings like living expenses, entertainment expenses and the like. The Report Category command and Graph Category command let you analyze these categories once you set them up.

### Creating Categories the Easy Way (on the fly)

The easy way to create categories is to assign them as you build or edit your accounts. From account view select an account you want in the category and edit it by double clicking it with the mouse or pressing the Enter key. This will bring up the Account Dialog which has a field called 'Category' which by default has a value of '(None)'. Use the tab key or mouse to move the cursor there and type in the name of your new category. Press the Enter key or the Save button to save the transaction and Money Smith will ask if you want to add this new category. Press Yes. Now you can edit the other accounts you want in your category, but now you can use the drop down list of categories to select the newly added category rather than typing it.

### Editing Categories

You can add, edit, and delete categories using the Tools Category command. The basic process is to select the category you want to act on then press the 'Add', 'Edit' or 'Delete' button. It is important to note that you will get an error if you delete a category with accounts defined in it.

### Viewing Category Data

You can look at your categories with the Report Category command. This command shows accounts in each category sorted by type with sums and percentages computed. This is great for tracking separate properties or business units. Categories can also be graphed. You can view either the history or composition of various categories with commands under the Graph Menu.

### Sample Applications

Categories have many uses. They are useful for abstracting accounts to get a broad view of things. If you look at the categories set up in the sample accounts HOME.ACT and RENTER.ACT you will see samples of this use. Broad categories like living expenses let you better see how the money is coming and going for example.

Businesses too can take advantage of categories. The sample file BUSINESS.ACT shows how you can use categories to generate sums that correspond closely to summary balance and income statements.

You might also use a category to separately track small business or property expenses within your personal accounts. For example if you own a property which you rent you might want to assign all of the accounts associated with that property to one category. Then by simply using the category report you can get a quick summary of assets, income, and expenses associated with that property. If you have several properties you can establish a separate category for each.

### Limitations

Currently an account can only be assigned to one category at a time. You can only have 30 categories defined for one Money Smith file.

### Related Topics

Money Smith Manual Manual for Money Smith.

Investment accounts Handle stocks, mutual funds, and the like.

## 13. Investment Accounts

### What's an Investment Account?

An investment account is a normal Money Smith account with an added investment history. The investment history records keeps track of the price, value, and money invested in a security like a stock or mutual fund. The reason for keeping it separate from regular account balances and transactions is to maintain the sanity of the standard double entry accounting system used by Money Smith. Automatic transaction features help you to keep your investment balance and account balance in sync. The advantage of an investment account is it helps you track the value of your investments without destroying the simplicity of a standard cost accounting system.

### Establishing an Investment Account

Some small investment examples are included in the sample account files with Money Smith. To add your own create an account as you normally would, then edit it by double clicking the account or pressing the Enter key on it in account view. From the Account Editing Dialog, press the Investment button to bring up the Investment Editing Dialog. Press the 'Add' button to add a new investment transaction.

### Looking at Investment Records

The easiest way to look at your investment records is to use the Current Investment Report by selecting the command from the report menu or pressing the investment icon (small rainbow) next to the investment account you wish to look at. The investment report is fully interactive so you can easily edit investment records or jump to graphs by pressing fields on the report.

### Filling in an Investment History Record

To create an investment record from the investment report press the add (large +) icon on the toolbar. Put a description, dollar amount invested, and price in for the security. The number of shares are computed from the dollar amount and price. When you save your record, a corresponding regular transaction will be displayed with the same information to update the underlying account with the new investment. Fill this in and save if you wish. This double entry system maintains the balance of the underlying account without having its value fluctuate with the price of the security. This feature is enabled and disabled using the 'AutoTx' button in the Investment editing dialog.

### Editing History Records

To change a history record, select the record in the investment report and press the edit (magnifying glass) icon. Change fields as you wish and press the OK button to make them permanent or press the Cancel button to cancel the changes.

