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WinCheck 3.0 Help

Overview

WinCheck is a personal finance manager for Microsoft Windows.   With WinCheck it is possible to enter and track the following transactions for multiple checking, checking and savings, or credit card accounts.

Interest Accrued
Cash Machine Advances
Misc Bank Charges
Deposits/Payments to Savings, Checking or Credit Card account
Checks from Checking to Payee or to another WinCheck account
Savings Withdrawals/Deposits
Transfers to or from Savings and Checking
Debit and Credit Cards

Updating from Previous Version of WinCheck

As with any software setup program, it is always a good idea to backup all of your account files prior to installing and running the updated version of WinCheck.   The file extension for your checking/savings account(s) files are the same as your account ID.   So if your account ID is "JAS", you can backup your JAS account by copying `*.JAS` to another subdirectory on your hard disk or to a floppy diskette.

If you are updating from a previous version of WinCheck, run the Setup program and choose to install the new version in the same subdirectory as WinCheck is currently installed.   For example, if your previous version of WinCheck was installed on the C drive in a subdirectory called WINCHECK (C:\WINCHECK), choose the same subdirectory name when installing the new version of WinCheck.   When starting the new version of WinCheck for the first time, you will be prompted for an Account ID as in previous versions of WinCheck.   After selecting an Account ID from the drop down listbox, your data will be converted to the new WinCheck file format.   The process of converting your previous version data files may take some time depending upon the size of your files and the speed of your computer.   Once converted, the Account Info dialog will display.   In this dialog, type a description for the account such as "Personal Checking Account" or "Home Business Account" (without quotes).

Note: Normally if you were starting a new account, starting balances would be indicated in this dialog as well.   But, since this is a converted file with a starting balance already indicated (WinCheck handled starting balances differently in previous versions), leave the balances at 0.00 and click the OK button.

The next dialog to appear is the Select Checkbook dialog.

1. Beside "Checkbook Name", enter the name for one of your checkbooks.   For example, enter Shirley Johnson's Personal Checkbook or Printer Checks (if you will be printing checks).

2. Next open your physical checkbook and get the number of the next available check (blank check) and type this number in the field labeled "Next Blank Check #".

3. Then type the check number of the first check in your checkbook in the "First Check # in Book" field and the last check number in your checkbook in the "Last Check # in Book" field.   The value for the First Check # in Book would be the first check number that you entered with the WinCheck program.   If you do not know this number off hand, leave the default value in the box and edit the value once you view your account information to find the first entered check number.   The Last Check # in Book is usually the last check number in the last book of checks that you presently have for the account.

4. Click in the Endstub check box if this is the type of checks you are using (this will change the tabbing order in the write check dialog).

5. Once the correct check numbers are entered and a checkbook name, press the Add/Modify button to add the checkbook.

You can continue adding additional checkbooks at this time or add them later.   Press OK to exit this dialog and view the new WinCheck Register window.

Both the Balances dialog and the Select Checkbook dialogs are optional startup dialogs indicated in the Account Settings dialog (from the Acct menu).

Choose Select Checkbook from the Acct menu at any time to change the information in the Select Checkbook dialog (the First Check # in Book).

Transaction Types

Interest Accrued/Charged:
Cash Machine (ATM):
Miscellaneous
Transfer Between Accounts
Credit/Debit Card

WinCheck will manage all of these transactions, making it easy to balance your checkbook, record a savings account's history or a keep track of credit card transactions.   For an overview of using WinCheck, refer to the section in the manual titled "Getting Started" (Page 1-1).   This section is a walk through of WinCheck's features with the supplied tutorial account (TUT).

Interest Accrued/Charged:

If you are in a Checking/Savings account, then this dialog can be used to track the interest earned.   If the active account is a Credit Card account, use this dialog to track interest charged to your Credit Card account.

The *Credit Account* box will automatically be checked if the active account is a Checking/Savings account and unchecked if the active account is a Credit Card account.

You could enter Checking or Saving Charges with this dialog and uncheck the box labeled Credit Account, but this is more fitting of a <u>Miscellaneous</u> transaction.

Cash Machine (ATM):

The Savings and Checking ATM dialogs allow you to indicate cash machine withdrawals from either your Savings or Checking account.   Choose *Cash Machine (ATM)* from the Checking or Savings menu respectively.   Both options are also available from the Control Bar (refer to the reference card).

In the Savings and Checking ATM dialogs, choose from a list of common withdrawal amounts of cash (20, 40, 60, 80 or 100 dollars) or type in any amount in the field marked as *Other*. Before typing a value into the *Other* field, click with the mouse in the circle to the left of the word *Other* or use the Down Arrow key on the keyboard to move the selection to the *Other* field.

Note: These transactions can be automatically flagged as "Cleared" in the Account Settings dialog (Auto Clear Deposits, ATM).   Refer to the section on Configuring WinCheck for information on the *Account Settings Dialog*.   Click with the mouse in the box labeled *Cleared* to clear or unclear a transaction.   To clear a transaction from the keyboard, press ALT+L.   It is also possible to clear and unclear a transaction later in the the Register or Statement windows (refer to the sections of the Register and the Statement).

As with any of the transaction dialogs, pressing F5 or F6 while in the Date field will decrement or increment the date by a day.

Miscellaneous

Use this transaction type when the others do not fit your needs or you want to use a description field.   As noted above, it is possible to use the Savings or Checking Interest dialogs for debits (charges) by deselecting the box marked Credit Account.   The reason you might not want to do this is because the transaction will appear with a description of Interest Checking or Interest Savings in the <u>Register</u> and <u>Statement</u> windows.   If these transactions were made as Misc transactions, you could enter text such as `Bank Charges` for the description text.

Type the description of the transaction into the Description field, change the date if necessary and enter an amount.   If the transaction adds money to your account/balance, check the *Credit Account* box.   By default, *Credit Account* is not checked meaning the amount will be subtracted from your balance.

Transfer Between Accounts

WinCheck is capable of transferring money from Savings to Checking (or vice versa) in the same account or different accounts.

When selecting *Within Same Account* -> from the *Xfers* menu there are two options:

Savings to Checking
Checking to Savings

Select either item and a dialog will appear.   Indicate the amount to transfer and change the date if necessary.   Note that the *Cleared* box is not marked by default.

The Transfer Between Account dialog is used to transfer money from one account to another. Choose *Between Different Accounts* from the *Xfers* Menu.

The active account is listed in the *From* field.   Type the destination account ID in the *To* field and the money to transfer in the *Amount* field.   Adjust the *Date* if necessary and press OK to make the transfer.

Credit/Debit Card

This dialog is used to debit money from a Checking/Savings account or a Credit Card account.   In a Credit Card account you can record a credit card transaction by clicking on the credit card icon on the Control Bar or by choosing *Credit/Debit Card* from the <u>Checking</u> menu.

In a Checking/Savings account, use this dialog to subtract money from your account when you use your ATM card.   For example,   some supermarkets and gas stations allow you to use your ATM card as a debit card to pay for the goods.

Transaction Dialogs

The transaction dialogs are the dialogs used to record such things as the writing of checks, making of deposits, and the withdrawaling of money from a cash machine.

Use the TAB key to move between fields, buttons and check boxes.   Check or uncheck the boxes in a dialog by clicking in the box with mouse or by using the keyboard accelerator. For example, the *l* in the text *Cleared* is underlined indicating that ALT+L will toggle an X in and out of the Cleared check box.

Descriptions of Buttons in Transaction Dialogs

OK   Adds the transaction information entered in the transaction dialog box.

Cancel   Does not add the transaction and returns you to the active <u>Register</u> or <u>Statement</u> window.

Another Adds the transaction and clears the edit fields so that another transaction of the same type can be made (i.e. another check can be written).

Details Brings up the <u>Transaction Details</u> dialog so that you can enter additional information about the transaction.

Print   This button will only appear if the transaction is a check.   Press the Print button and WinCheck will print the information in the dialog to a Check.   Before printing a check for the first time, refer to the chapter on printing checks.

Additionally, there are keyboard accelerators for the following buttons:

ENTER or ALT+O   OK

ESC   or ALT+C   CANCEL

ALT + A   ANOTHER

ALT + D   DETAILS

ALT + P   PRINT   (only available in check transaction)

F5   Decrements the current date by a day when the cursor is in the Date field.

F6   Increments the current date by a day when the cursor is in the Date field..

Note: A maximum of 4 transaction dialogs can be displayed at any one time.   Only one blank or new transaction dialog of the same type can be displayed at one time.   For example, you can bring up four written checks from the <u>Register</u> or <u>Statement</u> windows, but only one blank check can be displayed at a time.

The category listbox (box with a down arrow beside it) located in the upper left of the transaction dialogs allows you to specify the transaction category.   By default, all transactions are `Personal`.   To add a new category, simply type the new category into the edit field of the drop down list box. If the category has been previously added, select the category from the listbox by clicking on the down arrow (or press ALT+Down Arrow from the keyboard).   You can add, modify or delete categories, by choosing *Edit Categories* from the <u>Acct</u> menu.

Transaction Details

This dialog allows you to enter additional information about a transaction.   To access this dialog, choose the *Details* button in any transaction dialog or press ALT+D.   Information entered in the *Memo Line field(s)*, *Mail To, Address, City/State*, and *Zip* fields can be printed on checks (use the WinCheck Form Designer to indicate the placement and inclusion of these fields).   Text entered into the *Comments* box cannot be printed on checks.   The comment information is meant to further describe the transaction with up to 128 characters. If typing more than one line of comment text, press Enter near the end of the line (no automatic word wrap).

