Index - Smart Accounts Release 1.3

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3, Oakley Close,
Sandbach,
Cheshire CW11 9RQ
England.

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Getting Started

Smart Accounts is an integrated package for managing your bank account. It includes the following features:

- automatic posting of regular entries to your account (standing orders, direct debits).

- allows you to "check off" your bank statement as received from the bank, and keeps running totals of cleared and uncleared items (such as cheques you have written but have yet to be presented).

- allows you to "forward project", answering questions such as "what will my balance be in 30 days time, considering all the regular entries which will occur?"

- allows you to assign budget categories to each entry that you make (and to regular entries) so you can analyze where your money is going!

- can print the various analyses you perform.

Getting Started with Smart Accounts is very easy, you simply need to open the account by making an opening entry, and then add entries each time you write a cheque or pay in a credit.

Adding details of regular payments (standing orders, direct debits etc.) is the next thing you need to do, using the new entry option of the diary window.

Checking off your statement by using one of the many clear options of the entries menu will allow you to check for missing entries or bank errors.

The many options of the analysis menu will allow you to determine expenditure on individual budget categories, and project what the account will look like in the future, allowing for regular entries.

When the main account window displays there are some "short cut" buttons displayed below the account details, most of which provide equivalent function to their counterparts in the respective menus. The "accumulator" however does not have an equivalent. It is intended as a simple calculator and as its name implies it accumulates values. To add up a list of values simply select them one at a time and single-click on the accumulator. To zeroise the accumulator use the "zeroise" button.

File Menu

The entries in the file menu provide various options for loading and saving the account details to disk, for setting processing options, printing a statement and quitting the program.

New

Clears the complete account. If changes have been made to the currently loaded account but the account has not been saved a warning and the option to save before proceeding are given. All other open windows are closed by this command.

Open

This option loads a previous account from disk. The usual file-selector dialog box is presented, from where the appropriate account can be chosen. The default extension is ".ACC", but this can be over-ridden if desired.

Save

This option saves the account with the currently selected file-name (either the name of the file the account was loaded from, or the name used in a preceding "save as".

Save As

This option allows the account to be saved under a new filename. The usual file selector dialog box is presented, and an existing file can be chosen (in which case a file over-write confirmation will be requested) or a new filename used.

Set Roll-up

This option determines the number of entries maintained in the account. As new entries are made the total number of entries is compared against the roll-up-limit set via this menu item. If the current number of entries exceeds the roll-up limit the first two entries are combined into one, using the narrative from the first entry, the date from the second, and the balance and cleared balance calculated as the sum of the two. The process is then repeated until the number of entries is equal to the roll-up limit. The higher this limit is set the more work the program must do locating entries, calculating balances etc.. The upper limit is 999 entries, but a more practical number is probably 200 or so.

Print

Prints a statement of all the entries shown in the account to the current default printer. The printer can be selected and configured in the normal way by use of the standard Windows Control Panel.

Print Range

Displays a dialog box requesting a start and end date and then prints a statement consisting of entries between those dates (inclusive). The printer can be selected and configured as above.

Copy To Clipboard

Copies the contents of the complete account to the Windows Clipboard. The data can then be pasted into any other application that can accept simple textual data, such as Notepad, Write etc.

Exit

Exits the program. If the account has been changed but not saved a warning and the option to save before quitting is given.

Entries Menu

The Entries Menu provides options for opening the account, making new entries, deleting and editing existing entries, finding particular entries, and "clearing" or checking off entries against a received Bank Statement. A forced recalculation of balances can also be performed.

Opening Entry

This option is only available when there are no entries in the account, and permits the entry of the "opening balance". Once entered this first entry cannot be further edited or deleted, if an error is made use the new option in the file menu to clear the account, and start again.

New Entry

This option displays a dialog box which permits new entries to the account. The fields of the dialog box are mostly self explanatory, but note the following:-

The date format required includes slashes "/". (E.G. 12/07/92). Leading zeroes are also required. The date format expected is that specified in the international settings section of the Windows Control Panel. **If you have trouble entering dates this is probably the reason.** Note that once you start with a particular date format you can't easily change to a different one.

The "budget category" drop-down list box contains three character budget categories which are set from the "Budget Code Maintenance" option of the Analysis Menu. If the list is empty and you wish to use budget categories you will need to define them first.

When entering amounts the default entry type is a debit, and a minus sign (-) is not required. To identify a credit either use the mouse to toggle the credit radio button to on, or as a short-cut hit the plus key (+).

