

ON TRACK

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Welcome to the ON TRACK (OT) -- this program has been designed to help you keep home or small business finances in good order. Although the program is entirely menu-driven, you always have a convenient path to EXCEL™ so that you can further customize to meet your specific needs. Our address is shown above -- we would be happy to hear if you have suggestions or comments about the program. Also shown above, is the phone number you can call for help. If you do call for help -- please have computer on with ON TRACK. One final note -- there are numerous error checking protocols built into OT. However, being what it is -- it is hard to foresee every problem that the user might encounter. In an impossibly bad situation and don't know what to do -- we would suggest that a spreadsheet be the best course of action. First -- in the ACTIVITIES menu, get the EXCEL™ menu item, run EXCEL™ and do not save any of the sheets. Now you can start over again -- don't follow this course of action -- we have done it many times during the development of the program.

The main features of OT are (please scroll down if needed):

Accommodates up to 5 accounts and 30 budgets

Easy posting of account entries to budgets

Has single or multiple allocations of account entries to budget categories

Unique method of tracking monthly savings

Complete summaries for accounts, budgets and asset position

Section for keeping track of stocks and bonds

Charts for several key indicators and summaries

Calculation of current budget position vis a vis targets

Reconciliation of accounts

Forecasting of liquid asset growth

Calculation of a future value of an investment

Determination of payment required on a loan

Calculation of return on an investment

Calculation of periods to amortize a loan

Features for clearing an account or a budget

Facilities for adding an account or a budget

Method for adjusting budget targets during the year

Routine for starting a new year

Extensive error checking protocols

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START-UP

ON TRACK(OT) has been designed to help the new user to set up the program correctly. When you double-click on OT_STARTUP for the first time, OT brings up a series of initialization of the program. The first dialog box that you will see requests some pre This includes your name and the number of accounts and budgets. Although it is not right at this stage -- it is easy to add and/or delete accounts and budgets later. The second dialog box also asks for the type of computer screen that you will be using. Since OT is used by both Macintosh and PC owners, the Mac users must have some method for the large screens (ie, Mac II type) and the small Mac type (ie, SE type). For Mac users, the program has areas of the program to take advantage of the larger area on the big screens to display more information. PC users should always choose the large screen size on the initial dialog box.

After the initial screen, a series of dialog boxes will appear that allow you to describe the accounts. These boxes will ask for the name (you should keep the account names at a reasonable length) and the initial balance. Please note that OT treats positive numbers as credits and negative numbers as debits (it is perfectly OK to have a credit card account with a debit initial balance). The Define Account dialog boxes has an option called ABORT. Use this option when you are done with an account. Use it with care. If you choose ABORT during the definition of the accounts, OT will skip that account and go through with defining the accounts and go directly to the definition of the budget categories. You should also note the information entered on screen where ABORT is chosen will not be saved. Finally, each of the boxes used in definition of the accounts will show a number for each account. The accounts are numbered sequentially -- 1 through 5 (or however many you have).

After you finish defining the accounts, a similar set of dialog boxes will appear allow you to define the budget categories that you wish to track for the year. These boxes will ask you for the name of the budget and the budget target for the year. As with defining the accounts -- selection of the ABORT option will cause OT to assume that you wish to terminate definition of the budgets. If you choose to continue the definition of the budget categories, OT will take you to the title screen (more on this later). Also like definition of the accounts, the information on the screen where you choose to continue will be saved. Like the accounts, each of the budget categories is assigned a number. The order that you define the budgets is the same order that the budgets will appear in the various parts of the program. MANAGER (treatment of the accounts is handled in a similar manner). After the budgets are defined, OT brings the user to the title screen which shows the name of the program and the date of the last update. A OT menu bar will also appear which gives the options available. From the OT menu, users will select one of the ACCOUNT options and begin work.

FILE MENU

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<i>Option</i>	<i>Key</i>
Print	<i>Cmd-P</i>
Save	<i>Cmd-S</i>
Quit	<i>Cmd-Q</i>

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Description

Selection of PRINT will print a summary of all current OT information. Make sure that your printer is on before you select this item.

Selection of SAVE will save all OT files to the hard disk. When you are engaged with a long session with the program -- it is a good idea to perform a SAVE from time to time.

Selection of QUIT will save OT files to the hard disk and quit EXCEL™.

ACCOUNTS MENU

The ACCOUNTS menu gives a list of the accounts that are active. Selection of one brings up the ledger sheet for that account. If the account entries extend below the ledger sheet -- choose VIEW or FIND NEXT ENTRY (from the ACTIVITIES menu). Choice of one is the usual starting point for a OT session.