Checking Deposit/Payment

If you are in a Checking/Savings account, then this dialog is used to make checking deposits to the active account.   If the active account is a Credit Card account, use this dialog to make a payment to your credit card account (refer to the section on Working With Multiple Account and Windows for additional information on transferring money between accounts).

There are three ways to make a deposit to your checking account or payment to your credit card account:

1. Choose *Deposit/Payment* from the <u>Checking</u> menu
2. Click with the mouse on the icon button from the Control Bar.
3. Press F4

It is also possible to use <u>Misc</u> from the <u>Checking</u> menu to indicate a Deposit/Payment.   If you choose *Misc*, you can describe the type of deposit in the Description field (i.e. "Direct Deposit", or "Bank Credit").   This is most helpful when adding direct deposits and paychecks to the <u>Common</u> menu.

However, if you are using the Misc Checking dialog to indicate a deposit, be sure to check the *Credit Account* box (press ALT+R to mark the Credit Account box).   If Credit Account is not marked, the amount will be deducted from your balance instead of credited (or added instead of subtracted in the case of a credit card account).

Savings Deposit

If you are in a Checking/Savings account, then this dialog is used to make Savings deposits to the active account.   If the active account is a Credit Card account, the items below the Savings menu will be greyed and the Control Bar buttons for Savings transactions will be greyed as well.

To make a Savings deposit, choose *Deposit* from the *Savings* menu or click on the   icon from the Control Bar.   If the Savings deposit is really just a transfer of money from your Checking account, use the *Checking to Savings* transfer dialog (choose *Within Same Account* from the *Xfers* menu).

Note: Deposit transactions can be automatically flagged as "Cleared" in the Account Settings dialog (Auto Clear Deposits, ATM).   Refer to the section on *Configuring WinCheck* for information on the Account Settings Dialog.   Click with the mouse in the box labeled *Cleared* to clear or unclear a transaction.   To clear a transaction from the keyboard, press ALT+L.   It is also possible to clear and unclear a transaction later in the the Register or Statement windows.

Savings Withdrawal

Use the Savings Withdrawal dialog to record withdrawals from your Savings account.   If the active account is a Credit Card account, the items below the Savings menu will be greyed and the Control Bar buttons for Savings transactions will be greyed as well.

To withdrawal money from your Savings account, choose *Withdrawal* from the *Savings* menu or click once on the   icon from the Control Bar.   If the withdrawal from Savings is really just a transfer of money from your Savings to Checking, use the *Saving to Checking* transfer dialog (choose *Within Same Account* from the *Xfers* menu).

Menu Items

File
Acct
Data
Checking
Savings
Tools
Window
Common
Help

File Menu

<u>L</u>oad Account	Brings up the Load dialog to load a different or new account.
Close Current <u>A</u>ccount	Brings up a list box of open accounts. Select the account to close and choose OK (Cancel to leave the dialog without closing an account).
Select Backup <u>D</u>rive...	Choose to backup data files to drive A or B when closing the account file.
Check Form <u>P</u>rinter Setup...	Brings up the WinCheck Form Designer. With this Designer you can create templates for printing checks to any type of check form, landscape or portrait.
Select Printer(s) for <u>C</u>hecks/Reports	Brings up a dialog to select printing devices. With this dialog it is possible to set a particular printer driver for the printing reports and another for the check printing (printer drivers need to be active and on separate ports, i.e. COM1 and LPT1).
<u>W</u>indows Printer Setup	Allows you to configure an active printer by bringing up the Windows Printer Setup dialog for the printer driver selected.
Color<u>s</u>...	Customize the colors used for <u>Statement</u> and <u>Register</u> items, i.e. (Register Negative Balance or Statement Slider Bar Text).
<u>F</u>onts...	Select fonts for the display of the Register and Statement windows or for the printing of checks (i.e. Choose Helvetica 12 point for the display of the Register and Courier 12 point for the printing of checks).
E<u>x</u>it WinCheck	Choose this to exit the program. Account information is automatically saved upon exiting the program.

Acct Menu

Account Info...	Brings up a dialog with information about the active account.
Account Settings...	Brings up a dialog of settings for the active account. The name of the active account is listed in the Account Settings dialog box, i.e. TUT: Account Settings for the tutorial account settings.
Display Check Register...	Brings up the "Pick a Month to View" dialog where you can select a Register to view for a particular month, i.e. January 1991.
Display Check Statement...	Brings up the "Pick a Month to View" dialog where you can select a Register to view for a particular month, i.e. January 1991.
Display Current Balance	Displays the current balances for the active account (check and savings balances, both your opinion and the banks opinion based on cleared transactions).
Close Active Register/Statement	Closes the active Statement or Register Window. The active Statement or Register can also be closed by double clicking on the "close bar" in the upper left corner of the window. Note: This will close the window, but not the account (use *Close Account* from the File menu). It is also possible to close the Statement or Register windows by pressing ALT+< -> (hyphen) and then press C for Close.
Select Checkbook	With this menu item you can select a checkbook that is tied to the active account. For example you may have two checkbooks attached to your personal account, one for yourself and one for your spouse. With this dialog you can select an alternative checkbook or add another to your account (each checkbook has an option to set the first, last and next blank in the checkbook).
Find	Brings up the Find Transaction dialog to find transactions based on a criteria (i.e. amount or keyword) and displays the resulting transactions in a dialog box.
Edit Categories...	Brings up the Edit Categories dialog where you can edit existing categories (i.e. change expense to bills) or add a new category or subcategory such as `Personal:Food`)
Budgeting...	With the WinCheck Budget Manager you can set up budgeting amounts for each of your categories. For example you can set a budget amount of $100.00 for `Personal:Food` expenses and $50.00 for `Utilities`.
Report Generator...	The WinCheck Report Generator allows you to print your data with any of the predefined reports (i.e. Cash Flow) or design your own custom report.
Export Register	Exports the data from the active Register to a tab or comma delimited text file.
Run/Edit WinCheck Command File	Brings up the WinCheck Commander to edit or run a WinCheck Command file. See the section on *WinCheck*

Commander and DDE for more information.

Data Menu

Register Vertical Gridlines	When selected (checked), vertical lines will appear between the columns in the Register window.
Register Horizontal Gridlines	When selected (checked), horizontal lines will appear between the rows of information in the Register windows.
Show Category+Memo in Register	When selected (checked) a second line of information will display in the Register window. The second line will list the category and subcategory for the transaction as well as the Memo 1 information from the Transaction Details dialog.
Print Checks	Prints the selected check(s) from the active Register using the form loaded with the *Check Form Printer Setup* command from the *File* menu.
Sum Highlighted Amts	Sums the selected transactions from the active register or statement, and displays the amount.
Clear	Tags selected transaction(s) in the Register or Statement as cleared by the bank. When transactions have been cleared, they appear with an asterisk (*) beside the date and a check mark beside the dollar value. The BnkChk and BnkSav columns in the Register indicate the "Banks opinion" of your account balance based on the cleared status of transactions.
UnClear	Tags "cleared transactions" to uncleared (no asterisk or check mark).
Delete	Deletes selected transaction(s) from the Statement or Register (deleting a transaction from either the Statement or the Register will also delete the transaction from the corresponding Statement or Register. The Register and Statement are just different format for looking at the same data).
Void	Voids the selected transaction(s) for the Statement or Register. Caution: There is no means to "unvoid" a transaction after choosing Void and responding Yes to the "are you sure prompt".
Calculator...	Brings up the *Windows Calculator* program over the top of WinCheck.
Recalc	When *Recalc* is checked, WinCheck will recalculate the running balance each time a change is made that would affect the balance (i.e. write a check or make a deposit). When recalc is not checked, WinCheck will not recalculate the balance until *Recalc* is selected again from the *Data* menu. This makes the entry of multiple transactions quicker as a recalculation of the balance is not performed after each transaction is made.
Display Uncleared	When checked, only the transactions that have been marked as "cleared" will display in the Statement. This menu item does not appear when the active window is a Check Register.
Sort (for Register Windows)	

By <u>D</u>ate	Sorts transactions in the active <u>Register</u> by date.
By <u>N</u>umber	Sorts transactions in the active Register by check number. All of the checks will appear below transactions such as Checking Deposits, Savings ATM, Savings Deposits, Savings Withdrawals, etc....
Date, Number	Sorts the contents of the active Register by date and then by check number if more than one check was written on a particular day.
Number,Date	Sorts the contents of the active Register by check number, then date. This means that transactions without a check number (i.e. checking deposits) will be sorted by date, and transactions with a check number will be sorted by check number.
A<u>m</u>ount	Sort transactions by amount, from the smallest amount to the largest.
<u>O</u>riginal Order	Sorts the Register transactions into the original data entry order.
<u>S</u>ort (for Statement Windows)	
Checks by <u>D</u>ate	Sorts the check section of the active Statement by date.
Checks by <u>N</u>umber	Sorts the check section of the active Statement by number. Other sections of the Statement window are sorted by date.

