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Introduction

The **Windows Home Accountant** program allows you to keep track of your household expenses, incomes, bank accounts, and credit cards. By defining the proper information to **Home Accountant**, you can determine exactly how your money is being spent. In addition to helping you track where your money is being spent, **Home Accountant** provides useful financial analysis tools:

- o A report feature that allows you to generate several types of spending reports, including bar charts and pie charts.
- o A 'double-click' zoom, which allows you to instantly create a detailed report from an overview report.

You define three types of financial data to **Home Accountant**: Accounts, Transactions, and Categories.

- o *Accounts* represent either bank accounts, cash, or credit cards.
- o *Transactions* define a movement of funds into or out of accounts. There are 3 different kinds of transactions:
 - a **transfer** is a movement from one account to another;
 - an **expense** is a payment made from an account;
 - an **income** is a deposit into an account from an external source, such as a salary.
- o *Categories* are a way of classifying transactions. Categories fall into two general types:
 - **Expense** categories. Expense categories are used to categorize expense transactions. Examples of expense categories are **Mortgage Payments** or **Automotive Expenses**;
 - **Income** categories, which represent sources of income. An example of an income category might be **Bill's Salary**.

Defining Your Financial Data

Expense and income transactions must define both an account and a category. Expense transactions name an account from which the expense is being paid and an expense category. Income transactions define an account into which the deposit is made and an income category. Transfer transactions define two accounts: the 'from' account, where funds are withdrawn from; and the 'to' account, where funds are deposited into. An example of a Transfer transaction might be the payment of a credit card bill, where money is transferred from a bank account into a credit card account.

You can define a special type of Category called a Major Category, which is used to group together other categories for reporting purposes. For example, suppose you have two family cars, and you want to keep track of the expenses separately. You define a simple category for each car's expenses. However, at times, you want a convenient way of looking at both categories together. You can define a major category called *Automotive Expenses*, and associate both automotive categories with the new major category. Now you can create reports or charts for the major category, which will include information from all sub-categories.

Budget Files

Home Accountant normally retains detailed information on accounts, categories, and

transactions in a file called a Budget file. Budget files are loaded and saved to and from disk using the **File** pull-down menu. You can keep a complete history of all your transactions in your Budget file; however, to save space, **Home Accountant** includes a Consolidation function which allows you to combine older transactions by month, category, and optionally by account. This saves space in the Budget file at the expense of some loss of detail.

Printing Checks

You can specify that you want **Home Accountant** to automatically print checks for you when you define transactions involving a Bank Account. It is necessary for you to define the characteristics of your checks when you define your Bank Account in order to enable the printing of checks.

Memorizing Transactions

A handy feature of **Home Accountant** is the ability to memorize commonly-entered transaction and recall them at a later time. For example, monthly payment of the rent or mortgage could be a memorized transaction. You store a model for the transaction within the budget file. When you want to use the model as a live transaction, use the recall function to bring the model to the screen for entry as a real transaction. The model transaction can contain all transaction detail with the exception of date and time, which are automatically updated with the current date and time when the transaction is recalled.

Defining Future Transactions

Home Accountant also allows you to create transactions that will not be made until some time in the future. When the defined future date occurs, **Home Accountant** allows you to view and possibly alter the transaction definition prior to its entry as a real transaction. Future transactions can be defined as re-occurring: they will continue to be re-scheduled on a regular basis (daily, weekly, or monthly).

Generating Financial Reports

Five different reports can be generated by **Home Accountant**: an Account Status report, a Transaction report, a Trends Report, an Account History, and a Budget Variance report. Two different kinds of charts can be easily created: a bar chart, which provides a history of one or more categories over time, and a pie chart, which breaks down the distribution of expenses or incomes by category. All reports and charts can be viewed on the screen or sent to your printer via the Print option.

Report definitions can be created and saved along with your Budget file. You can customize the information you want to appear on the report, and save the resulting report definition. Saved report definitions can be used at any time to recreate the report.

Account

Something from which payments can be made, and income can be deposited into. There are three types of accounts: **Bank Accounts**, **Credit Cards**, and **Cash**.

Transaction

An exchange of funds. There are three types of transactions: **Expense** (a payment for something from an account); **Income** (a deposit into an account from an external source, such as a salary); and **Transfer** (a movement of funds from one account to another).

Category

A means of classifying either Expense or Income Transactions. There are two general types of categories: **Expense** and **Income**.

Major Category

A means of grouping other, related Categories together for reporting purposes. When you define a major category, you associate one or more other categories with it. When you display the major category, information associated with the sub-ordinant categories is shown.

What's New in Version 3.3

The following features/changes have been made to Version 3.25 of **Home Accountant for Windows**:

- o Account and Category Container Windows are now supported. These windows display the Icons for each Account and Category you have associated with them. You can manipulate and define accounts and categories directly from these windows, and you can create transactions by dragging one icon to another.
- o You can now define an **Auto Refresh** interval which will cause **Home Accountant** to automatically update all your report windows with new data on a periodic interval.
- o When accounts and categories are displayed in a drop-down list within a dialog box, you can key in a character, and Home Accountant will scroll the drop-down list to the first account or category beginning with the character.
- o The **Printer Setup...** option within the **File** menu now displays the Windows standard printer setup dialog box..
- o Category Icons are now displayed on the Trends report.
- o You can now reconcile Credit Card transactions, as well as transactions involving Bank Accounts. See the topic **Transaction Reconciliation** for further details.
- o Various bugs have been fixed.

What's New in Version 3.2

The following features/changes have been made to Version 3.2 of **Home Accountant for Windows**:

- When transactions are displayed in a **Select Transaction** Dialog Box, they are now displayed in reverse chronological order (from most recent to oldest). These transactions are displayed with an Icon representing the category associated with the transaction. Only the most recent 500 transactions are displayed.
- If future transactions are defined, then the Icons representing the transactions are displayed in the calendar on the days in which the future transactions are scheduled to occur.
- If you select or double-click a day on the calendar for which future transactions are defined, the **Future Transactions** report is displayed.
- If you select or double-click on a date in the past within the Calendar window, the resulting report now shows all transactions entered on the that day, not just the expenses.
- A facility now exists for Archiving old transactions to another budget file. See the topic **The Archive Option** for further details.
- An option in the **Create Transaction Trends Bar Graph** allows you to easily define a Total Expenses vs. Total Income bar graph. See the topic **Defining the Trends Graph** for more details.
- It's now possible to 'un-associate' an Icon from a Category.
- The **Check Reconciliation** Dialog Box now displays the sum amount of each unreconciled transaction.
- A problem in the handling of duplicate transactions has been fixed. It is now possible to select either one of two duplicately defined transactions; in prior releases, only the first could be selected.

What's New in Version 3.1

The following features/changes have been made to Version 3.1 of **Home Accountant for Windows**:

- o You now have your choice of Toolbar formats: either **small** (featuring 15 small buttons at the top of the Main Window under the menu); **large** (featuring 8 larger buttons at the top of the Main Window); or **floating** (a moveable window which contains 15 small buttons). An option is available for customizing the contents of the large toolbar. See the description of the **Toolbar** options for further details
- o A new report, the **Budget Variance** is now available. This report will show the relationship between monthly expenses and budget for your expense Categories.
- o The **Define Simple Category** and **Define Major Category** Dialog Boxes now contain a graph indicating how close you are to exceeding the monthly budget for the category.
- o Improvements have been made to vertical scrolling within report sub-windows. As you scroll through a report vertically, only the report details change; the report and column heading remain locked on the screen.
- o 3 new options on the **Help** pull-down menu are now available:
 - o **Search for Topic** brings up the Windows Help Search Dialog Box, allowing you to search for a specific keyword within the Help information.
 - o **Current Report** will provide Help information specific to the type of report currently displayed on the screen. If more than one report appears on the screen, **Current Report** will provide information on the topmost window.
 - o **Using Help** provides information on the use of Help itself.
- o Additional Help information has been provided specific to reading and understanding the contents of the reports that can be produced by **Home Accountant**. This information can be obtained by selecting the **Current Report** option under the Help pull-down menu.

What's New in Version 3.0

The following features/changes have been made to Version 3.0 of **Home Accountant for Windows**:

- o You can now import transactions to **Home Accountant** from other sources, such as the Windows Clipboard, ASCII Text files, and Quicken.
- o **Home Accountant** will now automatically add interest to your interest-bearing bank accounts. See the description of the **Define Account Dialog Box** for details.
- o A Mortgage Calculator has been implemented. The Mortgage Calculator will compute the payment amount for any standard amortized loan.
- o If you print a Bar Chart or Pie Chart, the legend will now be printed, if the legend appears on the screen.
- o Most dialog boxes now have context-sensitive field-level help. If you press PF1 while the Dialog Box is displayed, a popup window appears providing help for just the field that has the current input focus. You can still get help information on the entire Dialog Box by clicking the **Help** button.
- o The **To** field on the **Define Transaction Dialog Box** is now a Drop-Down box in which any of the previous 20 **To** field values can be selected.
- o A problem with excessive use of System Resources has been fixed.

What's New in Version 2.9

The following features/changes have been made to Version 2.9 of **Home Accountant for Windows**:

- o **Home Accountant** will now print checks for you when you define a transaction involving a Bank Account. For more details, see topic **Automatic Printing of Checks**.
- o You can now define your own Icons and associate these icons with your Categories. See topic **Using Your Own Category Icons** for more details.

Creating a New Budget File

Use the **New** option of the **File** menu to create a new Budget file. This function clears all Account, Category, and Transaction entries and allows you to start a new Budget. If you are working with another budget file when you select this function, and you have made changes to it since you last saved it, you will be prompted to save it.

Opening a Budget File

Use the **Open** option of the **File** menu to open and load an existing Budget file. You are then prompted with a Dialog Box for the file name. Note that Budget files by convention end with the **.BGT** suffix on the file name. Whenever you open a Budget file, the Account Balance report is displayed on the screen automatically.

As the Budget file is being loaded, the **File Load Progress** Dialog Box lets you know how far along the operation is. If you wish to cancel the Open operation, click the **Cancel** button.

You can also open a Budget file by 'Dragging' it to **Home Accountant** from the Windows File Manager.

Saving a Budget File

Use the **Save** option of the **File** menu to save your updated Budget file. This option writes the current contents of the budget file back to the Disk under the name shown in the Window title. If there is no name in the title, you will be prompted for a file name.

As the Budget file is being saved, the **File Save Progress** Dialog Box lets you know how far along the operation is. If you wish to cancel the save, click the **Cancel** button.

Saving a Budget File under a Different Name

If you have made changes to your budget file, but wish to rename the Budget file when you save it, use the **Save As** option from the **File** menu. You are prompted with a Dialog Box to enter a name for the new file. Note that Budget files by convention end with the **.BGT** suffix on the file name.

As the budget file is being saved, the **File Save Progress** Dialog Box lets you know how far along the operation is. If you wish to cancel the save, click the **Cancel** button.

Using your own Category Icons

Home Accountant comes with a set of pre-defined Icons which you can associate with your expense or income categories on the **Define Category Dialog Box**.

If you have your own ICON files (suffixed with "*.ICO") and wish to use them in addition to the pre-defined category icons, you can define them to **Home Accountant** by selecting the **Add Icons...** option on the **File** pull-down menu. A Dialog Box is displayed which allows you to select which ICON file you want to be made available. Once you have chosen an ICON file, the icon contained within will be made available to you on the **Define Category Dialog Box**.

Note that it is the name of the ICON file, not the icon itself, which is permanently associated with your budget file. The actual icon is reloaded from the ICON file each time the budget file is OPENed. What this means is that if you later delete the ICON file, the icon will no longer be available to any category to which it is associated.

Deleting User-Defined Icons

Use the **Delete User Icons...** option from the **File** pull-down menu in order to delete references to a User-Defined Category Icon from the Budget file. You can define new Icon files for use with the **Add Icons..** option. If you later decide that you no longer want to use one of these Icons, the Icons can be deleted with the **Delete User Icons...** option.

When you select this option, the **Select Icon File to Delete** Dialog Box is displayed. Select an Icon file in the List box and click the **Delete** button to remove references to the Icon from the Budget File. Click the **Done** button when you are finished.

Note that when you Delete an Icon with this Dialog Box, you are not actually deleting the Icon file. You are merely removing any references to the Icon from your budget file. Any categories which are associated with a deleted Icon are modified so that they are no longer associated with any Icon.

Exporting Transactions to an External File

Use the **Export** option from the **File** menu to save a group of transactions (based upon date) to an external file. This option is useful for maintaining a single budget from multiple systems. One of the systems should contain the master copy of the budget file, while the other system(s) contain secondary copies. You can enter transactions on one of the secondary copies, then periodically export the transactions to an export file. This export file can then be imported into the master system to bring it up to date.

When you select the **Export** option, you will be prompted with two dialog boxes. The first is used to prompt you with a date range for selecting transactions to be exported. You must enter a **To** date which provides an end limit for the selection; the **From** date is optional, and provides a beginning limit for the transaction. If no **From** date is provided, then all transactions entered up to and including the **To** date are exported; if you enter a **From** date, then transactions on or after this date, up to and including the **To** date, are exported.

The second dialog box is a file selection box which allows you to specify the name and location for the export file. Note that by convention, export files have the suffix **BEX**.

Importing Transactions from an External File

Home Accountant allows you to import transactions from other systems or formats by using the **Import** option under the **File** menu. Transactions can be imported from 4 different sources:

- o From other **Home Accountant** systems
- o From the Windows Clipboard
- o From a ASCII File
- o From a **Quicken Interchange Format** (QIF) file

The Archive Function

The **Archive** option, located under the **File** menu, is used to create a new budget file from your existing file by removing from it activity which took place prior to a specific date. The new budget file is referred to as an *archive* file. It contains all accounts and categories that are defined in your current budget file, but contains only those transactions whose dates occur on or earlier than the date you specify on the **Transaction Archive** screen. All of the transactions which are moved to the archive file are deleted from the current budget file; thus, this option provides a means of cleaning up your budget file by purging it of old activity, but at the same, retaining a record of the purged activity.

For example, let's say you specify 12/31/93 as the date on the **Transaction Archive** screen. All transactions created on or before 12/31/93 will be removed from the existing budget file and included in the Archived file.

The output from the **Archive** process is a budget file, which itself can be loaded and examined by **Home Accountant**. However, as the activity within this file represents old, inactive transactions, the information in the Archived budget file should not be altered by **Home Accountant**. Note that within the archived budget file, **Home Accountant** will attempt to restore the balances of each Account to the values they had at the end of the interval.

When you enter the **Archive** option, the **Transaction Archive** Dialog Box is displayed. This Dialog Box allows you to enter the Date, prior to which all transactions will be archived. The Dialog Box also allows you to define the name and subdirectory of your Archived budget file. When you click the **OK** button, the Archive file is created.

The Print Function

The **Print** option, located under the **File** menu, is used to send the report being shown on the screen to your current default printer. You can use the Printer Setup option to check to see which is your current default printer prior to executing this function.

The Printer Setup Function

If you need to send a report to your printer, the **Printer Setup** option of the **File** menu can be used to specify setup parameters for the printer. When you enter this option, you are prompted with the **Default Printer Select** Dialog Box. You can choose to setup either the current default printer, (by leaving the **Default Printer** button selected) or any of your other defined printers (by selecting **Specific Printer**). You can choose the print orientation for the printer (either Portrait or Landscape), and the paper size and source. Select the **Setup...** button to bring up the **Options** Dialog Box, allowing you to specify options which are specific to the particular printer.

When you are done setting the options for your printer, click the **OK** button. Select the **Cancel** button to exit the Dialog without modifying the printer setup.

Changing the Font for Reports

Use the **Fonts** sub-menu from the **File** menu to change the font (character style) used to create a report. When you select this option, the **Font** dialog box is selected. This dialog box allows you to select a new default typeface and character size for the current report sub-window. It also establishes a default font for any new report windows you create. Note that fonts sizes are measured in points.

Exiting Home Accountant

Use the **Exit** option of the **File** menu to exit the **Home Accountant**. If you have made unsaved changes to your Budget file, you are prompted with a Dialog Box asking if you want to save the file.

OPENing Previously Accessed Files

Under the **Exit** entry in the **File** menu, you may find up to 4 additional entries. Each of these entries is a Budget File which you have previously accessed with **Home Accountant**. By selecting one of these entries, you will cause the file to be OPENed.

Registration

Registration for **Home Accountant for Windows** is only \$15 (\$20 outside North America, to cover extra postage). If you register, you will receive a Hardcopy User's Guide, plus you will be entitled to Technical Support from the author, including free upgrades.

There are two ways to register for **Home Accountant**:

- If you have a membership on CompuServe, you can use the CompuServe Shareware Registration Process. The author's CompuServe ID is 71672,3344.
- You can print the User Registration Form below and mail it, along with a check or money order, directly to the author at the following address:
Brad Winslow
1205 Beryl St. Apt. C
Redondo Beach, CA 90277
USA
Be sure to provide your return address, and indicate what version of **Home Accountant** you currently have. You will receive a hardcopy User's Guide, and the latest version of the software.

You can contact the author on the Internet using the following address:
BWINS@ix.netcom.com

You can contact the author through **America Online** using the Screen Name **BradWin**

Click on the word [Print](#) to send the contents of this topic (along with the Registration form) to your printer.

Registration for Home Accountant

Registration for Home Accountant for Windows is 15 U.S. Dollars
(\$20 outside North America)

Please make checks payable to Brad Winslow

Name _____

Address _____

How did you acquire your current copy of Home Accountant?

