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Welcome to The Bill Drawer!

This program is designed to help you pay your bills in a timely manner.   Unlike "checkbook" programs, which assume you know what you want to pay, "The Bill Drawer" helps you organize your bills by their due date, then gives you powerful features to review, select and write checks for only the bills you desire. In addition, there are many features to help you control and analyze your unpaid bills and expenditures like:

- Recurring bills
- Disputed bills
- Late or discounted payment amounts
- Cash requirements reporting
- Multiple expense categories per bill
- Monthly and yearly statistics for companies and categories
- Full check register and supporting detail
- Support for multiple bank accounts
- Support for multiple preprinted check formats
- Payment history reporting by company or category
- 941 tax reporting

Furthermore, The Bill Drawer contains many features to help you control and reconcile your bank accounts like:

- Full check register with supporting detail
- Manual check, deposit and withdrawal entry
- Control of last check number used
- Multiple expense categories per check or withdrawal
- Multiple income categories per deposit
- Support for voided checks and corrections
- Monthly and yearly statistics for each bank account
- Full account reconciliation functions to help balance your statements
- Tax deductable payment tracking

Finally, recognizing that these are your important financial records, The Bill Drawer contains a complete security system keyed by user name and password.   You can fully control who can access any program function, and whether they can merely look at or update the information presented by that function.

Now please continue with the <u>Getting Started</u> section to learn more fully how to use this program.

Getting Started

To help you get started using the program, the following implementation plan is presented.   Before starting this plan, delete any demonstration files you installed by following the instructions in the installation program's technical notes.   Then you will want to follow this plan in the order presented.

Designing your categories:

Gather all the bills you paid last month.   These bills will form the basis for entering the companies that you pay, and designing the categories you desire.

Look over the bills and sort them into expense categories like: utilities, mortgage, insurance, and automotive.   Look over your paper check register and write down other commonly paid categories like: entertainment, ATM withdrawals, and groceries.   From this   information you should have a pretty good idea of the categories of bills and expenses that you incur.   Write these categories down on paper to help you later design the printing order and totals desired.

Don't forget income categories like: salaries and wages,   interest income, dividends earned and rental income.   Income categories are specified as bank deposits are entered.   Though they are not required, using them allows you compare income received to expenses paid on the "Category Summary Report".

Now that you have written all your income and expense categories down on paper, think about the order you would like these categories printed in and what categories you would like totaled together on the "Category Summary Report".   As an example, suppose you had the following household expense categories and wanted them printed and totaled as follows:

Mortgage Payments

Property Taxes
Household Insurance
Total Mortgage, Taxes and Insurance

Gas and Electric Payments
Water and Sewage Payments
Cable TV Payments
Total Utility Payments

Household Repair Expenses
Pool and Lawn Service
Total Maintenance and Repairs

You can control the printing order and totaling on the "Category Summary Report" by using summary levels.   Using our previous example, we could achieve the desired printing order and totals by assigning summary levels like this:

2010 Mortgage Payments

2010 Property Taxes
2010 Household Insurance
Total 2010 (Mortgage, Taxes and Insurance)

2020 Gas and Electric Payments
2020 Water and Sewage Payments
2020 Cable TV Payments
Total 2020 (Utility Payments)

2030 Household Repair Expenses
2030 Pool and Lawn Service
Total 2030 (Maintenance and Repairs)

At a minimum you will want to use two different levels, one for income categories and another for expense categories.   The "Category Summary Report" simply prints all categories in sequence by their summary level and totals (or summarizes) all categories belonging to the same level.   Now, assign each category an appropriate summarization level and write it down next to the category name on your paper.

Enter your newly designed categories into the program. You can either enter your categories from scratch or modify the sample categories supplied with the program.   See Defining Categories for more details.

Defining the companies you pay:

Using all the bills you paid last month as a guide, enter the companies you pay into the program.   Be sure to enter the name, address and account number correctly for each company you enter, as these fields are usually printed on the checks.   See Defining Companies for more details.

The "Company Special Options" window should be completed for all companies you enter.   This window will make it much easier to enter the bills you receive and is accessed through the "More Info" button.   At minimum, consider using the "Bill Entry Defaults" section of this window.   See Company Special Options for more details.

Defining your bank accounts:

Now it's time to enter the bank account information for at least your primary checking account.   You have two choices for entering this information, depending on how you want to eventually reconcile the account.   To use this program to start reconciling this bank account with the next statement, you will need to enter all outstanding checks, deposits and withdrawals since your last statement.   This will enable you to use the program to clear these items when the next statement is received.   To setup a new bank account in this manner, use the "Bank Account Information" window to add the new account specifying the last statement balance as the starting balance and the oldest outstanding check number as the starting check number.   Then, you will need to enter all outstanding items from your paper check register using the "Enter a Deposit", "Enter a Check" and "Enter a Withdrawal" functions. You can use the "Account Reconciliation Report" to help verify your entries.   When all of this is complete, the current account balance and last check number used should match your paper check register.

Instead of entering all the uncleared items, you can continue to manually reconcile your bank account until all the uncleared items are known by the program.   To use the program in this manner, just add the account using the "Bank Account Information" window.   You will want to specify the actual current account balance as the starting balance and the last check number used as the starting check number.   When your next statement arrives, you will have to adjust the statement balance entered on the "Reconcile Bank Account" window to account for any outstanding items still on your paper register.   Subtract any outstanding checks or withdrawals and add any outstanding deposits that are

not known to the program.   Then use this adjusted statement balance to reconcile your account using the normal program functions.   Within a couple of months you should no longer need this manual step.

See Defining Bank Accounts for further details on setting up the new account.   See The Check Register for further details on entering items.   Finally, Reconciling an Account gives further information on reconciling statements received from the bank.

Note: Now your initial setup is complete.   You should begin using the program on a daily or at least weekly basis.

Your daily or weekly duties:

- As you manually write checks, make deposits, or withdraw cash, keep your bank balance and check register up to date.   See The Check Register for further details.

- As you receive bills in the mail, enter them into the program at least on a weekly basis.   See Entering Bills for further details.   Feel free to add a new company or category,   if it's   required   to enter the bill.

- If you pay a bill manually, that is manually write a check for it, enter it using the "Enter a Bill" window and the "Already Paid" option.   This will both update the company and category statistics, plus add the check to the check register.   See Entering a Manually Paid Bill for a detailed description of how to enter it.

- Once each week, run an "Outstanding Bills by Due Date" report to highlight the total amount of bills due at specific intervals.   Use this report to plan when you should pay your bills, and budget the money you will need to pay them.

- You can review your bills at anytime through the "Company Information" window. Use the "Show Bills" button to review all unpaid bills by company.   Once displayed, the bills can be changed or even deleted as desired.

- The "Outstanding Bills by Company" and "Disputed Bills by Company" reports can also be run to provide detailed information about outstanding bills.

- You can review summary information like the current amount due to each company, or the amount of disputed bills by using the "Show Stats" button on the "Company Information" window.   The same information is also available on the "Company Summary Report" .

Paying your bills:

When you decide to pay your bills, follow this cycle:

1. Use the "Pay Bills" window to select the bills you wish to pay.   Pick a cutoff date based on your last "Outstanding Bills by Due Date" report and when you next anticipate paying bills.   That is, you need to pay all bills that are due at least through the next date you plan to pay bills.   In addition, pick the checking account you wish to pay from.

2. Use the "Select" button to bring up the "Select Bills To Pay" window.   This window lists all of the unpaid bills due on or before the cutoff date.   You can use the "Do Not Pay" button to decide which

bills you actually want to pay.   Or, you can use the "Show Details" button to review the bill further, change or delete it.

3. Use the "OK" button on the "Select Bills To Pay" window when you are satisfied with the bills selected to be paid, and the total amount selected for payment.   You return back to the "Pay Bills" window. Note that selecting bills to pay is an iterative process.   You can select additional bills to be paid using a different combination of company, category or cutoff date parameters.

4. Use the "Pay" button on the "Pay Bills" window to print the checks, allowing the program to take a backup first.

5. The "Confirm Each Check" option on the "Print Checks" window is recommended to start.   After each check you will be asked if the check printed correctly, and the check will be voided and reprinted if it did not.   After the first few checks print and you are sure of the alignment, you can cancel the confirmation and the remaining checks will print without interruption.   Note that you can not use the Windows Print Manager with this option.   Turn it off using the "Printers" function of the Windows Control Panel.   Look for the "Use Print Manager" option on the bottom of the screen.

    Review <u>Paying Bills</u> for further details.

At the end of each month:

*   Run any reports you desire to show the statistics and activity for the completed month.   Consider running the following reports: "Category Summary Report" , "Check Register by Bank" and "Company Summary Report".

*   Clear the statistical totals after running the reports.   The program will automatically detect a new calendar month and prompt you clear the statistical totals.   So that the monthly statistics are not corrupted by activity for the new month, you should run the desired monthly reports, then clear these totals when the program says to.

As you receive bank statements:

*   Use the program to help reconcile your bank account.   See <u>Reconciling an Account</u> for a detailed description of this process.

*   Run an "Account Reconciliation" report.   This report will show how the bank account was reconciled to the statement received.   File this report with the bank statement.   Note that you should run this report immediately after reconciling your bank account, so that the report is not effected by new activity.

At the end of the year:

*   Run any reports you desire to show the statistics and activity for the completed year.   Consider running the following reports: "Category Summary Report" , "Check Register by Bank" and "Company Summary Report".   In addition, the following reports may be helpful in preparing your taxes: "Company 941 Tax Report", "Payments by Company", "Tax Deductable Payments" and   "Activity by Selected Category".

*   Save your year end files on diskette.   Use the program's "Backup All Files" function to backup all

your files, then manually copy them to a diskette.   This way you can re-create any summary or detail reports if they are ever required.   Consider saving this diskette with your tax return.

- Clear the statistical totals after running the reports.   This time use the "Roll Yearly Totals" option to move this year's totals to last year's totals.

- Clear the history file.   This option will clear the check register of items from the previous year, keeping any items still outstanding for statement reconciliation.   The program will try to take a backup of the history file before purging it, allow the program to perform this function.

You are now ready to start implementing   **The Bill Drawer.**   *Please consult specific topics of this help system, if you need further information on how to use a specific program function.*

Standard Conventions

Throughout The Bill Drawer the following conventions are consistently used:

Entering Dates:

Often dates have to entered into the program.   They must always be entered according to the following rules:

- The date must be entered in month, day, year sequence; MM/DD/YYYY.
- Slashes ("/") are used to separate the month, day and year components.   Dashes ("-") are not supported.
- Leading zeroes for a month or day are not required.
- The year can be entered with or without the "19", or not entered entirely.   If the year is not entered, it defaults to the current year.

Using these rules, and assuming the current year is 1993, the following ways of entering a date are all equivalent and produce the date March 5, 1993:

- 03/05/1993
- 3/5/93
- 03/05
- 3/5

Entering Amounts:

Amounts are often entered into the   program representing dollars or some other currency.   Amounts must be entered according to the following rules:

- The amount must be entered as whole dollars first, followed by a decimal point, then cents.   For example, twelve dollars and 42 cents would be entered as "12.42" (ignore the quotes in this and all subsequent examples).
- If only whole dollars are required, then the decimal point and cents do not have to be entered.   For example twelve dollars can be entered as "12" or "12.".
- Trailing zeroes are not required when entering cents.   For example twelve dollars and 40 cents   can be entered as "12.40" or "12.4".
- A dollar sign ("$") is not required and should not be entered.
- Negative amounts are never entered into the program, it knows when an amount should be considered negative.   For example, withdrawals are always entered as positive amounts.   Negative signs ("-") should not be entered.

Entering Percents:

On many different category oriented windows, percents can be entered representing the percentage of an amount to apply to the selected category.   Percents must be entered according to the following rules:

- Percents are entered in whole number format.   For example one hundred percent is entered as "100" and fifty percent is entered as "50" (ignore the quotes in this and all subsequent examples).

- Up to two decimal places are supported for fractional percents.   A decimal point is required between the whole and fractional part of the percent.   For example, the following are ways of entering fractional percents: "55.12" or "55.1".
- A percent sign ("%") is not required and should not be entered.
- Percents are always positive values.   Negative signs ("-")   should not be entered.