Checking Menu

Check	Activates the Check dialog for writing a new check.
Deposit/Payment	Activates the Deposit dialog for recording a deposit transaction into your checking account. or Payment. Use this item to record "deposits" in a Checking/Savings account or "payments" in a credit card account.
Cash Machine (ATM)	Activates the Cash Machine dialog for recording a cash machine withdrawal from your checking account.
Credit/Debit Card	Activates the Credit/Debit Card Savings for If your current account is a credit card than this transaction is a credit card transaction and the amount will be Added to your balance. If the active account is a Checking/Savings account, then this transaction will Subtract money from your account your account.
Misc	Activates the Misc dialog for recording Miscellaneous charges or credits to your checking account. Mark the check box labeled Credit account if the amount is to be credited to your checking account instead of deducted.
Interest accrued/charged	Activates the Checking Interest dialog, in order to record interest on your checking account or charges to your checking account. The Credit box is marked by default for interest accrued or you can deselect the Credit box to indicate a charge to your checking account.

Savings Menu

<u>W</u>ithdrawal	Activates the Savings Withdrawal dialog for interest accrued or you can deselect for recording withdrawals from your the *Credit* box to indicate a charge to savings account.
<u>D</u>eposit/Payment	Activates the Savings Deposit dialog for recording deposits into your savings account.
Cas<u>h</u> Machine (ATM)	Activates the Savings ATM dialog for recording a cash machine (ATM) withdrawal from your savings account.
C<u>r</u>edit/Debit Card	Activates the Credit/Debit Card Savings dialog for credit or debits from your savings account.
<u>M</u>isc	Activates the Misc dialog for recording <u>Miscellaneous</u> charges or credits to your savings account. Mark the check box labeled *Credit accoun*t if the amount is to be credited to your savings account instead of deducted.
<u>I</u>nterest accrued/charged	Activates the Savings Interest dialog, in order to record interest on your checking account or charges to your savings account. The *Credit* box is marked by default for interest accrued or you can deselect the *Credit* box to indicate a charge to your savings account.

Tools Menu

Under the Tools menu there are four visual options for the WinCheck program:

Control Bar
Status Line
Headings
Toolbox

All of the tools toggle on and off.   When a check mark appears beside an item such as the Control Bar, it means that the Control Bar is in use.   To turn off the display of the Control Bar, select the Control Bar item from the Tools menu so that there is not a check mark beside the item.

What is the "Control Bar"?   The Control Bar is a row of icon buttons placed just below the menu bar (mouse required).   Each of the icon buttons performs a different WinCheck function.   All of the functions are also available with the keyboard, by selecting the item from the menu with an ALT key combination.   For example to use the calculator from the keyboard type ALT+D to drop down the Data menu and then press L for the Calculator menu item.

Note: Click on the icon buttons once with the mouse to bring up the dialogs.   Clicking twice will bring up a message advising you not to make multiple transactions.

The first item on the Control Bar is the Acct box, allows you to open accounts and view a listing of open accounts.   Click on the down arrow to view a listing of open accounts or type an account ID into the box to load an account (press Enter after typing the account ID). It is also possible to load an account from the File menu with the *Load Account*.   The remaining items on the Control Bar are all icon buttons for various functions for WinCheck.   Refer to the WinCheck Quick Reference card or the section in the manual titled "WinCheck Menu Items and Keys" for an explanation of each icon button.

The Status Line is the grey bar of information at the very bottom of the WinCheck screen. When this option is selected from the *Tools* menu, the description of the account is displayed at the bottom left of the screen.   To change the description of the account, choose *Account Info* from the Acct menu.   The other two items on the status line (Chk: and Sav:) are the running balances or dollar amounts for savings and checking.   Both of these values are "Your Opinion" of the balance versus the "Bank's Opinion" (which is based only on cleared transactions).   If the open account is a credit card account (as indicated in the Account Info dialog from the *Acct* menu), then the status line will indicate the balance (Bal:) and the credit limit (Limit:) for the credit card account.

When *Headings* is selected from the *Tools* menu, headings will appear above the columns of data in the Register and Statement windows.   The Headings appear just below the window title for the Statement and Register and are such things as Date, Description, Your Balance etc....

Finally, there is the Toolbox option (mouse required) also under the *Tools* menu.   This option will bring up a box of icons that perform tasks similar to the Control Bar.   You can write checks, make withdrawals, and record Misc, ATM and Deposit transactions.   Additionally, you can transfer money to or from Savings to Checking within the same account.   To transfer money between different accounts choose *Between Different Accounts* from the *Xfers* menu (you can also transfer *Within Same Account* from the *Xfers* menu).

The Toolbox can be moved about the screen by clicking on the bar containing the word "Toolbox" (at the top of the box) and dragging the mouse.   Select *Toolbox* from the *Tools* menu to activate and deactivate the Toolbox.   To close the Toolbox with the keyboard, press ALT+Spacebar and then press C.

Add...   This item allows you to register Add-on tools to the WinCheck program.   WinCheck has a rich DDE command set that allows for communication to other applications.   A Payroll tool is included with WinCheck as an example of an Add-on tool.   To register/add the Payroll tool, choose Add... from the Tools menu and type "Payroll" in the edit box.

Window Menu

Cascade	Cascades the open Register/Statement windows (all of windows appear in a staggered stack).
Tile	Tiles the Register/Statement windows horizontally (top to bottom) so that all open Register/Statement windows can be viewed at once.
Arrange Icons	Arranges any minimized Register/Statement icons at the bottom of the screen left to right.
Edit Open Transaction...	This item will bring up a listbox of open transaction windows. It is possible to have four transaction windows open at one time and change the active transaction window by selecting a transaction from Select Transaction to Activate dialog. This is the keyboard equivalent to clicking with the mouse on the dialog of an open transaction. It is possible to have four completed checks open, but it is not possible to open four blank checks at one. Only one empty transaction dialog of each type is allowed at one time (i.e. one new/blank check and one checking deposit).

The numbered items that may appear at the bottom the Window menu are the names of the open Register and Statement windows. For example, 1 `TUT: Register for March, 1991` means that the Register windows for the month of March is open. A check mark indicates the active window. So if there is a check mark before 1 `TUT: Register for March, 1991`, it means that this window is currently the active window. Select any of the numbered items to switch to the another open Register or Statement window. See the section on *Multiple Accounts and Windows* for more information.

Common Menu

Add ->	Allows for the creation of common transactions: Check, Checking Deposit/Payment, Checking Misc., Checking Interest accrued/charged, Savings Withdrawal, Savings Deposit, Savings Misc., Savings Interest accrued/charged.A common transaction is a transaction that is made on a regular basis, such as a car payment. Common Transactions are added to the bottom of Common menu by default. Indicate whether you want an item to appear on a menu or not with the Common Transaction Properties dialog.
Edit/Delete...	Allows you to change or delete Common Transactions.
Properties...	From the Common Transaction Properties dialog, set up properties such as `Automatic Pay and Print` to make and print the transaction (check) on a certain date or `Remind` to remind you to make a transaction on a particular date. For each common transaction you can select from a list of properties.
`Acct ID/Date/Transaction/$$`	These menu items represent the common transactions created with the Add menu choice. When you select a common transaction, the appropriate transaction dialog may appear or the check may be printed depending upon the properties for the transaction.

Help Menu

Index	Displays the Index of the OnLine help information.
Overview	Displays Overview information for WinCheck.
Keyboard	Displays the Keyboard Controls for WinCheck.
Commands	Displays information about the WinCheck Menu Commands.
Help on Help	Activates the *Microsoft Windows Index to Using Help*.
About	Displays the WinCheck About dialog which includes the version number of the WinCheck product.

Transaction Categories and Subcategories

<u>Adding/Creating Categories and Subcategories</u>

What are they?

Categories and Subcategories are a means to classify your financial transactions into groups such as *Personal* and *Business*.   This is helpful in creating a budget with the WinCheck Budget Manager or when printing reports with the Report Generator (refer to *Getting Started* for a custom category report).   You can set up your categories in the Edit Categories dialog or add the categories as needed when making transactions.

In addition to categories such as Entertainment and Utilities, you can set up subcategories for the categories.   For example, you might want to use the default Personal category with subcategories.   In other words, instead of having a category called Personal and one called Food, you could indicate that Food is a subcategory of Personal.   To indicate a subcategory, type the name of the category followed by a colon (:), and then type the name of the subcategory.   For example:

```
Personal:Food
```

The advantage to setting up subcategories for a major category such as `Personal` is that you can generate a report for all of your `Personal` expenses and also print separate reports for `Personal:Food` and `Personal:Utilities`.   This way you could determine how much you were spending on `Personal` expenses and then how much was spent on `Personal:Utilities` and `Personal:Food`.

If `Personal` and `Utilities` were separate *categories* then you could generate a report for `Personal` and `Utilities`.   In this case, the expenses made towards `Utilities` would not be included in the total `Personal` amount.   For example, let's say you spent $200.00 on `Utilities` for 1991 and $1000.00 on `Personal` expenses.   If `Personal` and `Utilities` are separate categories, then the $1000.00 value does not reflect the $200.00 spent on `Utilities`.

When starting a new account, you will be given an option to use pre-defined categories and subcategories:

Choose Personal (the default) and WinCheck will create pre-defined categories for you, such as:

    Automobile:Gasoline
    Charitable Donations
    Food:Dining Out
    Gifts
    Healthcare:Prescriptions
    Leisure:Video Rentals

Choose Business and WinCheck will create pre-defined categories for you, such as:

    Utilities:Electricity
    Taxes:State Income Tax
    Services:Accounting
    Office Expenses:Rent
    Entertainment:Meals

Choose Both and WinCheck will create pre-defined Business and Personal categories.   And finally, choose "None" and WinCheck will not create categories for you, allowing you to

specify all of you own custom categories.

