

PocketMoney

The Complete
Personal Finance
Manager for the
Palm OS

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PALM OS 1.0.0.0



PocketMoney Users' Manual

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PocketMoney User's Manual

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1. Introduction

Thank you for purchasing the powerhouse of Palm OS finance programs – PocketMoney. PocketMoney was designed to do one thing and do it very well – track your finances quickly with the smallest amount of work.

PocketMoney tracks finances for you, but you might have other Palm OS programs that do things better than PocketMoney can - like tracking upcoming bills, tracking business expenses, calculating the tip at restaurants, or tracking car expenses. Why are we talking about other programs? Well these programs handle your money, too - like the \$20 you spent on gas to fill up your Range Rover. MPG will figure out your Range Rover is only getting 14 miles per gallon and that you put \$1000 worth of fuel in it for the year, but you shouldn't have to enter the \$20 into your finance program again...so MPG and PocketMoney work together to track your finances quickly with the smallest amount of work. PocketMoney has an open standard that the above programs support. This standard allows MPG to save that \$20 gas purchase to PocketMoney with just two taps of the stylus.

PocketMoney has a few reports which most users will find adequate, but for the financial power users, PocketMoney also gives you a way to create complicated financial reports. For this task, PocketMoney lets you export to your desktop finance program, spreadsheet or database. Upload PocketMoney data to most desktop applications, and from the desktop create the color graphs, P&Ls, balance sheets, cash flow reports, and integrated QuickTime movies of your dreams.

Note: Some parts of this manual are not complete and a few places functionality might be mentioned that is currently being developed.

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Know your Palm Computing Device

This manual assumes that you are already familiar with basic Palm OS operation including:

- Writing and editing.
- Accessing and using the keyboard.
- Launching applications.
- The Up and Down scroll buttons.

If not, consult your Palm Computing Device User Manual before you proceed.

What's Included

You will find the following files on the PocketMoney disk or in the archive (.zip or .sit):

- PocketMoney .prc - the PocketMoney application.
- Readme.txt - contains late-breaking information on this version of PocketMoney.
- PocketMoney Conduit - allows uploading and downloading of data to Quicken, MS Money and other finance programs via QIF files or to a spreadsheet and database via TDF files.

Use Stuffit Expander for Macintosh or Windows to uncompress the .zip or .sit.hqx files. <http://www.aladdinsys.com/>

Installing PocketMoney

Refer to the documentation that came with your Palm Computing Device for instructions on installing software.

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Purchasing PocketMoney

There are several ways to purchase PocketMoney.

- **Credit Card Online** - Kagi processes credit card payments for Catamount Software. Goto <<http://order.kagi.com/?HM>> if you have a credit card and wish to pay online. This is typically the fastest way to pay for the software. It still takes a few days for me to turn around your registration code.
- **Cash** - I'll accept cash payments in any currency that is equivalent to the current price of PocketMoney. Send to address below.
- **Checks/Cheques** - I can only accept US checks and Canadian cheques. Canadian cheques need to take into account the current exchange rates.
- **International Postal Orders** - I can accept IPOs. They are usually pretty cheap to get.

Mail payments to:

Catamount Software
PO Box 8276
Essex VT 05451, USA

Registering PocketMoney



The registration code is based on your device's hotsync name. This is mostly likely your name. I will email a code to you. Enter it in the **Registration Code** field on the About Screen accessed from the Options menu.

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2. Basics

This chapter covers basic PocketMoney transaction operations and screens. Refer to “Features” for full coverage of all of PocketMoney’s features.

Opening PocketMoney on Palm OS

To access PocketMoney, simply:

- Tap Applications then tap PocketMoney.

Hint:

Set a hard button in the Palm’s Prefs to PocketMoney so it can be quickly accessed.

Accounts

You may create as accounts as needed in the Account screen by tapping the New button (See Account Prefs” for more information). Accounts that represent your assets (checking, savings, and pettycash) normally have a positive balance. Accounts that represent liabilities (i.e., money you owe), such as credit cards, normally have a negative balance, until you pay them off. With this representation, a calculation of your net worth, for example, would simply be a sum of the balances in all the accounts.

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PocketMoney (1.1)	
Account	Balance
i+ amex	\$-2698.22
i+ Checking	\$2513.47
i+ German	\$-442.00
i+ Pioneer Mutuals	\$2000.00
i+ Pocket	\$50.00
i+ Savings	\$700.00
i+ Visa	\$100.00
New Total Worth \$2223.25	

- **Account Info Button** - opens the Account Info Screen. The '+' denotes that account is included in the Total Worth Calculation.
- **Cleared/Balance** - popup to display either the cleared balance or the absolute balance for the accounts.
- **Total Worth** - the sum of the balances of all of the accounts displayed which have Total Worth Calculation turned on (denoated by '+').
- **New** - button creates a new accounts.