Version of Home Accountant you are now running _____

Disk Size: 3.5(1.44M) 3.5(720K) 5.25(1.2M)

Importing Transactions from Home Accountant

Use the **Import from Home Accountant...** option under the **File** menu to cause a group of Transactions, exported from another system using the export option, to be read in and applied against your current budget. This option is useful for maintaining a single budget from multiple systems. One of the systems should contain the master copy of the budget file, while the other system(s) contain secondary copies. You can enter transactions on one of the secondary copies, then periodically export the transactions to an export file. This export file can then be imported into the master system to bring it up to date.

When you select the **Import from Home Accountant...** option, you will be prompted with a file selection dialog box, used for specifying the name of the export file to be read. Note that by convention, export files have the suffix **BEX**. When you select a file, the transactions in the file are read and processed by **Home Accountant** as if they had been entered manually. **Home Accountant** checks for duplications, and will not process a transaction that has the same Description for the same date as an existing transaction. If **Home Accountant** detects a duplicate transaction, it will prompt you with a dialog box, asking you if you want to edit the transaction. If you select **YES**, then the Edit Transaction Dialog Box is displayed, allowing you to edit the transaction.

You can also import an export file by 'Dragging' it to **Home Accountant** from the Windows File Manager.

Note that for the Import and Export features to be effective, the secondary copies of the budget file must contain the exact same Account and Category definitions as the Master copy. If you export a transaction that refers to an Account or Category that is not defined on the importing system, then the transaction will not be completely processed on the importing system. The easiest way to keep the Master and Secondary copies in sync is to periodically copy the entire budget file from the Master to the secondary systems.

Importing Transactions from the Windows Clipboard

If you want to import transactions that are stored in another Windows application (such as Microsoft Excel), you can cut or copy the transactions to the Windows clipboard and use the **Import From Clipboard** option under the File menu to bring the transactions into **Home Accountant**. In order for this option to work, the transactions must be in the format required by **Home Accountant**:

- o The data must be in tabular format;
- o The first row in the table must contain the column headings. The following column headings can be specified:
 - **Description** (required)
 - **Type** (required)
 - **To** (required)
 - **Date** (required)
 - **Account** (required)
 - **Category** (required)
 - **Amount** (required)
 - **Time** (optional)
 - **Check Number** (optional)

The columns can be specified in any order, as long as each of the required columns is present

- o Each subsequent row of the table defines a new transaction. The columns of the table contain the data for transaction, as defined by column headings. The **Type** column should contain either **Expense**, **Income**, or **Transfer**.

For example, the following set of cells from Microsoft Excel could be copied to the clipboard, and imported into **Home Accountant** as two new transactions:

	A	B	C	D	E	F	G	H
1	Description	Type	To	Date	Amount	Account	Category	
2	Bought Gas	Expense	Shell Auto	6/30/94	10.00	Gas Credit Card	Automotive	
3	Lunch	Expense	McDonald's	7/1/94	5.50	Cash	Dining	
4								

If the Account or Category referenced by an imported transaction does not exist, **Home Accountant** prompts you and allows you the option of creating it dynamically.

Importing Transactions from an ASCII File

You can import transactions from an ASCII (Text) file, provided that the transactions are stored in the proper format. The following is the format required by **Home**

Accountant for Text files:

- o The data must be in tabular format;
- o The rows of the table are separated by CarriageReturn-LineFeed sequences;
- o The columns within each row are separated by commas, or by Tab characters;
- o The first row in the table must contain the column headings. The following column headings can be specified:
 - **Description** (required)
 - **Type** (required)
 - **To** (required)
 - **Date** (required)
 - **Account** (required)
 - **Category** (required)
 - **Time** (optional)
 - **Check Number** (optional)The columns can be specified in any order, as long as each of the required columns is present
- o Each subsequent row of the table defines a new transaction. The columns of the table contain the data for transaction, as defined by column headings. The **Type** column should contain either **Expense**, **Income**, or **Transfer**.

For example, if a text file contains the following data, it can be imported into **Home Accountant** as two new transactions:

```
Description, Type, To, Date, Amount, Account, Category<CR><LF>  
Bought Gas, Expense, Shell Auto, 6/30/94, 10.00, Gas Credit Card, Automotive<CR><LF>  
Lunch, Expense, McDonald's, 7/1/94, 5.50, Cash, Dining<CR><LF>
```

Note that in the example above, '<CR><LF>' represents a CarriageReturn - LineFeed sequence.

If the Account or Category referenced by an imported transaction does not exist, **Home Accountant** prompts you and allows you the option of creating it dynamically.

If you select the **Import from ASCII File...** option, the **Select File to Import** Dialog Box is displayed which allows you to specify the name of the import file.

Importing Transactions from a Quicken Interchange Format (QIF) File

If you are a current user of the **Quicken** program, you can import your transactions to **Home Accountant** by using the Quicken Interchange Format, or QIF. Using Quicken, select the **Export...** option under the **File** pull-down menu. Select the Account to export from, the data range, and the name of the QIF file to create. The **Transactions** box should be checked. You can also check the **Accounts List**, **Category List**, and **Memorized Transactions**; however, only the information pertaining to the selected Account will be used by **Home Accountant**.

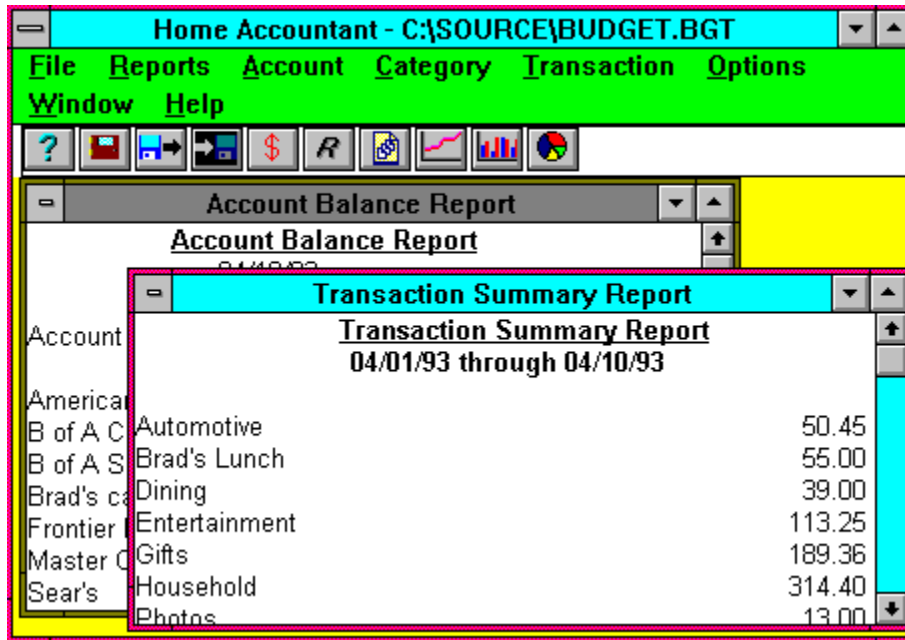
Next, select the **Import from Quicken...** option from the **File** pull-down menu in **Home Accountant**. The **Import from Quicken Interchange Format File** Dialog Box will appear, allowing you to select the QIF to import from. If you did not specify the **Accounts List** option when you created the QIF file, or if you wish to override the specification of the Account associated with the transactions, select the account with the **Import To Account** list box.

You must repeat this procedure for each Quicken account which contains transactions you wish to import.

If the Account or Category referenced by an imported transaction does not exist, **Home Accountant** prompts you and allows you the option of creating it dynamically.

Viewing Reports on the Display Screen

When you use the **Home Accountant** program to generate a report to the display, the report appears within a report sub-window within the **Home Accountant** client area. Each time you create a new report, a new report window is created. Each report window can be controlled individually, and is totally independent from the other report windows. The following shows a **Home Accountant** screen with two report sub-windows:



This screen contains two windows, each containing a **Home Accountant** report. Only one of these reports can be active at a time. You can activate a report window by clicking on it with the mouse, or by selecting the report name from the **Window** option. When a report is active, the **Home Accountant** menu bar reflects the options appropriate for that report type.

Scrolling Through a Report

If a report is too large to fit in a window, Horizontal and/or Vertical Scroll bars appear to allow you to scroll within the report. You can use your mouse to control the scroll bars and scroll through the report in the usual manner. In addition, you can use the following keyboard interface to scroll a report:

- o Use the **up arrow** and **down arrow** keys to scroll through the report one line at a time.
- o Use the **Page Up** and **Page Down** keys to scroll through the report one page at a time.
- o Use the **Home** key to scroll immediately to the beginning of the report.
- o Use the **End** key to scroll immediately to the end of the report.
- o Use the **Tab** key to 'highlight' the next item on the screen, so that it can be selected for zooming.
- o Use the **Escape** key to remove highlighting from the current entry.
- o Use the **Enter** key to 'zoom' in on the current highlighted entry. See the

- o description of zooming below.
- o If you hold down the **Shift** key and press the **Enter** key, the **Font** Dialog Box appears. This allows you to modify the font associated with the current highlighted entry.


As you scroll through a report, the report heading retains it's original position within the window; only report details are scrolled.

Obtaining Details About a Report Item

If you see an item on a report for which you wish to see more details, you can 'zoom-in' on the item in question. You select an item for zooming by either clicking on it with the mouse, or by pressing the **Tab** key until the entry is highlighted. Zoom in on the selected item by double clicking on it with the left mouse button or by pressing the **Enter** key. As a result of zooming-in on a report item, a new report sub-window or Dialog Box is created, containing more details about the selected item. For example, if you zoom in on a Category or Account name in a Transaction Summary report, a Transaction detail report for the selected item for the same date range is displayed in a new window. If you are displaying a Transaction Detail report, and you zoom in on a particular entry, the Define Transaction Dialog Box for the selected transaction is then displayed. If you zoom in on a dollar value on the Trends report, a Transaction Detail report for the corresponding month and Expense Category is displayed.

Changing the Report Style


You can change the font (character style) of any element within a report by either selecting the element (by using the **Tab** key or by clicking on it with either mouse button), and then either double-clicking on it with the right mouse button or holding down the **Shift** key while pressing the **Enter** key. When either of these actions are performed, the **Font** Dialog Box is displayed. This Dialog Box allows you to select a new font for the display of the selected text.

You can access the System Menu for the report window by clicking on the  at the upper left hand corner of the sub-window. Several useful options are available on the System menu; the following topics describe those options that are unique to **Home Accountant**.

Deleting a Report Window

You can get rid of a Report Window by selecting the **Close** option from the System menu for the sub-window.

Accessing the System Menu

When you access the System Menu for a report sub-window by clicking on the , a pull-down menu is displayed which contains several useful options. Four of these options are unique for **Home Accountant**, and are described in the following topics:

- o Title, which allows you to change the title of a report sub-window;
- o Refresh, which causes the current report to be re-created with more current data;
- o Memorize, which causes the report definition that created the current report to be saved as a **Memorize** report;
- o Recreate, which allows you to respecify the parameters that created the current report and to regenerate the report.

Changing the Window Title

Use the **Title** option from a report sub-window System Menu to change the title associated with the sub-window. When this option is selected, a Dialog Box is displayed, showing the current window title, and allowing you to change it. If you decide you want to change the title, key in the new title, and click on the **OK** button. If you change your mind and decide not you change the title, click the **Cancel** button.

Refreshing the Report

Normally, when you define a report, the contents of the report are not updated to reflect any changes that you make to the data. For example, if you create a Transaction detail report, then define a new transaction, the new transaction will not show up in the report.

The **Refresh** option on the report sub-window System menu option causes the report to be refreshed with the most current data defined to **Home Accountant**. It is as if the report was redefined and recreated from scratch.

If you enable the **Auto Refresh** option, **Home Accountant** will automatically refresh each report window on a periodic basis.

If you want to refresh the report using a different set of report definition parameters, you must use the **Recreate** option.

Memorizing the Report Definition

Use the **Memorize** option, located within the report sub-window's System pop-up menu, to cause the report definition that created the report to be saved. The information that you entered on the Dialog Box which created this report is saved with the Budget file. This report definition information can be reused to reproduce this report in the future by using the Recall option under the **Reports** pull-down menu. This allows you to create customized reports and recall them at any time.

Note that the current sub-window title is used to uniquely identify this report definition. Therefore, it is a requirement that any report definition you memorize must have a different window title than any previously saved report definition titles.

Redefining the Report

Use the **Recreate** option under the report sub-window's System menu to redefine the original report definition and recreate the report with the modified definition. When this option is selected, the original Dialog Box used to set up the report is displayed. You can then modify the report definition by entering the changed information into the Dialog Box. When you click **OK**, the report is regenerated with the new definition. If you click **Cancel** on the report definition Dialog Box, the original report remains in the report sub-window.

Defining the Transaction Report

The **Transactions** option, located under the **Reports** menu, allows you to see or print a report of your transactions. When you select this option, the **Select Report Characteristics** Dialog Box is displayed:

Select Report Characteristics

Report Title:

Start Date:

End Date:

Show Detail

Report by:

- Category
- Account

Output to:

- Screen
- Printer

Buttons:

Select Category:

When you select the **OK** button, the Transaction Report you defined is displayed in a new Report Sub-window.

See the topic **Understanding the Transaction Report** for information about the contents of the Transaction Report

Report Title

Enter the title that you want to appear at the top of the report. This is also used to title the Report Sub-window, and it used to uniquely identify the report if you **Memorize** it.

Start Date

Enter the date in standard format. Only transactions occurring on or after the start date are included in the report.

End Date

Enter the date in standard format. Only transactions occurring on or before the end date are included in the report.

Show Detail Box

Check this box to see detailed information for the transactions. If this flag is not set, you will only see transaction summaries by category or by account.

Report By

This area indicates whether you want to see transactions broken out by **Category** or by **Account**.

Show Expenses or Income

These buttons indicate whether you want to see Expense Transactions or Income Transactions. Only one of them can be checked.

Select Category (or Account)

The **Select** drop-down list allows you specify a Category (if you choose the **Report by Category** option) or Account (if you choose **Report by Account**). If you do not select an entry in this box, a report is produced showing transactions for each simple Category or Account.

If you type a character on your keyboard, **Home Accountant** will automatically scroll this list box to the first category or account beginning with the character.

Output To

These buttons allow you choose whether you want the report to be written to the **Screen** or to the **Printer**.

Select Printer

This list box only appears if the **Printer** box is selected in the **Output To** area. This list allows you to select a target printer for your output.

OK Button

When you fill in the parameters that define your Transaction report, press the **OK** button and the report will be shown in a new report window, or will be sent to the printer.

Cancel Button

Press this button to cancel your report definition.

Memorize Button

If you select the **Memorize** button, then the report definition will be saved. Saved report definitions can later be used to create a new report by selecting the Recall option under the **Report** menu.

Defining the Account Balance Report

Select the **Accounts** option, located under the **Reports** menu, to report the current status of each of your defined accounts.

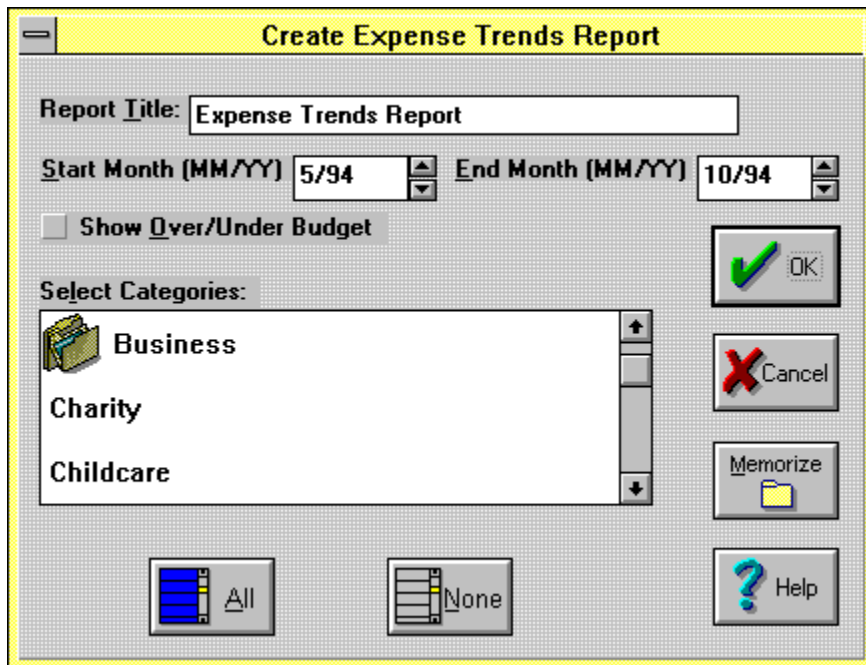
See the topic **Understanding the Account Balance Report** to find out more about the contents of the Account Balance Report

Note that you can only have one Account Balance Report window defined at any one time. If you select this option when an Account Report window already exists, then the existing Account Report is refreshed.

Defining the Trends Report

The **Trends** option, located under the **Reports** menu, is selected to display the Expense Category Trends Report. This report shows you how much you have spent in the selected expense categories by month. It can also show the budget values associated with the selected categories, and indicate the amount over or under budget for each month. The report also shows total expenses and total income.

When you select this option, the **Create Expense Trends Report** Dialog Box appears on the screen:



When you select the **OK** Button, a new Trends Report is created. See the topic [Understanding the Trends Report](#) to learn more about the contents of the Trends Report.

Report Title

Enter the title that you want to appear at the top of the report. This is also used to title the Report Sub-window, and it used to uniquely identify the report if you **Memorize** it.

Start Date

Enter the month range as the Start Month and End Month in MM/YY format.

End Date

Enter the month range as the Start Month and End Month in MM/YY format.

Show Over/Under Budget

If the **Show Over/Under Budget** option is selected, the amount over/under budget appears underneath each category's expenses for the month. If you were over budget for the month (spent too much), the amount appears in red (if you have a color monitor).