Main Windows:

In this program, several important windows   are designated as "main windows" meaning they have special properties.   These are the main windows for The Bill Drawer, referenced by their window titles:

- Bank Account Information
- Category Information
- Company Information
- Display Check Register
- Enter a Bill
- Pay Bills
- User Security Information
- Run Reports

In the Bill Drawer, each main window represents a major functional area and is used as the starting point for accessing other windows for that function.   For example, you access windows to reconcile bank accounts from the   Bank Account Information window.   Or you access a window containing statistical information about a company from the Company Information window.

In Microsoft Windows terminology, the main windows are non-modal windows, while the other windows accessed through the main windows are modal.   All this means is that you transfer from program function to program function through the main windows.   For example, if you are on the "Company Statistics" window and then want to review "Category Statistics", you have to return to the "Company Information" window, select the "Category Information" window, then select the "Category Statistics" window from it.

Menu Conventions:

Every window has a menu bar containing menus associated with that program function.   Each window will have one or more of   the following menus available:

- File - This menu is displayed on all main windows, and where special file or printer oriented options are required.   Options to exit the program, setup a printer, backup files, restore files, or clear files are found here.

- Edit - This menu is displayed when there are editing options available that are not normally required. You will find options to adjust totals and balances, delete information, and correct items here.

- Options - This menu is displayed when the are program options that control preferences you might want to set.   You will find item sorting options and date ranges used with list boxes here.

- Windows - This menu is displayed only on main windows.   It contains options for all the other main windows and enables you to transfer to them.

- Help - This menu is displayed on all windows.   It contains the following options:

  I'm Stuck - Presents information on how to use the current window.

  Help Contents - Presents a list of all help topics.   You can then select the topic you wish to view.

  Registration Info - Presents information on how to register this program.

  About - Shows information about this program, including the program version number and support procedures.

The Main Window

Purpose:

The main window is the first window displayed by the program.   It is used to identify yourself (sign on) to the program.   You must sign on prior to accessing any program functions.

How Accessed:

This is the first window displayed by the program.   You can return to it by closing   all other windows .

Sign On Fields:

- Name - Select a name from the list box.   To add a new name, see <u>Defining Users</u>.

- Password - A password may be required to use the name selected.   Enter it here if required.   Note that the characters you enter will not be displayed, so enter the password carefully.

Buttons:

- OK -   Sign on to the program, as the selected user.   The initial window defined for this user will then be displayed.

- Cancel - Leave this program.   If you have successfully signed on, an option will be presented to take a back-up of all files.   This option is recommended.

File Menu Options:

- Exit - Leave this program.   If you have successfully signed on, an option will be presented to take a back-up of all files.   This option is recommended.

- Backup All Files - This option will backup all your data files to the backup directory.

- Backup Bank File   - This option only backs up the bank account file to the backup directory.

- Backup Category File - This option only backs up the category file to the backup directory.

- Backup Company File - This option only backs up the company file to the backup directory.

- Backup Form File - This option only backs up the check form layout file to the backup directory.

- Backup History File - This option only backs up the history file to the backup directory.

- Backup Invoice File - This option only backs up the unpaid bill file to the backup directory.

- Backup Report File - This option only backs up the report definition file to the backup directory.

- Backup Security File - This option only backs up the security file to the backup directory.

  Caution: Because there are linkages between the bank, category, company, history and invoice files, they should always be backed up and restored together.   Failure to comply with this restriction may

cause program errors and potential loss of data.

Note: *The backup directory is specified in the "MAP0200.INI" file.   This file is copied into your Windows directory during the program installation.   See the   installation tecnical notes for further details on the contents of this file.*

Note: *The following options will only be available if you have the security rights to update user security   information.   This protects your files from being accidentially restored or cleared.   See <u>Defining Users</u> for further   information.*

- Restore Files - The same options as "Backup Files" are presented to restore files from the previous backup.

- Roll Statistical Totals - Opens a window that allows you to clear the monthly and yearly statistical totals at the start of each new month.   You perform this function after you have run any desired reports for the month just concluded.   Note that the program will automatically detect the start of a new month and prompt you to perform this function.   See <u>Rolling Statistical Totals</u> for further details.

- Clear History File - Opens a window that allows you to remove items from the history file.   Typically, you would perform this function at the start of each new year after you have run any desired reports for the year just concluded.   See <u>Clearing the History File</u> for further details.

Defining Bank Accounts

Purpose:

This window is used to enter bank account information.   Typically, you define the checking accounts you use to pay your bills.   In addition, you can enter any savings or other accounts you want the program to track the balance for.

Note how each bank account has a number, or "Bank ID".   The bank id is used to help identify checks in other program windows.   For example, if a check number of "1-101" was displayed in the "Company Statistics" window,   it would mean check 101 from bank account "Cornerstone Bank Checking".

How Accessed:

This window can be accessed using the "Window - Bank Accounts" menu option from other main windows.

Required Fields:

- Bank ID - Select the desired bank account from the list box by selecting it's number.   To add a new bank account, enter a number that has not already been used.   It is recommended   that bank id numbers be assigned in sequence like 1, 2, 3, etc.   When adding a new bank account use the "Edit - Clear Fields" menu selection if you want to start with blank fields.

- Description - Description of this bank account.   You might use the name of the bank and type of account, for example "Bank of America Checking".

- Account ID - Enter the account number for this bank account.   You'll find it on your last statement or on the bottom of a check.

Account Type:

- Checking - Check this option if the bank account is a checking account.   Only checking accounts can be used to pay bills or enter checks.

- Savings - Check this option if the bank account is a savings account.   You can enter deposits and withdrawals to savings accounts to help keep track of their balance.

- Other - Check this option if the bank account is some other type of account.   They will be processed like savings accounts, meaning only deposits and withdrawals will be allowed.

Overdraft Information:

- Overdraft Allowed - For checking accounts, use this option to indicate that the account balance can be exceeded.   With this option is checked, you will be able to create a negative checking account balance.

- Maximum Amount - Enter the maximum amount of overdraft allowed.   This will be the maximum negative balance allowed.

New Account Information:

- Starting Check # - For checking accounts only, enter the first check number to be used for this account. The program will track the current check number from this point.

- Starting Balance - For all types of accounts, enter the starting balance for this account. The program will track the account balance from this point.

Buttons:
- OK - Update all bank account information, then return to the previous window.

- Cancel - Return to previous window. Do not update any information.

- Do More - Update all bank account information. Remain on this window for further entry.

- Show Stats - Opens another window containing summary information for this bank account. See <u>Bank Account Statistics</u> for further details.

- Reconcile - Opens another window used to reconcile statements received for this account. See <u>Reconciling an Account</u> for further details.

Edit Menu Options:
- Clear Fields - Clears all fields on the window. Useful for entering a new bank account.

- Delete Account - Deletes this bank account. The bank account must have a zero balance and no activity this month or year to be deleted.

Defining Categories

Purpose:

    This window is used to enter category information.   Categories are classifications of income or expenses you want to maintain.   By maintaining categories, you can monitor your expenditures as they occur, comparing them to a budgeted amount and the amount spent last year.   Income categories can also be defined to help you track different types of income received.

How Accessed:

    This window can be accessed using the "Window - Category Information" menu option from other main windows.

Required Fields:

* Name - To change information for an existing category, select it from the list box, then change any desired fields.   To add a new category, type over any existing name.   When adding a new category use the "Edit - Clear Fields" menu selection if you want to start with blank fields.

* Description - Description of this category.   This field is optional.

Category Type:

* Income - Check this option for income categories.   Income categories are used when entering deposits.

* Expense - Check this option for expense categories.   Expense categories are used when entering and paying bills, or entering manual checks or withdrawals.

* Tax Deductable - Check this option if expenses in this category are typically tax deductable, like "Charitable Donations".   This option becomes the default used when entering bills or manual checks for this category.

Budget:

* Monthly - Monthly budget amount for this category.   This field is optional.

* Yearly - Yearly budget amount for this category.   This field is optional.

Report Summarization:

* Level - Enter the summary level desired for this category.   Summary levels are used to order categories on the "Category Summary Report".   See Getting Started for further details.

* Summary Only - Check this option to indicate that this category is only a description for this summary level.   Summary only categories can not be posted to, they merely print on the "Category Listing by Level" report as an indication of what the summary level represents.

Buttons:

* OK - Update all category information, then return to the previous window.

- Cancel - Return to previous window.   Do not update any information.

- Do More - Update all category   information.   Remain on this window for further entry.

- Show Stats - Opens another window containing summary information for this category.   See Category Statistics for further details.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for entering a new category.

- Delete Category - Deletes this category.   The category must have no activity this month or year to be deleted.

Defining Companies

Purpose:

This window is used to enter company information.   Companies are the "payee" on the bill.   Bills may only be entered for companies that have been previously defined.

How Accessed:

This window can be accessed using the "Window - Company Information" menu option from other main windows.

Required Fields:

- Name - To change information for an existing company, select it from the list box, then change any desired fields.   To add a new company, type over any existing name.   When adding a new company use the "Edit - Clear Fields" menu selection if you want to start with blank fields.

- Address 1 - First street address line.   This address line is required.

- Address 2 - Second street address line.   This address line is optional.

- City - City name.   This field is required.

- State - State abbreviation.   This field is required.

- Zip - Zip or postal code.   This field is required.

Optional Fields:

- Telephone - Company telephone or fax number.   This field is optional.

- Contact - Name of usual contact.   This field is optional.

- Account # - Your account number with this company.   Though this field is optional, it should be entered so it can be printed on the checks.

- Notes - Any additional information about the company can be entered here.   This field is optional.

Buttons:

- OK - Update all company information, then return to the previous window.

- Cancel - Return to previous window.   Do not update any information.

- Do More - Update all company information.   Remain on this window for further entry.

- More Info - Opens another window of fields for this company.   Included are the default description, category, and due date for bill entry.   You should select this option after adding any new company. See Company Special Options for further details.

- Show Stats - Opens another window containing summary information for this company.   See Company Statistics for further details.

- Show Bills - Opens another window containing all outstanding bills for this company.   See Reviewing Bills by Company for further details.

- Show Paymts - Opens another window containing all payments made to this company.   See Reviewing Payments by Company for further details.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for entering a new company.

- Delete Company - Deletes this company.   The company must have no outstanding bills and no activity this month or year to be deleted.

Company Special Options

Purpose:

This window is used to enter special fields for the company. All fields on this window are optional. However, many of them will make entering your bills easier, therefore try to use these options for all companies.

How Accessed:

This window can be displayed using the "More Info" button on the "Company Information" window.

Company:

- Company - The current company name is shown. To change information for a different company, select it from the list box, then change any desired fields.

Bill Entry Defaults:

- Category - Select the default category from the list box. This will be the default category used for all bills entered for this company.

- Description - Default description for all bills entered for this company. This field can be printed on the check.

- Usually due - Day of the month that bills from this company are usually due. The value entered is used to compute the default due date for the bill.

Payment Processing Options:

- On Hold - Check this option, to stop all payments to this company. New bills may still be entered, but not selected for payment.

- No Checks - Check this option, if checks are not required for this company. If checked, bills will be paid, but no check will be printed.

  Note: When this field is checked, the program will pay bills entered for the company, but not actually print any checks. A transfer is generated instead. Use this option when payments to this company are automatically withdrawn from your bank account.

Miscellaneous Options:

- 941 Required - Check this option, if a 941 is required for this company. This field serves as a reminder of IRS 941 requirements for this company. The "Company 941 Tax Report" can be run at the end of the year to help prepare the required IRS forms.

- Tax ID - Enter the tax identification number here for 941 companies. It will be included on the "Company 941 Tax Report".

Buttons:

- OK - Update all special fields , then return to the "Company Information" window.

- Cancel - Return to the "Company Information" window.   Do not update any information.

- Do More - Update all special fields.   Remain on this window for further entry.

Entering Bills

Purpose:

This window is used to enter a bill.   Enter bills as they are received, assigning each   a due date during entry.   Entering them as soon as possible helps you manage your bills by allowing you to analyze them in advance and select only those bills you want to pay.   Note that entering a bill does not effect your bank account balance until the bill is actually paid.