Accessing a particular Account Register

To access the corresponding Register from the Account Screen, simply tap the desired account or balance.

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Transactions

PocketMoney provides three types of transactions using the Data Entry Slip:

- **Deposit** - from sources outside PocketMoney. Deposits are any transactions that increase your net worth, such as depositing your paycheck into checking, or depositing an inheritance from Aunt Gertrude into your savings account.
- **Withdrawal** - to payees outside PocketMoney. Withdrawals are any transactions that decrease your net worth, such as writing a check for your electric bill, spending \$10 at the movies, or using your credit card to purchase a new snowboard.
- **Transfer** - from one PocketMoney account to another. Transfers do not change your net worth because money is just being moved between accounts. Examples include withdrawing cash with your ATM card (into PettyCash), or writing a check to pay your credit card.

Note: Transfer transactions are saved as two separate entries; one transaction for the transfer from account and one transaction for the transfer to account. Any modifications made to one half of the transfer are made intelligently to the second half.

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Data Entry Screen

The Data Entry Screen looks similar to this for Deposit, Withdrawal, and Transfer transactions:

The screenshot shows the 'Edit Transaction' screen with the following labels and arrows pointing to specific elements:

- Transaction Type:** Withdrawal, Deposit, Transfer (selected)
- Date/Time:** Date: 5/10/99, Time: 2:16 pm
- Account:** Account: Checking
- Category/Splits:** Category: <--Splits-->
- Payee:** To: Shop & Save
- Search Names:** (magnifying glass icon)
- Include Fee/ New Check #:** ID #: 201
- Amount:** Amount: 65.00 × 1.0000
- Cleared:** ☐ Cleared
- Balance or Cleared Balance:** Balance \$1770.00
- Class / Folder:** Unfiled
- Buttons:** OK, Cancel, Delete, Memo/Notes
- Other Labels:** Tips, Exchange Rate (only visible if multiple currencies is selected in Prefs)

It includes the following elements:

- **Folder** - the folder that the current transaction is filed in. By default, this is "Unfiled".
- **Transaction Type** - either Deposit, Withdrawal, or Transfer.
- **Date/Time** - the date & time that the transaction took place. Tap on the date or time to popup change the date/time. Transactions are listed by Date, so by modifying the date/time you can reorder the way checks are listed.
- **Account** - the name of the account that you are tracking (e.g., checking, credit card, or any other one that you have created). Tap on the Account ▼ picker to select an account for the transaction.

Hint:



You can use folders to keep your personal finances separate from your business finance for expense reporting. Folders are exported as Quicken classes.

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- **Category** - allows you to organize your transactions into categories such as Salary or Interest. Write or key in a name or tap on the Category ▼ to select a category for the transaction or to access the List Editor. (See “Category Splits” for further information).
- **Payee (To/From/Trans To/Trans From)** -generally referred to as the Payee field; this label is based on the transaction type. “To” is displayed for Withdrawal, “From” is displayed for Deposit, “T To” and “T From” are displayed for Transfer To and From. Write or key in a name or tap on the ▼ to popup the List Editor to choose a pre-defined source for the transaction or to add a new source. The popup list of choices is dependent upon the Category. For example, if the Category is food, only places from where you purchase food are displayed. You must pick the Account to transfer to from the popup list for Transfers. This field is two lines so that long names can be entered.

Hint:

Activate “Auto-add categories and payees” in Prefs to save time editing the popup list.

-  **Search Names Button** - is a shortcut to entering name or company information that exists in the Address List.  is not displayed for Transfers.
- **Amount** - the amount of the transaction. Tap ▼ to pick from some common amounts (e.g. \$100, \$50). Edit this list to suit your needs with the List Editor.
- **Rate** - the foreign currency exchange rate. Rate is displayed if “Multiple Currencies” is checked in Prefs (See “Preferences” for more information). Enter Amount and exchange rate corresponding to 1 unit of your base currency. For example, if you receive a \$20 Canadian payment, then you enter \$20 in Amount, and enter 1.33 in Rate. 1.33 Canadian dollars is equal to 1 US dollar.

Note: The exchange rate is saved on a transaction by transaction basis. This allows you to edit the rate after you receive your credit card statement to reflect the actual exchange rate that your credit card company used.

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- **Id #** - check number or any other identifier you wish in this field. The popup list gives you two options:

New Check # - PocketMoney searches old entries to find the next available check number. If you wish to put ATM transaction numbers into the Id # field, you should prefix the number with "ATM" or some other text to distinguish non-check numbers from check numbers.

Include Fee - PocketMoney adds a separate transaction for the default fee set by the user in Account Prefs (see Accounts Prefs for more information). No fee transaction is added if the default fee amount value is 0 or blank.

3.5!

New Check# (#101) and Include Fee (\$) can be quickly accessed by in Pal mOS 3.5 by drawing the shortcut stroke and tapping the appropriate button.