At least one character of narrative (detail) is required..

The "entry status" of cleared or uncleared defines whether the item has appeared yet on your bank statement. Items which are marked as "cleared" contribute to the "cleared balance". If you have only just written a cheque it is very unlikely to be cleared!

To make multiple entries, use the "Again" button (the default if you press enter). After you have made the final entry use the "OK" button.

Entries are added at the appropriate point in the account depending on their date. Credit items always come before Debit items if they have the same date (it makes your account look healthier!).

Delete Entry

Deletes the currently selected entry. (An entry is selected simply by single-clicking on it, which makes it appear inverse (i.e. white on black)). Single clicking on an already selected entry de-selects it.

Edit Entry

Edits the currently selected entry. The "new entry" dialog appears, with all the relevant fields completed with details of the selected entry ready for you to modify. You can also edit entries by double-clicking on them. Using the "Cancel" button simply replaces the original details. The "Again"" button is not available during Edit processing.

Clear/Unclear

Selecting this option "clears" an uncleared entry, or "unclears" an already cleared entry. Entries should be cleared as they are ticked off a received Bank Statement. Cleared entries contribute to the "Cleared Balance" running total. If no entries have been missed and there are no errors on the Bank Statement, at the end of "clearing/ticking off" the Cleared Balance should equal the closing balance on the Bank Statement. Cleared Entries are indicated by the © symbol in column 1. Entries can also be cleared by using the Clear/Unclear buttons at the bottom of the account list.

Clear All

This option simply "clears" all the entries in the account.

Clear to Date

This option displays a dialog box requesting a date and then clears all entries up to and including the supplied date.

Clear To Selected

This option clears all entries up to and including the selected entry (shown in inverse video and selected by single-clicking on it).

Quick Clear

This option is designed for use when "ticking off" a received Bank Statement. A dialog box is displayed, with a field for entering an amount, and a toggle for indicating credit or debit. The account is then searched for the first uncleared entry which matches, and that entry is cleared. If a matching entry is not found a message is displayed and a beep emitted. Note that if there are two entries with identical amounts this method will always find and clear the first.

Find Entry

This option displays a dialog box requesting an amount and/or some text. It then attempts to find a matching entry, starting at the currently selected entry, or at the top of the account if no entry is currently selected. The text entered is searched for "in" the narrative of each entry, it does not have to match exactly, or form the start of the narrative. Case is also ignored. For example a search string of **cas** would locate "Casanova's Nightclub", "Cash" or "Bocasa's Restaurant". If both text and an amount are entered the fields are "ANDED", i.e. both the narrative and amount searches must apply to a particular entry before it will be selected.

Repeat Find

This option repeats the last find command, starting at the currently selected entry or the top of the account.

Recalculate

Forces the program to recalculate all the balances from the start of the account. Should not normally be necessary.

Diary Menu

The dairy menu option of the main account window has no sub-menu items, it simply opens another window which displays the account's regular payments (Direct Debits/Standing Orders etc.) This window operates independently of the main account window, and provides facilities for adding/ deleting and modifying regular entries, as well as printing them. The diary window has its own set of menu's consisting of a <u>File menu</u> and an <u>Entries menu</u>.

The layout of each entry in the diary window is as follows:-

Nextdate

The next date the entry will be made. When a regular entry is first input this is the date entered by you in the date field of the entry dialog. As the entry is made automatically on each due date this field is updated to show the next due date.

Special processing is undertaken for those entries which are designated as monthly, and have a date of the 29th, 30th or 31st of the month. In the case of an entry that has a date of the 31st, following a payment on the 31st January the **nextdate** field will be updated to the 28th February (29th in a leap year). Following the February payment the **Nextdate** field will be updated to the 31st March. The rule being applied is that if the next date obtained by incrementing the month is not valid, the previous valid date is used. The **Nextdate** field will revert to the original day number in months where it is valid.

Narrative

This narrative will be used when entries are automatically posted on their due dates.

Amount

This amount will be used when entries are automatically posted on their due dates.

Frq

This field details the frequency of payment, and consists of two digits plus a character. The two digits signify the regularity of the payment, and the

character the unit. For example the characters 04W signify a payment every 4 weeks, 01M signifies a payment every 1 calendar month, 07D every 7 days and 01Y once a year.

#

The # or number symbol signifies the number of remaining payments. A value of 0 in this field indicates that the regular payment has expired, and should probably be deleted. A value of 999 indicates a "never expiring" payment.