How Accessed:

This window can be accessed using the "Window - Enter Bills" menu option from other main windows.

Required Fields:

- Company - Select the desired company from the list box.   To add a new company, use the "Window - Company Info" menu selection.

- Category - Select the desired category from the list box. To add a new category, use the "Window - Category Information" menu selection.

- Amount Due - Amount of this bill.   This field is required.

- Due Date - Date this bill should be paid.   This is a required field and defaults based on the "usually due" field from the company.

Optional Fields:

- Late Amount - Amount of this bill, after the late date.   If this bill is selected for payment after the late date, then this amount will override "Amount due".   This field is optional.

- Late Date - Last date to pay the "Amount Due".   If the bill is selected for payment after this date, the "Late Amount" will be paid instead of the "Amount Due".

- Description - Description of this bill.   This field is optional and defaults based on the "Description" field from the company.   This description can be printed on the checks, instead of the account number.

- Recurring Bill - Check this option, if the bill is received every month with little variance in the amount or due date.   If checked, this option will cause next month's bill to be automatically generated after payment of this month's bill.

- Tax Deductable - Check this option, if the bill is tax deductable.   If checked, the payment will appear on the "Tax Deductable Payments" report.   This field defaults based on the category selected.

Special Processing:

- Split Categories - Check this option to apply the bill to multiple categories.   The "Enter a Bill - Split Categories" window will then appear allowing up to four different categories to be entered.   See Splitting Categories On a Bill later in this chapter.

- Already paid - Check this option, if you already paid this bill manually and just want to record it.   The "Enter a Bill - Already Paid" window will appear to capture further information about the payment. See <u>Entering a Manually Paid Bill</u> later in this chapter.

- Dispute Bill - Check this option if the bill is incorrect and you want to dispute the amount due.   The "Enter a Bill - Dispute Bill" window will appear to capture further information about the disputed amount.   See <u>Disputing a Bill</u> later in this chapter.

Buttons:

- OK - Add the bill, then return to the previous window.   If any special processing options were selected (Split Categories, Already Paid or Dispute Bill) those options will be activated first.

- Cancel - Return to previous window.   Do not update any information.

- Do More - Add the bill.   Remain on this window for further entry.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for entering a new bill.

Splitting Categories On a Bill

Purpose:

This window is used to apply a bill to multiple categories, called splitting categories. On this window you can select up to four different categories to apply the bill to, plus determine the amount to apply. You will not be able to leave this window (using "OK") until the total amount you have entered is equal to the amount of the bill.

Note: Categories are not actually updated until the bill is paid.

How Accessed:

This window appeared automatically because the "Split Categories" option was selected on the "Enter a Bill" window.

Display Fields:

- Amount Due - This is the amount of the bill. The total of the category amounts must equal this amount.

- Entered - This is the total of the category amounts entered so far. Use the "Compute" button to update this total.

Category Split:

- Name - Select the desired category from the list box. Up to four different categories can be selected. Leave blank any not required.

- Amount - Enter the amount you want to apply against this category. The amount entered can not exceed the amount due.

- Percent - Instead of an amount, you can enter a percentage of the amount due to apply against this category. The percentage should be entered as a whole number with up to two decimal places, i.e. 50 is fifty percent. See Standard Conventions for further details on entering percents.

- Rest - Check this option and the remaining amount will be applied against this category. You can use this option only on the last category selected.

Buttons:

- OK - Update the category allocations, then return to the "Enter a Bill" window. The total amount allocated must balance to the amount due for this bill.

- Cancel - Return to the "Enter a Bill" window. Do not update any information.

- Compute - Recalculates all amounts using the latest percentages entered. Updates the "Entered" total indicating the total amount allocated so far.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for starting over.

Entering a Manually Paid Bill

Purpose:

Sometimes you just want to pay a bill manually, rather than using the program to pay the bill and print the check.   However, you still need to record the bill so the category and company statistics get updated, and so the check gets recorded in the check register.   Use this window to enter a bill paid in this manner.

How Accessed:

This window appeared automatically because the "Already Paid" option was selected on the "Enter a Bill" window.

Note: You can split categories with an already paid bill, but you can not dispute it.

Display Fields:

- Amount Paid - This is the amount of the bill, and therefore the amount of the payment made.   It defaults from the "Amount Due" field on the "Enter a Bill" window and can not be changed without returning to that window.

- Date Paid - This is the date you paid the bill.   It defaults to today's date and can be overridden to match the actual check or payment date used.

Payment Type:

- Cash Payment - Indicates this payment was made in cash.   No adjustment to any bank account balance is required.

- Check - Indicates this payment was made by check.   Enter the "Check" fields as explained below.

- Bank Transfer - The payment was automatically withdrawn from your bank account.   Select the appropriate bank account from the "Bank Transfer" box as explained below.

Check:

- Account - Used in conjunction with a check payment type.   Select the bank account you wrote the check from.

- Check # - Used in conjunction with a check payment type.   Enter the check number you used.

Bank Transfer:

- Account - Used in conjunction with a bank transfer payment type.   Select the bank account you transferred from.

Buttons:

- OK - Add the payment, then return to the "Enter a Bill" window.

- Cancel - Return to "Enter a Bill" window.   Do not update any information.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for starting over.

Disputing a Bill

Purpose:

You can dispute a bill by holding back a certain amount due and not paying it.   When a disputed bill is selected for payment, the disputed amount is not paid.   However, until the dispute is decided you still have an obligation to pay the disputed amount.   Therefore,   the bill will remain active even after it's paid.   You can then delete the bill if the dispute settles in your favor, or pay the remainder it if it does not.

Use this window to enter details about the dispute.

Note: The "Company Statistics" window shows the total amount disputed by company.   The "Disputed Bills by Company" report prints all disputed bills.

How Accessed:

This window appeared automatically because the "Dispute Bill" option was selected on the "Enter a Bill" window.

Display Fields:

• Amount Due - This is the amount of the bill.   The total disputed can not exceed this amount.

Required Fields:

• Amount Disputed - Enter the amount to hold back and not pay.

• Reason Disputed - Enter the reason why the bill is being disputed.

• Pay Remainder - Check this option to pay the remainder of the bill.   Otherwise, the entire bill will not be paid.

Buttons:

• OK - Update the disputed information on the bill, then return to the "Enter a Bill"   window.

• Cancel - Return to the "Enter a Bill" window.   Do not update any information.

Edit Menu Options:

• Clear Fields - Clears all fields   on the window.   Useful for starting over.

Reviewing Bills by Company

Purpose:

This window shows all outstanding (unpaid) bills for the selected company. From this window you can select and view further details about any outstanding bill.

How Accessed:

This window can be accessed using the "Show Bills" button on the "Company Information" main window.

Note: The "Outstanding Bills by Company" report also shows this same information.   In addition, the "Outstanding Bills by Due Date" report shows unpaid bills sorted by due date and includes cash requirement totals by due date range.

Select Company:

- Name - The current company name is shown.   To review outstanding bills for a different company, select it from the list box.   Use the down arrow key to review the companies one by one.

Company Totals:

- Total Due - Total amount of outstanding bills for this company.   It includes any disputed amounts.

- Total Disputed - Total amount disputed for this company.

Outstanding Bills:

- Date Due - Assigned due date for the bill.   An asterisk (*) next to the date denotes that the bill is past due.

- Amount Due - Amount due for the bill.   An asterisk (*) next to the amount denotes that the late amount was used, instead of the original amount due.

- Disputed - Amount of the bill that is disputed.

- Description - Description of the bill.

Buttons:

- Cancel - Return to the "Company Information" window.

- Show Detail - Opens another window containing the details for the selected bill.   Select a bill by clicking on it in the list box.   Note that it is from this window that changes to the bill can be made. See Reviewing and Changing Bills for further details.

  Shortcut: Double-clicking on a bill in the list box causes it's details to be shown.

Options Menu Options:

- Sort by Year - Usually the outstanding bills in the list box are sequenced (sorted) by month and day due.   This works well except when bills are due for multiple years, as typically encountered each January.   Use this menu option to sort the bills into year, month and day sequence in the list box.

Reviewing and Changing Bills

Purpose:

This window shows the detail fields for the selected bill.   From this window you can change the bill or review the categories it's allocated to.

How Accessed:

This window can be accessed using the "Show Detail" button on the "Display Bills by Company" window.

Required Fields:

- Company - Company to pay.   This field is protected, to change this company you must delete and reenter the bill.

- Amount Due - Amount of this bill.   If this field is changed and split (multiple) categories were used, the program will force you to re-balance those categories to the new amount due before the bill can be changed.

- Due Date - Date this bill should be paid.

Optional Fields:

- Late Amount - Amount of this bill, after the late date.   If this bill is selected for payment after the late date, then this amount will override "Amount due".

- Late Date - Last date to pay the "Amount Due".   If the bill is selected for payment after this date, the "Late Amount" will be paid instead of the "Amount Due".

- Description - Description of this bill.   This description can be printed on the checks, instead of the account number.

- Recurring Bill - Check this option, if the bill is received every month with little variance in the amount or due date.   If checked, this option will cause next month's bill to be automatically generated after payment of this month's bill.

- Tax Deductable - Check this option, if the bill is tax deductible.   If checked, the payment will appear on the "Tax Deductable Payments" report.

Disputed Bill:

- Amount Disputed - Enter the amount to hold back and not pay.

- Pay Remainder - Check this option to pay the remainder of the bill.   Otherwise, the entire bill will not be paid.

- Reason Disputed - Enter the reason why the bill is being disputed.

Buttons:

- Cancel - Return to the "Display Bills by Company" window.   Do not update any information.

- Change Bill - Change the bill, then return to the "Display Bills by Company"   window.

- Categories - Opens another window that shows the category allocations for the bill.   From this window changes to the categories used can be made.   See <u>Reviewing and Changing Categories</u> for further details.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for starting over.

- Delete Bill - Deletes this bill.   Use this option carefully.

Reviewing and Changing Categories

Purpose:

This window is used to show the category allocations for the bill.   Assigning a bill to multiple categories is called splitting categories.   Again, remember that the categories will not actually be updated until the bill is paid.   On this window you can select up to four different categories to apply the bill to, plus determine the amount to apply.   You will not be able to leave this window (using "Change") until the total amount you have entered is equal to the amount of the bill.

How Accessed:

This window can be accessed using the "Categories" button on the "Display Bills - Show Detail" window.   It will also appear automatically if the amount due is changed on the bill and split categories were used.   In this case, the category allocations need to be re-balanced to the new amount due.

Display Fields:

- Amount Due - This is the amount of the bill.   The total of the category amounts must equal this amount.

- Entered - This is the total of the category amounts entered so far.   Use the "Compute" button to update this total.

Category Split:

- Name - Select the desired category from the list box.   Up to four different categories can be selected. Leave blank any not required.

- Amount - Enter the amount you want to apply against this category.   The amount entered can not exceed the amount of the bill "Amount Due".   Use a zero amount to remove a previous   category.

- Percent - Instead of an amount, you can enter a percentage of the amount due to apply against this category.   The percentage should be entered as a whole number with up to two decimal places, i.e. 50 is fifty percent.   See Standard Conventions for further details on entering percents.

- Rest - Check this option and the remaining amount will be applied against this category.   You can use this option only on the last category selected.

Buttons:

- Cancel - Return to the previous window.   Do not update any information.

- Compute - Recalculates all amounts using the latest percentages entered.   Updates the "Entered" total indicating the total amount allocated so far.

- Change - Change the category allocations, then return to the previous window.   The total amount allocated must balance to the amount due for this bill.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for starting over.

Paying Bills

Purpose:

This window is used to select the bills you desire to pay, then actually pay them and print the checks.

How Accessed:

This window can be accessed using the "Window - Pay Bills" menu option from other main windows.

Procedure:

Follow this procedure to pay your bills:

1. Use the "Pay Bills" window to select the bills you wish to pay.   Pick a cutoff based on your last "Outstanding Bills by Due Date" report and when you next anticipate paying bills.   That is, you need to pay all bills that are due at least through the next date you plan to pay bills.   In addition, pick the checking account you wish to pay from.