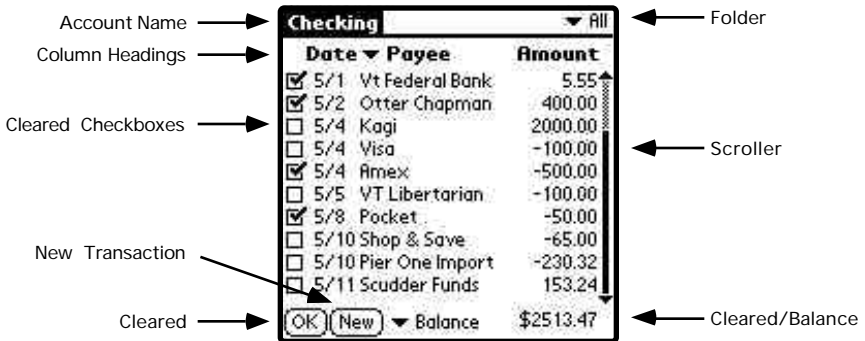


- **Cleared** - a check in this box means that the transaction has cleared the bank. Use this to reconcile your bank statement.
- **Balance** - the balance of the account, after the transaction is made. Tap on the Balance label to change the display setting. The choices are Balance and Cleared Balance.
- **Memo/Notes/Description** - Several lines of additional information of your choice about the transaction.

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The Register Screen

The Register screen provides a list of transactions. Register is the easiest way for a quick look at all your data, for fast access to a specific transaction, and for clearing a large number of transactions quickly.



- **Account Name** - the name of the account that you are viewing. This will be set to "All Accounts" if you have chosen "All Transactions" in the View Menu or you set Account to "All Accounts" in a Custom Filter.
- **Column Heading** - the middle column (▼ Payee) can display different fields of the transactions. [Account/Category, Account/Payee, Category, Category/Payee, ID#/Payee, Memo, Payee]
- **Cleared** - a check in this box means that the transaction has cleared the bank. Tap the checkbox to mark a transaction as cleared. Use this to reconcile your bank statement.
- **Balance** - the balance of the account, after the transaction is made. Tap on the Balance label to change the display setting. The choices are Balance and Cleared Balance.
- **New** - tap this button to create new transaction.
- **OK** - tap this button to return to the Account Screen.

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Accessing a particular Data Entry Slip

To access the corresponding Data Entry Slip from the Register Screen, simply tap the desired transaction.

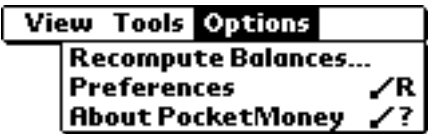
Note: There are two overview items for each transfer transaction.

Menus



Tap the Menu button to access the menus in PocketMoney. Depending on what screen you are in will determine what menu is displayed.

Options



- **Recompute Balances** - recalculates all your account balances if you modify your PocketMoney data via third party software. (See “Recompute Balances” for further information).
- **Preferences** - opens the PocketMoney Preferences screen, allowing you to change the default behavior of some features. (See “Preferences” for further information).
- **About** - displays a screen with the version of PocketMoney and technical support contact information.

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View

View	Tools	Options
All Transactions	✓A	
Create Custom Filter...	✓C	
Select Custom Filter...	✓F	
Transaction at Date	✓D	
First Transaction	✓1	
Last Transaction	✓0	
New Transaction	✓N	

- **All Transactions** - displays all of the transaction regardless of the account.
- **Create Custom Filter...** - opens the Custom Filter Screen in order to create a new filter. (See “Custom Filters” for further information).
- **Select Custom Filter...** - pops up a list of custom filters that have been saved in the Custom Filter Screen.
- **Transaction at Date**- pops up a date picker and displays transactions starting at the chosen date in the register.
- **First Transaction** - moves to the first record. (Same as moving the scroll bar to the very top.)
- **Last Transaction**- moves to the last record. (Same as moving the scroll bar to the very bottom.)
- **New Transaction**- creates a New transaction and opens the Edit Transaction window.

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Tools

View	Tools	Options
Reconcile...		✓E
Rollup Transactions...		✓O
<hr/>		
Filtered Balance Report		✓B
Category Report		✓G
Payee Report		✓P

- **Reconcile...** - allows you to reconcile the balance of cleared transactions against a bank or credit card balance. (See “Reconciling Accounts” for further details).
- **Rollup Transactions** - used in conjunction with a filter, rolls up selected transactions into a single transaction. (See “Rolling Up Transactions” for more information).
- **Filtered Balance Report** - opens the filtered balance screen, which sums up the transaction amounts based on the current filter setting. (See “Reports On Screen” and “Custom Filters” for further information).
- **Category Report** - generates a report listing amounts spent by Category.
- **Payee Report** - generates a report listing the amounts paid per Payee.