### Deleting Investment History Records

To delete an investment history record, select the record from the investment report and then press the cut (scissors) icon on the toolbar. Unlike transactions and accounts, you cannot paste investment records once they have been cut.

### Viewing History Records

To view past performance all you need to do is select the rainbow investment icon next to the investment account from any account view or report. This brings up the investment report with all of the investment, price, value, and performance information listed in an interactive format. Alternately you can use the Tools Investment command to bring up the investment dialog which has similar information in a slightly different format. You can also see these records graphically using the Graph Current Investment command.

### **Removing Investments from an Account**

You can remove the investment history from an account by pressing the 'Remove' button in the Investment Editing dialog for a given account. This is generally done by first editing the account. Press the Investment button from the account editing dialog and then press the Remove button from within the investment editing dialog. This wipes all investment records associated with this account out completely - so be careful.

### **Another way to Edit Investments**

You can also access the Investment Editing Dialog using the Tools Investment command. This command lists all accounts defined as investment accounts and lets you select and edit them.

### **Investment Reminder Service**

The investment reminder service is analogous to recurring transactions for investment accounts. The main difference is that the investment history record editor is always brought up for confirmation since it is assumed that you will always need to enter a new security price. To set up the investment reminder press the 'Reminder' button on the Investment Editing Dialog. Fill in the starting date, history record amount and description, and the frequency for the reminder. The from account indicates which account to transfer money from for regular transactions generated if the 'AutoTx' checkbox is enabled. Press OK to enable the reminder or Cancel to cancel it. Reminders will come up automatically when you open the file on or after the assigned date.

### **Limitations**

Money Smith keeps the last 20 investment history records and automatically rolls other into a starting investment balance for the investment.

### **Related Topics**

Money Smith Manual Manual for Money Smith.

Ending the Year Rolling out transactions at the end of the year.



## 14. End of Year Processing

### Why roll transactions out?

You could go on indefinitely writing transactions against the same set of accounts, but I recommend you roll your accounts out at least once (sometimes more) a year. Why? For one thing, Money Smith has to walk through all the transactions to get a good balance when you load the accounts or change the dates. After a while this process can get time consuming. Besides Money Smith quickly becomes a memory pig when you start having files with thousands of transactions. It's also good to make a fresh start each year because that's what the IRS wants from you.

### What really happens?

Aside from making a backup copy, Money Smith really just rolls the dollar amounts from all your transactions before the cutoff date into the respective account balances. It then deletes those transactions. The result: You have the same asset, liability, and equity account balances but no more transactions. You start the year fresh.

### Running the End of Year Process

Select the Options End of Year command from the menu. If you want a closeout date other than the one shown, press yes and enter another closeout (ending) date. Next press yes if you want your investment history records rolled out with the regular transactions. Otherwise, your investment histories of any investment accounts will remain intact. Next if you want a backup copy (highly recommended) press yes and enter a new name like 'HOME92' to save a backup of this file. If you choose to backup, you will also be prompted on removing recurring transactions from the backup. This is also highly recommended. Otherwise you will be hit with a flurry of recurring transactions when you later want to access your backup file. Finally you get one more chance to bail out. If you press Yes the work will be done and everything before the closeout will be rolled out.

### Related Topics:

[Money Smith Applications](#) Money Smith Sample Applications.

[Money Smith Manual](#) Manual for Money Smith.

## 15. Examples using Money Smith

### About this Chapter

In response to a number of you who wanted to use Money Smith in new ways we wrote this chapter on real world examples of using Money Smith. Using this chapter you can tailor Money Smith's features to your particular application, be it home or business.

### Sample Files

As described in the chapter on Files, several sample files or 'accounting templates' are included with Money Smith to make setting up accounts as painless as possible. To use one of these sample files, just open the file using the File Open command and edit the accounts to reflect your own starting balances and budgets. I also strongly recommend using the File Save As command to save your file as a name other than the name of the sample file so that your file is not overwritten if you ever need to reload Money Smith.