2. If you are just trying to pay certain bills, use the "Company" or "Category" selection criteria to find them.

3. Use the "Select" button to bring up the "Select Bills To Pay" window.   This window will list all of the unpaid bills due on or before the cutoff date.   You can use the "Do Not Pay" button to decide which bills you actually want to pay.   Or you can use the "Show Details" button to review the bill further, change or delete it.

4. Use the "OK" button on the "Select Bills To Pay" window when you are satisfied with the bills selected to be paid, and the total amount selected for payment.   You return back to the "Pay Bills" window.

5. Note that selecting bills to pay is an iterative process.   You can select additional bills to be paid using a different combination of company, category or cutoff date parameters.

6. Use the "Pay" button on the "Pay Bills" window to bring up the "Print Checks" window.   On this window you can enter the starting check number and check date.   Use the "OK" button on the "Print Checks" window to actually print the checks.

7. Before the checks actually print, you will be asked to take a backup first.   Allow the program to take this backup.

Bill Selection Criteria:

- Company - Select the desired company from the list box.   Only those bills from the company selected will be considered for payment.   Select "All Companies" to select all companies for payment.

- Category - Select the desired category from the list box.   Only those bills from the category selected will be considered for payment.   Select "All Categories" to select all categories for payment.

- Cut off date - Enter the cut off date for bill selection.   Only those bills due on or before this date will

be considered for payment.

Pay From Bank:

- Account - Select the bank account to be used from the list box.   All checks will be written from this account.   Note that only checking accounts can be used.

- Balance - The current balance is displayed for the selected bank account.   The balance must be sufficient to pay any bills selected for payment.

Selected Bills:

- Amount selected - As you select bills for payment, this field is updated to show the total amount of the bills you are going to pay.

- New balance - New balance of the current bank account, assuming all the selected bills are paid.

Buttons:

- Select - This button will cause all unpaid bills to be considered for payment.   Only those bills for the company(s), category(s), and due date range entered will be selected.   All selected bills will be appear on the next window "Select Bills To Pay", for your review.   See Selecting Bills To Pay for further details.

    Note: Selects are cumulative.   You can select bills from one company or category, then return to this window and select another.   The list of selected bills will continue   to grow.

- Pay - This button will cause the selected bills to be paid and checks produced.   Use it after you have selected all the bills you want to pay.   The "Print Checks" window will then be displayed allowing you to enter the starting number and date to be used for the checks.   See Printing Checks for further details.

- Cancel - This button cancels all selected bills, and returns to the previous window.   Use this option if you do not want to pay any of   the selected bills.

Selecting Bills To Pay

Purpose:

This window shows all unpaid bills that have been selected for payment. From this window you have the option to not pay or review in detail any selected bill by first selecting it in the list box, then choosing the appropriate button.

How Accessed:

This window can be displayed using the "Select" button on the "Pay Bills" window.

Selected Bills:

- Account - Bank account to pay from.

- Amount Selected - Current total of all the bills selected for payment.

- New Balance - New balance of the bank account, assuming all the selected bills are paid.

Bills To Pay:

- Date Due - Assigned due date for the bill. An asterisk (*) next to the date denotes that the bill is past due.

- Payment Amount - Amount to be paid for the bill. An asterisk (*) next to the amount denotes that amounts allocated to the categories do not balance to the payment amount. Probably a late amount or disputed amount was used, instead of the original amount due and split categories were assigned to the bill. In this case, you should use the "Categories" button to review and re-balance the categories.

- Disputed - Indicates that this bill has a disputed amount. The disputed amount is not included in the payment amount. Use the "Show Details" button to view the dispute details.

- Company / Description - Name of company being paid and the description of the bill.

Buttons:

- OK - Updates all the selected bills in the "Bills To Pay" list box as ready to be paid, then returns to the "Pay Bills" window.

- Cancel - This button cancels all selected bills, and returns to the "Pay Bills" window. Use this option if you do not want to pay any of the selected bills.

  Note: This option will only cancel the bills selected this time. If you are doing cumulative selections, the previously selected bills will remain.

- Do Not Pay - This button will cause the selected bill to be removed from the "Bills To Pay" list box and not considered for payment. You must first select the bill you do not want to pay by clicking on it in the list box.

Note: *Once a bill has selected as "Do Not Pay", it can not be re-selected without canceling the entire "Pay Bills" function.*

- Show Details - Opens another window showing all the selected bill fields, allowing them to be changed or the entire bill deleted.   Use this option if you want to change anything about the bill before it is paid.   Note that you must first select the bill you want to change by clicking on it in the list box.   See <u>Reviewing and Changing Selected Bills</u> for further details.

  Shortcut: *Double click on the desired bill.*

- Categories - Opens another window that shows the category allocations for the bill.   From this window changes to the categories allocated.   This is your last chance to change any allocations before the categories are updated as the bill is paid.   See <u>Reviewing and Changing Categories</u> for further details.

Options Menu Options:

- Sort by Year - Usually the selected bills to pay in the list box are sequenced (sorted) by month and day due.   This works well except when bills are due for multiple years, as typically encountered each January.   Use this menu option to sort the bills into year, month and day sequence in the list box.

Reviewing and Changing Selected Bills

Purpose:

    This window shows the detail fields for the bill to be paid.   From this window you can change the bill or review the categories it's allocated to.

How Accessed:

    This window can be accessed using the "Show Details" button on the "Select Bills To Pay" window.

Display Fields:

- Company - Company to pay.   This field is protected, to change this company you must delete and reenter the bill.

- Due Date - Due date for this bill.   Since this bill has already been selected, this field is protected and can not be changed.   Return to the previous window, "Select Bills To Pay", and use the "Do Not Pay" button if you do not want to pay this bill.

- Payment Amount - Amount to pay.   This field is protected, you change the payment amount by changing the amount due or disputed amount for the bill.

Changeable Fields:

- Amount Due - Amount of this bill.   This is either the original amount due or the late amount depending on when the bill was selected for payment.   If this field is changed and split (multiple) categories were used,   the program will force you to re-balance those categories to the new amount due before the bill can be changed.

- Description - Description of this bill.   This description can be printed on the checks, instead of the account number.

- Recurring Bill - Check this option, if the bill is received every month with little variance in the amount or due date.   If checked, this option will cause next month's bill to be automatically generated after payment of this bill.

- Tax Deductable - Check this option, if the bill is tax deductible.   If checked, the payment will appear on the "Tax Deductable Payments" report.

Disputed Bill:

- Amount Disputed - Enter the amount to hold back and not pay.

- Pay Remainder - Check this option to pay the remainder of the bill.   Otherwise, the entire bill will not be paid.

- Reason Disputed - Enter the reason why the bill is being disputed.

Buttons:

- Cancel - Return to the "Select Bills To Pay" window.   Do not update any information.

- Change Bill - Change the bill, then return to the "Select Bills To Pay" window.

  Note: For recurring bills, anything changed prior to payment effects this bill only.   Future bills will continue to be generated based on the original bill.   Use the procedures in   Reviewing and Changing Bills to change the original bill.

- Categories - Opens another window that shows the category allocations for the bill.   From this window changes to the categories allocated can be made.   This is your last chance to change any allocations before the categories are updated as the bill is paid.   See Reviewing and Changing Categories for more information.

Edit Menu Options:

- Delete Bill - Deletes this bill.   Use this option carefully.

Reviewing and Changing Categories

Purpose:

This window is used to show the category allocations for the bill.   This is your last chance to change any allocations before the categories are updated as the bill is paid.   On this window you can select up to four different categories to apply the bill to, plus determine the amount to apply.   You will not be able to leave this window (using   "Change") until the total amount you have entered is equal to the payment amount for the bill.

How Accessed:

This window can be accessed using the "Categories" button on the "Select Bills To Pay - Show Details" window.   It will also appear automatically if the payment amount is changed on the bill and split categories were used.   In this case, the category allocations need to be re-balanced to the new amount due.

Display Fields:

- Payment Amount - This is the payment amount for the bill.   The total of the category amounts must equal this amount.

- Entered - This is the total of the category amounts entered so far.   Use the "Compute" button to update this total.

Category Split:

- Name - Select the desired category from the list box.   Up to four different categories can be selected. Leave blank any not required.

- Amount - Enter the amount you want to apply against this category.   The amount entered can not exceed the amount of the bill "Payment Amount".   Use a zero amount to remove a previous category.

- Percent - Instead of an amount, you can enter a percentage of the amount due to apply against this category.   The percentage should be entered as a whole number with up to two decimal places, i.e. 50 is fifty percent.   See Standard Conventions for further details on entering percents.

- Rest - Check this option and the remaining amount will be applied against this category.   You can use this option only on the last category selected.

Buttons:

- Cancel - Return to the previous window.   Do not update any information.

- Compute - Recalculates all amounts using the latest percentages entered.   Updates the "Entered" total indicating the total amount allocated so far.

- Change - Change the category allocations, then return to the previous window.   The total amount allocated must balance to the payment amount for this bill.

Note: *For recurring bills, anything changed prior to payment effects this bill only. Future bills will continue to be generated based on the original bill. Use the procedures in* <u>Reviewing and Changing Bills</u> *to change the original bill.*

Edit Menu Options:

- Clear Fields - Clears all fields on the window. Useful for starting over.

Printing Checks

Purpose:

This window is used to enter check printing options, and then actually print checks for the bills you have selected.

Caution: You should have a current back-up of all files before printing checks.   If your printer jams or the checks are misprinted, this back-up will be required.   The program will take this backup for you, just before the checks are printed.   Do not cancel this backup.

How Accessed:

This window can be displayed using the "Pay" button on the "Pay Bills" window.

Display Fields:

- Account - Bank account to pay from.

- Amount Selected - Total amount of bills selected for payment.

- New Balance - New balance of the bank account, after all the checks are printed.

- No. of Checks - Number of checks that will be printed.

Check Printing Criteria:

- Starting Check # - Enter the starting check number to use.   The number entered should match the preprinted number on your first check.

- Date checks - Date to be printed on the checks.

- Form Name - Select the preprinted form to be used from the list box.   This selects the format of your checks for the current bank account.   Use the "Setup Form" button to define a new format.

- Confirm Each Check - Check this option and the program will ask you if each check printed successfully.   If not, the check will automatically be voided and printed again.   This is a very useful option when you first start printing checks and are unsure of the printer alignment, especially since you can cancel the confirmation at any time.   To use this option effectively, the Windows Print Manager should be off for the printer being used.   The "Use Print Manager" option in the "Printers" section of the Windows Control Panel should be off (not checked).

Buttons:

- OK - Start printing checks.   Make sure your printer is ready.

- Cancel - Return to the "Pay Bills" window.   The bills selected for payment, will remain intact.

- Test Check - Prints a "void check" on your printer, to help align the preprinted checks.

- Setup Form - Opens another window that allows you to define the format of your preprinted checks. See <u>Defining Check Formats</u> for further details.

File Menu Option:

- Setup Printer - Opens another window that allows you to select the printer to be used for the checks. This option is useful if you have multiple printers available and do not wish to use the default Windows printer.   Note that the printer selection you make will be saved and used the next time you print checks.

Defining Check Formats

Purpose:

This window is used to define the format (style) of your preprinted checks.   Note that you can define multiple formats to match the different check styles you have for each checking account, then select the desired format when you print checks.

Note: This is the first of two windows required to define check forms.   This window contains general information about the check format, while the second window defines the alignment for the printed fields.   Both windows must be completed and "OK'ed" before the check format can be used.   Use the "Check Fields" button to show the second window.

Hint: The Bill Drawer User Guide contains definitions for many popular check styles and sources for their purchase.   See "Chapter 19 - Purchasing Check Forms" .

How Accessed:

This window can be displayed using the "Setup Form" button on the "Print Checks" window.

Required Fields:

- Form Name -   To change information for an existing form, select it from the list box, then change any desired fields.   To add a new form, type over any existing name.   When adding a new form use the "Edit - Clear Fields" menu selection if you want to start with blank fields.

Check Printing Options:

- 1 per page - Prints 1 check then causes a form feed to the next page.   This option is typically used with tractor feed   printers.