Adding/Creating Categories and Subcategories

There are three ways to create/add new categories:

1. Type the unique (new) category name into the drop down list box of category names. `Personal` is the default category for new transactions, but you can select a category from the drop down listbox or type in a new category name.

2. Choose *Edit Categories* from the <u>Acct</u> menu.   In the Edit Categories dialog you can add new categories as well as delete and modify (rename) categories/subcategories (see below).

3. Run a WinCheck Command File.   See the section in the manual on *The WinCheck Commander and DDE*.   **Note:** The generation of the pre-defined reports when starting a new account, is done through batch files. Three batch files are included to create pre-defined categories when opening a new account or add the categories to an existing account by running the Command File (choose Run/Edit WinCheck Command File from the Acct menu and select the appropriate command file):

   `H.WCB` WinCheck Batch File to create Personal categories

   `B.WCB` WinCheck Batch File to create Business categories

   `HB.WCB`   WinCheck Batch File to create Personal&Business categories

These files can be edited by choosing Run/Edit WinCheck Command File from the Acct menu. Delete or add categories to the WCB file with the following syntax:

For example:

`CATEGORY=(ET)Automobile/Truck:Maintenance`

Creates a Tax Significant Expense category named Automobile/Truck, and a tax significant subcategory called Maintenance.

`CATEGORY=(IT)Interest Income`

Creates a Tax Significant Income category named Interest Income.

`CATEGORY=(E)Automobile:Gasoline`

Creates a Expense category named Automobile, and a subcategory called Gasoline.

The characters in the parentheses can be one or more of the following:

   `E` Expense
   `I` Income
   `B` Both   (default value)
   `T` Tax Deductable/Significant

Refer to Section 16 of the Manual for more information on WinCheck Command Files.

To add a category to the current account using the Edit Categories dialog, do the following:

1. Choose *Edit Categories* from the <u>Acct</u> menu.

2. Press the Tab key once to advance to the *New Description* box, or click in the box with the mouse.

3. Type a Category name such as `Mortgage` or `Business:Postage`.

4. Indicate the Cash Flow Direction - Expense, Income or Both.

5. Mark the Tax Deductable box if the category is tax significant; such as a Charity or

Payroll.

6. Click with the mouse on the *Add* button or press ALT+A.

Keyboard Shortcuts

Keys for Scrolling Through the Register or Statement Windows
Transaction Dialog Quick Keys

Key	Function
F1	Activates the OnLine Help Index.
F2	Displays Current Balance.
F3	Activates the Check dialog for writing a check.
F4	Activates the Checking Deposit/Payment dialog for recording a checking deposit (or payment in a credit card account).
F5	While in a Transaction Dialog, F5 will increment the date in the date field (each time F5 is pressed the date will increase by a day).
F6	While in a Transaction Dialog, F6 will decrement the date in the date field (each time F6 is pressed the date will decrease by a day).
F7	Activates the Checking Cash machine dialog.
F8	Brings up the Find Transaction dialog.
F9	Brings up the Windows Calculator.
DEL	Deletes the selected transaction(s) from the Register or Statement window (Num Lock Off).
+	Sums the selected transaction(s) from the Register or Statement window.
CTRL+V	Voids the selected transaction(s) from the Register or Statement window.
CTRL+U	Select transactions or a single transaction and use CTRL+U to unclear the selected transactions.
CTRL+C	Select transactions or a single transaction and use CTRL+C to clear the selected transactions.
CTRL+R	Same as selecting Display Check Register from the Acct menu. The "Pick a Month to View" dialog will pop up with a selection of months to open for the active account.
CTRL+S	Same as selecting Display Check Statement from the Acct menu. The "Pick a Month to View" dialog will pop up with a selection of months to open for the active account.
CTRL+F6	When multiple windows are open, use CTRL+F6 to rotate through the open Register/Statement windows.
CTRL+F4	Closes the active Register or Statement window.
SHIFT+F5	Arranges the open Register and Statement windows into a staggered stack of windows (Cascades the windows).
SHIFT+F6	Tiles the open Register and Statement windows horizontally top to bottom.

Keys for Scrolling Through the Register or Statement Windows

KEYS:	ACTION:
Up or Down arrows (Num Lock off)	Move up or down one transaction at a time
Page Up or Page Down (Num Lock off)	Move up or down a screen of data at a time
Home	Move to the beginning of the <u>Register</u>
End	Move to the end of the <u>Register</u>

Transaction Dialog Quick Keys

ALT+E   Jumps to the *Date* field.

ALT+M   Jumps to the *Amount* field.

ALT+T   Jumps to the *To*: field.

ALT+Y   Jumps to the *Pay Account* field.

ALT+R   Toggles the *Credit* check box on and off.

ALT+L   Toggles the *Cleared* check box on and off.

ALT+X   Toggles the *Tax Deductible* check box on and off.

ALT+A   Same as pressing the *Another* Button.

ALT+D   Same as pressing the *Details* Button.

ALT+P   Same as pressing the *Print* Button.

ENTER   Same as pressing the OK Button.

ESC   Same as pressing the *Cancel* Button.

The Register

The Register is a window with a caption (header) and a list box of transactions.   The **Headings** provide labels to identify the information in each column.   The Headings will, however, only appear if *Headings* is checked under the Tools   menu.

Using the mouse, click and drag on the vertical bars in the header to change the column widths.   Holding the shift key while clicking and dragging will adjust the individual column without affecting the other columns.   Once you have adjusted the column widths to your liking, choose "Memorize Heading Columns" from the Data menu to save the settings.   If an amount column shows "###", then the amount is too wide to fit in the column.   Readjust the column width to display the amount.

The following columns are the first three to appear in the Register window:

Date   The date the transaction was made.

The check number when applicable (blank if transaction is not a check).

Description If the transaction is a check, then the description column text will contain the check recipient (i.e. Ted's Auto Repair).   If the transaction is anything other than a check, then the description field will describe the type of transaction, i.e. Checking Deposit, Savings Withdrawal, or Checking ATM.   Misc Checking and Savings transactions will display the transaction description text in this column.

The next six columns will appear if the active account is a Checking and Savings account:

ChkAmt   The values below this column indicate the amount of the Checking transaction.

ChkBal   Your running balance of the entered transactions regardless of the cleared status.

BnkChk   The bank's running balance of your account based upon cleared transactions.

SavAmt   The values of the Savings account transactions (i.e. deposits and withdrawals).

SavBal   Your running Savings account balance regardless of the cleared status.

BnkSav   The bank's running balance of your Savings account, based upon cleared transactions.

The Bank's running balance is based on cleared transactions only, so it may rarely match your balance.   `ChkBal` indicates your balance.   This is updated with every transaction you make.   In a idealistic system where all transactions instantly clear the bank, this would be your true running balance.   However, banks are usually a few days behind in clearing transactions, hence the need for a `BnkChk` column.   Only those transactions that have been marked as "cleared" will show up in this column.

If the active account is a credit card account or a Checking account with the Savings Account

option selection unchecked in Account Settings, the following column headings will be displayed (after Date, # and Description):

Amount   Amount of the transaction.

Your Balance   Your running balance for the credit card or checking account based upon the entered transactions.

Bank Balance   The running balance based upon the cleared transactions.

Sorting Options for the Register Window

When selecting Sort from the Data menu, the following sorting options are available for the Register window:

By Date   Sorts transactions by the date of the transaction.

By Number   Sorts transactions by check number.   All of the transactions without a check number, such as Checking Deposits and Savings ATM will appear above the listed of sorted checks (ascending order from smallest check number to the largest).

Date, Number Sorts the contents of the active Check Register by date and then by check number if more than one check was written on a particular day.

Number,Date Sorts the contents of the active Check Register by check number, then date. This means that transactions without a check number (i.e. checking deposits) will be sorted by date, and transactions with a check number will be sorted by check number.

Amount   Sort transactions by amount, from the smallest amount to the largest.

Original Order Sorts the Register transactions into the original data entry order (the order that the transactions were entered).

Note: Each window has it's own sort options.   Changing the sorting option will change the sorting method for the active window only.

Printing the WinCheck Data

This section covers how to print Reports and <u>Checks</u>

Printing Reports

Choose the *Report Generator* from the <u>Acct</u> menu.   Select the month or months that you wish to print.   Then, select a report from the list or create a custom report.   Available reports include:

```
Budget Report
Cash Flow
Category Report
Common Transaction Report
Debit Report
Deposit Report
Profit/Loss by Category
Profit/Loss by Category, by Month
Register Data with Memo1 Information
Register Sorted by Date, Number
Register Sorted by Checkbook Name
Register Sorted by Category
Register with Running Balance
Statement Sorted by Date, Check Number
Statement Sorted by Number, Date
Statement Sorted by Number, Date - Uncleared
Tax Deductible Report
WinCheck Order Form
```

Each report is available for Savings and Checking data (if the account is a Savings and Checking account).

```
Checking: Register Sorted by Date, Number
Savings: Register Sorted by Date, Number
```

If the account is a Checking or Cash account (no Savings account tracking), then the reports will not appear with the word Checking or Savings before them.   Choose the <u>P</u>rint or Pre<u>v</u>iew button to print or preview the report with the data from the selected months.   It is also possible to export the data to a comma or tab delimited file.   The Export option is available for all custom reports (those created with the Report Maker and not internal to WinCheck). Refer to the section in the manual on Printing Reports for additional information.   Also see the Statement and Register topics for information on printing the Register and Statement data.