### Homeowners and Renters

Files called HOME.ACT and RENTER.ACT are included for the homeowner and renter. These files have typical home accounts set up with names like Checking, Paycheck and Gas & Electric. To better reflect your own financial position you will need to edit, add to, and delete some of the sample accounts. Follow the instructions in the chapter on editing accounts above to alter the list of accounts. It is important that you set up your asset and liability accounts to reflect the starting balances of your actual assets and liabilities for the month you begin using Money Smith.

For example, suppose you don't have a boat. Just select the boat account and then press on the Cut command (Scissors icon) to delete the boat account. If your Mortgage is not the amount shown, just change the starting balance for the loan and the property to get what you want. If you have additional accounts you want to track like your country club expenses, just add a new expense account called "Country Club". It will probably take a few iterations to get everything as you want it, but that's OK. Remember you can always add new accounts on the fly, so there is no need to pull all of your hair out right now.

### Real Property - To add or not to add?

One item most people neglect is the value of their real property (furniture, cars, boats, computers, etc...) The choice to include them or not include them is yours. If you want a genuine idea of your overall net worth you probably want to estimate the value of your furniture and other major items and put it in. You would enter such items as ASSET accounts. I personally keep track of only assets I might sell at some future point like cars and boats. One gentleman who wrote us actually keeps track of the value of every item he owns right down to the last T-Shirt, Pencil and Pen. Like tracking expenses, it is an individual choice as to how much detail you want. More detailed accounts require more work, less detailed accounts mean less work but inevitably less information available for making real decisions.

### Tracking a Small Business

Money Smith is perfectly suited to a small business because it is a true double entry accounting system. We track our entire business on Money Smith using accounts very similar to those distributed in the sample file BUSINESS.ACT. In BUSINESS.ACT accounts and categories are set up for a small computer business. The mission is to use computers to produce software so that explains why the accounts have names like 'Computer Assets' and 'Disk Expenses'. If you print out the account listing from BUSINESS.ACT and attempt to put it in terms of your own business you should have little trouble. A small business or accounting book would also help.

### Using BUSINESS.ACT for Your Business

Converting the sample file over to your own business is not as hard as it might seem. Just walk through the major account groupings and edit them as you please. We'll walk through a quick example here using a home sewing business. Here we will use cloth and patterns to create clothing which we sell.

First, what are your assets. Clearly you will need many of the accounts already there. You might use 'Accounts Receivable' to keep track of items you have delivered but not yet been paid for. You will need the 'Checking' and 'Petty Cash' to keep track of money. You may want separate 'Inventory' accounts to keep track of patterns and cloth you have in stock and have not used. Your capital (production) assets for this business will probably not be 'Computer Assets' so you would probably change that account to be 'Sewing Machine' for this example.

Second, what are your liabilities. Here include any business loans, business credit card accounts, or 'Accounts Payable' to include things you may have ordered but not yet paid for.

Third, what is your income. You can broadly establish one sales account as we did in BUSINESS.ACT or instead establish separate accounts for different major customer categories. For example you might want to separate cash sales from those made on via credit card to more easily balance your credit card and cash accounts at the end of the month.

Fourth what kind of equity do you have in your business. If you are not incorporated you probably don't have common stock. A proprietorship might enter the initial investment in the business in place of the 'common stock' account. A partnership would enter each partners initial investment as a separate account.

Finally what are your major expenses. It is important that you distinguish the cost of goods sold from other overhead expenses, because the IRS typically wants to know how much you sold and how much the goods you sold cost you. For the sewing business we would probably have cloth and patterns as cost of goods sold expenses, while pins, needles, and other small items might go in a general supplies account. Depreciation expenses on the sewing machine would replace our computer depreciation account. Other expenses like marketing might replace our printing and mailing expense accounts.

Once you have a good set accounts established, accounting is simply a matter of tracking where every single penny is coming and going to. You must use discipline and keep up with your business to get any meaningful results. Save every receipt after you enter it for tax purposes. After a few months you will find that the monthly income, balance and history reports are invaluable for running your business.