- 3 per page - Prints 3 checks before causing a form feed to the next page.   This option is typically used with laser or other cut sheet printers.

- ASCII CSV - Creates an ASCII comma separated value (CSV) file of the checks, rather than printing them directly.   Most word processing programs can read these files enabling you to print the checks with your word processor.   The output file is named CHECKS.TXT and will contain all the fields you define for the check.

- None - No checks will be printed, though all bills will be updated and paid.   Use this option if you want to write your own checks or are just testing this program.

Measurement Basis:

- Inches - Check this option if you want to enter all measurements for this form in inches.   Fractional inches must be entered as decimal values, that is 3/4 of an inch is .75.   For this reason, you may find it easier to enter measurements in centimeters.

- Centimeters - Check this option if you want to enter all measurements for this form in centimeters. Two decimal places are provided for entering fractional centimeters.

Check Size:

- Length - Enter the length (top to bottom) of a single check, including any top or bottom stub.   The value entered must be expressed as inches or centimeters depending on the "Measurement Basis" chosen.

- Width - Enter the width (left to right) of a single check.   Again, the value entered must be expressed as inches or centimeters depending on the "Measurement Basis" chosen.

- Font - Select the desired printer font from the list box.

Buttons:

- OK - Update the check format, then return to the "Print Checks" window.

- Cancel - Return to "Print Checks" window.   Do not update any information.

- Do More - Update the check format, keeping this window active.   You can then use the "Test Check" button to print a test check with the new format, or use the "Check Fields" button to define the fields you want printed on the check.

- Check Fields - Opens another window that allows you to define the fields you want printed on this check form.   See Defining Check Fields for further details.

- Test Check - Prints a "void check" on your printer, to help align the preprinted checks.

File Menu Option:

- Setup Printer - Opens another window that allows you to select the printer to be used for the checks. This option is useful if you have multiple printers available and do not wish to use the default Windows printer.   Note that the printer selection you make will be saved and used the next time you print checks.

  Note: With pin feed type printers, it is important that the printer driver be setup with a paper size matching your check form size.   The Bill Drawer program will attempt to do this setup automatically, as the checks are printed.   If you get inconsistant results, configure the printer manually using the Windows Control Panel ("Printers" section, "Setup" button).   Make sure that the paper size indicated matches your check form size.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for entering a new check form.

- Delete Check Form - Deletes this check form.

Defining Check Fields

Purpose:

This window completes the definition of the check form by defining which fields should be printed on the check and what their alignment is.

How Accessed:

This window can be accessed using the "Check Fields" button on the "Check Form Setup" window.

Check Field Placement:

Hint: Work on the horizontal (left to right) alignment first.   Once this is correct, fine tune the vertical (top to bottom) alignment.   Use blank paper and check it to your preprinted forms by holding it to the light.

Note: Many laser printers have a preset "top margin" that may effect your measurements.   You may need to adjust the vertical measurements to account for this margin, though the program will try to make this adjustment for you.

- Distance From Left - For the associated check field, enter the distance measured from the left edge of the check to the point where this field should start printing.   The value entered must be expressed as inches or centimeters depending on the "Measurement Basis" chosen.

- Distance From Top - For the associated check field, enter the distance measured from the top edge of the check to the point where this field should start printing.   Again, the value entered must be expressed as inches or centimeters depending on the "Measurement Basis" chosen.

- Font Size - For the associated check field, select the desired printer font size.

  Note: Different check fields can be printed with different size fonts, so that they will align on the preprinted forms.

Special Options:

- Don't Print Check Number - This option indicates whether the check number will be printed on the check.   Some check styles have a place for the check number to be printed, in addition to the preprinted number.   This helps verify that the two match.

- Print Month Name - This option determines whether the date printed on the check will include a name or number for the month portion of the date.   Check this option and dates will print as March 21, 1993 on your checks.   Leave it blank and dates will be printed as 03-21-1993.

- Don't Print Address - This option indicates whether the company address will be printed on the check. Leave this option blank to print the company address.

- Print Dollars - This option determines if the word "DOLLARS" should be printed after the check amount in words.   Select this option if this word is not preprinted on your check forms.

- Description - This option determines whether the bill description or your account number will be printed as the "Memo/For" field.   Check this option to print bill descriptions, do not check   it to print account numbers.

Buttons:

- OK - Update the check fields, then return to the "Check Form Setup" window.

- Cancel - Return to "Check Form Setup" window.   Do not update any information.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for starting over.

- Delete Check Form - Deletes this check form.

Reviewing Payments by Company

Purpose:

This window shows all payments (paid bills) for the selected company.   From this window you can select and view further details about a single payment.

How Accessed:

This window can be accessed using the "Show Paymts" button on the "Company Information" main window.

Note: The "Payments by Company" report also shows this same information.   In addition, the "Activity by Category" report shows payments for all companies to a specific category.

Select Company:

* Name - The current company name is shown.   To review payments for a different company, select it from the list box.   Use the down arrow key to review the companies one by one.

Total Payments:

* This Month - Total amount of payments to this company for the current month.

* Total Year - Total amount of payments to this company for the year to date.

Payment History:

* Date Paid - Check date of the payment.

* Amount Paid - Amount of the payment.

* Check # - Bank and check number for the payment.

* Type - Type of payment.
  "REG" denotes a regular check.
  "XFER" denotes a transfer from the bank account.
  "CASH" denotes a cash payment.

* Description - Description of the bill.

Buttons:

* Cancel - Return to the "Company Information" window.

* Show Detail - Opens another window containing the details for the selected payment.   Select a payment by clicking on it in the list box.   See Reviewing Payment Detail for further information.

  Shortcut: Double-clicking on a bill in the list box causes it's details to be shown.

Options Menu Options:

- Sort by Year - Usually payments in the list box are sequenced (sorted) by month and day due.   This works well except when payments are displayed for multiple years, as typically encountered each January.   Use this menu option to sort the payments into year, month and day sequence in the list box.

Reviewing Payment Detail

Purpose:

This window shows the detail fields for the selected payment.   From this window you can also review the categories it's allocated to.

Note: Payments can not be changed after they are entered.   If the payment was incorrect and was not actually paid to the company, void it in the Check Register.   This will fully reverse the effects of the payment.   See <u>Reviewing and Correcting   Items</u> *for further information.*

How Accessed:

This window can be accessed using the "Show Detail" button on the "Display Payments by Company" window.

Required Fields:

- Company - Name of company paid.

- Amount Paid - Amount paid for this bill.

- Date Paid - Check date of the payment.

- Check # - Bank and check number for the payment.

- Type - Type of payment.
  "REG" denotes a regular check.
  "XFER" denotes a transfer from the bank account.
  "CASH" denotes a cash payment.

- Cleared - Indicates whether the payment has cleared the bank account.   If checked, the payment has been reconciled on a bank statement.

Optional Fields:

- Description - Description of the bill.

- Date Entered - Date the bill was originally entered.

- Tax Deductable - Indicates if the bill is tax deductable.   If checked, the payment will appear on the "Tax Deductable Payments" report.

Buttons:

- Cancel - Return to the "Display Payments by Company" window.

- Categories - Opens another window that shows the category allocations for the bill.   See <u>Reviewing Payment Categories</u> for further details.

Reviewing Payment Categories

Purpose:

This window shows the category allocations for the payment.   Once the payment is created, these allocations   can not be changed.

Note: Category statistics can manually be adjusted in total.   See <u>Category Statistics</u> *for further information.*

How Accessed:

This window can be accessed using the "Categories" button on the "Display Payments - Show Detail" window.

Display Fields:

* Amount Paid - Amount paid for this bill.

Category Split:

* Name - Name of category updated by this payment.

* Amount - Amount posted to this category.

Buttons:

* Cancel - Return to the "Display Payments - Show Detail" window.

The Check Register

Purpose:

This window is used to review all the payments, checks, withdrawals and deposits that have been entered against the selected bank account.   In addition, this window is the starting point for all manual activity against the bank account.   From this window, you can enter new checks, withdrawals or deposits, plus review and correct any previously entered item.

How Accessed:

This window can be accessed using the "Window - Check Register" menu option from other main windows.

Selection Criteria:

- Bank Account - Select the bank account you want to review activity for.

- Starting date - Enter the starting date for item selection.   Only items dated on or after this date will appear on the register.

  Note: By default, the program generates an ending date 90 days after the starting date you entered. Only checks dated on or before this date will appear on the register.   See the "Set Maximum Days" menu option for further details.

- Show Deposits - Check this box to view deposits for this account.   If checked, only deposits will be displayed.

- Show Voids - Check this box to view voided items.   If checked, voided items also be displayed.

Account Activity:

- Balance - Current balance of the current bank account.   This field is informational only.

- Last Check # - Last manual check number used.   See Entering a Check for further information on how check numbers are assigned and adjusted.

- Date - Date printed on the check, or the date of payment, withdrawal, or deposit.

- Chk # - Check number.

- Type - Type of item.
  "REG" denotes a regular check (payment to a company).
  "MAN" denotes a manual check (manually written check).
  "WITH" denotes a withdrawal.
  "DEP" denotes a deposit.
  "XFER" denotes a transfer from the bank account (payment to a company).

- Amount - Amount of the check, payment, withdrawal or deposit.

- Name/Description - Name (payee) and description of the item.

Buttons:

- OK - This button will display the check register.

- Cancel - This button returns to the previous main window.

- Enter Check - This button will open up another window allowing you to enter a check you have manually written and wish to record in the check register.   For some of the checks you write, setting up a company and entering the check as a bill is not desired.   Use this option when you do not wish to add the check payee as a company and keep statistics on it.   See <u>Entering a Check</u> for more information on this function.

  Otherwise, setup the payee as a company and use the "Enter a Bill - Already Paid" option.   See <u>Entering a Manually Paid Bill</u> for more information on this function.

- Enter Withdrawal - This option will open up another window allowing you to enter a withdrawal you have made and wish to record in the check register.   See <u>Entering a Withdrawal</u> for more information on this function.

- Enter Deposit - This option will open up another window allowing you to enter a deposit you have made and wish to record in the check register.   See <u>Entering a Deposit</u> for more information on this function.

- Show Details - This option will open another window showing all the fields for the selected item.   You must first select   the item you want to review by clicking on it in the list box.   See <u>Reviewing and Correcting Items</u> for more information on this function.

  Shortcut: Double-clicking on a item in the list box causes it's details to be shown.

Options Menu Options:

- Set Maximum Days - To help control the number of items displayed, the program generates an ending date based on the starting date entered.   The default ending date is 90 days after the starting date, therefore only items within the 90 day range will be displayed.   The "Set Maximum Days" option allows you to change this default, allowing more or less items to be selected.

- Sort by Year - Usually the items in the list box are sequenced (sorted) by month and day due.   This works well except when items are displayed for multiple years, as typically encountered each January.   Use this menu option to sort the items into year, month and day sequence in the list box.

Entering a Check

Purpose:

This window is used to enter a check you have manually written and wish to record in the check register.   For some of the checks you write, setting up a company and entering the check as a bill is not desired.   Use this option when you do not wish to add the check payee as a company and keep statistics on it.

Otherwise, setup the payee as a company and use the "Enter a Bill - Already Paid" option.   See Entering a Manually Paid Bill for more information on this function.

Note: You can also record a void check using this window.   See   the "Void Check" option below.

How Accessed:

This window can be displayed using the "Enter Check" button on the "Check Register" window.

Required Fields:

- Check # - Enter the number of the check you wrote.   The program defaults to the highest manual check number previously used, plus one.

  Note: The program keeps track of both the highest manual check number used, and the highest regular check number used (for paying bills).   This works well when you use computer checks to pay bills, and personal checks for everything else, as the program remembers both sets of numbers.

  If you use one set of checks for everything, then set aside one range of check numbers to use for manually written checks and another for paying bills.

- Amount - Enter the amount of the check.

- Check date - Enter the date of the check, defaults to today's date.

- Name - Enter the payee or company name.

Optional Fields:

- Description - Enter a description of the check.

- Category - You may optionally assign an expense category to the check.   Selecting a category will cause it's statistics to be updated.   For multiple categories, use the "Split Categories" option below.

- Description - Enter a description of the check.