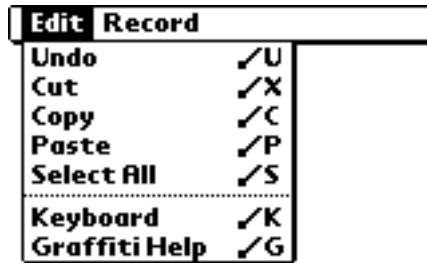
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Record



- **New** - creates a new transaction.
- **Duplicate** - makes a copy of the current transaction on the Data Entry Slip into a new transaction. The date will be set to the present date & time.
- **New Check #** - performs the same functionality as picking New Check # from the ID# popup.
- **Include Fee** - performs the same functionality as picking Include Fee from the ID# popup.

Edit



The Edit menu consists of your standard Palm OS Edit menu. Any screen that has an input area for text will have the Edit menu available.

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3. Samples

Initially, all account balances in PocketMoney are zero. The first step in PocketMoney is creating Opening/Starting balances for all your accounts. Let's set up balances for checking and Visa accounts. These accounts are the defaults built into PocketMoney, but you can change the name of the accounts and add as many other accounts as you need.

Starting Balance for Checking

Let's create a checking account starting balance of \$354.88:

1. Open PocketMoney.
2. Create a Checking Account.
 - a. Tap New.
 - b. Enter "Checking" in the Account field.
 - c. Tap OK.
3. Select "Checking" from the Account listing.
4. Tap New.
5. Set the transaction type to Deposit.
6. Write or key "Miscellaneous" into the Category field.
7. Write or key "Opening Balance" into the From field.
8. Write or key the check number of the last check that you wrote into the Id # field. This enables PocketMoney to assign the next available check number.

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9. Write or key 354.88 into the Amount field.
10. Tap OK. This will save the transaction.
11. Observe that the calculated balance is \$354.88.

Starting Balance for Visa

Let's create an unpaid balance in your Visa account of \$1,224.69:

1. Tap OK to return to the Account List screen if you are not there.
2. Create a Visa Account.
 - a. Tap New.
 - b. Enter "Visa" in the Account field.
 - c. Set the Type to "Credit Card"
 - d. Tap OK.
3. Select "Visa" from the Account listing.
4. Tap New.
5. Set the transaction type to Withdrawal. (This is money you owe.)
6. Write or key "Miscellaneous" into the Category field.
7. Write or key "Opening Balance" into the From field.
8. Write or key 1224.69 into the Amount field.
9. Tap OK. This will save the transaction. Tap OK, again, to return to Account List.
10. Observe that the calculated balance is \$1224.69.

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Transfer Transaction

Let's enter data for a check to pay your credit card bill:

1. Tap **Checking** to open the **Checking Register**.
2. Tap **New**.
3. Set the transaction type to **Transfer**.
4. If the **Account** name does not appear as **Checking**, tap the **Account ▼** and select **Checking**.
5. Leave the **Category** blank.
6. Tap on the **T To ▼** and select **Visa**.
7. Tap on the **Id #** label and then tap **Next Check #**. The next available number appears here. Alternatively, you can write in or key in a check number.
8. Write or key the amount of the check into the **Amount** field.
9. Tap **OK** twice. Observe that the calculated balance of the **Checking** and **Visa** accounts has been updated to reflect the new check.

Withdrawal Transaction

Let's enter data for a credit card purchase:

1. Open the **Visa** register and tap **New**.
2. The transaction type is already **Withdrawal**.
3. Tap on the **Account ▼** and select **Visa**. The balance at this point reflects the opening balance and the payment that you entered in the examples above.

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4. Tap on the Category ▼ and select the appropriate category (e.g., Recreation).
5. Write or key the name of the store (e.g., Smuggler's Notch Ski Shop) into the To field.
6. Write or key the amount of the purchase into the Amount field.
7. Tap OK. Observe that the calculated balance has been updated to reflect the new purchase.
8. Optional: Tap the Memo icon and enter information in the Notes field (e.g., Snowboard).

Deposit Transaction

Let's enter data for a paycheck deposit:

1. Open the Checking register and tap New.
2. Set the transaction type to Deposit. Your paycheck increases your net worth.
3. Tap on the "Category" label and select Salary.
4. Write or key the name of your employer (e.g., E. Scrooge) into the From field. The next time you enter a paycheck you can select the name out of the popup list because "Auto-add to popups" is turned on in the Prefs.
5. Write or key the amount of the paycheck into the Amount field.
7. Tap OK and observe that the calculated balance has been updated to reflect the new deposit.

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Transaction in Foreign Currency

Let's enter data for a credit card purchase in a foreign country:

1. Turn on Multiple Currencies in the Prefs screen (✓**R**).
2. Open the Visa register and tap New.
3. Tap on the "Category" label and select Food.
4. Write or key the name of the restaurant into the To field.
5. Write or key the amount (in foreign currency) of the purchase into the Amount field.
6. Enter the current exchange rate in the Rate field. For example, if 1.33 is the current exchange rate between Canada and the US then 1.33 Canadian dollars (foreign currency) equals 1 US dollar (base currency for account).
7. Tap OK and observe that the calculated balance has been updated to reflect the new purchase.