Select Categories

You can select which categories you want to see in the **Select Categories** List Box. By default, all categories are selected.

OK Button

Click the **OK** button to display the report in a new report window.

Cancel Button

Press this button to cancel your report definition.

Memorize Button

If you select the **Memorize** button, then the report definition will be saved. Saved report definitions can later be used to create a new report by selecting the Recall option under the **Report** menu.

All Button

The **All** button offers you a convenient means of selecting each Category within the Select Categories List Box.

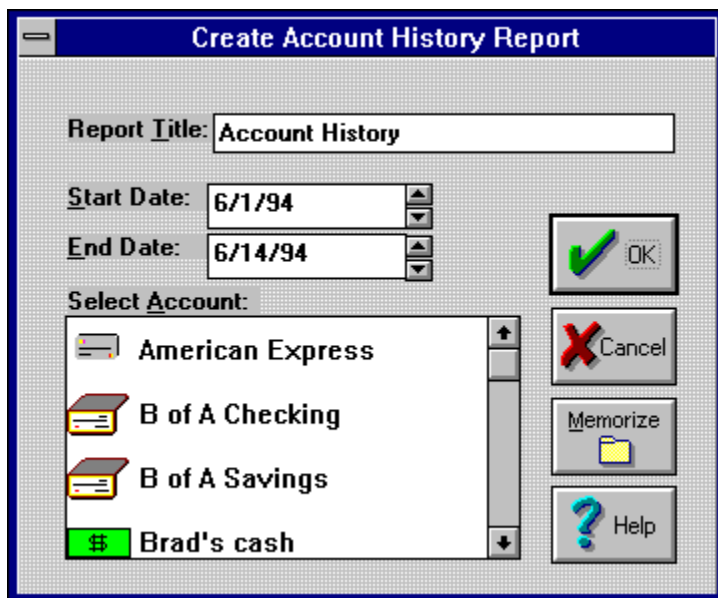
None Button

Select this button to de-select each entry in the Select Categories List Box

Defining the Account History Report

The **Account History** option within the **Reports** menu allows you to generate a report which shows all the transaction activity against an Account for a specified period of time. The first line of the report shows the Account's Balance at the start of the interval. Each subsequent report line represents a transaction involving the account. You can track how the balance within the account changed over the course of the selected time period.

When you first select the **Account History** option, the following dialog box is displayed:



When you select the **OK** Button, a new Account History Report is created. See the topic [Understanding the Account History](#) to learn more about the contents of the Account History Report.

Report Title

Enter the title that you want to appear at the top of the report. This is also used to title the Report Sub-window, and it used to uniquely identify the report if you **Memorize** it.

Start Date

Enter the date for the start of the report, in standard format. Transactions occurring on or after this date are included in the report.

End Date

Enter the date for the end of the report, in standard format. Transactions occurring on or prior this date are included in the report.

Select Account

This box allows you to select the account for which the report is to be created.

OK Button

Click the **OK** button to display the report in a new report window.

Cancel Button

Press this button to cancel your report definition.

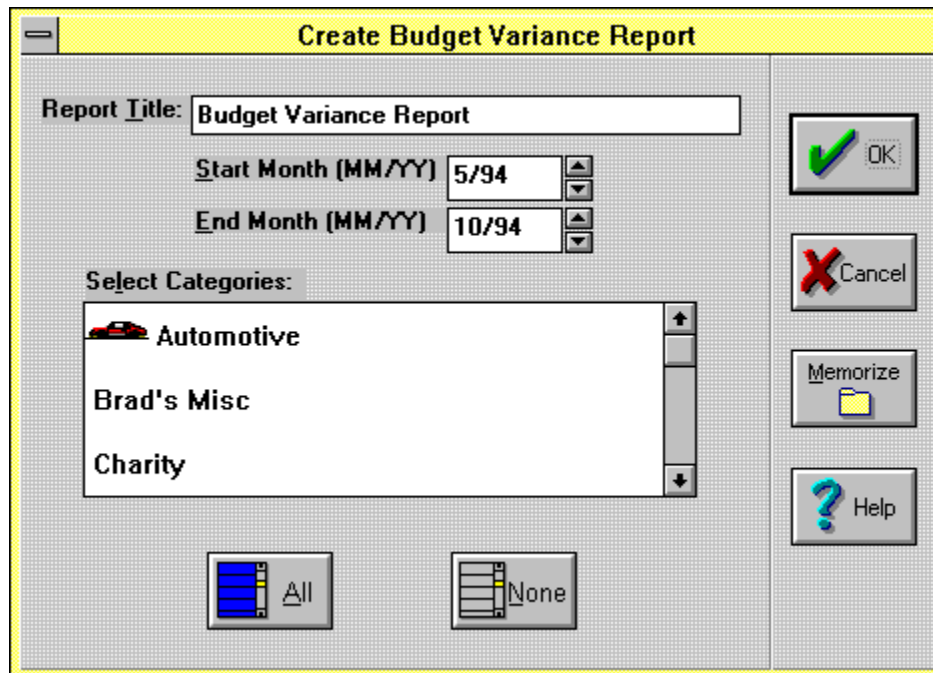
Memorize Button

If you select the **Memorize** button, then the report definition will be saved. Saved report definitions can later be used to create a new report by selecting the Recall option under the **Report** menu.

Defining the Budget Variance Report

The **Budget Variance** option, located under the **Reports** menu, is used to define the Budget Variance Report, which shows you how your monthly expenses compare to your monthly category budgets.

When you select this option, the **Create Budget Variance Report** Dialog Box appears on the screen:



The screenshot shows a dialog box titled "Create Budget Variance Report". It features a "Report Title" field containing "Budget Variance Report". Below this are two date pickers: "Start Month (MM/YY)" set to "5/94" and "End Month (MM/YY)" set to "10/94". A "Select Categories:" list box contains three items: "Automotive" (with a car icon), "Brad's Misc", and "Charity". At the bottom left are two buttons: "All" and "None". On the right side, there are four buttons: "OK" (with a green checkmark), "Cancel" (with a red X), "Memorize" (with a folder icon), and "Help" (with a question mark icon).

When you select the **OK** Button, a new Budget Variance Report is created. See the topic [**Understanding the Budget Variance**](#) to learn more about the contents of the Budget Variance Report.

Report Title

Enter the title that you want to appear at the top of the report. This is also used to title the Report Sub-window, and it used to uniquely identify the report if you **Memorize** it.

Start Date

Enter the month range as the Start Month and End Month in MM/YY format.

End Date

Enter the month range as the Start Month and End Month in MM/YY format.

Select Categories

You can select which categories you want to see in the **Select Categories** List Box.

Only those expense categories for which you have defined a monthly budget appear in this List Box.

OK Button

Click the **OK** button to display the report in a new report window.

Cancel Button

Press this button to cancel your report definition.

Memorize Button

If you select the **Memorize** button, then the report definition will be saved. Saved report definitions can later be used to create a new report by selecting the Recall option under the **Report** menu.

All Button

The **All** button offers you a convenient means of selecting each Category within the Select Categories List Box.

None Button

Select this button to de-select each entry in the Select Categories List Box

Start Date Increment Button

Use this button to increment the start month one month at a time.

Start Date Decrement Button

Use this button to decrement the start month one month at a time.

End Date Increment Button

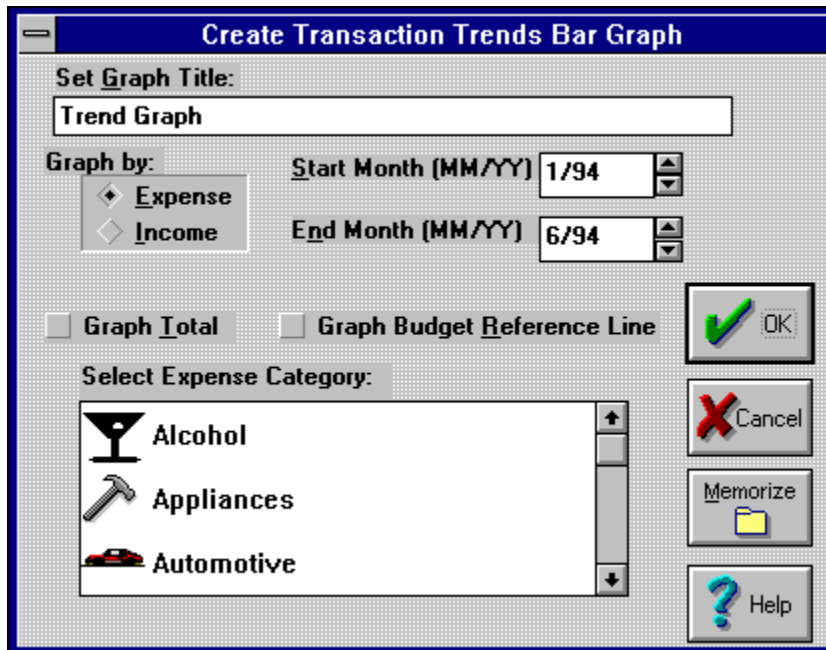
Use this button to increment the end month one month at a time.

End Date Increment Button

Use this button to decrement the end month one month at a time.

Defining the Trends Graph

The **Trends Graph** option, which is located under the **Reports** menu, is used to create a month-by-month bar graph of the total expenses in one or more categories. When you select this options, a Dialog Box is displayed, which allows you to set control parameters for the Bar Graph:



The dialog box is titled "Create Transaction Trends Bar Graph". It contains the following elements:

- Set Graph Title:** A text field containing "Trend Graph".
- Graph by:** A dropdown menu with "Expense" selected and "Income" as an option.
- Start Month (MM/YY):** A date spinner set to "1/94".
- End Month (MM/YY):** A date spinner set to "6/94".
- Graph Total:** An unchecked checkbox.
- Graph Budget Reference Line:** An unchecked checkbox.
- Select Expense Category:** A list box with three items: "Alcohol" (with a martini glass icon), "Appliances" (with a hammer icon), and "Automotive" (with a car icon).
- Buttons:** "OK" (with a green checkmark), "Cancel" (with a red X), "Memorize" (with a folder icon), and "Help" (with a question mark icon).

When you click on **OK**, a new window is created which contains the bar graph. For more information about the Trends Graph, see the topic [Understanding the Trends Graph](#).

Report Title

Enter the title that you want to appear at the top of the graph in the **Set Graph Title** field. This is also used to title the Report Sub-window, and it used to uniquely identify the report if you **Memorize** it.

Graph By Option

The **Graph by:** option allows you to select either **Expense** categories or **Income** categories.

Graph Total

The **Graph Total** checkbox allows you to generate a graph consisting of a single bar for each month. Each bar represents the sum of all expense or income activity for that month.

Draw Budget Reference Line

If you select the **Draw Budget Reference Line** option, then a horizontal line is drawn across the chart for each selected expense category. The horizontal line(s) represent the defined Budget values for each selected category. This option does not appear if the **Graph Total** option is selected, or if you are graphing Income categories.

Select Category

The **Select {Expense | Income} Category** list box allows you to select one or more categories for the graph. This list box disappears if the **Graph Total** box is checked.

Start Month

The **Start Month** and **End Month** fields allow you to specify the time period to appear on the bar graphs horizontal axis. The default is the last 6 months. You must enter these dates in MM/YY format (i.e. 4/92 to specify April of 1992).

End Month

The **Start Month** and **End Month** fields allow you to specify the time period to appear on the bar graphs horizontal axis. The default is the last 6 months. You must enter these dates in MM/YY format (i.e. 4/92 to specify April of 1992).

OK Button

Click the **OK** button to display the report in a new report window.

Cancel Button

Press this button to cancel your report definition.

Memorize Button

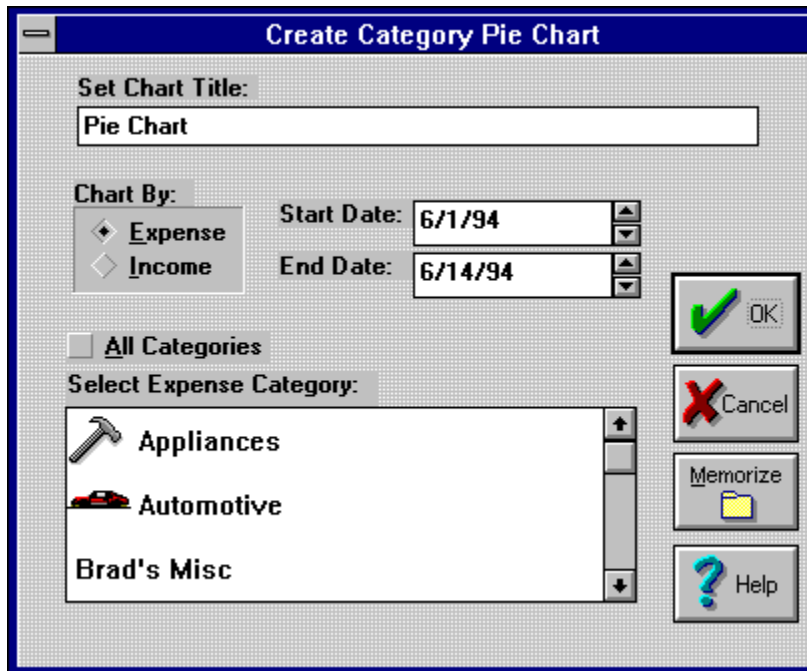
If you select the **Memorize** button, then the report definition will be saved. Saved report definitions can later be used to create a new report by selecting the Recall option under the **Report** menu.

Vs. Income

This checkbox only appears if the **Graph Total** and the **Graph By Expense** buttons are checked. If the **Vs Income** checkbox is checked, a graph is produced containing 2 bars for each month included in the report. Each bar represents the total expenses or the total income for the month.

Defining the Pie Chart

Use the **Pie Chart** option on the **Report** menu to create a Pie Chart of Transaction Categories. The resulting chart shows the distribution of transactions by either Expense or Income for the specified time period. When this option is selected, a Dialog Box is selected which allows parameters to be set:



The screenshot shows a dialog box titled "Create Category Pie Chart". It contains the following fields and controls:

- Set Chart Title:** A text box containing "Pie Chart".
- Chart By:** A group box containing two radio buttons: "Expense" (selected) and "Income".
- Start Date:** A date field containing "6/1/94".
- End Date:** A date field containing "6/14/94".
- All Categories:** An unchecked checkbox.
- Select Expense Category:** A list box containing three items: "Appliances" (with a hammer icon), "Automotive" (with a car icon), and "Brad's Misc".
- Buttons:** A vertical stack of buttons on the right side: "OK" (with a green checkmark), "Cancel" (with a red X), "Memorize" (with a folder icon), and "Help" (with a question mark icon).

When you click on **OK**, a new window is created which contains the Pie Chart. For more information about the Pie Chart, see the topic [Understanding the Pie Chart](#).

Report Title

Enter the title that you want to appear at the top of the graph in the **Set Chart Title** field. This is also used to title the Report Sub-window, and it used to uniquely identify the report if you **Memorize** it.

Chart By

The **Chart by:** option allows you to select either **Expense** categories or **Income** categories.

All Categories

The **All Categories** checkbox, which is checked by default, indicates that the Pie Chart should consist of all simple categories of the selected type. If you uncheck this box, you can select specific categories for the chart

Select Category

The **Select {Expense | Income} Category** list box, which appears if the **All Categories** box is unchecked, allows you to select one or more categories for the graph.

Start Date

The **Start Date** / **End Date** fields indicate the time span covered by the Pie Chart.

End Date

The **Start Date** / **End Date** fields indicate the time span covered by the Pie Chart.

OK Button

Click the **OK** button to display the report in a new report window.

Cancel Button

Press this button to cancel your report definition.

Memorize Button

If you select the **Memorize** button, then the report definition will be saved. Saved report definitions can later be used to create a new report by selecting the Recall option under the **Report** menu.

Recalling Memorized Report Definitions

If you have previously saved one or more report definitions, either by selecting the Memorize option from the System menu, or by selecting the **Memorize** button on a report definition Dialog Box, you can access these definitions by selecting the **Recall...** option on the **Reports** pop-up menu.

When this option is selected, a Dialog Box is selected which shows the title of each saved report definition in a list box. 4 Buttons appear on this Dialog Box:

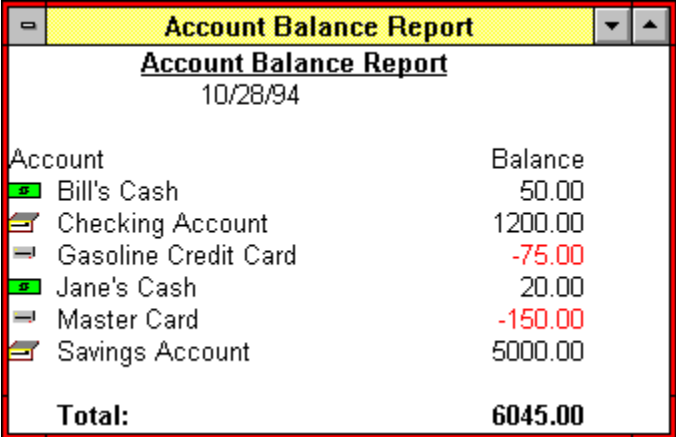
- o **View:** If you choose this option, a new report will be created in a new window, based on the currently selected report window. Note that if you double-click on any report definition, it is equivalent to selecting the **View** option.
- o **Done:** Select this button when you are through creating new reports from the saved report definitions.
- o **Delete:** This button deletes the currently selected report definition.
- o **Edit:** This button allows you to edit the currently selected report definition. When you click this button, the original Report Definition Dialog Box is displayed, allowing you to change the definition parameters. When you click the **OK** button on the report definition Dialog Box, the report is not created. Instead, the modified report definition is saved. You can then select the **View** button to create a report from this report definition.