- Tax Deductable - Check if the payment is tax deductible.   If checked, the payment will appear on the "Tax Deductable Payments" report.

Special Processing:

- Split Categories - Use this option to apply the check to multiple categories.   The "Enter Split Categories" window will then appear allowing up to four different categories to be entered.   See Splitting Categories On An Item for more information.

- Void Check - Use this option to enter a void check on the register.   You can optionally use the "Description" field to indicate why the check was voided.   Note that the amount of the check will automatically be set to zero and the name set to "VOID" as the check is entered.

Buttons:

- OK - Enter the check and return to the "Check Register" window.

- Cancel - Does not enter the check, returns to the "Check Register" window.

- Do More - Enter the check.   Remain on this window for further entry.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for starting over.

Entering a Withdrawal

Purpose:

This window is used to enter a withdrawal that you wish to record in the check register.   Use this window to record all miscellaneous deductions from the bank account, like ATM transactions, check and service charges, and cash withdrawals.

How Accessed:

This window can be displayed using the "Enter Withdrawal" button on the "Check Register" window.

Required Fields:

- Amount - Enter the amount of the withdrawal.

- Date - Enter the date of the withdrawal.

Optional Fields:

- Description - Enter a description of the withdrawal.

- Category - You may optionally assign an expense category to the withdrawal.   Selecting a category will cause it's statistics to be updated.   For multiple categories, use the "Split Categories" option below.

Special Processing:

- Split Categories - Use this option to apply the withdrawal to multiple categories.   The "Enter Split Categories" window will then appear allowing up to four different categories to be entered.   See Splitting Categories On An Item for more information.

Buttons:

- OK - Enter the withdrawal and return to the "Check Register" window.

- Cancel - Does not enter the withdrawal, returns to the "Check Register" window.

- Do More - Enter the withdrawal.   Remain on this window for further entry.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for starting over.

Entering a Deposit

Purpose:

This window is used to enter a deposit you have made to the current bank account and wish to record in the check register.

How Accessed:

This window can be displayed using the "Enter Deposit" button on the "Check Register" window.

Required Fields:

- Amount - Enter the amount of the deposit.

- Deposit date - Enter the date of the deposit.

Optional Fields:

- Description - Enter a description of the deposit.

- Category - You may optionally assign an income category to the deposit.   Selecting a category will cause it's statistics to be updated.   For multiple categories, use the "Split Categories" option below.

Special Processing:

- Split Categories - Use this option to apply the deposit to multiple categories.   The "Enter Split Categories" window will then appear allowing up to four different categories to be entered.   See Splitting Categories On An Item for more information.

Buttons:

- OK - Enter the deposit and return to the "Check Register" window.

- Cancel - Does not enter the deposit, returns to the "Check Register" window.

- Do More - Enter the deposit.   Remain on this window for further entry.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for starting over.

Splitting Categories On An Item

Purpose:

This window is used to apply a check, withdrawal or deposit to multiple categories, called splitting categories. On this window you can select up to four different categories to apply the item to, plus determine the amount to apply. You will not be able to leave this window (using "OK") until the total amount you have entered is equal to the amount of the item.

How Accessed:

This window appeared automatically because the "Split Categories" option was selected on the "Enter a Check", "Enter a Withdrawal" or "Enter a Deposit" window.

Display Fields:

- Total - This is the amount of the check, withdrawal or deposit. The total of the category amounts entered must equal this amount.

- Entered - This is the total of the category amounts entered so far. Use the "Compute" button to update this total.

Category Split:

- Name - Select the desired category from the list box. Up to four different categories can be selected. Leave blank any not required.

- Amount - Enter the amount you want to apply against this category. The amount entered can not exceed the amount of the item.

- Percent - Instead of an amount, you can enter a percentage of the total amount to apply against this category. The percentage should be entered as a whole number with up to two decimal places, i.e. 50 is fifty percent. See Standard Conventions for further details on entering percents.

- Rest - Check this option and the remaining amount will be applied against this category. You can use this option only on the last category selected.

Buttons:

- OK - Update the category allocations, then return to the previous window. The total amount allocated must balance to the total amount for this item.

- Cancel - Return to the previous window. Do not update any information.

- Compute - Recalculates all amounts using the latest percentages entered. Updates the "Entered" total indicating the total amount allocated so far.

Edit Menu Options:

- Clear Fields - Clears all fields on the window. Useful for starting over.

Reviewing and Correcting Items

Purpose:

This window is used to show all the fields on the check, withdrawal, or deposit.   From this window you can correct, void or delete the item, plus review the categories it's allocated to.

How Accessed:

This window can be displayed using the "Show Details" button on the "Check Register" window.

Detail Fields:

- Check # - Check number, if applicable.

- Type - Type of item.
  "REG" denotes a regular check (payment to a company).
  "MAN" denotes a manual check (manually written check).
  "WITH" denotes a withdrawal.
  "DEP" denotes a deposit.
  "XFER" denotes a transfer from the bank account (payment to a company).

- Amount - Amount of the check, payment, withdrawal, deposit.

- Date - Date printed on the check, or the date of payment, withdrawal, or deposit.

- Name - Payee or company name.

- Description - Description of the item.

- Date Entered - Date that the bill or item was originally entered.

- Date Voided - Date that the item was voided.

- Tax Deductable - Indicates if the check is tax deductable.   If checked, the payment will appear on the "Tax Deductable Payments" report.

- Cleared - Indicates whether the item has cleared the bank account.   If checked, the item has been reconciled on a bank statement.

Buttons:

- Cancel - Return to the "Check Register" window.

- Categories - Opens another window that shows the category allocations for the item.   See the next section Reviewing Item Categories for further details.

Edit Menu Options:

- Void Item - Voids this item.   Voided items will be fully reversed as required.   This means that the bank account balance, category statistics and possibly company statistics will be adjusted to back-out the item.

- Delete Item - Deletes this item.   Deleted items are also fully reversed in the same manner as void items above.   Usually, you delete an item so that it can be reentered correctly.

- Correct Item - Opens another window that allows you to change certain fields on the item.   From this window you can change the amount of the item, name, description and tax deductable status.   You can also change the categories allocated to the item.   Use this option to correct manual checks, withdrawals and deposits that you entered erroneously.

- Unclear Item - Corrects whether or not the item has cleared the bank.

Reviewing Item Categories

Purpose:

This window shows the category allocations for the item.   If required, use the "Correct Item" button on the "Check Register - Show Detail" window to correct these allocations.

Note: Category statistics can also manually be adjusted in total.   See Category Statistics *for further information.*

How Accessed:

This window can be accessed using the "Categories" button on the "Check Register - Show Detail" window.

Display Fields:

- Amount Paid - Amount paid for this bill.

Category Split:

- Name - Name of category updated by this item.

- Amount - Amount posted to this category.

Buttons:

- Cancel - Return to the "Check Register - Show Detail" window.

Clearing the History File

Purpose:

Check register items (checks, withdrawals, deposits, etc.) remain on the history file until specifically deleted.   They are not deleted when the item is cleared (reconciled).   This enables you to review the items through the "Check Register" and "Display Payments by Company" windows throughout the year.   In addition, there are several reports, like the "Payments by Company" report, that can be run to print these items.

However, eventually you will need to clear these items from the history file.   Clearing these items will make the program run faster and reclaim disk space used.   Typically, you clear the history file each year, after you have prepared your taxes and other year-end statements.

How Accessed:

This window can be accessed using the "Clear History File" - "File" menu option on the main window, "The Bill Drawer".

Note: You can only clear the history file you have the security rights to update user security information.   This protects your files from being accidentially cleared.   See Defining Users for further information.

Selection Criteria:

* Bank Account - Select the bank account to be used from the list box.   Only items from this account will be cleared.

* Cut off date - Enter the cut off date for deletion.   Only those items dated (check date) on or before this date will be deleted.

Clear Options:

* Delete Uncleared Items - Deletes items even if they have not be cleared (reconciled).   Use this option with caution.

* Delete Cash Payments - Deletes all cash payments to companies based on the cutoff date.   Since cash payments do not have a bank account, use this option to delete them.

* Delete Tax Deductable Payments - Use this option (don't check it) to retain tax deductable payments in the history file.   The "Tax Deductable Payments" report prints these items.   Select this option (check it) only if you have printed a final "Tax Deductable Payments" report for the period being deleted.

Buttons:

* OK - Clears the history file and returns to the main window, "The Bill Drawer".

* Cancel - Returns to the main window, does not clear the history file.

* Do More - Clears the history file.   Remains on this window for further entry.

Reconciling a Statement

Purpose:

This window is used to enter the data from the bank statement need to reconcile the bank account. It is the starting point for reconciling your current bank account balance to the last statement received. From this window, you can clear checks and make adjustments until your bank account is in balance.

*Note: If you are just starting out, there are some special considerations that apply because the program may not know all the outstanding items.   Review the **"Defining your bank accounts"** section in* Getting Started *for further details.*

Hint: Make sure all checks, withdrawals and deposits have been entered, before starting to reconcile the statement.   Review the "Check Register" for this account to make sure.

How Accessed:

This window can be accessed using the "Reconcile" button on the "Bank Account Information" window.   Select the desired bank account before accessing this window.

Procedure:

Follow this procedure to reconcile your account:

1. Gather the bank statement and returned items.   You will need them to reconcile.

2. Enter the statement data in the "Reconcile Bank Account" window.

3. Note that there are two ways of handling bank charges and interest based on whether you want category statistics updated.   See the "Update Charges and Interest" option for further information.

4. After entering the statement data, use the "Clear Items" button to bring up the "Reconcile Uncleared Items" window.   This window shows all outstanding items for the account.

5. On the "Reconcile Uncleared Items" window, use the "Clear Item" button (or double click) to clear the items received from the bank.   Use the "Undo Last Clear" - "Edit" menu option if you make a mistake.

6. On the "Reconcile Uncleared Items" window, there are "Edit" menu options to add new items (checks, withdrawals or deposits) or correct items as required.   You do not have to leave the window to make adjustments.

7. Eventually, the "Account Balance" and "Adjusted Balance" totals will be equal, meaning your account is now in balance.   Return to the "Reconcile Bank Account" window by pressing the "OK" button.

8. Review the "Force in Balance" - "Edit" menu option if you can not get the totals to balance.   To use this option, return to the "Reconcile Bank Account" window using the "Cancel" button.

9. Press the "OK" button on the "Reconcile Bank Account" window to complete the reconciliation process.   The bank account will then be updated to reflect the last statement received.

10. Run an "Account Reconciliation" report.   This report will show how then account was reconciled to

the statement received.   File this report with the bank statement.   Note that you must run this report immediately after reconciling your bank account, so that the report is not effected by new activity.

Statement Data:

- Bank Account - Bank account you received the statement for.   To change the account return to the "Bank Account Information" window and select the desired account.

- Statement Date - Ending date or "as of date" on the statement you received.

- Statement Balance - Ending balance on the statement you received.

- Service Charges - Enter the amount of service charges indicated on the statement.   These are charges related to the usage of your account, like per check fees or ATM usage fees.   Leave this field blank if there were no service charges.

- Misc Charges - Enter the amount of any miscellaneous charges.   These are charges like purchasing checks or stop check fees.   Leave this field blank if there were no miscellaneous charges.

- Interest Earned - Enter the amount of any interest earned.   Leave this field blank if there was no interest earned.

- Update Charges and Interest - Select this option if you want the program to automatically update the service charges, miscellaneous charges and interest earned that you entered.   If checked, the service charges and miscellaneous charges will be added as withdrawals, and the interest earned as a deposit, once the account is reconciled.   However, note that categories will not be assigned when the items are added.   Therefore, you may want to enter them manually during the reconciliation process so that specific categories can be assigned.   On the "Reconcile Uncleared Items" window, there are "Edit" menu options to add new items (both withdrawals and deposits).   Use these options to add manually add the service charges, miscellaneous charges and interest earned, assigning   the desired categories to the withdrawals and deposits.

  Note: There are bank account statistics for service charges, manual charges and interest earned. Even if you add these items manually, still enter the amounts so the bank account statistics can be properly updated.

  Hint: Since there are separate statistics for the charges and interest, categories are not usually needed.   Let the program update the charges and interest.