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Details the date the first payment was (or is to be) made. The daynumber part of this field is used to determine the correct "original day" when modifications are made to cater for short months (as detailed in the **Nextdate** discussion above).

BC

Signifies the Budget Code which will be used when this entry is automatically posted to the main account.

Diary Menu

File Submenu

Print

Prints a listing of all the regular entries shown in the diary window to the current default printer. The printer can be selected and configured in the normal way by use of the standard Windows Control Panel.

Copy To Clipboard

Copies the contents of the diary Window to the Windows Clipboard. The data can then be pasted into any other application that can accept simple textual data, such as Notepad, Write etc.

Exit

Closes the diary entry window. Note that this does not exit the program. Exiting the program can only be achieved from the main account window. However, it is not necessary to close the diary entry window before exiting the program.

Diary Menu

Entries Submenu

New Entry

This option displays a dialog box which permits the addition of new "regular entries" to the account. The fields of the dialog box are mostly self explanatory, but note the following:-

The date format required includes slashes "/". (E.G. 12/07/92). Leading zeroes are also required. Note that if you enter a date before the current date the entry will be accepted, but not actioned until you save and reload the account file.

The **#payments** field is available for specifying the total number of payments to be made (i.e. 60 for a 5 year, monthly repayable loan). If this field is left blank the regular payment will be never-ending (although you can of course terminate it simply by deleting it!).

The **every** entry box/drop down list allows you to specify the regularity of payments. Options exist to allow the specification of every **n** days/weeks/calendar months/years.

The "**budget category**" drop-down list box contains three character budget categories which are set from the "Budget Code Maintenance" option of the Analysis Menu. If the list is empty and you wish to use budget categories you will need to define them first.

When entering amounts, do not be tempted to use a minus sign -, it won't work. Use the credit/debit toggle instead.

At least one character of narrative (detail) is required.

Delete Entry

Deletes the currently selected entry. (An entry is selected simply by single-clicking on it, which makes it appear inverse (i.e. white on black)). Single clicking on an already selected entry de-selects it.

Edit Entry

Edits the currently selected entry. The "new entry" dialog appears, with all the relevant fields completed with details of the selected entry ready for you

to modify. You can also edit entries by double-clicking on them. Using the "Cancel" button simply replaces the original details.

Analysis Menu

The analysis menu provides a number of commands to help you analyse the flow of entries across your account. The following options are presented.

Summary by Budget Code

This option displays a dialog box which provides a breakdown of the account by budget code. By default the analysis covers the whole period of the account, but if desired you can enter from and to dates to restrict the analysis. Note that the first entry in the account ("Carried forward") is not included in the analysis.

View Budget Category

This option causes a new window to appear which lists all the entries for a particular budget category between two dates, and provides their total. A drop-down list box gives the ability to select a particular budget category, and the "dates" menu option allows the date range to be specified. In the file menu there is a print option which allows the list as displayed to be printed, and a "Copy to Clipboard" option which copies the contents of the list to the Windows Clipboard.   Note that the first entry in the account ("Carried forward") is not included in the analysis.

Display Statistics

This option provides statistics about the account, such as the number of entries, number of regular payments, first entry date etc.

Forward Projection

This option causes a new window to open, and the state of the account "projected" forward to a future date. The following processing occurs:-

The last entry in the account is used as the "opening balance".

The "projection date" is then determined as 30 days in advance of the current date.

Regular payments are then processed up to the projection date, and a projected balance calculated and displayed. For information, all "regular entries" are shown with a ® symbol in the first column.

When the window is displayed, "trial entries" can be made by selecting either the "new entry" menu sub-item of the entries menu, or by using the "trial

entry" pushbutton. The same dialog form is presented as for a normal account entry, and is completed in the same way. The projected balance is then updated appropriately. Note that entries made in this way are purely temporary for analysis purposes and never affect the main account window.

The projection date can also be changed, by entering a new date in the "new date" field and pressing the reproject button. A reprojection is performed up to the new date, and any "trial entries" previously made are preserved (you can of course delete them by using the delete sub-menu option of the entries menu). While projecting a "cancel" dialog is displayed which will cancel the forward projection and can be useful if inappropriate dates are entered!

The projection can be printed using the print sub-menu option of the file menu, or copied to the Windows Clipboard with the "copy to Clipboard" option.

Budget Code Maintenance

This option displays a dialog which allows the addition and deletion of budget codes, which are 3 characters in length. Any three unique characters may be specified, and are used in other options of the analysis menu to help in analysing the state of the account.