Copying the Report to the Clipboard

The **Clipboard** option, located under the **Reports** menu, is selected to copy the current report to the Windows Clipboard. The report is pasted to the Clipboard in TEXT format, with Carriage Return-Line Feed sequences separating the lines, and tab characters separating the items on the lines. The primary purpose of this option is to allow the report data to be imported into a Windows spreadsheet program, such as Microsoft Excel, for further analysis.

Understanding the Account Balance Report

The Account Balance Report shows you the current balance for each of you defined Accounts. The following is an example of a typical Account Balance Report:



The screenshot shows a window titled "Account Balance Report" with a yellow header bar. Below the header, the report title "Account Balance Report" and the date "10/28/94" are centered. The report is presented as a table with two columns: "Account" and "Balance". The accounts listed are Bill's Cash, Checking Account, Gasoline Credit Card, Jane's Cash, Master Card, and Savings Account. The balances are 50.00, 1200.00, -75.00, 20.00, -150.00, and 5000.00 respectively. The total balance is 6045.00.

Account	Balance
Bill's Cash	50.00
Checking Account	1200.00
Gasoline Credit Card	-75.00
Jane's Cash	20.00
Master Card	-150.00
Savings Account	5000.00
Total:	6045.00

Account Name

This area contains the name and Account-type Icon for each of your defined Accounts

Account Balance

This area contains the current balance of the account. The value is negative if you owe money on the account.

Total Balance

This area contains the sum of the balances of each of your defined accounts.

Understanding the Transaction Report

The Transaction Report provides information about selected transactions you have entered into **Home Accountant**. The following is an example of a typical Transaction Report:

Transaction Summary Report		
Transaction Summary Report		
10/1/94 through 10/28/94		
Category: Utilities		
10/5/94	Expense Phone Bill	32.43
10/13/94	Expense Cable TV Bill	22.87
10/22/94	Expense Electric Bill	43.78
Total:		99.08
Grand Total:		99.08

Category Name

For Detailed Reports by Category, this field shows the name of the category associated with the Transactions that follow.

Transaction Date

This area contains the date that the listed transaction was entered.

Transaction Description

This area contains the transaction description, preceded by either **Expense** or **Income**.

Transaction Amount

This area contains the amount of the transaction.

Category Sub-Total

This value is the total amount of all the transactions listed above for the Category.

Report Total

This value represents the total amount of all transactions shown on the report.

Vertical Scroll Bar

Use this area of the report sub-window to scroll vertically through the report

Horizontal Scroll Bar

Use this area of the report sub-window to scroll horizontally through the report

Understanding the Trends Report

The Trends Report provides you with a monthly summary of activity against one or more Categories. An example of a Trends report is presented below:

Expense Trends Report			
<u>Expense Trends Report</u>			
10/28/94			
Category		August 1994	September 1994
Utilities	Expenses	147.74	115.11
	Over/Under	152.26	184.89
Total Expenses		147.74	115.11
	Over/Under	152.26	184.89

Category Name

This area contains the name and icon associated with the category being reported upon.

Expense Amount

This area contains the total amount spent within the category in the month indicated by the column heading.

Over/Under Amount

This area contains the difference between the amount spent in this category and the category's defined budget amount. Note that if this is a negative number, it indicates that expenses exceeded budget for the month. This data only appears if the **Show Over/Under Budget** box is checked when the report is defined.

Total Expenses

This area contains the total amount spent in each listed Category by month.

Total Over/Under

The value in this are represent the total variance between the amount spent in each listed categories, and the sum of all defined budget values for each listed value. This value is negative if expenses exceed budget.

Understanding the Account History Report

The Account History Report provides you with a list of all transactions defined against a particular Account for a defined period of time. The following is an example of an Account History report:

Account History					
Account History					
American Express					
9/1/94 - 10/28/94					
	Check				
<u>Date</u>	<u>Number</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance</u>
9/1/94		Opening Balance			-335.91
9/11/94		CompuServe Renewal	26.00		-361.91
9/24/94		CompuServe Usage	29.44		-391.35
9/26/94		American Express Bill		335.91	-55.44
10/25/94		American Express Bill		55.44	0.00
10/28/94		Closing Balance			0.00

Account Name

This area contains the name of the Account being reported upon.

Report Date Range

This area contains the starting and ending date being reported on.

Transaction Date

This area contains the date of the transaction reported by this line.

Transaction Description

This area contains the description associated with the transaction..

Check Number

If a Bank Account is being reported upon, and the transaction was made with a check, then this area contains the Check Number.

Debit Amount

If the transaction represents a debit to the account (money was withdrawn), then this column contains the transaction amount.

Credit Amount

If the transaction represents a credit to the account (money was deposited), then this column contains the transaction amount.

Account Balance



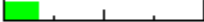
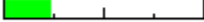
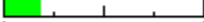
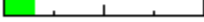
This area contains the balance in the account after the transaction was processed.

Closing Balance

This line of the report contains the Balance within the Account at the end of the last day reported on.

Understanding the Budget Variance Report

The Budget Variance shows how you spending compares with your defined budgets for one or more expense categories. Here is an example of a Budget Variance Report

Budget Variance Report						
Budget Variance Report						
10/28/94						
Category	Month	Budget	Actual Expenses	Variance	%	
...Utilities	May 1994	300.00	150.69	149.41	50%	
	June 1994	300.00	52.55	247.45	17%	
	July 1994	300.00	112.28	187.72	37%	
	August 1994	300.00	147.74	152.26	49%	
	September 1994	300.00	115.11	184.89	38%	
	October 1994	300.00	99.08	200.92	33%	

Category Name

This area contains the name of the Category that the following lines in the report refer to.

Month

The month columns indicates for which month the values on this line of the report refer to.

Budget

This area contains the Budget value that you have associated with this Category.

Actual Expenses

This column shows you how much was spent during the month for this Category..

Variance

This area contains the difference between the Category's monthly budget, and the amount that was spent in the category for the month.

Budget Use Percent

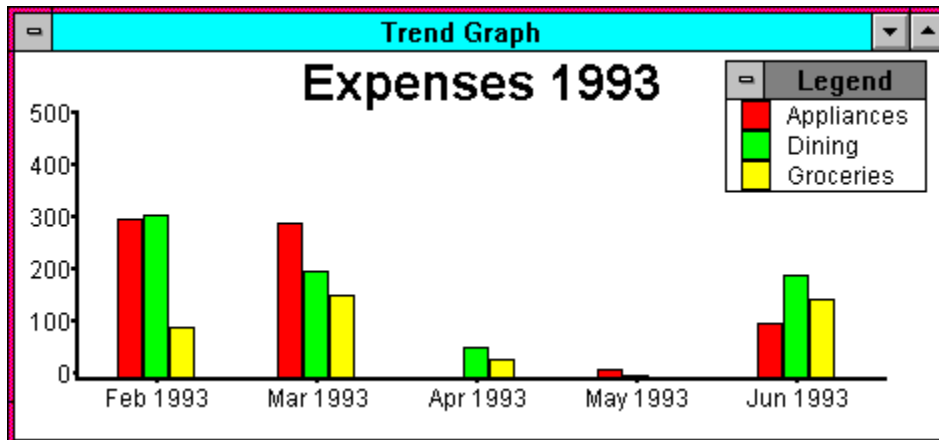
This column contains the percentage of the Category's budget that was used for that month.

Budget Use Graph

The horizontal bar chart graphically represents the percentage (on a scale from 0% to 200%) of the category's budget that was spent during the month. The bar is drawn in green if less than 80% of the category's budget was spent, yellow if between 80% and 120% of the budget was spent, and red if spending in the category was over budget.

Understanding the Trend Graph

The Trend Graph shows you, in a graphical manner, how much has been spent or earned in one or more categories over a series of months. Here is an example of a Trends Graph:



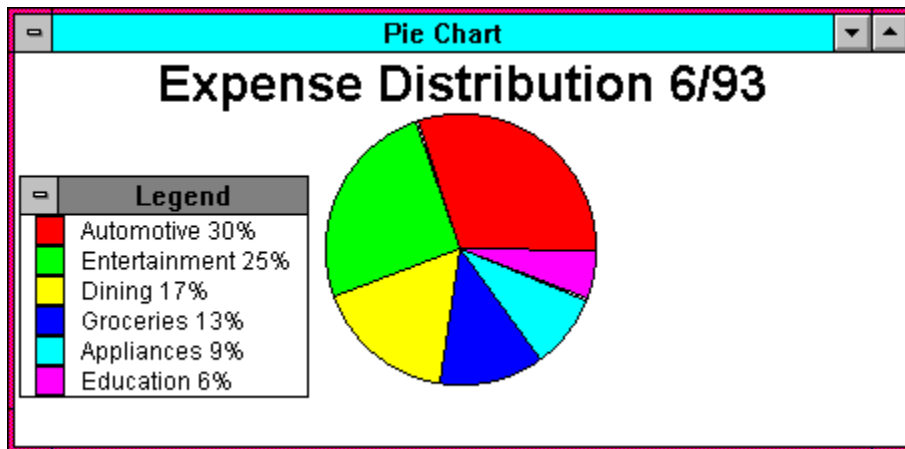
Each bar shown on the chart represents the total expense or income associated with a particular category in a particular month.

Once the Bar Graph appears in the window, you can alter the appearance of the graph by selecting the options that appear on the **Graph** pull-down menu: **Fonts**, **Title**, **Options...**, **Legend**, and **Category styles**.

You can also *Zoom* in on the data that appears in a bar graph. By double clicking on a bar in the graph, you will bring up a Transaction Report that shows the details for the selected category and month.

Understanding the Pie Chart

The Pie Chart gives you a breakdown of how your expenses are distributed across your various expense categories. Here is an example of a Pie Chart:



Each slice of the pie chart represents the total of each transaction referencing the category for the specified period.

Once the Pie Chart appears in the window, you can alter its appearance by selecting the options that appear on the **Graph** pull-down menu: **Fonts**, **Title**, **Legend**, and **Category styles**.

You can also *Zoom* in on the data that appears in a pie chart. By double clicking on one of the pie segments in the graph, you will bring up a Transaction Report that shows the details for the selected category.

Understanding the Future Transactions Report

The Future Transactions Report shows you each future transaction defined within a particular date range. Here is an example of a Future Transaction Report:

Future Transactions			
Future Transactions			
1/5/95 through 1/5/95			
<u>Date</u>	<u>Type</u>	<u>Description</u>	<u>Amount</u>
1/5/95	Expense	Phone Bill	66.67

Date

This area shows the date for which the future transaction is defined.

Type

This area indicates what type of transaction is defined. Possible values are **Expense**, **Income**, or **Transfer**.

Description

The description associated with the future transaction is shown in this area.

Amount

This area contains the Transaction amount.

Understanding the Container Windows

The Container Windows are sub-windows which contain Icons (pictures) representing your categories and accounts. The following is an example of what a category container window looks like:



The container windows allow you to control your categories and accounts in an intuitive, visual manner. You can manipulate the accounts and categories contained within these windows by using the mouse

You create a Container window by selecting the **NewContainer...** option from either the Account or Category pull-down menus. These options allow you to define which categories or accounts you want to appear in the window. Keep in mind that you cannot mix categories and accounts within the same window.

Container windows are stored along with your budget file. If you create a container window and save the budget file, the container window will re-appear when you load the file.

You can find out more about container windows by clicking on the topics below:

[The Container Window System Menu](#)

[Manipulating the Icons in a Container Window](#)

Container Window System Menu

Click on this button to access the Container Window's System menu, which allows you to select the Delete, Arrange, New, and Modify options.

Minimize Button

Click on this button to minimize the Container Window (turn it into an Icon)

Maximize Button

Click on this button to maximize the Container Window (make it fill up the entire **Home Accountant** window).


Caption Area

This area contains the name associated with the Container Window.

Container Window Icons

Each Category or Account associated with this Container Window is represented by an Icon (picture) within the window. You can control the categories and accounts by manipulating them with the mouse.

The Container Window System Menu

When you access the System Menu for a container window by clicking on the  , a pull-down menu is displayed which contains several useful options. Four of these options are unique for container windows, and are described by the following topics:

[The Delete Option](#)

[The Arrange Option](#)

[The New Option](#)

[The Modify Option](#)

The Delete Option

The **Delete** option, selected from the container window system menu, deletes the container window. Note that the accounts or categories contained within the window are not themselves destroyed.

The Arrange Option

The **Arrange** option, selected from the container window system menu, physically re-arranges the positions of each of the account or category icons contained within the window.

The New Option

The **New** option, selected from the container window system menu, is used to create a new category or account, depending on the type of icons currently displayed in the box. When you select the New option, a dialog box is displayed which allows you to define a new category or account. Once you complete the definition of the new category or account, it is automatically added to the container window.

The Modify Option

Select the **Modify** option from the container window system menu to modify the title or contents of the container window. When you select this option, the **Define new container window** is displayed, which allows you to modify the window's title or contents.

Manipulating the Icons in a Container Window

You can use the mouse to manipulate the icons in a container window, and thereby manipulate the accounts and categories which they represent.

You can access the System menu for each icon by clicking on the icon with the left mouse button.

You can also create a transaction by grabbing the icon with the right mouse button, and dragging the icon to another icon in the same window or in a different window. As you drag the icon with the right mouse button, the background color of the icon you are dragging to will change. When you let go of the right mouse button, the Define Transaction dialog box is displayed, with the Account, Category and Transaction Type filled in appropriately. The following possible actions can be performed:

- If you drag an account icon to another account icon, a Transfer transaction is initialized, defining a transfer of funds from the account which was dragged to the account it was dragged to.
- If you drag an account icon to a category icon, an expense or income transaction is initialized, depending on the category type.
- If you drag a category icon to an account icon, an expense or income transaction is defined, again depending on the category type.
- You can drag an account or category icon to a Calendar window in order to create a transaction on the day of the month on which you drop the icon. If you drop the icon on a day in the future, **Home Accountant** automatically allows you to define a future transaction.
- You cannot drag a category to another category, nor can you drag an account to a major category.

You can also move an account or category from one container window to another by grabbing it with the right mouse button and dragging it to an empty area within the window you wish to move it to. Keep in mind that you cannot drag an account icon to a container window containing categories, and vice versa.

The Icon System Menu

When you access the System Menu for an icon within a container window by clicking on the icon, a pull-down menu is displayed which contains several useful options. Three of these options are unique for icons, and are described by the following topics:

[The View Option](#)

[The Remove Option](#)

[The Transactions... Option](#)

[The Reports Options](#)

The View Option

The **View** option on the Container icon system menu can be used to bring up the dialog box used to define the account or category. You can change the definition of the account or category by changing the appropriate fields in the dialog box.

The Remove Option

The **Remove** option on the Container icon system menu is used to remove the category or account represented by the Icon from the container window. Note that you are not actually deleting the account or category; you are merely removing it from the container window.

The Transactions... Option

The **Transactions...** option on the Container icon system menu allows you to see the **Select Transactions dialog box** for all transactions involving the account or category represented by the icon.

The Report Option

When you select the **Report** option on the Container icon system menu, **Home Accountant** displays a pop-up menu for various the types of reports that can be used to display information on the account or category. Depending on what the icon represents, two different menus can be displayed:

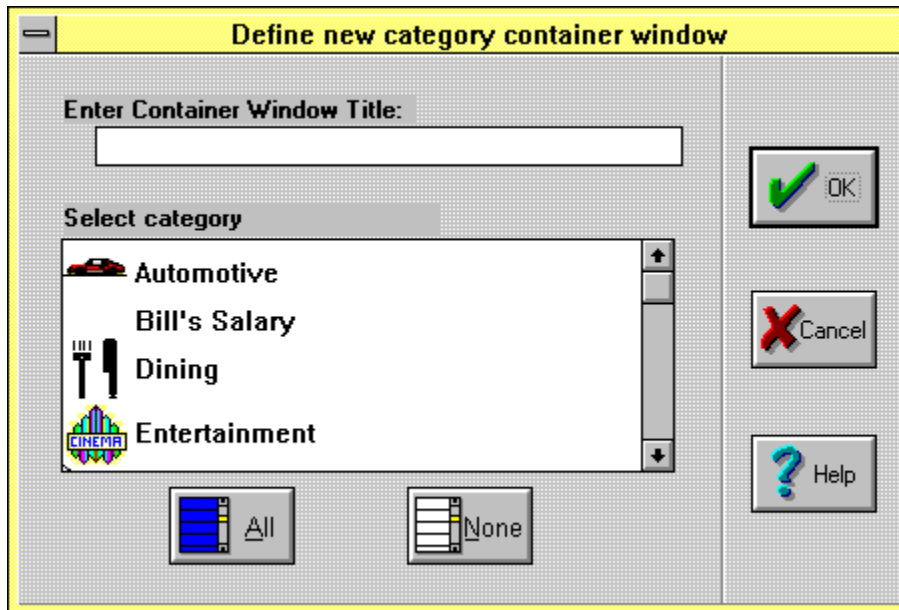
- If the icon represents an account, a menu is displayed which contains the following options:
 - **Transactions...** allows you create a Transaction report for the account.
 - **Account History...** allows you to create an Account History report.

- If the icon represents a category, a menu is displayed which contains the following options:
 - **Transactions...** allows you create a Transaction report for the category.
 - **Trends...** allows you to create a Expense Trends report.
 - **Budget Variance...** allows you to create a Budget Variance report.
 - **Trend Graph...** allows you to create a Trend Graph report.

Once you select one of the Reports options, the appropriate dialog box is displayed to allow you to further define how the report will look.