### **Tracking Real Estate**

A common application of Money Smith is in managing real estate. My example will assume you are a landlord tracking multiple rental properties. You can use the same principles to track a single property from your home or business account.

The secret to tracking multiple properties is to use the category feature of Money Smith. Simply define a category name (see the chapter on categories) for each property you wish to track. Next define Asset, Liability, Income, Equity, and Expense accounts for each property and assign those accounts to the corresponding category. Now, if you wish to see all of the income and expense data associated with one particular property just use the Report Category Summary command. The summary will show each property and totals of all of the accounts assigned to each sorted by type. The various category graphs let you graphically see which properties account for the bulk of income and expenses, as well as zoom in on individual properties to see various accounts.

This same technique can be used to track multiple business units or separate business information from within your home account.

### **Related Topics:**

[Money Smith Manual](#) Manual for Money Smith.

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Many thanks to Charles Petzold and Jeffrey Richter for their fine books and examples of Windows programming.

If I missed any other credits, it was unintended, so please write and I'll be sure to include them in future versions.

**Account File**

A Money Smith file containing a complete set of accounts and transactions. You have one account file for each separate budget. (Home, Business, etc...) All account files end with the ".ACT" file extension.

**Account**

An account represents either a tangible asset or liability or else it represents a flow of money like an income or expense. Examples include checking, savings, credit cards, paychecks, food, rent, etc...

**Asset**

An asset account represents a real account or hard asset. Examples include: checking, savings, mutual funds, stocks, bonds, accounts receivable, house, furniture, boat, car, computer, whole life insurance value, etc...



**Liability**

A liability account represents a lien or contract to pay someone. Examples include: credit cards, loans, car loans, mortgages, lines of credit, promissory notes, accounts payable, etc....

**Income**

An income account represents a flow of money in or earning of income. Examples include: your paycheck, interest income, dividend income, business revenues, gifts from others, etc...

**Equity**

An equity account represents your net worth (Assets minus Liabilities). You don't normally need to create any equity accounts because Money Smith will calculate your starting and retained equity for you. Examples include: common stock or starting capital for a small business, etc...

**Expense**

An expense account represents the expenditure of money. Examples include: rent, utilities, food, purchases, car repair, gas, cable, most bills, etc...

**Transaction**

A transaction represents a flow of money from one account to another on a particular date. The amount is transferred from the 'From' account to the 'To' account on the given date by Money Smith. Examples: checks, withdrawals, purchases, etc...

**Graph**

A graph window is used to graphically represent account balances and investment information. Graph windows are automatically updated as accounts change and can be manipulated using window controls and the graph menu bar.

**Report**

A report window is used to display summaries of account and investment information. Report windows are automatically updated as accounts change and can be manipulated using window controls and the report menu bar.

**View**

A view defines what will be displayed in the main account window. There are two views: Account view displays a list of accounts. Transaction view displays all current transactions.



**Account Category**

A label used to group accounts of a similar type. For example you might establish an entertainment category and assign your 'going out' expense accounts to it to better track entertainment expenses. Examples include: IRA's, investment portfolios, groups of expenses, receivables, etc....

**Investment Account**

A special account usually used to represent a stock, bond, mutual fund, or some other security. An investment account has a separate database of prices and investments to help you track the performance of the underlying security.

**Automatic Investment**

An automatic investment reminds Money Smith users to enter investment amounts and prices on a recurring basis. This is usually done in conjunction with some kind of recurring investment or desire to update the price. The feature can also be used to record real transactions related to these investment accounts.

**Recurring Transaction**

Any transaction that occurs on a regular recurring basis. Examples: rent, paychecks, monthly bills, etc... Money Smith allows you to enter these transactions once and then either automatically reminds you or adds the transaction for you as dates occur.

**Password**

A password protects your Money Smith files from unauthorized access. No one can open the file without typing in the correct password. Don't forget your password, since even you cannot open the file if you don't know it.