Reconciliation:

- Account Balance - Current account balance.   This field will be updated upon return the "Reconcile Uncleared Items" window.

- Adjusted Balance - This is the statement balance, plus any outstanding deposits and less any outstanding checks.   When this amount matches the "Account Balance",   the account is in balance to the statement received.   This field will be updated upon return the "Reconcile Uncleared Items" window.

- Uncleared Deposits - This is the total amount of outstanding deposits.   These are deposits you have entered, but not yet shown on the bank's statement.   This field will be updated upon return the "Reconcile Uncleared Items" window.

- Uncleared Checks - This is the total amount of outstanding checks and withdrawals.   These are checks and withdrawals you have entered, but not yet shown on the bank's statement.   This field will be updated upon return the "Reconcile Uncleared Items" window.

Buttons:

- Clear Items - This button will bring up the "Reconcile Uncleared Items" window that shows all outstanding items for the account.   On this window you clear items received with the statement. See Clearing Items for further details.

- OK - Updates the bank account to reflect the last statement received, then returns to the "Bank Account Information" window.   If the "Update Charges and Interest" option was selected, the service charges, miscellaneous charges and interest earned will be entered at this time.

    Note: The "Account Balance" and "Adjusted Balance" totals must be equal to use the "OK" button. Review the "Force in Balance" - "Edit" menu option if you can not get the totals to balance.

- Cancel - Returns to the "Bank Account Information" window.   The bank account is not updated and the account is not considered reconciled.

    Note: Any items cleared will remain cleared if you cancel.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for starting over.

- Force In Balance - Changes the "Account Balance" to match the "Adjusted Balance".   Use this option only when you can not balance by any other means and want to assume the bank statement is correct.   It is much better to find the items in error and correct them on the "Reconcile Uncleared Items" window.   Cancel out and run a "Check Register" report or "Account Reconciliation" report to help you find the errors.

Clearing Items

Purpose:

This window shows all outstanding items for the account.   On this window you clear items received with the statement.   In addition, you can correct items erroneously entered, or add new items that appear on the bank statement, but were not previously entered.   By clearing and correcting items the "Adjusted Balance" total should end up equaling the "Account Balance".   This means your account reconciles to the statement received.

How Accessed:

This window can be displayed using the "Clear Items" button on the "Reconcile Bank Account" window.

Reconciliation:

- Bank Account - Bank account you received the statement for.   This is the account you are reconciling.

- Account Balance - Current account balance.   This balance will be updated as items are corrected or new items   entered.

- Adjusted Balance - This is the statement balance, plus any outstanding deposits and less any outstanding checks.   When this amount matches the "Account Balance",   the account is in balance to the statement received.   This balance will be updated as items are cleared.

- Uncleared Deposits - This is the total amount of outstanding deposits.   These are deposits you have entered, but not yet shown on the bank's statement.   As you clear deposits, this total will be reduced.

- Uncleared Checks - This is the total amount of outstanding checks and withdrawals.   These are checks and withdrawals you have entered, but not yet shown on the bank's statement.   As you clear checks, this total will be reduced.

Uncleared Items:

- Date - Date printed on the check, or the date of payment, withdrawal, or deposit.

- Chk # - Check number, if applicable.

- Type - Type of item.
  "REG" denotes a regular check (payment to a company).
  "MAN" denotes a manual check (manually written check).
  "WITH" denotes a withdrawal.
  "DEP" denotes a deposit.
  "XFER" denotes a transfer from the bank account (payment to a company).

- Amount - Amount of the check, payment, withdrawal or deposit.

- Name/Description - Name (payee) and description of the item.

Buttons:

- OK - Returns to the "Reconcile Bank Account" window indicating that all items have been cleared. The "Account Balance" must equal the "Adjusted Balance" before pressing "OK".

- Cancel - Returns to the "Reconcile Bank Account" window.   Any items cleared will remain cleared.

- Clear Item -   Marks the selected item as cleared and removes it from the "Uncleared Items" list box. You must first select   the item you want to clear by clicking on it in the list box.   Note how the "Adjusted Balance" is updated as items are cleared.

   Shortcut: Double-clicking on a item in the list box causes it to be cleared.

Edit Menu Options:

- Undo Last Clear - Use this menu option if you clear an item by mistake and want to bring it back (unclear it).   This menu option effectively reverses the last clear, adjusting all totals as required. Only the last 10 cleared items can be reversed.

   Note: You can unclear an item on the "Check Register - Show Details" window if it was not one of the last 10 items cleared.   However, you will have to cancel out of the reconciliation function and select the item using the "Check Register" window.   See Reviewing and Correcting Items *for further details.*

- Correct Item - Opens another window that allows you to change certain fields on the item.   From this window you can change the amount of the item, name, description and tax deductable status.   Use this option to correct manual checks, withdrawals and deposits that you entered erroneously.

- Enter Check - Opens another window allowing you to enter a check you have manually written and did not record in the check register.   Use this option when the bank statement contains a check you never entered.   See Entering a Check for further information about this window.

- Enter Withdrawal - Opens another window allowing you to enter a withdrawal you did not record in the check register.   Use this option when the bank statement contains a withdrawal you never entered. See Entering a Withdrawal for further information about this window.

   Note: Use this option to enter service and miscellaneous bank charges if you did not use the "Update Charges and Interest" option on the "Bank Account Reconciliation" window.   You will be able to select the expense categories to be used for the charges.

- Enter Deposit - Opens another window allowing you to enter a deposit you did not record in the check register.   Use this option when the bank statement contains a deposit you never entered.   See Entering a Deposit for further information about this window.

   Note: Use this option to enter interest earned if you did not use the "Update Charges and Interest" option on the "Bank Account Reconciliation" window.   You will be able to select the income categories to be used for the interest.

Options Menu Options:

- Sort by Year - Usually the items in the "Uncleared Items" list box are sequenced (sorted) by month

and day due.   This works well except when items are displayed for multiple years, as typically encountered each January.   Use this menu option to sort the uncleared items into year, month and day sequence in the list box.

Bank Account Statistics

Purpose:

This window is used to review bank account statistics.   Both monthly and yearly statistics are kept for each bank account.   See Rolling Statistical Totals for information on clearing these statistics.

How Accessed:

This window can be accessed using the "Show Stats" button on the "Bank Account Information" window.

Select Bank Account:

- Account - The current bank account is shown.   To review statistics for a different bank account, select it from the list box.   Use the down arrow key to review the accounts one by one.

Current Statistics:

- Checks - Total amount of checks written for this month and last month.   This total includes both regular checks (payments to companies) and manual checks you entered.

- Withdrawals - Total amount of withdrawals made for this month and last month.   This total includes both transfers from the account (payments to companies) and withdrawals you entered.

- Deposits   - Total amount of deposits made for this month and last month.   This is the total of deposits you entered.

Yearly Statistics:

- Serv. Charges - Total amount of bank service charges for this year and last year.   This   is the total of the service charges you entered as the bank account was reconciled.   Service charges are related to the usage of your account, like per check fees or ATM usage fees.

- Misc. Charges - Total amount of bank miscellaneous charges for this year and last year.   This is the total of the miscellaneous charges you entered as the bank account was reconciled.   Examples of miscellaneous charges are purchasing checks or stop check fees.

- Interest Paid - Total amount of interest paid this year and last year.   This is the total of the interest earned you entered as the bank account was reconciled.

Last Activity:

- Name - Last item name.   For a check, this is the payee name.   Otherwise, "Withdrawal", "Deposit", "Voided" or "Deleted" is used to show the type of activity.

- Amount - Amount of the last   item.

- Date - Date of the last item.

- Check # - Check number of last item, if applicable.

Buttons:

- Cancel - Return to the "Bank Account Information" window.

Edit Menu Options:

- Adjust Statistics - Allows you to adjust the value of any current or yearly statistic shown.   Within this option, there are additional menus to select the specific field to adjust.   A field is adjusted by entering it's new value in a special window that will appear when the menu item is selected.

- Adjust Check Numbers - Allows you to adjust the highest regular and manual check used.   These are the starting check numbers displayed when you pay bills or enter checks.   The check number is adjusted by entering it's new value in a special window that will appear when the menu item is selected.

- Adjust Balance - Allows you to adjust the current account balance.   The balance is adjusted by entering it's new value in a special window that will appear when the menu item is selected.

- Delete Account - Deletes this bank account.   The bank account must have a zero balance and no activity this month or year to be deleted.

Category Statistics

Purpose:

This window is used to review category statistics.   Both monthly and yearly statistics are kept for each category.   See Rolling Statistical Totals for information on clearing these statistics.

Note: The "Category Summary Report" will also print much of this same information.

How Accessed:

This window can be accessed using the "Show Stats" button on the "Category Information" window.

Select Category:

- Name - The current category is shown.   To review statistics for a different category, select it from the list box.   Use the down arrow key to review the categories one by one.

- Description - Description of this category.

Total Activity:

- This Month - Total amount of activity for this month.

  Note: For expense categories, this total includes regular checks (payments to companies), manual checks and withdrawals you entered,   plus any transfers (payments   to companies).   For income categories , this is the total deposits made to this category.

- Last Month - Total amount of   activity for last month.   This total is computed the same as the note above.

- This Year - Total amount of   activity for this year.   This total is computed the same as the note above.

- Last Year - Total amount of   activity for last year.   This total is computed the same as the note above.

Last Activity:

- Name - Last item name.   For a payment or check, this is the payee name.   Otherwise, "Withdrawal", "Deposit",   "Voided" or "Deleted"   is used to show the type of activity.

- Amount - Amount of the last   item.

- Date - Date of the last item.

- Check # - Bank and check number of the last item, if applicable.

Buttons:

- Cancel - Return to the "Category Information" window.

Edit Menu Options:

- Adjust Statistics - Allows you to adjust the value of any "Total Activity" statistic shown.   Within this option, there are additional menus to select the specific field to adjust.   A field is adjusted by entering it's new value in a special window that will appear when the menu item is selected.

- Delete Category - Deletes this category.   The category must have no activity this month or year to be deleted.

Company Statistics

Purpose:

This window is used to review company statistics.   Both monthly and yearly statistics are kept for each company.   See <u>Rolling Statistical Totals</u> for information on clearing these statistics.

Note: The "Company Summary Report" will also print much of this same information.

How Accessed:

This window can be accessed using the "Show Stats" button on the "Company Information" window.

Select Company:

- Name - The current company is shown.   To review statistics for a different company, select it from the list box.   Use the down arrow key to review the companies one by one.

Total Payments:

- This Month - Total amount of payments for this month.

  Note: This total includes regular checks, plus cash payments and transfers entered as already paid bills.

- Last Month - Total amount of   payments for last month.   This total is computed the same as the note above.

- This Year - Total amount of   payments for this year.   This total is computed the same as the note above.

- Last Year - Total amount of   payments for last year.   This total is computed the same as the note above.

Current Due:

- Amount - Total amount of outstanding (unpaid) bills.   Includes any disputed amounts.

- Date - Earliest due date for the outstanding bills.   This is the date of the first bill due.

- Count - Number of outstanding bills.

Disputed Bills:

- Amount - Total amount in dispute.

- Date - Last date a disputed bill was entered.

- Count - Number of disputed bills.

Last Activity:

- Amount - Amount of the last payment to this company.

- Date - Date of the last payment.

- Check # - Bank and check number of the last payment, if applicable.

Buttons:

- Cancel - Return to the "Company Information" window.

Edit Menu Options:

- Adjust Statistics - Allows you to adjust the value of any "Total Activity", "Current Due" or "Disputed Bills" statistic shown.   Within this option, there are additional menus to select the specific field to adjust.   A field is adjusted by entering it's new value in a special window that will appear when the menu item is selected.

- Delete Company - Deletes this company.   The company must have no outstanding bills and no activity this month or year to be deleted.

Rolling Statistical Totals

Purpose:

This window allows you to clear the monthly and yearly statistical totals at the start of each new month and year.   You perform this function after you have run any desired reports for the month or year just concluded.   Otherwise, your clearing will effect the statistics on the reports.

Note: The the program will automatically detect the start of a new month when you first sign-on and prompt you to perform this function.