The Define New Container Window Dialog Box

When you select the **New Container...** option from either the **Account** or **Category** pull-down menu, the **Define New Container Window** Dialog Box is displayed. This dialog box allows you to define a new container window. You can define a title for the new window, and select which categories or accounts should be contained within.



Press the **OK** button to complete the definition of the container window.

You can also reach this dialog box for an existing container window by selecting the **Modify** option from the container window System menu.

Container Window Title

Enter the name you want to give to your container window in this area.

Container Account/Category Selection Box

Select the accounts or categories you want to be included within the container window in this area. You may select more than 1. Keep in mind that since a category or account can be associated with at most one container window, you will only see those which are not already associated with another container window.

All Button

Click this button to select all entries in the Select Account/Category box.

None Button

Click this button to de-select all entries in the Select Account/Category box.

OK Button

Click this button when you have completed defining your container window.

Cancel Button

Click this button if you decide that you don't want to define or change your container window.

Displaying and Defining Accounts

Use the **New** option of the **Accounts** menu to define a new **Account**. You are prompted with a Dialog Box which will allow you to define the new **Account**:

Seven items of information can be associated with each account:

- o The **Name** of the Account, such as "Main Bank Account", or "Master Card". This field is required.
- o A **Description** for the account. This can be a longer description of the account than can be entered into the **Name** field. This field is optional.
- o The Current Balance of the account, in dollars and cents. For a credit card account, this could be a negative number, indicating that the card has been used for one or more expenses and that money is now owed for the use of the card.
- o The **Account Type**, which can either be **Bank Account**, **Credit Card**, or **Cash**.
- o If the account you are defining is a **Bank Account**, then **Home Accountant** keeps track of the next check number to write. This information is displayed on this dialog box, but you can't change it from here.
- o If the account you are defining is a **Bank Account**, and you wish **Home Accountant** to automatically print checks whenever you create transactions involving payments from the account, click on the **Check** button to bring up the **Define Check Attributes Dialog Box**. This allows you to define the attributes of your checks.
- o If the account is an interest-bearing bank account, then **Home Accountant** will automatically add the correct amount of interest into the account on a

periodic basis. The following information must be provided:

- The annual interest rate;
- The interval for which interest is compounded. If the interval is something other than annual, quarterly, monthly, or daily, click the **Every:** button, and key in the compound interval;
- An income category used for classifying interest income transactions. **Home Accountant** adds interest to an account by creating income transactions. Like any other transaction, a category must be used to classify the transaction. By selecting an income category, you are telling **Home Accountant** how to classify these transactions.
- The date that interest was last added to the account. In order to determine when to next add interest into the account, **Home Accountant** must know the last time interest was added.

Clicking the **View** button allows you to view all the transactions associated with this account. The Select Transaction Dialog Box is displayed, allowing you to select any of the associated transactions for viewing or alteration.

After defining the information for the Account, click on the **OK** button to complete the definition of the account. Click on the **Cancel** button to cancel the new account definition.

Account Name

Enter the name to be associated with the account. This field is required.

Account Description

Enter the a long description to be associated with the account. This field is optional.

Current Balance

Enter the current balance (in Dollars and Cents) that currently exists within the account.
If this is a credit card account for which you currently owe money, enter a negative number. This field is required.

Account Type

Click the appropriate button, indicating whether this is a Bank Account, a Credit Card, or Cash.

OK Button

Click on this button to complete your definition of a new account, or to save your changes to an existing account.

Cancel Button

Click on this button to cancel your definition of a new account, or to cancel your changes to an existing account.

View Button

When you click on this button, the **Select Transaction Dialog Box** will be displayed, containing all transactions that have been recorded against this account. This Dialog Box will allow you to view or changes any of these transactions.

Check Button

Click on this button to display the **Define Check Attributes** Dialog Box. This Dialog Box allows you to define the physical dimensions of your checks.

Interest Rate

Enter the annual interest rate for the bank account to allow **Home Accountant** to automatically add interest to the account periodically.

Compounded

Enter in this field the frequency that interest is to be added to the account. If the interval is something other than annual, quarterly, monthly, or daily, click the **Every:** button, and key in the compound interval;

Interest Income Category

Select an income category used for classifying interest income transactions. **Home Accountant** adds interest to an account by creating income transactions. Like any other transaction, a category must be used to classify the transaction. By selecting an income category, you are telling **Home Accountant** how to classify these transactions.

If you type a character on your keyboard, **Home Accountant** will automatically scroll this list box to the first category beginning with the character.

Last Compound Date

Enter the date that interest was last added to the account. In order to determine when to next add interest into the account, **Home Accountant** must know the last time interest was added.

Next Check to Write

If the account you are defining is a Bank account, **Home Accountant** keeps track of the check number that you will use on your next transaction in this field. You can correct this field by typing a new value into this area.

Viewing Existing Accounts

Use the **View** option of the Accounts menu to view and possibly alter the definitions and current status of existing Accounts. You are presented with a List Box which shows each currently defined account. Select an Account by either clicking on the account name and then on the **Select** button, or by double-clicking on the account name. This will bring up the **Define Account Dialog Box**. You can view and/or alter Account information from this Dialog Box.

To delete an account, click on the account name and then the **Delete** button. The account is effectively deleted from the Budget file; however, transactions defined against the account are not affected.

Click the **Done** button to terminate the **Select Account** Dialog Box.

Defining Check Attributes

If you create a Bank Account, you can indicate that you want **Home Accountant** to automatically print your checks for you whenever you define a transaction involving a payment from this account. In order for you to take advantage of this feature, you must have the type of printer that will allow you to print directly on the checks supplied by your bank. Most dot-matrix printers have this capability.

In order for **Home Accountant** to print checks for this account, it is necessary for you to define precisely the format of your bank checks. In particular, you must tell **Home Accountant** the following information:

1. The actual width and height of your checks;
2. The sizes and locations of the following areas on the check:
 - a. The date;
 - b. The year;
 - c. The Pay to the Order Of field;
 - d. The Check Amount;
 - e. The Check Amount (in English)

In order to enter this information, you need to click on the **Check** button from the **Define Account Dialog Box**. When this button is checked, the following Dialog Box is displayed:

Define Check Attributes for Bank Account

All dimension below are measured in 1/100 of an inch

Width of Check:

Height of Check:

Define Check Area:

Area Definition:
Area Width:
Area Height:
Distance from Left:
Distance from Top:

OK
Cancel
View
Test
Help

John O. Public
123 Main St.
Anytown, XX 12345

Pay to the Order Of \$

Dollars

Local Bank
456 Elm St.
Anytown, XX 12345

Now, you must carefully measure your checks and determine the required information. Note, that the units of measure shown on the screen are dependent upon your choice of Measurement within the **International** section of the Windows **Control Panel**: If you choose **Metric** as the Measurement value, then the unit of measure is the millimeter; if you choose **English**, 1/100 of an inch is the unit of measure.

Select an area on the check by either clicking on the area with the left mouse button, or by selecting it in within the **Define Check Area** drop-down list. The **Area Definition** portion of the screen shows the current attributes of the selected area. Note that the location of the area is defined in terms of the distance of the left edge of the area baseline from the upper-left corner of the check.

You can modify the definition of the currently selected area by either double-clicking on the area with the left mouse button, or by clicking on the **View** button. This will cause the **Define Check Area** Dialog Box to be displayed, and will allow you to re-specify the dimensions of the selected area.

When you think you are done defining your check attributes, click on the **Test** button. This will cause a check marked ****VOID**** to be sent to your printer using the newly defined attributes. It may be necessary at this point to re-specify your check attributes after testing in order to obtain the proper alignment of each printed field on the check.

Click **OK** to complete your check definition, and permanently associate the check definition with your Bank Account. Click **Cancel** to terminate the check definition without saving the result.

Check Width

Define the width of your check in this area. Width are defined in either 1/100 inches (if English is your standard measurement) or millimeters (if Metric is your standard measurement).

Check Height

Define the width of your check in this area. Heights are defined in either 1/100 inches (if English is your standard measurement) or millimeters (if Metric is your standard measurement).

Check Area Drop Down List

This drop-down list displays the name of the currently selected check area. You can select another check area by clicking on the down arrow.

Check Area Characteristics

In this area, the characteristics of the currently selected check area are displayed. These characteristics can be changed by clicking the **View** button.

OK Button

Click on the **OK** button to complete your definition of the check, and associate this check definition with the bank account

Cancel Button

Click on the **Cancel** button if you decide not to change your check definition. This causes the check definition to revert to its previous definition.

View Button

Click on this button to modify the definition of the currently selected field.

Test Button

If you click on this button, a test check will be sent to your printer, using the current check definition parameters.

Check Date Area

In this area of the check, the current date is printed. Double click on this area of the check to modify the size and location of the current date.

Check Year Area

In this area of the check, the current year is printed. Double click on this area of the check to modify the size and location of the current year.

Pay to the Order Of Field

This is the 'Pay to the Order Of' field. The 'To' field from the transaction is printed in this area. Double click on this area of the check to modify the size and location of this field

Check Amount

In this area of the check, the check amount is printed. Double click on this area of the check to modify the size and location of the amount area.

Check Amount (English)

In this area of the check, the check amount is printed in English words.. Double click on this area of the check to modify the size and location of this area.

Defining the Dimensions of a Check Area

The **Define Check Area** Dialog Box is used to modify the dimensions of an area on your check where **Home Accountant** will print information if automatic check printing is selected. This Dialog box is entered by clicking the button, or by double-clicking a check area, on the **Define Check Attributes** Dialog Box.

4 pieces of information are associated with each check area:

1. The width of the baseline for the area;
2. The height of the printable area above the baseline;
3. The distance of the start of the baseline from the left edge of the check;
4. The distance of the baseline from the top edge of the check;

The units of measure shown on the screen depend upon your choice of Measurement within the **International** section of the Windows Control Panel: If you choose **Metric** as the Measurement value, then the unit of measure is the millimeter; if you choose **English**, then 1/100 of an inch is the unit of measure.

When you have entered the dimensions of the check area, click the **OK** button. To return to the **Define Check Attributes** Dialog Box without saving your changes, click the **Cancel** button.

Check Area Baseline

The Check Area **baseline** is the pre-printed line on the check which runs underneath the area where **Home Accountant** is to print. For example, if the **Check To** area is being defined, the baseline is the line which normally runs from the **Pay to the Order of** text. If the area is defined by a rectangle on the check (such as the **check amount** area), then the baseline is the lower horizontal line which bounds the rectangle

Defining a New Account Container Window

The **New Container...** option under the **Account** menu allows you to either create a new Account Container Window. When you select this option, the **Define New Account Container Window** dialog box is displayed, which allows you to define the title of the container window, and select which accounts will appear.

The account container window contains an icon (picture) for each account you have associated with it. By manipulating the icons in the window, you can view, modify, delete, and create transactions involving the accounts.

Displaying and Defining Simple Categories

Use the **New** option of the **Categories** menu to define a new Category. Use this function to define a new simple category. You are prompted with a Dialog Box which will allow you to define the new Category.

The dialog box titled "Define Simple Category" contains the following fields and controls:

- Category Name:** An empty text input field.
- Description:** An empty text input field.
- Monthly Budget:** A text input field containing "140.00".
- Month Expenses:** A text input field containing "123.00".
- % of Budget Spent this Month:** A progress bar with a scale from 0 to 200. The bar is filled with yellow up to approximately 85%.
- Category Type:** A group box containing two radio buttons: "Expense" (selected) and "Income".
- Select Icon:** A small square icon box next to a dropdown arrow.
- Buttons:** Four buttons on the right side: "OK" (with a green checkmark), "Cancel" (with a red X), "View" (with a magnifying glass icon), and "Help" (with a question mark icon).

Five items of information can be associated with each category:

- o The **Name** of the Category, such as "Groceries", or "Bill's Salary". This field is required.
- o A **Description** for the category. This can be a longer description for the category than can be entered into the **Name** field. This field is optional.
- o The Monthly Budget for the category. This is only valid if the category type is **Expense**. You enter into this field the amount you anticipate spending each month in this category. The amount entered into this field is used by the **Warn if Over Budget** feature.
- o The **Category Type**, which can either be **Expense** or **Income**.
- o An **Icon** (picture) to be associated with the category. This Icon is displayed next to the category name whenever it appears in a selection box. Choose one of the available Icons in the **Select Icon** box.

If you are looking at or altering an existing category, and the category type is Expense, the Dialog Box displays another field called **Month Expenses**. This field indicates how much has been spent so far this month in this expense category.

Clicking the **View** button allows you to view all the transactions associated with this category. The **Select Transaction Dialog Box** is displayed, allowing you to select any of the associated transactions for viewing or alteration.

After defining the information for the Category, click on the **OK** button to complete the definition of the category. Click on the **Cancel** button to cancel the new category definition.

Category Name

Enter the name to be associated with the category. This field is required.

Category Description

Enter the a long description to be associated with the category. This field is optional.

Monthly Budget

The Monthly Budget for the category. Enter into this field the amount you anticipate spending each month in this expense category.

Category Type

Click the appropriate button, indicating whether this is an Expense or Income category.

Category Icon

If you wish, you can select a picture, or **Icon** to be associated with this Category. This is optional

OK Button

Click on this button to complete your definition of a new category, or to save your changes to an existing category.

Cancel Button

Click on this button to cancel your definition of a new category, or to cancel your changes to an existing category.

View Button

When you click on this button, the **Select Transaction Dialog Box** will be displayed, containing all transactions that have been recorded against this category. This Dialog Box will allow you to view or changes any of these transactions.

% of Budget Spent

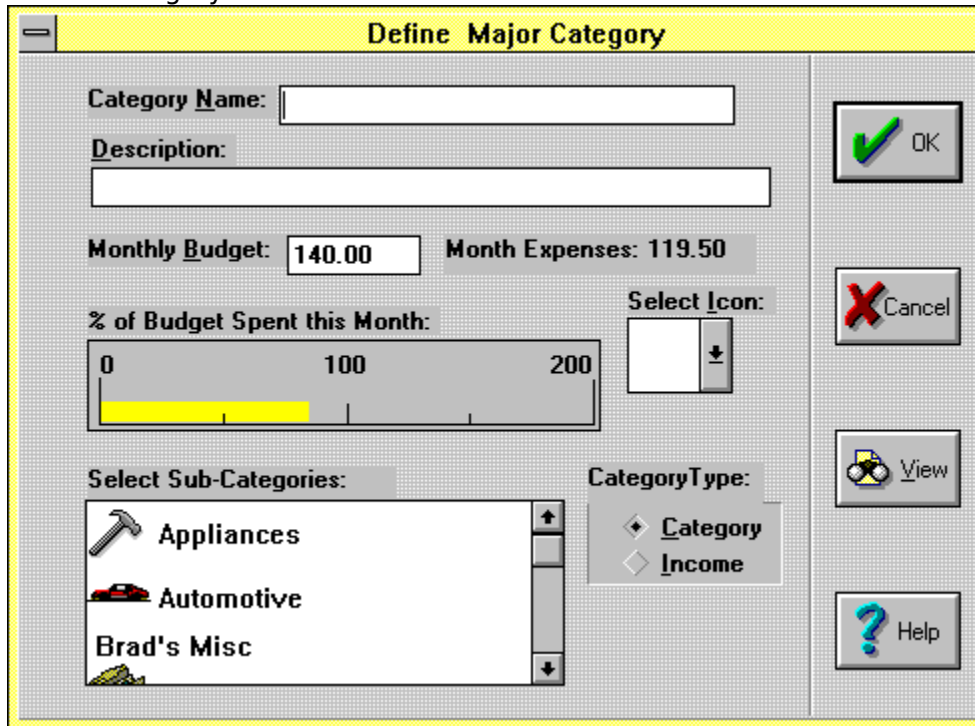
This Horizontal Bar Chart indicates, in graphical format, the percentage of the category's monthly budget that has been spent so far this month. The bar is drawn green if current expenses are less than 80% of the budget, yellow if expenses are between 80 and 100% of the budget, and red if the current monthly budget has been exceeded.

Month Expenses

This field contains the total expenses so far this month defined within this category. This field does not appear if the Category type is Income. For a new Category, this field will contain 0.

Creating Major Categories

Use the **Major...** option of the **Categories** menu to define a new Major Category. You are prompted with a Dialog Box which will allow you to define the new Major Category.



Six items of information can be associated with each Major category:

- o The **Name** of the Category, such as "Groceries", or "Bill's Salary". This field is required.
- o A **Description** for the category. This can be a longer description of the category than can be entered into the **Name** field. This field is optional.
- o The Monthly Budget for the category. This is only valid if the category type is **Expense**. You enter into this field the amount you anticipate spending each month in this category. The amount entered into this field is used by the **Warn if Over Budget** feature.
- o The **Category Type**, which can either be **Expense** or **Income**.
- o An **Icon** (picture) to be associated with the category. This Icon is displayed next to the category name whenever it appears in a selection box. Choose one of the available Icons in the **Select Icon** box.
- o The categories that will be associated with this Major Categories are selected in the **Select Sub-Categories** list box. Select the sub-categories that are to be associated with this Major Category.

If you are looking at or altering an existing category, and the category type is Expense, the Dialog Box displays another field called **Month Expenses**. This field indicates how much has been spent so far this month in this expense category.

Clicking the **View** button allows you to view all the transactions associated with this

category. The **Select Transaction Dialog Box** is displayed, allowing you to select any of the associated transactions for viewing or alteration.

After defining the information for the Major Category, click on the **OK** button to complete the definition of the category. Click on the **Cancel** button to cancel the new Major Category definition.

Major Category Sub-Categories

Select in this list box the categories that will be associated with this Major Category.