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4. Features

Chapters 2 and 3 covered basic transaction entry and navigation. This chapter covers all the other features of PocketMoney.

List Editor

The editor is how you edit PocketMoney customizable popup lists. Lists that are editable are: Categories, Payees, ID#s, Amounts, Currency Prefix, and Currency Suffix. Use the List Editor as follows:

- Select Edit in the popup list to bring up the List Editor so that you may add, rename or remove list items.



- To Add an Item to the List, tap New.
- To Rename an Item, select the item you wish to rename and tap the Rename button. Enter the new name.
- To Remove an Item from the List, select the item, and tap Delete.

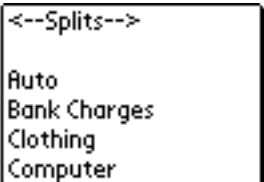
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Note: Payees are based on the currently selected category so the list will only show items for the current category.

Note: To enter sub-categories and sub-sub-categories you must separate them by a colon (:). (IE: Utilities:Gas or Utilities:Electric)

Category Splits

The category popup has a choice called <--Splits-->:



Select <--Splits--> to activate the Splits screen:




Splits allow entry of up to 5 categories with varying amounts for a single transaction. Enter negative amounts if you wish to take out taxes from a deposit for you salary.

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- **Adjust** - sets the transaction's overall Amount to the Splits Total's amount.
- **Clear** - removes all of the splits entered for this transaction.

Note: If there is a Remainder after you have entered all of the amounts you either need to add the remainder on the last line or you should Adjust the total for the transaction.

Preferences

The PocketMoney Preferences screen is accessed from the Options menu :



It includes the following items:

- **Home Currency** - defines the default currency that all new accounts use. It also is the currency format used to calculate the Total Worth. Tap the Home Currency amount to change the default currency.
- **Multiple currencies** - specifies use of multiple currencies. Check the check box to allow the use of multiple currencies.
- **Auto-add categories & payees** - determines the behavior of the popups automatically. Check the check box to add any new category or payee to their popup lists.

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- **Hide Register Scrollbar** - hiding the scrollbar can speed up the displaying of transactions in the register view. The built in up and down scroll arrow buttons still allow you to scroll the data in the register view.
- **Password** - enter 1 to 4 digits for a password. To remove the password erase it. PocketMoney will ask for a password whenever it is launched.

3.5!

AD: PocketMoney's password feature leaves a lot to be desired. For the best system wide data **security** for Palm OS 3.5 devices we recommend another quality program by Catamount Software: **AutoLock!** <http://www.catamount.com/AutoLockPalm.html>

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Account Info

The Account Prefs screen allows you to supply detailed information about particular accounts and set default values and behaviors for those accounts.

Account Info ⓘ

Account: Visa

Type: ▼ Credit Card Exp: 09/99

Account #: 1234-5678-9012-3456

Institution: New England Card Ctr

Phone #: 800-555-3333

Fee: 1.50 ▼ Fixed

Limit: 3000.00

ExRate: \$1.00

☒ Total Worth

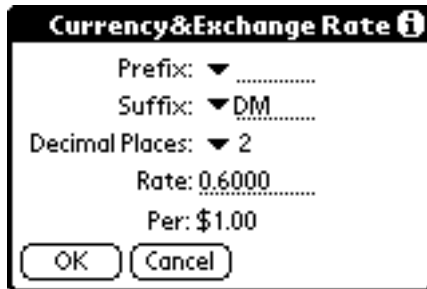
OK Cancel Delete...

It includes the following data items:

- **Account** - name as appears in the Account lists. Write in the name of the new account. Once an account is created the name cannot be changed.
- **Type** - allows you to define a particular type of account, such as bank, cash, or credit card. Tap the Account Type ▼ and then tap the desired type.
- **Exp** - is displayed when Type is Credit Card or Bank. This allows you to write in an expiration date for your credit card for reference.
- **Account #** - allows you to write in an account number for reference.
- **Institution** - allows you to write in the name of the institution who issued the account, for reference.
- **Phone #** - allows you to write in a phone number for the institution, for reference.

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- **Transaction fee** - accepts a numeric value to use in conjunction with the Include Fee option on the Data Entry Slip Id # field. Write in a value.
- **Fixed or Percent** - determines how the Transaction Fee is applied. Tap the Fixed ▼ or Percent ▼ to indicate if the Transaction Fee is to be applied as a fixed value added to the transaction amount or as a percent of the transaction amount. For example, 1.00 as a fixed amount means one dollar. 1.00 as a percent amount means 1 percent.
- **Limit** - accepts a numeric value to represent the account's minimum balance or credit limit requirements, if any. For Bank and Cash types of accounts PocketMoney warns you if your balance ever falls below this amount. For Credit Card accounts PocketMoney warns you if your balance ever exceeds this amount. Leave Limit blank if you do not want to be warned. Write in a value to set the limit.
- **Exchange Rate** - displays the exchange rate and currency format for the selected account. Tapping it opens the Currency & Conversion Rate editor.