Printing Transactions

If you select a transaction or multiple transactions from the Register window, and then press the Print button on the Control Bar (Or choose *Print Checks* from the Data menu), the checks you selected will be printed.   If you selected transactions that are not checks, WinCheck will automatically skip over them in the printing process.

Printing Checks to a Dot Matrix Printer

New to WinCheck version 3.0F and later, is the ability to print checks one at a time to a dot matrix printer.   Windows expects an entire page to be printed at a time (form feed after each page).   Previously, the only way to print a page of checks, was to use the WinCheck Print Queue.   You would determine how many checks fit on a page (8.5X11) and then set up the check form template to print X amount per page.   As you print checks they were added the queue.   Once the queue was full, the entire page of checks was printed.   This functionality still exists in WinCheck, but another option has been added to allow for singular check printing to dot matrix printers (print one check at a time).   This new feature called "Print Direct" is explained below:

The Print Direct option bypasses the Windows printer driver and prints the text directly through the printer port.   Please keep in mind that you will not be able to select fonts when printing checks with the Print Direct option; the printer's internal default font will be used. However, the advantage to using this option is that a single check can be printed at a time without a form feed being sent (page eject).

To access the Print Direct option, choose Check Form Printer Setup from the File menu to enter the WinCheck Check Form Designer.   Load your check template or the supplied template called "Dot Matrix Printer Template", by selecting Load Form Template from the File menu.

1. Choose Form Attributes from the File menu or double click the left mouse button on the Check Form Designer window.
2. Select the Print Direct box or press ALT+R from the keyboard.
3. Select the printer port that your printer is connect to - LPT 1-3 or COM 1-3.
4. Measure the vertical and horizontal dimensions of your checks with a ruler and translate the measurements to lines.   For example, if your checks are 8.5 inches wide (horizontal measurement) and 3.5 inches high (vertica measurement), then you would use the following values:

    Form Vertical Size (lines):   21
    Form Horizontal Size (inches): 9

Note: The Horizontal Size is indicated in full inch values, so 8.5 inches is rounded up to 9 inches in the example above.   Also, the Vertical Size is measured in lines, with 6 lines per inch as a guide.   So in the example above 3.5 inches translates to 21 lines ([3 X 6] +3 = 21).

Exporting Register Data

Choose *Export Register* from the <u>Acct</u> menu to export the Register window data to a tab or comma delimited text file (readable by most spreadsheet and database programs).   It is also possible to export data for multiple months using the Report Generator dialog.   The Export button/option is available for any custom made report.

The Statement

The major difference between the Register and the Statement is the range of items displayed.   The Register displays the items as they would be in your physical check register.   The Statement displays items as they would appear on a Bank statement.   Transactions are separated out according to type such as checks and deposits.

Register Windows display transactions for a month.   Statement windows display transactions for a month long cycle (i.e. Jan 15 through Feb 15).   Choose *Account Settings* from the Acct menu to specify the start of the bank cycle in the *Bank Statement Starts on day of month:* field.

The Statement is a window with a column headings and a list box or transactions separated by type.   The Headings are labels for the columns below.   Choose Headings from the Tools menu to toggle the Headings on and off.

Date   The date the transaction was made.   To change the date, double click on the transaction, edit the Date field, and choose OK.

The check number when applicable (blank if transaction is not a check).

Description If the transaction is a check, then the description column text will contain the check recipient (i.e. Fred's Bar and Grill).   If the transaction is anything other than a check, then the description field will describe the type of transaction, i.e. *Checking Deposit*, *Savings Withdrawal*, or *Checking ATM*.   Misc Checking and Savings transactions will display the transaction description text in this column.

ChkAmt   The values below this column detail the amount of the Checking transaction.

SavAmt   The values below this column detail the amount of the Savings transaction.

Reconciliation

An asterisk beside the date and a check mark beside the dollar amount indicates that the transaction in the Statement or Register window has cleared the bank.   To reconcile (clear) a transaction, select the transaction in the Statement or Register window and choose *Clear* from the <u>Data</u> menu, or press CTRL+C, or click on the check mark icon on the Control Bar. To Unclear a transaction, select the transaction and choose *Unclear* from the *Data* menu, or press CTRL+U, or click on the check mark with a slash in on the Control Bar.

When reconciling your checkbook once your bank statement arrives, choose   *Display Uncleared Only* from the *Data Menu* (if you are viewing a Statement Window).   When doing this, only those transactions that have yet to clear the bank will appear.   As you clear transactions they will disappear from the Statement window because only uncleared transactions are listed.   This can be helpful in determining when all the checks have cleared or in finding those transactions that have not yet cleared the bank.

Deleting Transactions

To delete a transaction, select it, and then choose *Delete* from the <u>Data</u> menu or press the Del key on the keyboard (Num Lock off).   You will be then be prompted with the following message:

Are you sure you want to Delete the selected Transaction(s)?

Choose Yes to delete the selected transaction or No to not delete the transaction. Caution: It is not possible to "undelete" transactions that have been deleted.

Modifying Transactions

To modify a transaction(s), select the transaction(s), and double click the mouse, or press the Enter key.   The transaction(s) will appear on the screen in their respective dialogs so the information can be edited.

Sorting Options for the Statement Window

When selecting Sort from the <u>Data</u> menu, the following sorting options are available for the Statement window:

Checks by Date   Sorts the check section of the active Statement window by date.

Checks by Number Sorts the check section of the active Statement window by number.

NOTE: Each window has it's own sort options.   Changing the sorting option will change the sorting method for the active window only.

Printing the Statement Window Data

To print the Statement, enter the *Report Generator* from the <u>Acct</u> menu.   Select the month or months that you wish to print.   Then, select a report.   There are three Statement reports to choose from in the *Choose a report type* box:

```
Statement Sorted by Number, Date
Statement Sorted by Number, Date - Uncleared
Statement Sorted by Date, Check Number
```

If you are tracking Savings transactions in the current account, then there will be six Statement reports to choose from:

```
Checking: Statement Sorted by Number, Date
Checking: Statement Sorted by Number, Date - Uncleared
Checking: Statement Sorted by Date, Check Number
Savings: Statement Sorted by Number, Date
Savings: Statement Sorted by Number, Date - Uncleared
Savings: Statement Sorted by Date, Check Number
```

Click on the *Preview* button to view the report or click on the *Print* button to print the report. The data for the selected reports can also be exported to a tab or comma delimited file, by choosing the Export button.   The export option is available for all custom made reports. Refer to the section in the manual on Printing Reports for additional information.

Account Settings

Choosing *Account Settings* from the <u>Acct</u> menu will allow you to choose preferences for your individual WinCheck account.   These settings are not system wide, but rather are based on the active account.   The dialog has the name of the current account in the title bar (for example, `TUT: Account Settings`).

Note: Any modifications made in this dialog will only affect the active account.   Depending upon the option, the modifications will not take effect until a new Statement/Register window is opened or the account is reloaded.   This is the case for items such as Password Protection, Sorting, and Headings.

Bank Statement Starts on day of month:

This field contains the day of the month on which your bank statement begins.   The default for this field is 1.For example, if you were to indicate a 15 in this field, items in the <u>Statement</u> window would start on 15th of the selected month and run to the 14th of the following month.

Register Sorting

Determines how the <u>Register</u> will be sorted initially.   This can be changed for each Register window at any time, by choosing *Sort* from the <u>Data</u> menu.   The register sorting option will be the initial sorting method in a new Register.   Refer to the sections on the Statement or the Register for information on the sorting options available from the *Data* menu.

Statement Sorting

Determines how the Statement will be sorted initially.   This can be changed for each <u>Statement</u> window at any time, by choosing *Sort* from the *Data* menu.

Headings

If checked, the Headings will be displayed when a <u>Register</u> or <u>Statement</u> window is opened for this account.   The Headings are the field items just below the window title for the Statement and Register (i.e. `Date`, `Description`, `Your Balance`...).   If you enable or disable this option, the Heading appearance will not take affect for the active window (only when a new window is opened).   This option is intended to set the initial setting for the Headings.   To change the appearance of the Headings at any time (without affecting the initial status) choose *Headings* from the <u>Tools</u> menu.

Remind/Auto Payment advance notice

This option is used to indicate the number of days that you would like to be reminded in advance of making a <u>common</u> transaction.   The default value for this field is 0, meaning that you would   be reminded on the date of the transaction (no advance notice).

Auto Clear Deposits, ATM

When this option is selected, any Deposit (Savings or Checking) or Cash Machine (ATM) transaction will automatically be marked as cleared.   The *Cleared* box in either of these transactions will automatically be marked.   The cleared box in other transactions will remain blank by default until you reconcile your account or manually check the *Cleared* box (ALT+L from the keyboard).

Prompt for Checkbook

Select this check box and WinCheck will prompt for you to select a checkbook on startup of the program.   Deselect this option if you only have one checkbook tied to the active account or do not want to be prompted on startup.

Savings Account

Deselect this check box to disable the tracking of a Savings account within the active Checking account. If this box is unchecked and `SavAmt, SavBal, BnkSav` columns will not appear on the Check Register/Statement windows.

Transaction Wallpaper

If checked, the transactions dialogs will appear with various colors (checks are blue and Misc. transactions are hot pink). Uncheck the *Transaction Wallpaper* option and all of the transaction dialogs will have a gray background. Transaction Wallpaper is only available on Color systems.