Viewing Existing Categories

Use the **View** option of the **Categories** menu to view and possibly alter the definitions and current status of existing Categories. You are presented with a List Box which shows each currently defined category. Select a category by either clicking on the category name and then on the **Select** button, or by double-clicking on the category name. This will bring up the Define Category Dialog Boxnewcat. You can view and/or alter Category information from this Dialog Box.

To delete an Category, click on the name and then the **Delete** button. The category is effectively deleted from the Budget file; however, transactions defined against the category are not affected.

Click the **Done** button to terminate the **Select Category** Dialog Box.

Merging Categories

The **Merge** option on the **Category** pop-up menu is used to create new expense or income categories by merging old simple categories together. When you merge categories, **Home Accountant** defines a new category with the name you specify, deletes one or more existing categories, and modifies all existing transactions that reference any of the deleted categories to now reference the new category.

When you select the **Merge** option, the **Category Merge** Dialog Box is displayed:

Key in the name of the new category in the field labelled **New Category Name**. This name may not duplicate the name of any existing category, although it may have the same name as one of the categories that you select to be merged.

You may also key in an optional description for the category.

You can define the new category as either an **Expense** or an **Income**. The list box underneath the **Select Categories to Merge** prompt is filled with each defined Category of the type you select. You can select one or more categories in this box for merging. These categories are deleted when you merge them into the new category.

You can optionally associate an ICON with the category. This ICON is displayed next to the category name whenever it appears in a selection box. Choose one of the available ICONs in the **Select Icon** box.

Click the **OK** button to complete the Category merge process. Click the **Cancel** button to return without performing a category merge.

Defining a New Category Container Window

The **New Container...** option under the **Category** menu allows you to either create a new Category Container Window. When you select this option, the **Define New Category Container Window** dialog box is displayed, which allows you to define the title of the container window, and select which categories will appear.

The category container window contains an icon (picture) for each category you have associated with it. By manipulating the icons in the window, you can view, modify, delete, and create transactions involving the categories.

Displaying and Defining Transactions

Use the **New** option of the **Transaction** menu to define a new Transaction. You are prompted with a Dialog Box which will allow you to define the new Transaction. Here is what the Transaction Dialog Box looks like:

The screenshot shows a dialog box titled "Define Transaction". It has a red title bar. The main area is grey and contains several fields and buttons. At the top left, there are "Date:" and "Time:" fields. Below that is a "Description:" field. To the right of the description is a "Transaction Type:" section with radio buttons for "Expense", "Income", and "Transfer". Below that is a "Contains Note" checkbox. At the bottom, there are two "Select Account:" and "Select Category:" sections, each with a "New..." button and a drop-down menu. On the right side of the dialog, there is a vertical column of buttons: "OK" (with a green checkmark), "Cancel" (with a red X), "Split" (with a document icon), "Memorize" (with a folder icon), "Help" (with a question mark), "Note" (with a document icon), and "Copy" (with a scissors icon).

The following items of information can be associated with each transaction:

- o The **Date** and **Time** that the transaction took place.
- o A **Description** for the transaction. This field is required.
- o A **To** field for the transaction. This field is required for an Expense Transaction, and is optional for other types of Transactions. This field indicates the party to which a payment for an expense transaction was made.
- o The **Amount** of the Transaction, in dollars and cents. This field is required.
- o The **Transaction Type**: this can be either **Expense**, **Income**, or **Transfer**.
- o You must also define the Account(s) and Category associated with this transaction. These are specified in two drop-down lists whose contents depend on the **Transaction Type**:
 - **Expense**: Pick the account from which the money for the transaction is coming from in the left box. Pick the expense category in the right box.
 - **Income**: Pick the account into which the money is to be deposited in the left box. Pick the income category in the right box.
 - **Transfer**: Pick the account where the money is being transferred from in the left box. The account that the money is being transferred to is selected in the right box.
- o If you are defining an Expense or Transfer Transaction, and the Account is a **Bank Account**, then an additional field appear on the screen. This field is the **Check Number** field. You can key in the number of the check written for

the Expense or Transfer in this field. **Home Accountant** automatically keeps track of the next check number to write, and fills the number into this field when you select the Account. If the transaction did not involve writing a check, the **Check Number** field should be 0.

- o If you are defining an Expense or Transfer Transaction, and the Account is a **Bank Account** or **Credit Card**, then another additional field appear on the screen. This field is the the **Reconciled** button. The **Reconciled** button can be checked to indicated that this Transaction has been reconciled with your Bank or Credit Card Statement.
- o You can attach a note to the transaction by means of the **Note** button. Clicking on this button brings up the **Attach Note to Transaction** Dialog Box. This dialog box allows you to enter and/or edit a note that is to be associated with the transaction.

Note that you can only associate a simple category with your Expense or Income transaction.

If you find that the account and/or category you want to associate with the transaction does not currently exist, you can dynamically create the account or category. Click the left **New** button to create a new Account, or the right **New** button to create a new Category. Clicking either of these buttons will cause the corresponding **Create** Dialog Box to appear. Once you define the Account or Category, the new item is placed in the selection field of the corresponding drop-down list.

Click on the **Memorize** button to cause the information on the screen to be stored as a Memorized transaction. Memorized transactions can be later recalled and used to create new transactions.

The **Split** button is used to create multiple transactions (either expense or income) that are performed at the same time, defined against the same account, but need to be associated with different categories. An example of splitting a transaction may occur if you go to the grocery store to buy groceries, but also purchase some household items at the same time. You could enter the purchase as two separate transactions, but the **Split** button offers a short cut. It allows you to enter the information common to the transactions on the **Define Transaction** screen, then enter the Descriptions, Categories, and amounts on another screen. You can split new transactions, or existing transactions. When you click on the **Split** button, the Split Transaction dialog box is displayed.

Click the **Copy** to copy the data in the current transaction (as defined on the screen) to the Windows Clipboard. You can later restore the data into another transaction by using the **Paste** button.

After defining the information for the Transaction, click on the **OK** button to complete the definition of the transaction. The accounts and/or categories affected by the transaction are automatically updated. If the **Print Checks** option is enabled, and the Account selected is a Bank Account, then a new check may be printed at this point. See the Automatic Printing of Checks topic for more details.

Date

Fill in the date that the transaction occurred. The format of the date is sensitive to the setting of the **International Date Format** in the Windows **Control Panel**.

Date Increment/Decrement Buttons

Use these buttons to increment or decrement the **Date** one day at a time.

Time

Fill in the time that the transaction occurred, in HH:MM:SS format.

OK Button

Click on this button when you are done defining a transaction.

Description

Key in a description for the transaction. This field is required.

To Field

For **Expense** or **Income** transactions, specify the name of the party with whom the transaction was conducted. Click on the down arrow button to select one of the 20 previously-entered **To** field values.

Amount

Fill in the amount of the transaction, in dollars and cents (cents are optional).

Transaction Type

Click the appropriate button, depending on whether your transaction is an **expense**, **income**, or **transfer**.

Cancel

Click this button to cancel the definition of the current transaction.

Split

If you click this button, the **Split Transaction** Dialog Box will appear. This allows you split a new or existing transaction into several transactions that were performed at the same time, and involved the same account

Memorize

Click on this button to cause the information on the screen to be stored as a Memorized transaction.

Account Box

Select the Account involved in the transaction in this box. For Transfer transactions, select the 'From' account.

If you type a character on your keyboard, **Home Accountant** will automatically scroll this list box to the first account beginning with the character.

Category Box

Select the Simple Category involved in the transaction in this box. For Transfer transactions, select the 'To' account in this box.

If you type a character on your keyboard, **Home Accountant** will automatically scroll this list box to the first category or account beginning with the character.

New Account Button

Click on this button to create a new account by means of the **Create Account** Dialog Box.

New Category Button

Click on this button to create a new category by means of the **Create Category** Dialog Box.

Note Button

Click on this button to bring up the **Attach Note to Transaction** Dialog Box. This allows you to create a note and attach it to the transaction you are defining.

Copy Button

Click on this button to copy the transaction definition you see on the screen into the Windows Clipboard. You can later recall this information into another Transaction definition with the **Paste** button.

Paste Button

Click on this button to restore the transaction definition that you previously saved in the Windows clipboard with the **Copy** button. When you click this button, all fields in the dialog box are replaced with the values in the Pasted transaction.

Contains Note Checkbox

This contains a checkmark if there is a note associated with this transaction. This field is not directly modifiable; click on the **Note** button to define a note and associate it with the transaction

Automatic Printing of Checks

When you complete the definition of a new transaction by clicking the **OK** button, a new check will be printed **only** under the following circumstances:

1. You have enabled the Print Checks option under the Options menu;
2. The transaction is a new transaction (i.e., not a modification of an existing transaction).
3. The transaction is an expense or transfer;
4. The account associated with the expense, or the From-account associated with the transfer, is a Bank Account;
5. There is a Check Number defined for the transaction;
6. The **Define Check Attributes** Dialog Box has been used to define the check attributes for the Bank Account.

Viewing Existing Transactions

Use the **View** option of the **Transactions** menu to view and possibly alter the definitions of existing Transactions. You are presented with a List Box which shows the dates and descriptions of each currently defined transaction. Select a transaction by either clicking on the transaction and then on the **Select** button, or by double-clicking on the transaction. This will bring up the Define Transaction Dialog Box. You can view and/or alter Transaction information from this Dialog Box. The last 500 transactions you defined will appear, in reverse chronological order.

To delete a Transaction, click on the name and then the **Delete** button. The Transaction is deleted from the Budget file. The transactions is 'backed-out' of the file: i.e., the effect that the transaction had on the defined Account and/or Category is reversed, as if the transaction had never taken place.

Click the **Done** button to terminate the **Select Transaction** Dialog Box.

The Split Transaction Dialog Box

When you click on the **Split** button from the Define Transaction dialog box, the **Split Transaction** dialog box appears. This dialog allows you to take a transaction (either new or pre-existing) and create multiple transactions. All the transactions share the same Date, Time, To field, Check Number, and Account fields, but each has a unique Description, Category, and Amount. You enter the last three fields for each transaction on the **Split Transaction** dialog box. When you click the **OK** button, a transaction is created for each line on the screen for which you have entered data.

Attaching a Note to a Transaction

When you click the **Note** button from the **Define Transaction** Dialog Box, the **Attach Note to Transaction** Dialog Box appears. This feature allows you to enter a note of up to 4000 characters and associate the note with the transaction you are defining. The dialog box contains an area where text can be viewed or edited. There are also two pull-down menu options: File and Edit. The following options can be selected from these menus:

Import Option (from the File menu)

Use this option to replace the current note with the contents of another file. When this option is selected, the **Select File to Import** Dialog Box appears, allowing you to select the file to read. If the file you select is bigger than the maximum note size (4000 characters), it is truncated.

Cancel Option (from the File menu)

When you select this option, any changes you have made to the note are thrown away, and you return to the **Define Transaction** Dialog Box.

Exit Option (from the File menu)

When this option is selected, the note is saved, and control returns to the **Define Transaction** Dialog Box.

Undo Option (from the Edit menu)

Select this option to 'Undo' the last change you made to the note.

Cut Option (from the Edit menu)

When you select this option, the currently selected text is removed from the note and placed in the Windows clipboard. You can recall this text from the clipboard with the **Paste** option on the **File** menu.

Copy Option (from the Edit menu)

When you select this option, the currently selected text is copied to the Windows clipboard and kept in the note.

Paste Option (from the Edit menu)

Select this option to insert the text in the Clipboard into the note, replacing any selected text.

When you are done editing the note, click the **OK** button to save the note. Click the **Cancel** button to throw out any changes you have made.

Recalling Memorized Transactions

Use the **Recall** option of the **Transactions** menu to view and possibly use the current set of Memorized Transactions. You are presented with a List Box which shows the descriptions of each currently defined memorized transaction. Select a transaction by either clicking on the transaction and then on the **Select** button, or by double-clicking on the transaction. This will bring up the **Define Transaction** Dialog Box. You can view and/or alter Transaction information from this Dialog Box. The appropriate fields in the Dialog Box are filled in with the information from the memorized transaction, with the exception of the date and time, which are filled in from the current date and time.

To delete a memorized Transaction, click on the name and then the **Delete** button. The Transaction is deleted from the Budget file.

Click the **Done** button to terminate the **Select Memorized Transaction** Dialog Box.

Defining Future Transactions

The **New** sub-option on the **Future** option of the **Transaction** pull-down menu allows you to define Future transactions. Future transactions are nothing more than automated reminders to yourself that a transaction will have to be made at a future point in time.

When you select this option, the **Define Future Transaction** Dialog Box is selected. The following information must be set:

- o The **Date** that the transaction will take place. This date must be greater than today's date.
- o The **Recurrence** area. If you define the future transaction as either **Daily**, **Weekly**, or **Monthly**, then the future transaction will automatically re-schedule itself based upon this setting. If the **None** box is checked, then the future transaction will occur once only.
- o A **Description** for the transaction. This field is required.
- o A **To** field for the transaction. This field is required for an Expense Transaction, and is optional for other types of Transactions. This field indicates the party to which a payment for an expense transaction will be made.
- o The **Amount** of the Transaction, in dollars and cents. This field is required.
- o The **Transaction Type**: this can be either **Expense**, **Income**, or **Transfer**.
- o You must also define the Account(s) and Category associated with this transaction. These are specified in two drop-down lists whose contents depend on the **Transaction Type**:
 - **Expense**: Pick the account from which the money for the transaction is coming from in the left box. Pick the expense category in the right box.
 - **Income**: Pick the account into which the money is to be deposited in the left box. Pick the income category in the right box.
 - **Transfer**: Pick the account where the money is being transferred from in the left box. The account that the money is being transferred to is selected in the right box.

Click the **Copy** to copy the data in the current transaction (as defined on the screen) to the Windows Clipboard. You can later restore the data into another transaction by using the **Paste** button.

When the date associated with the transaction occurs, the **Define Transaction** Dialog Box automatically appears on the screen. It contains the information you stored in the Future transaction which you can verify and/or change prior to entering it as a real transaction. The future transaction is automatically re-scheduled if you selected **Daily**, **Weekly**, or **Monthly** as the **Recurrence** setting.

After defining the information for the Transaction, click on the **OK** button to complete the definition of the future transaction. Click on the **Cancel** button to cancel the new future Transaction.

Date

Fill in the date that the transaction will occur. The format of the date is sensitive to the setting of the **International Date Format** in the Windows **Control Panel**.

Recurrence

Indicates that the future transaction will recur on a regular basis in the future. Click on the **Daily**, **Weekly**, or **Monthly** button to cause the transaction to be automatically re-scheduled. Click on **None** to define a one-time only future transaction.

Viewing Future Transactions

Use the **View** sub-option on the **Future** option of the **Transaction** pull-down menu to view and possibly alter the definitions and current status of existing Future Transactions. You are presented with a List Box which shows each currently defined future transaction. Select a Transaction by either clicking on the entry and then on the **Select** button, or by double-clicking on the entry. This will bring up the **Define Future Transaction Dialog Box**. You can view and/or alter future transaction information from this Dialog Box.

To delete a future transaction, click on the entry and then the **Delete** button.

Click the **Done** button to terminate the **Select Future Transaction** Dialog Box.

Consolidating Transactions

Use the **Consolidate** option of the **Transactions** menu to consolidate old transactions by category and possibly by account. When you consolidate transactions, you lose detailed information about individual transactions and create consolidated transactions records. Consolidated transactions contain the sum of all activity for a month in a particular category.

The **Transaction Consolidation** Dialog Box allows you to enter three fields:

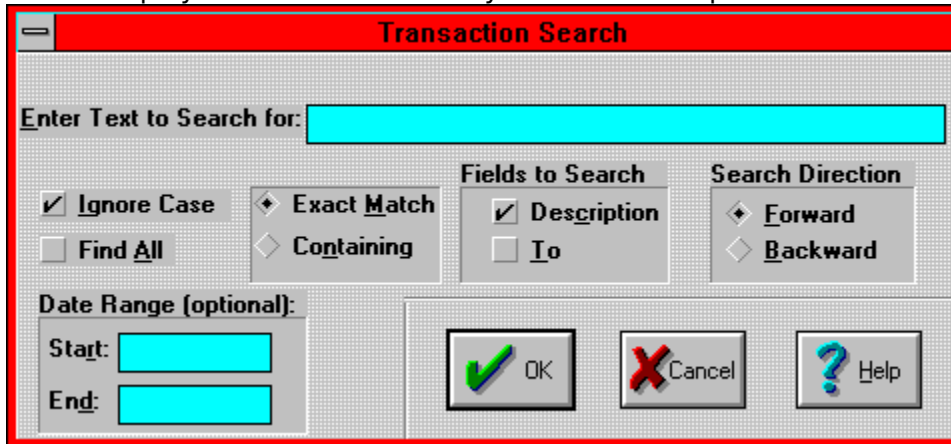
- o The **Date** field which indicates the range of transaction dates for which consolidation is to take place.
- o The **Maximum Value for Consolidated Transactions** field. Only transactions which have amounts less than or equal to this value are consolidated. If this field is blank, all transactions are consolidated.
- o The **Track by Account** button, which indicates that you want to consolidate by account, as well as by category. If you select this option, **Home Accountant** will consolidate transactions for the same category, account, and month. If this option is not selected, transactions are consolidated only by category and month, and account information is effectively lost.

Description fields for consolidation records always contain the word **Consolidation** followed by the category name. The date of the transaction is the first day of the consolidated month.

If you are keeping multiple copies of your budget file, and using the **Export** and **Import** options to keep the files in sync, you should only perform consolidation when working with the "Master" Budget File. You should recreate each of the duplicate files from the master file after performing consolidation.