How Accessed:

This window can be accessed using the "Roll Statistical Totals" - "File" menu option on the main window, "The Bill Drawer".

Note: You can only roll totals if you have the security rights to update user security   information. This protects your files from being accidentially cleared.   See <u>Defining Users</u> for further   information.

Select Totals to Roll:

•   Category Totals - Select this option to roll the "Total Activity" statistics from this month to last month, clearing this month for new activity.   In addition, if the "Roll Yearly Totals" option is selected, the yearly statistics will also be rolled.

•   Company Totals - Select this option to roll the "Total Payments" statistics from this month to last month, clearing this month for new activity.   In addition, if the "Roll Yearly Totals" option is selected, the yearly statistics will also be rolled.

•   Bank Account Totals - Select this option to roll the "Current Statistics" from this month to last month, clearing this month for new activity.   In addition, if the "Roll Yearly Totals" option is selected, the "Yearly Statistics" will also be rolled.

Clear Options:

•   Roll Yearly Totals - Select this option to indicate it's a new year and that the yearly statistics should be rolled as well.   You would typically choose this option each January.

Buttons:

•   OK - Rolls the selected statistics and returns to the main window, "The Bill Drawer".

•   Cancel - Returns to the main window, does not roll any statistics.

Selecting Reports to Run

Purpose:

This main window is used to select the desired report to run.   You can also select whether you want to initially view the report in a window or print it to your default Windows printer, based on whether you want a printed copy of the report.   Note that a printed copy of the report can still be produced even if you originally view the report in a window.   See <u>The Report Window</u> for further details.

Note: Your current Windows printer is defined using the "Windows Control Panel - Printers" section. In addition, note that some reports require landscape orientation to correctly print.   Landscape orientation is also set through the "Windows Control Panel - Printers" section.   Use the "Setup" button, then select "Landscape".

How Accessed:

This window can be accessed using the "Window - Run Reports" menu option from other main windows.

Select Report:

- Report Name - Select the desired report from the list box.   Use the down arrow key to review the reports one by one.

- Description - Description of the report.   This description can de tailored to better describe the report in your own terms.   See <u>Tailoring Report Definitions</u> for further details.

Report Options:

- Output to Window - Produces the report in a re-sizable window for you to view and optionally print. See <u>The Report Window</u> for further information.

- Output to Printer - Produces the report on your default Windows printer.

Buttons:

- OK - Runs the selected report.   Remains on this window so that you can run additional reports.

- Cancel - Returns to the previous window.   Does not run the report.

The Report Window

Purpose:

This window displays when you run a report using the "Output to Window" option.   It allows you to review the selected report before it is printed.

How Accessed:

This window displays automatically when running a report using the "Ouput to Window" option.

Report Window Options:

- VCR Controls - The VCR controls in the upper left part of the window are active anytime a report exceeds a single page.

  The rewind button (first button from the left) repositions you to the first page of the report.

  The   reverse button (second button from the left) repositions you back one page.

  The   forward button (third button from the left) repositions you forward one page.

  The fast forward button (fourth button from the left) repositions you to the last page of the report.

  Note: Your scroll position within the page is not effected by the VCR controls.   In other words, if you are positioned in the middle of a page and back up a page, you will remain positioned in the middle of that page, not the beginning.   Use the scroll bars to position yourself within a page.

- Scroll Bars - The scroll bars on the bottom and right portions of the window are used to reposition yourself within a page.   Use the bottom scroll bar to move the window horizontally.   Use the right scroll bar to move the window vertically.

- Resizable Borders - The borders of the window are resizable.   Use your mouse to make the window smaller or larger to fit the report.

- Printer Icon - The printer icon, next to the VCR controls, can be used to print the report on the default Windows printer.

Closing the Window:

Use the control menu in the left upper most corner of the window (double click), or the "ALT" and "F4" keys, to close this window and return to the "Run Reports" window.

Defining Users

Purpose:

This window is used to define allowable users of the program and the functions they can perform. From this window you can define which main windows each user can access and whether the user will be able to update any information on that window.   In addition, when you protect access to a main window function, all sub-functions based off that window are also protected.   For example, you can not enter checks without access to the main "Check Register" window.   Finally, you can specify the initial window to be displayed after the user signs on.

How Accessed:

This window can be accessed using the "Window - User Security" menu option from the other main windows.

Required Fields:

- Name - To change information for an existing user, select it from the list box, then change any desired fields.   To add a new user, type over any existing name.   When adding a new user, use the "Edit - Clear Fields" menu selection if you want to start with blank fields.

- Password - The user's password required to sign on.   Passwords are optional, depending on the "Password Not Required" option below.

  Note: Passwords do not display as typed, asterisks are displayed instead.

- Verify Password - To help ensure passwords are entered correctly, they must be entered twice. Enter the same value as you entered for the "Password" field above.

- Password Not Required - Check this option and a password will not be required for this user.   Use this option when user security is not required, but you want to define the different program users and their desired initial window.

Functions Allowed:

- Can Access - Check this option to indicate that this user can access but not necessarily update information in the corresponding main window functions.

- Can Update - Check this option to indicate that this user can update information in the corresponding main window functions.   The "Can Access" option is required to allow update.

- Initial Window - Check this option to indicate the initial window this user should see immediately after sign on.   Only one "Initial Window" can be selected.

Functions:

- User Security Information - Allows access and optionally updating of user and report security information.   In addition, update access to this function is required to roll statistics and clear the history file.

- Category Information - Allows access and optionally updating of category information and statistics.

- Company Information - Allows access and optionally updating of company information and statistics. This includes the ability to review outstanding bills and payments by company.

- Bank Account Information - Allows access and optionally updating of bank account information and statistics. This includes the ability to reconcile the account.

- Enter Bills - Allows the ability to enter bills. Note that update access is assumed.

- Pay Bills - Allows the ability to pay bills. Note that update access is assumed.

- Check Register - Allows access to and optionally updating of the Check Register for each bank account. If update is allowed, this also includes the ability to enter checks, withdrawals and deposits.

Buttons:

- OK - Update all user information, then return to the previous window.

- Cancel - Return to previous window. Do not update any information.

- Do More - Update all user information. Remain on this window for further entry.

- Reports - Opens another window containing the standard report definitions. You use this option to define additional security requirements for running the standard reports. See Tailoring Report Definitions for further details.

Edit Menu Options:

- Clear Fields - Clears all fields on the window. Useful for entering a new user.

- Delete User - Deletes this user. There are no requirements prior to the user being deleted.

Tailoring Report Definitions

Purpose:

This window is used to define standard reports that can be run using the "Run Reports" window. Typically, you use this window only to tailor report descriptions or security requirements to your own needs.   However, you might also use this window to define new reports to be run using the "Run Reports" window.

*Note: A separate product, called Crystal Reports, is required to define new reports to be used with this program.   See **"Chapter 17 - Using Crystal Reports"** in **The Bill Drawer User Guide** for further details.*

How Accessed:

This window can be accessed using the "Reports" button on the "User Security Information" window.

Required Fields:

- Name - To change information for an existing report, select it from the list box, then change any desired fields.   To add a new report, type over any existing name.   When adding a new report, use the "Edit - Clear Fields" menu selection if you want to start with blank fields.

    Reminder: You also need Crystal Reports to define a new report.

- File Name - The name of the file containing the Crystal Reports definition.   The ".RPT" extension is assumed.   Note that the file must reside in the directory specified in the "MAP0200.INI" file.   View the "README.TXT" file for further details on the contents of this file.

    Caution: Do not change this field unless you are adding a new report.

Optional Fields:

- Description - The description of the report.   This description is displayed in the "Run Reports" window when the report is selected.   You can change this field to any description that better describes the report for you.

    Hint: Placing the word "landscape" (spelled "landscape" or "Landscape") anywhere in the description will cause a message to be displayed when the report is run.   The message will remind you to switch to landscape orientation for this report.

- Formulas - This field is optional and contains the names of special formulas to be set before the report is run.   These formulas are used to provide further selection criteria for the report, as it is run. *See **"Chapter 17 - Using Crystal Reports"** in **The Bill Drawer User Guide** for further details.*

    Caution: Do not change this field unless you are adding a new report.

Access Required:

- Select the access required to run this report.   The choices shown correspond to the security functions defined for each user on the "User Security Information" window.   If the user does not have

access to the function you set for this report, it will not be presented on their "Run Reports" window. You can change this field to any value required.

Buttons:

- OK - Update the report definition, then return to the "User Security Information" window.

- Cancel - Return to the "User Security Information" window.   Do not update any information.

- Do More - Update the report definition.   Remain on this window for further entry.

Edit Menu Options:

- Clear Fields - Clears all fields   on the window.   Useful for entering a new report.

- Delete Report - Deletes this report definition. There are no requirements prior to the report being deleted.

Registration Information

Registration:

Per the license agreement, you may use this program for 30 days to evaluate it's suitability to your needs. At the end of   this period you must either register it or delete it from all computer systems where it was installed.   The registration fee is a very reasonable $30 (US) payable to:

MelissaSoft Systems
11676 Windcrest Lane
San Diego, CA 92128

Please use the "REGISTER.TXT" form when registering, you can print it with Windows Notepad (under the Accessories group).   We have many exciting plans for future versions of this program, but they will not happen without enough people telling us they like the program by registering it.

Click here to start Windows Notepad and register now.

What You Get:

In addition to a clear conscious, registration includes the following:

• The current commercial version of the program and notification of new program versions.

• The Bill Drawer User Guide, a printed manual containing over 130 pages of information.   It includes information on ordering checks and sample check forms.

• The reporting engine and associated standard reports.   Over fifteen different reports are provided to help you get more value out of The Bill Drawer.   The reporting engine let's you review these reports in a scrollable, re-sizable window, or print them to any Windows supported printer.

• Paradox format files.   The commercial version of The Bill Drawer uses Paradox format files.   The Paradox file format is the native format of Borland's Paradox database system and is supported by many different software products.   Since The Bill Drawer adheres to this file format for all it's major files, you can use these products to build additional windows, reports or functions specific to your own requirements.   For example, you could use Borland's Quattro Pro spreadsheet to import bank account, category or company statistics and further summarize or graph them.

  Note: The commercial version includes a procedure to convert your existing Bill Drawer files to the Paradox format.

Registration Information

Registration:

This is the commercial version of The Bill Drawer. **It is not shareware, please do not distribute this version of the program.**   Consult the license agreementfor additional terms and conditions regarding the use of this program.

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Contacting Us For Support:

In order to keep our registration prices low, which encourages registration and future versions of the program, support will be limited to the following procedure:

- We encourage you to report program problems (bugs), errors in the documentation, and comments and suggestions for future releases.

- Report these in writing to the address above using the *Problem Reporting Form* in the user guide. Please be as specific as possible and include supporting documentation, like screen prints, sample reports, or the exact error message received.   Note that the "Alt" and "Print Screen" keys copy the current window, which can then be pasted and printed with either your word processor, or Windows Paint (in the Accessories Group).

- If you are so inclined, a copy of your current backup files on diskette can be helpful in finding many problems.   These are all files with "0200" in the name (like CAT0200) and an extension of "BAK" in your backup directory.   Note that these files will be treated in a confidential manner and destroyed as soon as the problem is found.   This is of course optional.

- In all cases, our sole intent will be to find and correct errors in the program, or supporting documentation, so that future versions are corrected.   There is no intention to fix your specific version of the program or documentation, or modify the program explicitly for your use.   Once a program version is distributed, we can only correct problems by creating a new version of the program, and can not retrofit changes to previous versions.

- We will do our best to reply to any major program problems in as timely and effective a manner as possible, given our limited resources.   Hopefully, as we grow, we can increase the availability of our support to include Compuserve and direct phone support.

- As a registered user, you will be notified whenever new versions of this program are released. Included in this notification will be the upgrade procedure and cost.   Our general policy is to offer registered users the new program version for a small fee to cover the cost of distribution.

- Finally, you are our customers, and we realize that to be successful we must satisfy you.   Please write to us if you would like to purchase additional services, such as phone support, or source code. We will do our best to accommodate your request.

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MelissaSoft Systems

11676 Windcrest Lane

San Diego CA 92128.