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BUDGETS MENU

<i>Option</i>	<i>Key</i>
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View Budgets	<i>Cmd-I</i>
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Post Via Dialog Box	<i>Cmd-O</i>
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Post Multiple

Post Batch

**View Monthly
Balance** *Cmd-M*

SUMMARIES MEN

<i>Description</i>
Selection of VIEW BUDGETS will bring up a dialog box listing all of the active budget categories. The user should select the budget category that they wish to view (by clicking on one of the radio buttons) before selecting OK.
<p>This command will post an entry in one of the accounts to the desired budget category. Before invoking this command, indicate the entry you wish to post by selecting the cell in the POSTED TO column of the entry row (any other positioning of the cursor will bring up an error message). After invoking the command, a menu will appear to allow selection of the Budget Category where the posting will be made. The user should note a check box on budget menu called "Include in Monthly Savings?" If this box is checked, the entry will be included in the monthly savings balance. Conversely, if the box is not checked the entry will be ignored as far as the monthly savings balance is concerned. For most entries, the user will want to include the item in the monthly savings balance -- however, some extraordinary one-time entries can be excluded. The user should note that following the completion of the posting, the Budget Category where the entry was posted will appear in the POSTED TO column of the ledger sheet. Similarly, the account name will appear in the POSTED FROM column of the corresponding budget sheet. In general, the user will most often use the direct method for posting by invoking the POST option from the main menu bar. Since direct use of the POST option will automatically include the entry in Monthly Savings -- use of the dialog box for posting will usually be limited to entries that should be excluded from Monthly Savings.</p> <p>Selection of this command works in a similar fashion to the POST VIA DIALOG BOX discussed above. POST MULTIPLE allows a single account entry to be allocated over several budget categories. This allocation can cover as many budget categories as desired and the individual allocations do not have to add up to the original entry. After selecting POST MULTIPLE, a menu will appear requesting the number of allocations desired. After giving the number of allocations -- two dialog boxes will appear in pairs until the number of allocations are satisfied. One dialog box requests the amount of the allocation and the other requests the budget category for the allocation. The check box on inclusion of the item in the monthly savings balance works for multiple posting exactly like the single item posting described above. In this case, only the original amount for the transaction will be included in the balance (and not the allocations).</p>

<i>Option</i>	<i>Key</i>
Accounts	<i>Cmd-A</i>
Budgets	<i>Cmd-E</i>
Position	<i>Cmd-T</i>
Projection	<i>Cmd-J</i>
Stocks and Bonds	<i>Cmd-K</i>

This command is available for posting several entries to the budget categories that have been marked by the POST TO command (eg, the budget categories are bolded). Before invoking POST BATCH, the application expects the user to highlight a rectangle composed of all five columns in the account sheet and the entries in the batch. The rectangle defining the batch should be formed so that the active cell is in the upper left hand corner (any other selection will give an error message). POST BATCH will work on any number of entries from one to fifty. Use of this command also assumes that the user wants all of the entries in the batch credited (or debited) to the monthly savings. The user will note that when the POST BATCH routine is completed, the entries in the batch are no longer bolded indicating that they have been posted.

As discussed in the preceding sections, OT has the ability to follow your transactions to determine monthly savings. Selection of this option will take the user to a table which gives the savings for each of the months (plus an average savings rate). If one has reasonably complex finances, it is sometimes difficult to determine from the account balances alone the amount of money that is saved -- much less the average savings rate. Most users will wish to include most transactions in the monthly savings balance -- while excluding one-time credits / debits that may skew the account balances. The average savings rate shown on this table is also used in projecting assets available in the near future (see PROJECTION under the SUMMARIES menu).

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Description

- 1 Selection of ACCOUNTS will bring the user to a summary table which gives the current balance of all of the accounts (along with the account numbers that OT uses for internal coding).
- 2 Selection of BUDGETS will take the user to a summary table for the budget categories. The first two columns in the table give the budget category name and the internal code that OT uses for the category. The summary table shows three other columns -- the first being the average net amount per month (for the current year) for that category. The next column gives the cumulative total for that category for the current year. The last column shows how closely that budget category matches the target that was set by the user.
- 3 Selection of POSITION from this menu will take the user to a summary table which shows the current liquid asset position in terms of cash and cash equivalents (stocks and bonds). The table contains two permanent entries (cash and stocks/bonds) and has plenty of space for the user to put in entries of their own. The user can put items in the table that represent significant anticipated debits/credits.