Toolbox on startup

If checked, the Toolbox appears when you start WinCheck (mouse systems only). Turn the Toolbox on or off at anytime by selecting *Toolbox* from the <u>Tools</u> menu.

Balance on startup

If checked, the Balance dialog appears when you load an account. Balance information can be displayed at any time by pressing F2 or enabling the Status Line at the bottom of the screen (selectable via the *Tools* menu).

Password Protection

If checked, the password entered in the edit fields will be required to access the account. The text entered into the *Password* and *Verify* fields must be the same. Valid passwords are any string of characters up to 15 characters long. Upon the loading a password protected file, you will be prompted for the password. Passwords are not case Sensitive.

OK

Saves preference changes made in this dialog.

CANCEL

Uses previous preferences.

Transactions

Finding Transactions (F8)

To find a transaction, choose the *Find...* option from the <u>Acct</u> menu or click on the magnifying glass button from the Control Bar.   In the Find Transaction dialog you can fill in search keys in order to find transactions.   You can make the key as detailed or vague as you wish. Generally, the more detailed the search keys are, the quicker the search process becomes.

Use the Find command to find transactions for a particular amount such as all $20.00 Checking ATM transactions.   Or use the Find command to list transactions to a particular recipient such as *Pet World*.   Use the Find command to locate all transactions with a particular category such as Charity or Gifts.   Are you spending to much on these categories or too little?

FIND Transaction Dialog

Search Range   Determines the dates/months to search.

Possible selections:

Search Current Month Only
Search ALL months
Search from: (fill in month/year i.e. 1/91 3/91).

Trans: Allows you to search for a particular type of transaction such as Checking Deposit or Check.   Leave the *Trans* field to `All*` to search through all transaction types.

Category: Allows you to search for a transactions with a particular category such as Pets or Business.   Leave the *Category* field at `All*` to search through all transactions regardless of category.

Amount: Indicate the transaction amount that you are looking for, such as `34.00`.   If the *Amount* field is left blank, then the WinCheck will consider any amount (wildcard).

Check #:   If "Check" is selected as the transaction type above, then this field will appear in black (instead of greyed out).   Indicate the number for a check if you know the number.   If the *Check* field is left blank, then the search will consider any check number (wildcard).

Keyword: The Keyword field is for Checks and Miscellaneous transactions only. For example, choose `Check` in the *Trans* field and type `Texaco`   in the Keyword field to find checks written to Texaco (checks with the word Texaco in the To: field of the check).   If the Keyword field is left blank, the search will consider all descriptions (wildcard).

Search   Starts the search process.   The speed of the search is effected by the number of "wildcards" and the range of months selected.   For example, a search for a specific check number will take less time then a search for any transaction with an amount of 45.00 dollars.   Also a search in the current month only will take less time then a search from 01/91 to 10/91.

Cancel   Leaves the Find Transaction dialog without searching.

Splitting Transactions

Splitting a transaction allows you to classify where certain amounts of a transaction are spent/received.   Here are some examples of when you would want to split a transaction:

1. You make a deposit of many checks.   Some of these checks are Personal, and some are Business.   You can specify the source of the income for this deposit by splitting it across personal and business categories.

2. You want to itemize the deductions on your paycheck.   You could enter a separate transaction for each deduction, or you could enter one transaction consisting of all of the deductions and then itemize by splitting the dollar amounts across categories.

3. You write a check that covers multiple categories.   For example, you might go to a large store and make a few personal purchases, a gift purchase, and a business purchase. You can split the total amount across all of the categories.

You may want to walk through the *Getting Started* section of the manual which includes an example of splitting a transaction.

To split a transaction, make sure the category is indicating `Split....`   Verify that the dollar amount of the transaction is correct.   Once all of the information for the transaction is correct, enter the transaction by pressing *OK*, *Another*, or *Print* (checks only).   The Split Dialog will appear on the screen.

Amount   This is the amount you wish to assign to a category.

Amount Accounted For   This is the amount you have already assigned to a category.

Amount remaining   This is the amount you still need to assign to a category.

Note: The OK button will not function until you have accounted for all of the transaction amount (0.00 will be listed in the *Amount Remaining* field).

When splitting a transaction, you will do the following steps:

1. Indicate a dollar amount for a category.
2. Indicate the category/subcategory.
3. Press the Add button to add the category and amount to the Summary of Splits.
4. Repeat steps 1 and 2 until all money has been accounted for.

It is possible to modify one of the entries in the Summary list by following these steps:

1. Select the entry to modify in the Summary List.
2. Type the new amount or change the category/subcategory.
3. Click the *Modify* button to make the change (or press ALT+Y).

It is possible to delete one of the entries in the Summary list by following these steps:

1. Select the entry to delete in the Summary List
2. Press the *Delete* button or press ALT+D.

Common Transactions

What are Common Transactions?

Common Transactions are those transactions that you make on a regular basis.   For example Common Transactions could be the monthly car payment, the monthly mortgage payment, or the bi-monthly paycheck deposit.   Transactions that you make on a regular basis can be automated by making them "Common Transactions" and adding them to a menu labeled *Common*.   The following is an example of transactions added to the Common menu:

```
JAE: 05/01  First of the month paycheck:  $1000.00
JAE: 05/01  Paycheck Deductions            $299.80
JAE: 05/15  Seattle City Light:             Varies
JAE: 05/16  Ford Motor Company:            $346.90
JAE: 05/18  Piano Rentals 'R' Us:           $36.00
JAE: 05/24  Shorewood Apartments           $580.00
```

The check to Seattle City Light is for a different amount each time you write the check. WinCheck will prompt you for the amount when you select this transaction.

If multiple accounts are loaded into WinCheck, or if there are more common transactions than can fit on the *Common* menu, WinCheck will group the common transactions and place them on pop-out menus:

Adding a Common Transaction (Memorizing)

To add/create a Common Transaction, choose *Add* from the <u>Common</u> menu.   A list of transaction types will pop out to the side of the main Common menu.

Possible transaction types:

> *Check*
> *Checking Deposit/Payment*
> *Checking Misc*
> *Checking Interest accrued/charged*
> *Savings Withdrawal*
> *Savings Deposit/Payment*
> *Savings Misc*
> *Savings Interest accrued/charged*

Note: The Savings options will be greyed if the active account is a credit card account as indicated in the Account Info dialog from the <u>Acct</u> menu.   The Savings options will also be greyed if *Savings Account* is not selected   in the Account Settings dialog (from the *Acct* menu).

After selecting the type of transaction, fill in as many or as few fields as you wish.   Leave the   Amount or the $ field blank if the transaction has a variable amount (i.e. the electricity bill varies from month to month).   Do fill in the date of the transaction.   The year and month are not important as these will automatically reflect the current month and year when you actually recall the transaction.   When adding Common Transactions, just use the current month and year and change the day if necessary.

The date of the transaction is used to determine the placement on the *Common* menu and the day for automatic transactions.   The list of common transactions are sorted by date under the Common menu.   If you have a group of transactions that you wish to be adjacent to each other under the Common menu, give them all the same Day.

When you actually recall one of these common transactions, the *current date* will be filled in the date field.   For example if you chose `JAE: 05/16 Ford Motor Company: $346.90` on May 21st, the transaction date will appear as 05/21/91.   This date can however be edited prior to pressing Enter or click on the OK button to record the transaction.

Using a Common Transaction (Recalling)

Recalling a transaction will actually record a copy of the Common transaction in your Register and affect your balance.   To recall the Common transaction select the transaction description from the Common menu.   This is usually done on the dreaded "Day of Bills" or on the cherished "Payday".

Example listing of items added to the Common menu:

```
JAE: 05/15  Seattle City Light          Varies
JAE: 05/16  Ford Motor Company        $346.90
JAE: 05/18  Piano Rentals 'R' Us       $36.00
```

Two of the common transactions listed above have a set amount that is paid each month. However, the payment to Seattle City Light varies depending upon how much electricity is used during the month.   This being the case, the Amount field was left blank when creating the Common transaction.

Editing a Common Transaction

1. Choose *Edit/Delete...* from the Common menu.

2. Select the transaction to edit from the list of Common Transactions.   Do this by pressing the down arrow or by clicking with the mouse on the transaction name.

3. Click on the Edit button or press ALT+E to bring up the transaction dialog for editing purposes.

   Double clicking with the mouse on a Common Transaction entry will also bring up the transaction for editing purposes.

4. Edit the items in the transaction dialog.   For example, change the Transaction Details by clicking on the *Details* button and edit or add detail information.   Once edited press OK to record the changes.

5. Press OK to exit the Common Transactions dialog.

Deleting a Common Transaction

1. Choose *Edit/Delete*... from the <u>Common</u> menu.

2. Select the transaction to delete from the list of Common Transactions.   Do this by pressing the Down Arrow on the keyboard or by clicking with the mouse on the transaction name.

3. Once selected, click on the Delete button or press ALT+D to delete the common transaction.   A message box will then appear asking:

```
                    Delete Common Transaction

       JAE: 05/16  Ford Motor Company      $346.90 ?"
```

4. Choose Yes to delete the transaction and No to return to the Common Transaction dialog without deleting a common transaction.