The screenshot shows a dialog box titled "Currency & Exchange Rate" with an information icon in the top right corner. Inside the dialog, there are four rows of settings, each with a label and a dropdown menu followed by a dotted line for text entry: "Prefix:" with a downward arrow, "Suffix:" with a downward arrow and "DM" entered, "Decimal Places:" with a downward arrow and "2" entered, and "Rate:" with a downward arrow and "0.6000" entered. Below these is a label "Per:" followed by "\$1.00". At the bottom are two buttons: "OK" and "Cancel".

Prefix - is the symbol that appears before the amount.

Suffix - is the symbol that appears after the amount.

Decimal Places - specifies the number of decimal places in the currency. For example Japanese Yen have zero decimal places.

Rate - is the amount of this currency that is equal to 1 unit of the Base Currency. Base Currency is set in Prefs.

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- **Total Worth** -determines whether this account's balance is added to the Total Worth calculation in the Account List screen. Check the check box to include this account in the Total Worth calculation.

Creating a New Account

From the Account List screen tap **New**. This opens a new Account Info screen for you to name and enter the details for the new account.

Deleting an Account

Tap **Delete...** to delete all information for the displayed account. PocketMoney asks you to confirm the deletion.

Note: Deleting the account deletes all transactions associated with that account.

On Screen Reports

The Tools menu provides access to PocketMoney's reports. The Tools menu is accessible from the Register screen.

View	Tools	Options
Reconcile...		✓E
Rollup Transactions...		✓O
.....		
Filtered Balance Report		✓B
Category Report		✓G
Payee Report		✓P

Filtered Balance Report

The Filtered Balance report sums up all transactions based on the current filter setting. This feature allows you to get a balance for a current set of data. For example, if you set the custom filter category to

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Food, Filtered Balance gives the total that you have spent on food in all of your accounts. Refer to “Custom Filters” for further information.

Category Expenses

Category Expenses displays the amount of money spent broken down by category. You can define the scope of the report by setting the filter. Refer to “Custom Filters” for further information.

Payee Expenses

Payee Expenses displays the amount of money spent broken down by payee. You can define the scope of the report by setting the filter. Refer to “Custom Filters” for further information.

Custom Filters

Filters are a powerful way to display and report on subsets of transactions. PocketMoney dynamically updates the views of the data represented by the currently chosen filter every time the screen is redrawn.



From the Register screen tap Menu and select Create Custom Filter from the View menu or write **⌘C**.

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Pick which items you would like displayed:

- **Trans (action)** - allows selection of Deposit, Withdrawal, Transfer, or All Transactions to include in the filter. Tap the Transaction ▼ and select the desired transaction classification.
- **Account** - allows selection of particular account to include in the filter. Tap the Account ▼ and select the desired account.
- **Category** - allows selection of particular category to include in the filter. Tap the Category ▼ select tap the desired category. The filter matches the any category that starts with what is entered. If "Utilities" is entered then "Utilities:Phone" and "Utliities:Electric" will also be displayed.
- **To/From** - allows selection of particular payee or source to include in the filter. Tap the To/From ▼ and select or write in the desired item.
- **ID#** - allows selection of particular ID# type to include in the filter. Entering "ATM#" will show all entries that begin with "ATM#". Tap the ID# ▼ and select or write in the desired item.
- **(Dates) From** - allows selection of a start date to include in the filter. Tap the From ▼ to bring up the Date Editor.

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- **(Dates) To** - allows selection of ending date to include in the filter. Tap the To ▼ to bring up the Date Editor.

Hint:

Two special cases for Date To and Date From are:

Today: If selected PocketMoney will replace “Today” with the current date whenever the filter is evaluated.

1st of Month : If selected PocketMoney will replace “1st of Month” with the first day of the current month. For example, if today is May 12, 1999 then PocketMoney will use May 1, 1999.

- **Cleared** - allows selection of cleared/uncleared status to include in the filter. Tap the Cleared ▼ and select the cleared status setting (Yes/No/Doesn't matter).
- **Recent** - checking this will show only items that have changed since the last upload.

Several buttons at the bottom of the filter screen determine the disposition of the filter conditions:

- Tap **Set** to set the filter as defined in the Filter screen.
- Tap **Cancel** to close the Filter Conditions screen and leave the filter unchanged.
- Tap **Save** to save the filter conditions with a name that you choose. That name now appears in the Custom Filter popup when you select the “Select Custom Filter...” option in the View menu.
- Tap **Remove...** to delete a previously saved filter.