Selection of PROJECTION from this menu will take the user to a summary table which takes the POSITION (from the item above) and projects it for several intervals (ranging from 3 months to 2 years intervals) on an after tax basis (AFIT). The user will note that the table has four items which can be modified. These are the interest rate on cash (ie, the money market rate), the average yield on the user's stocks, the average yield on the user's bonds and the user's marginal tax rate. The user should modify these items to reflect their individual situation. It is important to note that in addition to estimating the return from cash and stocks / bonds (AFIT) -- this calculation adds in the effect of the average savings rate (as discussed previously).

- 4 Selection of STOCKS / BONDS from this menu will bring up a summary table which gives a summary of these transactions. The current valuation of all stocks and bonds that are unsold is used in the POSITION and PROJECTION calculations -- it is good idea for the user to update this table from time to time with the current prices. Once stock and bonds position are sold -- the user can use the right side of the table to summarize these items for tax time. Also, after selling positions -- the user should remove these items from the left side of this table so that they are not included in the current valuation.

ACTIVITIES M

Option

View

Find Next Entry

Enter Transaction

Cleared Entry

Reconcile Account

Financial Calculatc

Get EXCEL™ Ment

MENU

<u>Key</u>	<u>Description</u>
<i>Cmd-V</i>	Selection of VIEW from this menu will split the screen allowing the user to view portions of the sheet that are hidden while retaining the column titles. This option is often used when marking entries for reconciliation.
<i>Cmd-F</i>	Selection of FIND NEXT ENTRY from this menu will split the screen and select the position for the next new entry. Some care should be used when using this option. It can only be used when the name of the account is selected (eg, the position that is selected when one comes into the account from another position in OT).
<i>Cmd-E</i>	Selection of ENTER TRANSACTION will bring up a dialog box which will allow the user to specify the items for an entry. Some care should be used in when exercising this option. ENTER TRANSACTION assumes that the leftmost column in the ledger sheet has been selected (Type/No.) in the first blank row.
<i>Cmd-C</i>	Selection of CLEARED ENTRY from this menu marks an entry by bolding the item (and then moving one space down in preparation for the next entry). This menu option would be used in marking items in preparation for reconciling an account.
<i>Cmd-R</i>	Selection of RECONCILE ACCOUNT from this menu assumes that you have marked (eg, bolded using CLEARED ENTRY) the items on the statement that have cleared and that you are ready to do the reconciliation. After selecting this option, OT will bring up a dialog box asking for the statement balance. After selecting OK, OT will try to reconcile the account. If OT succeeds, the program will delete the cleared entries, resort the ledger sheet, replace the starting balance and bring the user back to the revised ledger sheet. If the reconciliation fails, OT will bring up a warning box that says that closure was not achieved. Clicking OK on the warning box will bring the user back to the ledger sheet. The amount that the reconciliation failed by will be noted on the sheet to aid in finding the problem. Once a successful reconciliation is achieved -- the notation on the out of balance amount on the ledger sheet will be deleted.
ir	Selection of this menu item will allow you to make several investment-type calculations. A dialog box will appear giving four choices for the calculation. These are: (1) Future Value Of An Investment, (2) Payment On A Loan, (3) Return On An Investment and (4) Periods To Amortize A Loan. Each of these choices brings up a dialog box where the information necessary to make the calculation is entered. It should be noted that

EDIT MENU

<u>Option</u>
Copy Entry Above
Change Sign
Delete Entry
Undo Cleared Entry
Undo Post To
Clear Account
Clear Budget
Add Account or Budget

choices (3) and (4) are trial and error calculations and the application may not converge for certain combinations of input parameters. If this happens, the user is notified by a warning box.

Cmd-X Selection of GET EXCEL™ MENU will delete the OT custom menu bar and bring up the regular EXCEL™ menu bar. This will allow the user to make custom modifications to the program to more fully meet his needs. To get back to the OT menu bar -- press CONTROL-Y. The user should note that this option cannot be used while one of the charts is open.