Searching for Transactions

Use the **Search** option of the **Transactions** menu to search through the entire set of defined transactions looking for those transactions that contain certain text in the **Description** or **To** fields. When you select the **Search** option, a Dialog Box is displayed which then allows you to enter the parameters for the search:



The image shows a dialog box titled "Transaction Search" with a red border. It contains the following elements:

- A text input field labeled "Enter Text to Search for:" with a red background.
- Four checkboxes: Ignore Case, Find All, Exact Match, and Containing.
- Two sections for search fields: "Fields to Search" with Description and To; and "Search Direction" with Forward and Backward.
- A "Date Range (optional):" section with "Start:" and "End:" labels and red input fields.
- Three buttons at the bottom: "OK" (with a green checkmark), "Cancel" (with a red X), and "Help" (with a blue question mark).

The **Next** option from the **Transactions** menu is used to continue the search by locating the next matching transaction. This option is only valid if the original search did not use the **Find All** option. When **Next** is selected, the next Transaction which matches the original search parameters is displayed in the **Define Transaction** Dialog Box.

Enter Text to Search For

Enter the text you want to search for in this field. The **Description** field and/or the **To** field of the transactions will be searched for a match.

Ignore Case Button

Check this button to cause the search to ignore upper/lower case when making the search. If this box is blank, the search is case-sensitive.

Find All Button

This button is used to specify that you want to locate all transaction entries containing the specified text with a single search. If you click this option, a new Report Window is created which will contain line items for each matching Transaction. If the button is not checked, the first transaction that satisfies the request is displayed.

Exact or Containing Buttons

Exact Match means that the specified search text must exactly match the text in the **Description** or **To** fields in order to satisfy the search. If **Containing** is selected, it means that the **Description** or **To** fields must only *contain* the specified search text in order to be considered a match.

Fields to Search

These two checkboxes indicate which fields of the transactions should be searched for the specified text. At least one of these boxes must be checked. Both boxes may be checked, which indicates that a match will occur if the text is found in either the **Description** or the **To** fields.

Search Direction

Use these buttons to indicate in which order the search is to proceed. Select **Forward** to start the search at the beginning of the Transactions; select **Backward** to begin the search at the end.

OK Button

Click on the **OK** button to cause the specified search to proceed.

Cancel Button

Click on the **Cancel** button to cancel your search request.

Start Date

Enter the date, in standard format, the search is to start. This field is optional. If it is entered it indicates that transactions prior to this date will not match the search.

End Date

Enter the date, in standard format, the search is to end. This field is optional. If it is entered it indicates that transactions after this date will not match the search.

Transaction Reconciliation

Use the **Reconcile** option of the **Transactions** menu to reconcile the transactions you have defined against your Bank or Credit Card Statement. When you select this option, a pop-up menu is displayed showing each of your defined Bank or Credit Card Accounts. Select the Account for which you wish to perform reconciliation, and the **Transaction Reconciliation** Dialog Box is displayed.

The **Transaction Reconciliation** Dialog Box allows you to see each unreconciled Expense or Transfer Transaction defined against the selected Account. Each Transaction is represented by an item in a list box, showing the check number (if the account is a bank account), the date of the Transaction, the Transaction amount, and the **To** field entered in the transaction. The total amount of all the unreconciled transactions appears at the bottom of the Dialog Box. By selecting a transaction and clicking on the **Reconcile** button, or by double-clicking on an item, you will cause the **Reconcile** flag to be turned on for the transaction. You will normally do this when you receive your statement from the Bank and wish to mark each transaction appropriately.

The Auto Save Option

If the **Auto Save** option of the **Options** menu is checked, it means that the budget file is automatically saved to Disk whenever you define a new transaction. This is convenient as it reduces the risk that transaction definitions will be lost because of an unexpected outage prior to a manual save.

The Auto Refresh Option

The **Auto Refresh** option allows you to specify whether or not **Home Accountant** should automatically refresh reports you have created on a periodic basis.

Normally, when you define a report, the contents of the report are not updated to reflect any changes that you make to the data. For example, if you create a Transaction detail report, then define a new transaction, the new transaction will not show up in the report.

When **Auto Refresh** is enabled, **Home Accountant** will refresh each active report with the most current data defined to **Home Accountant**. It is as if each report was redefined and recreated from scratch.

The **Define Auto Refresh Interval** Dialog Box allows you to specify how **Home Accountant** should refresh report windows. 3 options are possible:

- You can indicate that all report windows should be refreshed on a periodic basis.
- You can indicate that only text-based (non-graphic) report windows should be refreshed.
- You can disable Auto Refresh.

If either of the first two options are selected, you can specify the auto refresh interval in the input field labelled **Refresh reports every ... seconds**.

The Warn if Over Budget Option

If the **Warn if Over Budget** option of the **Options** menu is checked, it means that **Home Accountant** will check the expense category each time an expense transaction is defined to see if the monthly budget for the category has been exceeded. If the budget is exceeded, a warning message box is displayed.

The Auto Backup Option

If the **AutoBackup** option of the **Options** menu is checked, **Home Accountant** will automatically create a backup copy of the Budget File the first time you change it after loading it. The name of the backup file will be the same as the original file, except it will have a '.BAK' suffix instead of '.BGT'. A Message Box will let you know when this backup file is being created.

The Allow Duplicate Transactions Option

Home Accountant will not normally allow you to create two transactions with the same description and the same date. If the **Allow Duplicate Transactions** selection of the **Options** menu is checked, however, duplicate transactions will be allowed.

The Print Checks Option

If the **Print Checks** option is checked, it means that **Home Accountant** automatically prints checks whenever you define a transaction involving a payment made from a Bank Account for which you have defined check attributes. For more information about this process, see the topic **Automatic Printing of Checks**.

The Show Icons Options

If this option is checked, **Home Accountant** displays the icon (picture) associated with a Category or Account in reports or list boxes. If this option is not checked, the icons are not displayed.

The Compress Option

When the **Compress** option is checked, it means that the next time the Budget file is saved to your disk, it will be written in a compressed format. This saves space on your hard disk, although it takes longer to save and open compressed files than normal files.

You don't need to set this option prior to OPENing a compressed Budget file. **Home Accountant** will figure out whether the file you are trying to open is in normal or compressed format, and set the option accordingly. You can change this option yourself, but **Home Accountant** will always re-set the option when you open a file.

The Toolbar Options

The set of options located within the Toolbar pop-up menu under the Options menu is used to manipulate the toolbar. The toolbar is the area of the screen where graphical push buttons which offer shortcuts to commonly-used **Home Accountant** functions are located. There are three styles of toolbars available, and they can be activated by selecting the appropriate entry within the Toolbar popup:

The **small** toolbar consists of 15 graphical pushbuttons located along the top of the main window, just underneath the menu items.

The **large** toolbar consists of 8 large pushbuttons located along the top of the main window, just underneath the menu items. Each pushbutton contains text describing its function. The large toolbar can be customized by means of the **Customize** option.

The **floating** toolbar consists of 15 pushbuttons located in a moveable window that can be repositioned anywhere on the screen

The current format for the toolbar is indicated with a checkmark next to the appropriate option. If you want the toolbar deleted from the screen entirely, select the **Toolbar** option that currently is checked.

See the topic **Using the Toolbar** in order to learn more about how to use the Toolbar.

Using the Toolbar

The Toolbar is the area of the screen that contains graphical push-buttons representing shortcuts to several commonly-used **Home Accountant** functions. A click with the mouse is the equivalent of activating these functions through the menu. Depending on the type of toolbar being displayed (see the topic [The Toolbar Options](#)), each button has two possible formats. Both are shown below:



This button is used to quickly access help for **Home Accountant**. Clicking on this button is the equivalent of selecting **Introduction** from the **Help** menu.



Use this button to exit from **HomeAccountant**. It is the equivalent of selecting the [Exit](#) option from the **Files** menu.



Clicking this button is the equivalent of selecting [Open](#) from the **Files** menu.



Clicking this button saves the current budget file. It is like selecting the [Save](#) option from the **Files** menu.



Clicking this button prints the current report or graph. It is like selecting the [Print](#) option from the **Files** menu.





Click this button to define a new transaction. It is the equivalent of selecting **New** from the **Transaction** menu.



This button recalls memorized transactions, like the **Recall** option on the **Transaction** menu.



Click this button to bring up the **Search Dialog Box**. It is the equivalent of selecting the **Search** option from the **Transaction** menu.



This button continues a previous search, like the **Next** option on the **Transaction** menu.



Clicking this button allows you to define a transaction report. It is the same as selecting **Transaction** from the **Report** menu.



Selecting this button creates a Trends report, as if you had selected **Trends** from the **Report** menu.



This button represent the **Account History** option from the **Reports** menu. If you click this button, the **Account History** dialog box appears.



If you select this button, the **Create Transaction Trends Bar Graph** Dialog Box is displayed, allowing you to define a Transactions Bar Graph.



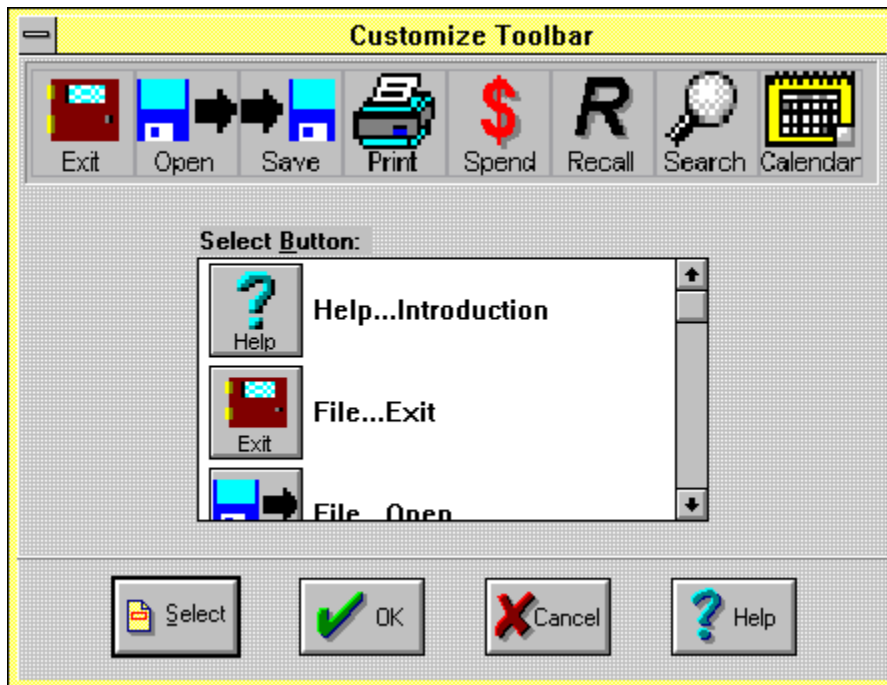
If you select this button, the **Create Category Pie Chart** Dialog Box is displayed, allowing you to define a Category Pie Chart.



If you select this button, a new Calendar sub-window is created. This is the same as if you had selected the **Calendar** option from the **Options** menu.

Customizing the Toolbar

If you select the Large-format from the **Toolbar** option, only 8 of 15 possible pushbuttons can be displayed on the screen. **Home Accountant** provides you with the ability of choosing which of the 15 available buttons you want displayed by means of the **Toolbar Customize** option. When you select this option, the following Dialog Box is displayed:



The area near the top of the Dialog Box shows you the current configuration of the large toolbar. The listbox in the center of the Dialog Box shows you each of the 15 possible large-format pushbuttons. Use the following procedure to re-configure a button on the toolbar:

1. Select the button position by clicking on the appropriate button in the Current Toolbar Display Area;
2. Select the button you wish to place into this area within the Pushbutton Selection Listbox;
3. Place the selected button into the selected toolbar position by either pressing the Select button, or by double-clicking the selected button within the Pushbutton Selection Listbox.
4. When you are through making your changes to the toolbar, press the OK button.

Current Toolbar Display Area

This area shows you which pushbuttons are currently displayed in the large toolbar. To select one of these buttons for replacement, click the button within this area with the mouse. A red outline should appear around the button.

Pushbutton Selection Listbox

By scrolling through this listbox, you can see which large toolbar pushbuttons are available and the menu shortcut functions each of them perform. To replace a pushbutton in large toolbar, first select the button position in the Current Toolbar Display Area, then double-click on the desired pushbutton in the listbox.

Select Button

Push this button to place the currently selected button within the Pushbutton Selection Listbox into the currently selected toolbar position within the Current Toolbar Display Area.

OK Button

Push this button when you are through customizing the Toolbar and you wish to save the changes you have made.

Cancel Button

Push this button if you decide to discard the toolbar changes you have made, and wish to return to **Home Accountant**.

The Calculator Option

The **Calculator** option, from the **Options** menu, is merely a convenient method of accessing the Windows **Calculator** function. When you invoke this option, the standard Windows calculator appears in a separate Window.

The Calendar Option

The **Calendar** option, from the **Options** menu, allows a month calendar to appear in a new report sub-window. When this option is selected, a new sub-window is created, containing a calendar for the current month.

The next topic contains information about how this calendar can be used.

Using the Calendar

A Calendar sub-window contains a monthly calendar. The month represented by the calendar is indicated in the Window title. Each day of the month is represented by a gray rectangular button. One of the buttons is depressed and shows the day of the month in **red**: the day represented by this button is known as the current day.

If any future transactions are defined, then the icon which represents the transaction appears on the date for which the future transaction is scheduled.

You can use the mouse to *zoom* in on any day of the month and obtain more information about your financial activities for that day:

- o If you move the mouse cursor over any day of the month and press either the left or right mouse button, you will cause that day to become the current day.
- o If you double click the left mouse button, a new report window is created. The type of report which appears in the window depends on the current day:
 - If the current day is equal to or prior to today's date, a **Transaction Detail** report appears, showing all transactions entered on the current day.
 - If the current day is in the future, then a **Future Transactions** report appears, displaying all future transactions defined for that day.
- o If you double click the right mouse button, you can easily create a new Transaction for the current day. The type of transaction you create depends on whether or not the current day is a past or future date:
 - If the current day is earlier or equal to today's date, then the Define Transaction Dialog Box is displayed, pre-initialized with the current day.
 - If the current day is in the future, then the Define Future Transaction Dialog Box is displayed, pre-set with the current day.

You can drag an account or category icon from a container window onto a day on the calendar in order to create a transaction or future transaction for that day.

You can also use the vertical scroll bar on the right of the window to scroll from week to week or from month to month.

In addition to using the mouse, you can use the keyboard interface to manipulate the Calendar window:

- o Press the **right arrow** key to make the next day the current day.
- o Press the **left arrow** key to make the previous day the current day.
- o Press the **down arrow** key to advance the current day 1 week.
- o Press the **up arrow** key to decrease the current day by 1 week.
- o Press the **Page Up** key to make the first day of the next month the current day.
- o Press the **Page Down** key to make the first day of the prior month the current day.
- o Press the **Home** key to make the first day of the current month the current day.
- o Press the **End** key to make the last day of the current month the current day.
- o Press the **Enter** key to *zoom* in on the current day. This will cause a Transaction Detail report or Future Transaction report to be created for the current day.

- o If you hold down the **Shift** key while you press **Enter**, you can easily create a new Transaction for the current day. The type of transaction you create depends on whether or not the current day is a past or future date:
 - If the current day is earlier or equal to today's date, then the Define Transaction Dialog Box is displayed, pre-initialized with the current day.
 - If the current day is in the future, then the Define Future Transaction Dialog Box is displayed, pre-set with the current day.

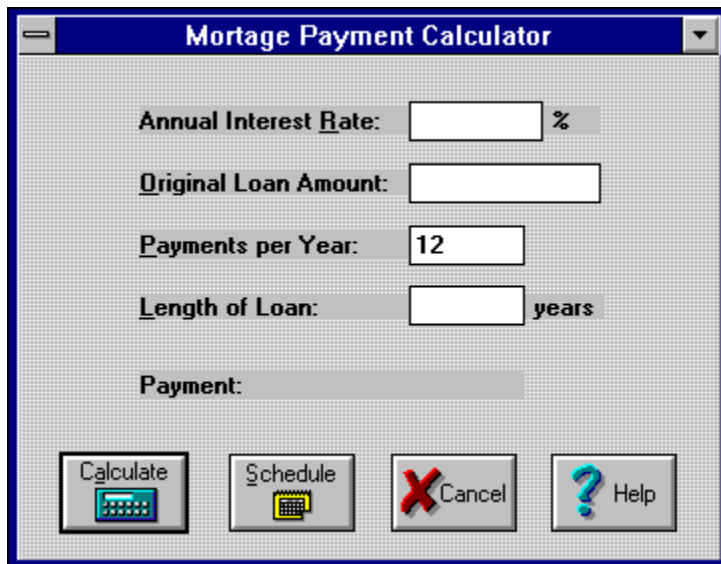
When the topmost sub-window within **Home Accountant** is a Calendar, then the **Calendar** pull-down menu appears. This menu contains three options: Next Month, Prior Month, and Go To Date...

Current Day

On a calendar window, the **Current Day** is the day represented by the depressed button with red lettering. Most navigation with the calendar involves the current day.

The Mortgage Calculator

When you select the **Mortgage Calculator** option from the **Options** pull-down message, the **Mortgage Payment Calculator** Dialog Box appears. The calculator allows to determine the payment amount for a standard amortized loan, given the initial loan amount, annual interest rate, and payment frequency. The calculator can also generate a Payment Schedule report, which shows payment-by-payment how much of the payment is interest, and how much is going toward the principal.



The screenshot shows a dialog box titled "Mortgage Payment Calculator". It contains the following fields and controls:

- Annual Interest Rate:** A text input field followed by a percent sign (%).
- Original Loan Amount:** A text input field.
- Payments per Year:** A text input field containing the number "12".
- Length of Loan:** A text input field followed by the word "years".
- Payment:** A shaded rectangular area, likely a placeholder for the calculated payment amount.
- Buttons:** Four buttons are located at the bottom: "Calculate" (with a calculator icon), "Schedule" (with a calendar icon), "Cancel" (with a red X icon), and "Help" (with a question mark icon).