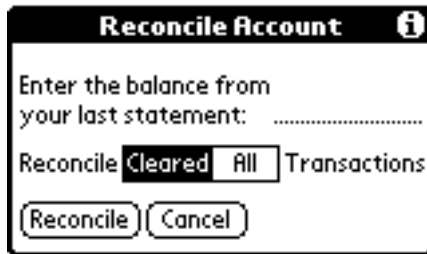
Note: If you change a transaction value that does not conform to the current filter, the transaction will not appear in the Register Screen when you close the Data Entry Slip.

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Reconciling Accounts

Reconcile an account as follows:

1. Mark transactions that appear on your bank or credit card statement by checking the cleared box on the Overview Screen or the Data Entry Slip. You may want to enter transactions from your statement that have not already been entered into PocketMoney.
2. Tap Menu and select “**Reconcile...**” from the Tools menu.



3. Enter the balance from your bank or credit card statement on the input line. Remember that liability accounts such as credit cards and loans have a negative balance, and that you should enter a negative amount on the input line to reconcile these types of accounts.
4. Tap **Cleared**. Cleared reconciles the account based upon cleared transactions only.

Note: The All Transactions choice allows reconciling of accounts that include cleared and uncleared transactions. This is useful for reconciling your Pocket/Cash accounts.

5. Tap **Reconcile**.
6. PocketMoney calculates how much must be posted to the account to reconcile it and prompts you, if you want, to post x dollars to the account to reconcile it. Tap **OK** to create a reconciliation transaction.

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Rolling Up Transactions

Rollup works as a function to delete all found transactions. It deletes all the transactions found by the current filter and adds one transaction to take their place. Because it deletes many transactions, this is NOT UNDOABLE, so be certain this is what you wish to do.

This feature is useful for users who wish to use PocketMoney to track transactions on the road and use a PC or Macintosh-based financial program to track data the rest of the time. You can export PocketMoney data to your desktop program and then choose Rollup Items to remove all the transactions exported. This way, the next time you export you will not get duplicate transactions.

This feature used in conjunction with a Custom Filter could be used to Rollup all transactions from last year. This allows you to keep only the most recent data in PocketMoney thereby saving storage space.

Rollup a set of transactions as follows:

1. Create a filter to select the transactions you wish to rollup. (See "Custom Filters" for more information).
2. Tap Menu and select **Rollup Transactions...** from the Tools menu.
3. The found transactions are counted along with the number of transfers.

Note: Transfers are rolled up by breaking the other end of the transfer into a withdrawal or deposit.

4. Tap to confirm that you wish to rollup the found transactions.
5. PocketMoney will remind you that this action is NOT UNDOABLE. If you still wish to rollup all items, tap .

(See "Interfacing PocketMoney with Desktop Applications" for more information on how to use rollups in conjunction with a desktop application such as Quicken to track your accounts).

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Recompute Balances

You must recompute balances if you modify your PocketMoney data from an external source or if PocketMoney runs out of memory before it can save a transaction and update the account balance which will result in incorrect balances.

To recompute balances, tap Menu and select **Recompute Balances** from the Options menu.

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Interfacing PocketMoney with Desktop Applications

PocketMoney supports importing and exporting of transactions via the PocketMoney Conduit. There is a Macintosh and a Windows conduit for PocketMoney.

Import and Export Formats

There are two file formats the Conduit can upload: TDF and QIF. These two types cover the most common importing and exporting formats.

Tab-delimited format (TDF) - standard format for interchanging data with databases and spreadsheets. Some desktop personal finance programs will import and export TDF files.

Quicken Interchange Format (QIF) - special format of file developed by Intuit for use with Quicken. Most desktop personal finance programs (MS Money, Mac Money, Quicken, and others) can import QIF files. Some, but not all desktop finance programs export to QIF files.

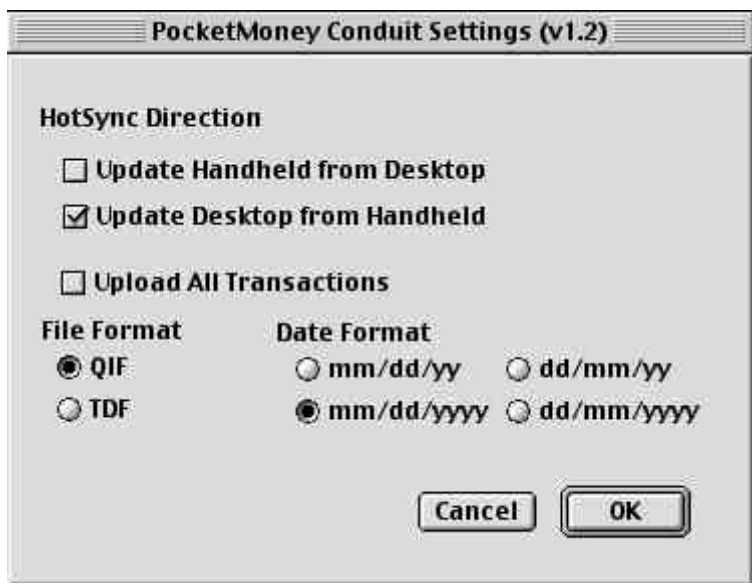
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Conduit Settings

Access to the PocketMoney Conduit Setting is different on the Macintosh and Windows platforms.