**Adjust Budget
Target**

Start New Year

<i>Key</i>	<i>Description</i>
<i>re Cmd-Y</i>	Selection of COPY ENTRY ABOVE from this menu copies the entry directly above the selection.
<i>Cmd-H</i>	Selection of CHANGE SIGN from this menu changes the sign of the selected item when working in one of the account or budget ledger sheets.
<i>Cmd-D</i>	Selection of DELETE ENTRY from this menu will delete the selected entry when working in one of the account or budget ledger sheets.
<i>tr Cmd-U</i>	Selection of UNDO CLEARED ENTRY from this menu will undo the bolding invoked above.
	Selection of UNDO POST TO will undo the marking from the POST TO command.
	Selection of CLEAR ACCOUNT from this menu will bring up a dialog box that allows the user to select the account to be cleared. Selection of the OK button on the box will allow OT to clear the account. All of the entries will be cleared and the balance reset to zero.
	Selection of CLEAR BUDGET from this menu will bring up a dialog box that allows the user to select the budget to be cleared. Selection of the OK button on the box will allow OT to clear the account. All of the entries will be cleared and the balance reset to zero.
	Selection of ADD ACCOUNT OR BUDGET from this menu will bring up a dialog box which asks for more information. The allows the user to select either the addition of an account or a budget. In addition -- the dialog box asks for the name of the account or budget and the initial balance (for an account) or the yearly target (for a budget). The final piece of information requested by the dialog box is the internal code (for the account or the budget). This is a number between 1 and 5 for the accounts or between 1 and 30 for the budgets. The user should pick an internal code for account or budget slot that is not currently being used. A listing of the codes for the accounts or the budgets can be found in the ACCOUNTS or BUDGETS summaries. In addition to clearing an account or a budget -- OT also allows the user to delete a category. To delete an account or a budget -- the user should first perform a clear on that account or budget. Then select ADD ACCOUNT OR BUDGET and put in the correct internal code for the desired account (or budget) -- leaving the name of the

account or budget blank. Selecting OK will complete the deleting of all references to category (the user should note that the reference to the account deleted on the main menu bar will not be cleared until OT is started up for the next session).

Selection of ADJUST BUDGET TARGET from this menu will allow the user to adjust the budget target during the course of a year. When this option is selected -- the user will see a small dialog box requesting that the budget category where the change is to be made should be selected. Then a larger dialog box will appear allowing the user to select the budget category for the revised target. After selecting the budget category, a final dialog box will appear requesting the revised budget target.

Selection of START NEW YEAR from this menu will allow the user to make all preparations for starting a new year. After selecting this option -- the user will see a dialog box requesting some more information. The main thing that the user needs to decide is whether he wants all of the budget categories cleared or not. For most users, the choice will be to clear all of the budget entries for the new year. Finally the dialog box asks for the new year number (eg, 91, 92, ...). After the start new year option has been exercised -- the user may want to adjust some to the budget targets -- using the option discussed previously. Since the START NEW YEAR option makes some fairly significant changes to the spreadsheets -- it is a good idea to make a copy of the program before starting this routine. This not only keeps a copy in case something goes wrong during the START NEW YEAR -- but keeps an old copy around for later reference (eg, for tax reasons). Please note that the START NEW YEAR will keep all of the budget targets for the old year. If the user wishes to change any of these targets -- it will be necessary to use the ADJUST BUDGET TARGETS option.

CHARTS MENU

<i>Option</i>	<i>Key</i>	<i>Description</i>
Account Balances		Selection of ACCOUNT BALANCES from the CHART c the main menu bar will bring up a bar chart showing account balances.
Budget Targets		Selection of BUDGET TARGETS from the CHART c main menu bar will bring up a bar graph. This bar gr user how well they are hitting the budget targets tha The bars on the graph are expressed on a percenta target basis. The OT budget codes are used on the avoid clutter. If the user forgets which codes go with budget -- a trip to BUDGETS (under the SUMMARIE gives a listing of the codes. Please note -- it is also keep a copy of a printed summary around for this pu
Savings Profile		Selection of SAVINGS PROFILE from the CHART o main menu bar will bring up a bar graph showing the savings as a function of time. This chart is a graphic representation of the table from the VIEW MONTHL option (eg, from BUDGETS on the main menu bar).
Cash Projection		Selection of CASH PROJECTION from the CHART main menu bar brings up bar graph of the assets pro chart is a graphical representation of the table from t option (eg, from PROJECTION) on the main menu t

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POST TO MENU

The POST TO command from the main menu bar is the one that the user will most often select for marking account entries that will be posted to the various budget categories. Selection of this command will drop a list of all of the current budget categories (budget slots not used will appear as blank areas on the list). Before invoking this command (eg, selecting a budget category for posting) -- make sure that you have selected the cell in the POSTED TO column of the row in the account ledger sheet of the entry that you wish to post (selection of any other position in sheet will bring up an error message). The marking will take place quickly and user will note that the budget category desired will appear in the POSTED TO column in bold face type. This bolding indicates that the category has been selected -- but has not been actually posted. Most often -- after using the POST TO command to mark several entries, the user will use POST BATCH (found under the BUDGETS menus on the main menu bar) to post them to the budget categories. If an error is made during the marking, the user can invoke the UNDO POST TO found under the EDIT menu.