5. Press OK to exit the Common Transactions dialog.

Common Transaction Properties

Adding or Changing Common Transaction Properties
A: Automatic
AP: Automatic & Print
D: Delete
M: Menu
MP: Menu Pay
MPP: Menu Pay & Print
R.:   Remind

Once you have added Common Transactions to the menu, you can change the properties or attributes for the transaction.   For example, if you choose Properties from the <u>Common</u> menu, you will notice that your Common transactions have a M to the left of them.   For example:

```
M  :05/03    Cellular One              50.00
M  :05/10    Pets Are People Too       24.00
M  :05/23    Gifts for the Plenty      Varies
```

This "M" option for the common transactions is the default for WinCheck and simply means that the transaction will appear on the Common menu. To remove the Menu option from a common transaction, select the transaction and click in the Menu check box to remove the X (or press ALT+M from the keyboard).

Other properties for common transactions include:

```
A:    Automatic. Transaction occurs on indicated date.

AP:   Automatic & Print. Check written on date and printed.

D:    Delete this from the common list once paid.

M:    Menu. This transaction is on the Common menu (default).

MP:   Menu Pay. When selected pays w/o interaction.

MPP: Menu Pay & Print. When selected, pays and writes check.

R:    Remind. Reminds you to make this transaction.
```

The above options are broken into groups indicated by the lines across the screen.   For each group you can have one option selected.   For example, you can select `Automatic or` , `Automatic & Print`, but not both .   It is ok to have neither option set in a group, as long as at least one option is checked in the dialog.   You can, combine options from the different grouped properties.   For example, you can set a transaction for both `Menu Pay` and `Automatic` (by indicating both),   or `Remind` and `Automatic`.   With `Menu Pay` and `Automatic` indicated, you could make the transaction by selecting it from the menu, or by letting WinCheck make it for you (see Automatic below).   With `Remind` and `Delete` selected, you can be reminded to make the transaction that will be deleted from the menu once completed.

A: Automatic

Use this option when you would like transactions to occur automatically on a set date.   An example for this might be a direct deposit.   When you load an account that has an Automatic transaction, you will be prompted with the following prompt:

About to make these Automatic Transactions.

There are three options for the above prompt:

Skip   Skips making this transaction until next month.

Continue Makes/completes the transaction.

Postpone Postpones the transaction until the next time you load the account.

AP: Automatic & Print

This transaction property is identical to the Automatic transaction with one exception. When you load an account that has an Automatic & Print transaction, you will be prompted to make the transaction.   If you choose to make the transaction, the check will be printed. If the item is not a check and this property is applied, the transaction will be made but nothing will be printed.

D: Delete

This transaction property is designed for one time transactions.   Transactions that need to be made once (possibly with a reminder) and then removed from the menu.   An example for this property type might be the check you write to the IRS.   The IRS check could have the Delete and Remind properties (D,R).

M: Menu

This transaction property is automatically added to each new common transaction that is added by choosing *Add* from the <u>Common</u> menu.   When this option is selected, the common transaction will appear on the menu.   There is no practical limit to the number of common transactions.   This property must be used for transactions with a variable amount.

   This transaction must have a dollar amount to use these properties.

This message will appear if the transaction amount is variable and a property other than (or in addition to) Menu is indicated for a property.   For example, if you have the following common transaction:

`JAE: 05/15 Seattle City Light        Varies`

you will not be able to apply the `Menu Pay` or `Automatic` properties as these properties require a fixed dollar amount.

MP: Menu Pay

The Menu Pay transaction property is for complete transactions (including the amount). Transactions are made when the item is selected from the *Common* menu.   For example, you may be taking piano lessons.   Every time you have a lesson, you pay your teacher $30.00.   However, because of your time consuming project of writing Windows programs, your lessons are sporadic.   Every time you take a lesson, you could choose the check to your piano teacher from the *Common* menu.

MPP: Menu Pay & Print

The Menu Pay & Print transaction property is exactly like the Menu Pay property, except that when selected, the check is automatically printed.   If this transaction is not a check, then the transaction will still be made, but nothing will be printed.

R.: Remind

The Remind transaction property is for common transactions that you would like WinCheck to remind you on.   When you load an account that has a Remind transaction, you will be prompted with:

   The following transactions need to be made.

There are five options for the above prompt:

Pay Selected	Pays any of the selected transactions.
Pay All	Pays all of the listed transactions.
Pay and Print Selected	Pays and Prints the selected transactions (checks will be printed).
Pay and Print All	Pays and Prints checks for all of the listed transactions (transactions that are not checks will not be printed).
Cancel	Loads the account without making any of the reminder transactions.

In addition to the remind option you can indicate the number of days in advance that you would like to be reminded.   Choose *Account Settings* from the Acct menu to indicate the advance notice.

Adding or Changing Common Transaction Properties

1. Choose *Properties* from the <u>Common</u> menu.

2. In the listbox at the top of the resulting dialog, choose the transaction to add or change properties.   Do this by using the Up or Down Arrows on the keyboard or by clicking with the mouse on the transaction name.

3. Select or deselect a property by clicking in the check box with the mouse.   The keyboard equivalent would be to use the ALT key with the underlined character.   For example, ALT+A toggles the X in and out of the Automatic properties check box.

4. Click with the mouse on the Apply button or press ALT+Y to apply the property addition or change.

5. Repeat steps 2-4 for each common transaction you wish to modify.

6. Press OK to exit the Common Transactions Properties dialog.

Printer Configuration

Prior to printing reports and checks, the appropriate printer driver needs to be active and on the correct printing port.   If you have been printing from Windows previously, we can assume that the printer driver is installed.   Run the Windows Control Panel to ensure that your printer driver is active and configured for a printer port (such as LPT1).   Refer to the Windows documentation for additional information on configuring your printer via Control Panel.

To access the setup screen for the active printer driver (within WinCheck), choose *Windows Printer Setup* from the <u>File</u> menu.   In the resulting dialog labeled *Select Printer to Configure*, select a printer and click on the OK button.   If the printer you select is active in the Windows Control Panel, then the Windows printer setup screen will result.

In contrast, if the selected printer is not active, the following error will result:

> *Unable to access printer driver. Check to make sure the printer is active via the control panel.*

If this error results, refer to your Windows manual for information on configuring printers using the Windows Control Panel.

Choose *Select Printer(s) for Checks/Reports* from the *File* menu to access the Select Printing Devices Dialog.   From this dialog, you can select the printing devices for printing reports and checks.   This dialog was implemented with the idea that you may want to print your checks to a different printing device than the device you use for printing your reports.   For example, you may be printing your checks on a dot matrix printer on COM1 and the reports on a Laser Printer on LPT1.   The printer drivers listed besides *Checks* and *Reports* are the printers currently installed in the Windows Control Panel Printers dialog.   Select an active printer for check printing and the printing of reports.

Password Protecting your Files

WinCheck allows for password protection of account files by choosing *Account Settings* from the <u>Acct</u> menu.   The title bar of the resulting dialog will include the Account ID for the active account (i.e. TUT: Account Settings).   To enable Password Protection for the account listed in the title bar, mark the *Password Protection* box by clicking within the box with the mouse (keyboard users can press ALT+T to mark or unmark the box).   Once marked, the *Password* and *Verify* fields will not longer be greyed.   Press the Tab key once to advance to the Password field or click with the mouse within the Password field.   Type a maximum of 15 characters into the *Password* and *Verify* fields.   As you type the characters, asterisks will appear within the fields.   Type the same password for the *Password* and *Verify* fields.   The passwords are not case sensitive.

For your safety, Wilson WindowWare will not assist users in recovering data due to forgotten or lost passwords.

Backing up your Data Files

WinCheck includes a simple way to back up your account data to the A or B drive.   Choose *Select Backup Drive* from the <u>File</u> menu to automate the backups of your WinCheck data files.   The *Don't make backup* option is **on** by default.   To enable the backup of your data files, choose A or B to backup data to the A or B floppy disk drives respectively.

OK   Accepts the backup preference indicated.   The backup preferences can be:*Backup to drive A:Backup to drive B:Don't make backup.*

     If *Don't make Backup* is indicated, then WinCheck's backup feature is disabled until A or B is selected at a later time.

CANCEL   Exits the Select Backup Drive dialog without changing the backup selection.

If A or B is selected in this dialog, the user will be prompted to backup files when the account is closed.   This could be when exiting the program or when selecting *Close Account* from the <u>File</u> menu.   Insert a disk in drive A or B respectively when prompted to backup the account files.   Choose OK when the disk is placed in the drive and the account files will be backed up to the floppy disk.   Choosing *Cancel* will close the account without backing up the data/account files.

The Backup feature of WinCheck will backup *all* of the account files for all open accounts. This is equivalent to copying `*.JAE` (an example account ID) to a floppy diskette from the DOS prompt.   If you have not made changes to your account or do not wish to backup the files when closing an account, choose Cancel when prompted to backup the files.   To permanently disable the backup prompt,   choose *Select Backup Drive* from the *File* menu and choose *Don't make Backup*.

Hints and Tips

There is a Q & A section following the Hints and Tips.

Use Miscellaneous transactions for such items as direct deposits, automatic withdrawals, and service fees.   This way you can type a description line for the transaction, such as `Checking Fees` and this text will appear in the Register and Statement windows.

Take advantage of Categories and Subcategories in the Transaction dialogs. This way you can accurately and carefully track your finances.   Edit the WinCheck command files that are used to create the pre-defined categories so that new accounts start with the categories you would like.