Schedule Button

Click this button to produce a Loan Payment Schedule report in a new report window.

This report shows you on a payment-by-payment basis how much each payment is interest, and how much goes toward the principal.

Cancel Button

Click this button when you are done with the Mortgage Calculator.

Interest Rate

Enter the annual interest rate for the loan in this box. For example, enter **7.25** to define an annual interest rate of 7 1/4 %.

Loan Amount

Enter the original Loan Amount in this area: for example, **100,000**.

Payment

When you click on the **Schedule** or **Calculate** buttons, the loan payment amount appears in this area.

Payments per Year

Enter the number of payments per year in this area. For example, enter **12** if the payments are made each month.

Length of Loan

Enter the length of the Loan (in years) into this field.

Calculate Button

Click this button to determine the loan payment. You must enter the Interest Rate, Loan Amount, Length of Loan, and Payments per Year prior to clicking this button.

The Window Option

Use the **Window** option of the Main Menu to display a set of options for controlling the appearance and behavior of the report sub-menus appearing within **Home Accountant**. Four options always appear: Tile, Cascade, Arrange Icons, and Close All. In addition, the title of each currently defined report window appears. To make one of these reports into the currently active sub-window, simply select it.

The Tile Option

Use the **Tile** option to cause **Home Accountant** to arrange each of the report sub-windows in a tiled fashion.

The Cascade Option

Use the **Cascade** option to cause **Home Accountant** to arrange each of the report sub-windows in a "cascade" fashion.

The Arrange Icons Option

Use the **Arrange Icons** option to cause **Home Accountant** to arrange the icons which represent the minimized report sub-windows.

The Close All Option

Use the **Close All** option to cause **Home Accountant** to close all report sub-windows.

Changing the Fonts on the Chart

The **Fonts** option on the **Graph** pull-down menu allow you to change the appearance of text on the Chart. Three sub-options are displayed when you select this option: **Title...**, **Axis...** (for Bar Charts only), and **Legend...**. When either of these options are selected, **Home Accountant** displays a standard Font editing Dialog Box, allowing you to enter the characteristics for the font being altered.

Changing the Chart Title

Use the **Title...** option on the **Graph** pull-down menu to modify the title at the top of the Chart. A Dialog Box is displayed when this option is selected, allowing you to modify the title.

Setting Bar Chart Options

The **Options...** option on the Bar Graph **Graph** pull-down menu allows you set certain options for the Bar Graph. When this option is selected, it allows you to set the following:

- o **Select Bar Border Width:** Use this to select a new border thickness for the bars in the graph. The default width for the border is one pixel; if you desire a thicker border, you can select the thickness you want from the list box.
- o **Select Axis Width:** Use this to select a new border thickness for the X and Y axis. The default width for the axis is one pixel; if you desire a thicker line, you can select the thickness you want from the list box.
- o **Tick Mark Value:** You can change the value of the tick mark increment which appears on the Y axis.
- o **Number of Tick Marks:** Define the number of tick marks (and values) which appear along the Y axis. This does not include the tick mark at zero.

When you click the **OK** button, the changes you have made will be applied to the Bar Chart. If you select the **Cancel** button, the changes are ignored.

Displaying or Hiding the Legend

By default, the Chart window includes a sub-window containing a legend for the graph. This legend indicates the color and pattern associated with each category shown on the graph. You can cause the Legend window to disappear or re-appear by selecting the **Legend** option from the **Graph** pull-down menu. The checkmark next to the **Legend** option indicates that the Legend is currently being displayed.

Changing the Category Characteristics

Normally, a default color and hatch pattern is used for each selected category. This color and pattern is used to fill in the bars of a Bar Chart or the slices of a Pie Chart. You can select alternate colors and/or patterns by selecting the **Category Styles** option on the **Graph** pull-down menu. Each category appearing in the graph is included in the sub-menu which is displayed. By selecting a particular category, you cause a Dialog Box to be displayed. This dialog box contains two selection boxes; the first allows you to choose a new color for the category; the second allows a new pattern to be selected.

You can also change the category name which appears in the Legend of the chart in the **Set Graph Category Name** field. Note that if you change a name using this Dialog Box, you are not permanently altering the name of the original Category; you are only changing the name which appears in the chart Legend. Note also that if you change the category name in this manner, you will not be able to *zoom* in on the Bar or Pie slice representing this category.

Advancing to the Next Month

Use the **Next Month** option of the **Calendar** pull-down menu to advance the current day to the first day of the next month.

Setting the Calendar to the Previous Month

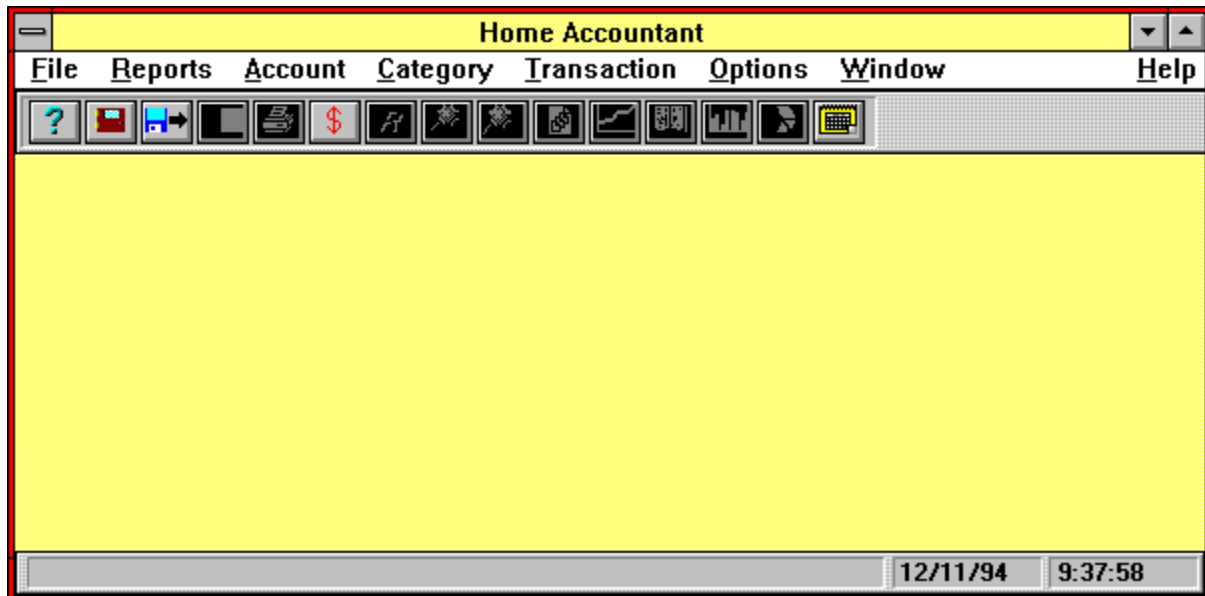
Use the **Prior Month** option of the **Calendar** pull-down menu to make the first day of the previous month the current day .

Setting the Calendar to a Specified Date

Use the **Go To Date...** option of the **Calendar** pull-down menu to move the current day to a specific date that you can enter. When this option is selected, **Home Accountant** displays the *Select New Calendar Date* Dialog Box, which allows you to enter the date that will become the new current day. Enter the date in MM/DD/YY format, and click on the **OK** button to specify the new date. Click the **Cancel** button if you decide not to change the date.

Getting Started

Once you have installed **Home Accountant for Windows**, you will want to start using it to keep track of your household expenses. When you bring up **Home Accountant** for the first time, the screen looks like this:



Windows Interface

Because **Home Accountant** runs under Microsoft Windows, using it is similar to other Windows Applications. The upper portion of the window contains the main menu, and each option on it displays a secondary, pull-down menu when selected. To select a menu item, either click on it with the mouse or hold down the **Alt** key while you press the underlined character on your keyboard. The - character in the upper left hand corner accesses the System Menu, while the upper right hand corner contains the arrow buttons that minimize or maximize the window. Immediately underneath the menu is an area called the 'toolbar'; the buttons in this area represent shortcuts to commonly accessed functions within **Home Accountant**.

Like other types of windows, the **Home Accountant** window can be re-sized, either with the mouse, or by accessing the System Menu. It can also be minimized and maximized using the arrow buttons.

Defining Accounts

The first thing you will probably want to do is to define your Accounts. Let's say there are three accounts you want to define: A checking account at the local bank; a Master Card (credit card); and a third account that represents the cash that you carry around in your purse. Select the Accounts menu and then select the New option. A Dialog Box is displayed, allowing you to define the first account:

Key in "Checking Account" into the Account Name field, "1000" as the Current Balance, and select the **OK** button. This defines your checking account, and tells **Home Accountant** that the current balance for the account is \$1000. For each account, you must specify the current balance.

Note that if you currently owe money for your credit card, you should specify the amount you owe as a negative number.

Entering an Expense Transaction

Now that your accounts have been defined, let's enter a transaction. Suppose you spend \$20 in cash at the grocery store. You now need to tell **Home Accountant** about this transaction. To define the transaction, click on the **\$** button. This brings up the *Define Transaction* Dialog Box. The current date and time are already filled in for us, but you may change them if you like. By default, the Transaction Type has been set to 'Expense'. You must fill in the *Description* field (in this case, Groceries), and the *To* field (the name of the Grocery store). Key **20** into the *Amount* field. The *Select Account* allows you to specify which account you used to pay the expense; click on the Down Arrow and then select the name of your cash account.

Defining a Category

Before completing the transaction, you must categorize it. Categories are means of classifying transactions, and can be anything that's meaningful to you. For example, in this case, you might want to define a Category called 'Groceries' which will be used for keeping track of how much you are spending at the Grocery store. To define this category from the *Define Transaction* Dialog Box, select the **New** button next to *Select Category*, and the *Define Simple Category* Dialog Box appears:

Simple Categories come in two types: expense and income. We will look at income categories a bit later, but for now, we need to define 'Groceries' as an expense category. This is because it is a category that will only be associated with expense transactions. Key the name of the category ('Groceries'), an optional description, and, if you wish, a *Monthly Budget* amount. You can use this amount in conjunction with the *Warn if Over Budget* option, and it will cause a warning message to appear if you attempt to spend more per month than you budget. Click on **OK** to complete the Category definition.

When you return to the *Define Transaction* Dialog Box, you will notice that the *Select Category* box contains the text 'Groceries'. This is the category that this expense transaction will be associated with when the transaction is recorded. Click on **OK** to complete the Transaction definition. If you look at your Cash Account definition, you will notice that the current balance is \$20 less than the original balance.

Proper definition of categories is key to the use of **Home Accountant**. They should be defined at the level at which you wish to track your expenses. Simple categories should be defined as specifically as possible; later, you can define something called *Major Categories*. Major Categories are names given to groups of other categories. For example, let's say you have two cars in your family. You may wish to track expenses for these two cars separately, in which case you would define two simple expense categories. You can then define a Major Category called 'Automotive', and associate with it the two simple categories. Now you can track expenses either individually by car, or by the Major Category, which represents all automotive expenses. It's also possible to combine simple categories later, but it's difficult, if not impossible, to split categories once you have defined many transactions against them.

If you go to the grocery store again tomorrow, you will not have to redefine the 'Groceries' category. Simply select the category from the *Select Category* drop-down list.

Memorizing Transactions

Let's try another transaction. You put \$10 worth of gas in your car, using your Master Card to pay for it. Define the transaction the same way as the first, keying in a *Description*, a *To* field, and the amount. Select your Master Card account from the *Select Account* list, and click on **New** next to *Select Category*. Define a new expense category called 'Automotive'. Since this is a type of transaction that you will be entering a lot in the future, click on the **Memorize** button. This causes a prototype or model of the transaction to be saved as a 'memorized' transaction, where you can recall it in the future with minimal effort. Memorizing a transaction does not cause it to be recorded as an actual transaction; to record the transaction and update your Master Card account, click **OK**.

In order to use the memorized transaction next time you buy gas, click on the **R** button. The descriptions of all memorized transactions are displayed. Select the one you want by double-clicking it, and the transaction appears in a *Define Transaction* Dialog Box, updated with the current date and time. You can alter the transaction definition if you want (for example, changing the amount field), then click **OK** to record.

Income Transactions

When you receive income, you need to enter an Income Transaction. For example, let's say you deposit your weekly paycheck of \$500 into your checking account. Bring up the *Define Transaction* Dialog Box, but this time, set the Transaction type to *Income*. When you do this, only Income-type categories show up in the *Select Category* box. Since you do not have an Income Categories defined yet, click **New** to create one. Define the category type as *Income*, and key in the name of the Category (in this case, 'My Salary'). Notice that the *Monthly Budget* field disappears when you define the Category as *Income*. When you complete the Category definition and click **OK**, the new category name appears in the *Select Category* box. Select your Checking Account in the left box, as this is where you have deposited the paycheck. You need to fill in the *Amount*, but the *To* field is optional. When you finish defining the transaction, the *Account* field is credited with the paycheck amount.

Transfer Transactions

Suppose you run out of cash, and you make a withdrawal of \$50 from your checking account at an ATM machine. This type of transaction is referred to as a Transfer, because you are not spending or receiving funds, merely transferring them from one account (your Checking Account) to another (your cash account). When you define this transaction, select *Transfer* as the Transaction type. You don't need to categorize transfers, but you do need to specify the *From* account (in this case, your Checking Account) and the *To* account (your cash).

Another type of transfer occurs when you pay a credit card bill. This is not actually an expense (the expenses occurred when you used the credit card), but a transfer of credit from your Bank account to your credit card account.

Whenever the *From* account on an Expense or Income transaction is a Bank Account, two additional fields appear on the screen: the *Check Number* field, and the *Check Reconciled* field. If you have paid for something with a check, you can fill in the check number, as this can help you later reconcile the transaction with your bank statement. The *Check Reconciled* button gets checked later when you actually perform reconciliation.

Reports

Now that you have defined a few transactions, you can create a report that lists each of them on the screen. Select the **Transactions...** option from the **Reports** pulldown menu, and the *Define Transaction* Dialog Box appears. Click on the *Show Expenses*

radio button, check the *Show Detail* box, and click the **OK** button. Result: a new window is created which contains a list of all expense transactions you have defined so far. The transactions are sorted by category, and by date within category.

Place the mouse cursor over one of the description fields (the shape of the cursor should change to that of a Magnifying Glass), and click the left button twice rapidly. After the first click, the description field should become darkened (white text on a black background). After the second click, a *Define Transaction* Dialog Box appears containing the details on the selected transaction. You can change any of the fields in the dialog box in order to alter the original transaction definition.

The action you have just performed is called *zooming*. Zooming is defined as double-clicking on any element of a report in order to obtain more details about the element. In general, **Home Accountant** displays the details in a newly created window.

There are no practical limits on the number of **Home Accountant** report windows you can create and have active concurrently. You can use the *Windows* option to display the titles of all active windows, and bring a particular window to the top by selecting it.

You can delete report windows by selecting the *Close* option from the system menu, or the *Exit* option from the *File* menu. Except for the main **Home Accountant** window, report windows are completely independent of each other and can be deleted at any time. If you delete the main window, all other report windows are deleted as well, and the **Home Accountant** program terminates.

If you create a report, and decide that you may need to see the same kind of report again in the future, you can save the report definition for later use. Click on the '-' symbol in the upper left-hand corner of the report window with the mouse. A pop-up menu will appear. One of the options in the pop-up menu is **Memorize**. If you select this option, **Home Accountant** saves the definition which created the report. This report definition can be later recalled in order to recreate the report.

Budget Files

The information (Accounts, Categories, Transactions) that you define to **Home Accountant** is stored permanently on your Hard Disk in a Budget File. Before exiting **Home Accountant**, and periodically as you define transactions, you should save the Budget File. Select the **Save** option from the **File** pulldown menu to save the file. If this is a new Budget File that you have never saved before, a Dialog Box appears which allow you to specify the name of the file, and the sub-directory to contain the file. Select the sub-directory in the right list box, and key in the name '**BUDGET.BGT**' in the area containing '*.**BGT**'. This provides a name to the budget file. You can pick any 1 to 8 character name for the file, but the name should be followed by '.BGT', which is the convention **Home Accountant** uses for Budget Files.

As the Budget file is being saved to your disk, the **File Save Progress** Dialog Box lets you know how far along the operation has gone.

The next time you enter **Home Accountant**, you need to re-load the budget file. Select the **Load** option from the **File** pulldown menu to access the File Dialog Box. Select the sub-directory in the right box, and the name of the Budget file in the left box. Click on the **OK** button to reload the file. After the file is loaded, the Accounts Report appears in the main window

System Menu Button

Select this button to access the Windows System Menu for the main **Home Accountant** window.

Minimize Button

Select this button to minimize the **Home Accountant** window and change it into an Icon.

Maximize Button

Select this button to maximize the **Home Accountant** window so that it fills the entire screen.

Menu

This area contains the menu for **Home Accountant**. Click on an item in this area to access the pulldown menu associated with the item.

Window Caption

This area contains the window title. The window title will include the budget file name once you have saved or loaded a budget file.

Toolbar Area

Each button in this area of the window represents a shortcut to a commonly-accessed function within **Home Accountant**. For more information, see the topic [Using the Toolbar](#).

Window Client Area

This area contains sub-windows containing any reports you create from **Home Accountant**.

Message Area

When you select an option from the Menu or from the toolbar, this area contains a message indicating the function of the selected option.

Current Date

This area of the window contains the current date.

Current Time

This area of the window contains the current time.