Macintosh: Open the HotSync application, choose Conduit Settings from the HotSync menu, double click the PocketMoney line to open the PocketMoney Conduit Settings window.

Windows: Click the HotSync button in the System Tray, select Custom, double click the PocketMoney line to open the PocketMoney Conduit Settings window.



HotSync Direction

- **Update Handheld from Desktop** - checking this will download data located in the PocketMoney/ToPalm folder to PocketMoney on the Palm.

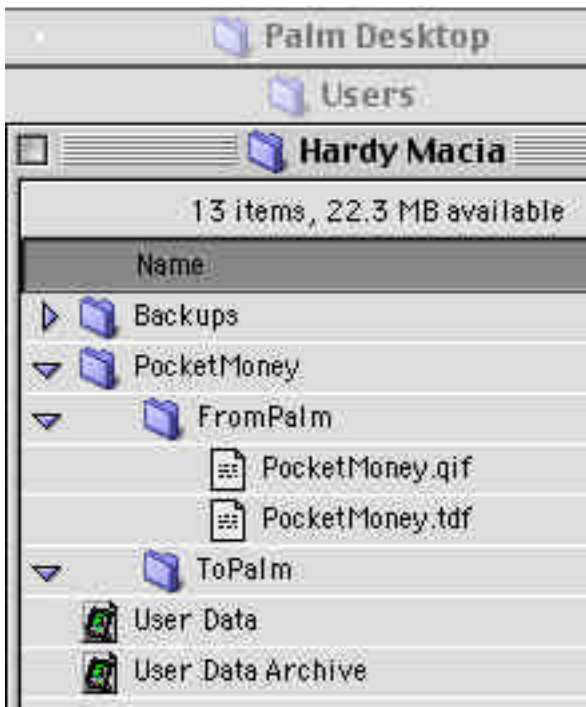
The Macintosh PocketMoney Conduit requires the file be named

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“PocketMoney.qif” or “PocketMoney.tdf”.

The Windows Conduit will download data from any file in the ToPalm with the .qif or .tdf extension. If the Account is not specified in the .qif file then the file name will be used as the account name.

- **Update Desktop from Handheld** - checking this will upload data located from PocketMoney on the Palm device to a file called “PocketMoney.qif” or “PocketMoney.tdf” located in the PocketMoney/FromPalm folder.



- **Upload All Transactions** - checking this will upload all transactions from PocketMoney, the current PocketMoney.qif/.tdf file will be deleted before uploading the data. Leaving this unchecked will only upload transactions that have been changed since the last HotSync, the data will be appended to the current

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PocketMoney.qif/.tdf file.

File Format

- **QIF** - select this format if you will be exchanging data with Quicken, MS Money, Mac Money, or other finance programs that support the Quicken Interchange Format.
- **TDF** - select this format if you will be exchanging data with spreadsheets, databases, or other programs that support Tab Delimited Format files.

Date Format

Choose the date format that of the data you will be importing and and the format you want to export you data as.

Exchanging Data

After you set all of the settings in the PocketMoney Conduit Settings window then you can HotSync. Refer to the user manual of your finance or other desktop program for importing and exporting data.

Installing Macintosh Conduit

1. Copy "PocketMoneyConduit" to the Conduits folder located in the Palm Desktop folder.
2. Hotsync so the PocketMoney conduit can create the directories in your user directory.

Note: If you receive a End of File Error message when trying to open the PocketMoney Conduit Settings this is caused by having installed an older version of the Macintosh Conduit. Delete the "PocketMoneyConduit Settings" file from the "Conduit Settings" folder in your user folder.

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Installing Windows Conduit

Sorry this is so complicated. It's Windows.

1. Click on the HotSync icon in the System tray and select Exit to shutdown the HotSync application.
2. Copy "P\$COND.DLL" to the same directory that the HotSync application is in. (It is probably C:\Palm\ or C:\pilot\).
3. If you have HotSync/PalmDesktop 3.0 installed then skip to step 5.
4. If you have HotSync 2.0 then copy "CONDMGR.DLL" to the HotSync directory.
5. Double click on the P\$COND.REG file. This will add some necessary data to the Windows Registry for the PocketMoney Conduit.
6. Run the HotSync application again. If everything installed correctly then you should see PocketMoney in the custom settings listing.
7. Hotsync so the PocketMoney conduit can create the directories in your user directory.