Three batch files are included to create pre-defined categories when opening a new account or add the categories to an existing account by running the Command File (choose Run/Edit WinCheck Command File from the Acct menu and select the appropriate command file):

    `H.WCB`   WinCheck Batch File to create Personal categories

    `B.WCB`   WinCheck Batch File to create Business categories

    `HB.WCB`   WinCheck Batch File to create Personal&Business categories

These files can be edited by choosing Run/Edit WinCheck Command File from the Acct menu. Delete or add categories to the WCB file with the following syntax:

For example:

    `CATEGORY=(ET)Automobile/Truck:Maintenance`

Creates a Tax Significant Expense category named Automobile/Truck, and a tax significant subcategory called Maintenance.

    `CATEGORY=(IT)Interest Income`

Creates a Tax Significant Income category named Interest Income.

    `CATEGORY=(E)Automobile:Gasoline`

Creates a Expense category named Automobile, and a subcategory called Gasoline.

The characters in the parentheses can be one or more of the following:

    `E` Expense
    `I` Income
    `B` Both   (default value)
    `T` Tax Deductable/Significant

Refer to Section 16 of the Manual for more information on WinCheck Command Files.

Hold down the Shift key when adjusting column widths to adjust one column only (other columns will not move to accommodate the change).

Double click with the right mouse button over the Amount or $ field in a transaction to bring up the Windows calculator over the top of the transaction dialog.   Press CTRL+INS or choose Copy from the Edit menu to copy the calculated value into the Windows Clipboard. Press ALT+F4 or double click with the mouse on the close bar in the upper left to close the Calculator.   Move the cursor to the amount field and press SHIFT+INS to paste in the value from the Clipboard.

Disable Recalc when entering a slew of transactions (available in Register window only). Select Recalc from the Data menu so that a check mark does not appear beside Recalc.   No check mark means that Recalc is disabled.   When the recalculation is disabled, WinCheck will not need to recalculate the balance after each transaction.   This will make the entering

of transactions significantly faster.   Select Recalc from the Data menu again to enable the recalculation feature of WinCheck.   The Recalc option will be greyed if any Statement windows are open.

There is not a horizontal scroll bar for the Register and Statement windows.   If you are using a VGA or EGA system, you may want to disable the tracking of Savings (in the Account Settings dialog) or choose to "Checking or Cash" when opening a new account.   This way there will be less data that needs to be displayed at one time (fewer columns of information).   Refer to page 17-9 for information on setting up a Savings only account.

To display more data on the WinCheck screen, choose a smaller font for the Register or Statement windows and maximize the Register or Statement windows.

Use the Common Transactions to the fullest!   Bill paying can be just a few keystrokes or mouse clicks away.   By using the Misc transaction for everything except checks, you can have detailed descriptions listed under the Common menu (instead of *Checking Deposit* you can have *First of Month Paycheck*).

Use the Reminder property for your Common Transactions and never miss a payment again.

Set the Statement and Register windows to different colors so that it is easy to tell from a glance which window you have open, a Register or Statement.   To set the window color, choose Colors from the File menu.   In the list of descriptions there is an option for the Statement Window and Register Windows.

Set the Register Deposits Digits color to *green* and the Register Negative Balance to *red*.

When reconciling your checkbook, choose *Display Uncleared* from the Data menu of the Statement window.   Once no transactions appear, you should be done balancing your checkbook (everything has cleared the bank).

Create separate icons for each of your accounts, so that the account is automatically loaded when the icon is selected.   To do this, select the icon in the Windows Program Manger and choose Properties from the File menu.   In the edit box for the Command Line, add your account ID to the end of the Command Line path.   For example:

C:\WINCHECK\WINCHECK.EXE TUT

The above Command Line will load the Tutorial account upon startup of WinCheck.

Use the summation feature (+ on the keyboard or Sigma on the Control Bar) to sum a group of transaction, either discontinuous or continuous.

Take advantage of the Transaction Details.   You can put account numbers or other important information on the memo line for added security.   If you purchase envelopes with windows, you can have the recipients address printed on your check so that it views through the window.   Take advantage of the Comments section to make notes about transactions.

When you create check form templates or reports, feel free to distribute them everywhere. Many other people would love to have pre-defined reports and check templates.   A good template description would be the check form inventory number and manufacturer.

Use WinCheck's backup feature to make backup copies of your data when closing account files.   Backups can be made to floppy drives A or B.

Use the Find command to find transactions for a particular amount such as all $20.00 Checking ATM transactions.   Or use the Find command to list transactions to a particular recipient such as *Pet World*.   Use the Find command to locate all transactions with a particular category such as Charity or Gifts.   Are you spending to much on these categories or too little?   Print a Cash Flow report for a break down of amount spent in each category for one month or a range of months.

If you have more than one checkbook attached to an account, use the Select Checkbook

dialog to record the starting and ending numbers for each book.   Also check the *Prompt for Checkbook* option in the Account Settings dialog so that when starting WinCheck, you are prompted for a checkbook to use.

Forms are device independent as long as you leave the lines per inch and characters per inch settings at their defaults (6 LPI and 10 CPI).

If you are using one of the supplied custom reports and would like to make a small change to the report, choose to *Edit* the report or create a new report based on another report.

Common Questions and Answers

Question:

When viewing the Statement or Register windows, there are some columns in which the data appears as ##### and the data does is clipped when printed (not all of the text prints).

Answer:

Change the width of the column by positioning the mouse between the two columns so that the cursor changes to a bar with a left and right arrow.   Now click and drag the mouse to increase the width of the column (refer to page 7 of this manual for additional information on the column widths and headings).   Once adjusted to the correct width, choose Memorize Heading Columns from the Data menu.

Question:

How can I set up a Savings only account?

Answer:

WinCheck is currently able to create the following types of accounts:

    Checking or Cash
    Checking and Savings
    Credit Card

If you would like to set up a Savings only account, choose to start a Checking and Savings account when opening a new account.   This option will enable the Savings Account tracking in the Account Settings dialog.   The Register will now have the following headings as a result (choose Headings from the Tools menu if the column headings are not currently on the Register window): Date, #, Description, ChkAmt, ChkBal, BnkChk, SavAmt, SavBal, BnkSav.   To make is so that only the Savings columns appear on the Register window, minimize the Chk columns so that no data appears.   Position the cursor between ChkAmt and ChkBal so that the cursor changes to a double sided arrow.   Now, click the left mouse button and drag the column seperator to the left until you cannot see heading label ChkAmt.   Position the cursor between ChkBal and BnkChk.   Click and drag again to the left until the data and column headings disappear.   Finally, position the cursor between the BnkChk and SavAmt columns and click and drag the mouse to the left.   By doing this we are "hiding" the checking columns so that this account displays Savings Transactions only.   Use the same procedure to minimize the ChkAmt column in the Statement window.

Note: After adjusting the column widths, choose Memorize Heading Columns from the Data menu to save the column widths for the next session.

Question:

I just added a transaction and cannot find it in the current Register window, where is it?.

Answer:

Transactions reside in the month that they are dated.   So if you are in the November Register window and you make a transaction with a December date, the transaction will not appear in the current window (rather it will appear in the December window).   WinCheck is capable of viewing several Statements and Registers from the same account at one time. To view a Register window, choose Display Check Register from the Acct menu.   In the resulting dialog, WinCheck displays the months that currently have data.   Select a month and choose OK to open the Register.   Refer to Section 14, "Working with Multiple Accounts and Windows", of the WinCheck User's manual for more information.

Question:

After creating a custom report with the WinCheck Report Generator, the report views and prints without data or headings.

Answer:

If the custom report has a title, but no headings or data when printed or viewed, ensure that there are "Column Attributes" set for the columns of data.   By default, WinCheck will create a custom report with 3 columns below the Report Description field.   Click on each column and set a column attribute such as Date or Description.   If this terminology seems foreign to you, refer to the report examples in the Getting Started section and the Printing Reports section.

If the report has headings and the wrong data, change the starting and ending month selection in the WinCheck Report Generator dialog.   Choose Report Generator from the Acct menu and in the resulting dialog indicate a starting and ending month.   Next, choose the report from the list box and click on Preview or Print.   To change the report or view the report settings, select the report name and then click on the Edit button (this will bring up the WinCheck Custom Report Maker dialog box).   Refer to the section on Printing Reports.

Question:

How do I open a Register or Statement for a month not listed in the "Pick A Month" dialog (after selecting Display Check Statement or Register from the Acct menu)?

Answer:

It is not possible to open a Register or Statement window unless there is data for that month. If you would like to open a Register or Statement window for March, write a transaction with a March date (03/XX/91); where XX is the day number.

Question:

Is there any way to change the colors of the transaction dialogs?

Answer:

The colors for the transaction dialogs are not editable with the File Colors command.   You can however change the colors for most other items in WinCheck, but not the background colors for the transaction dialogs, i.e. Misc transactions are hot pink.   If you would like all of

the transactions to have a gray background (no flashy colors), turn off the Transaction Wallpaper in the Account Settings dialog (from the Acct menu).

Question:

The Balance figures in the Register window as well as the Status Line are missing/blank.

Answer:

Recalc is currently not enabled.   Select Recalc from the Data menu so that a check mark appears beside Recalc.   **Note:** Turning Recalc off is helpful when entering a series of transactions.   Because WinCheck does not need to recalculate the balance after each transaction, the entering of transactions is significantly faster.

Register this product!   By registering this product, you will keep informed about future updates to WinCheck.

Send product suggestions to:

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