Home Accountant for Windows

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, it is possible for you to determine exactly how your money is being spent. Various forms of analysis can be performed, and several types of reports can be created, including Bar charts and Pie charts. Home Accountant has a feature called 'double-click' zoom, which allows you to instantly create a more detailed report from a higher-level report.

Defining Transactions, Accounts, and Categories

You define three types of data to the 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 **Mortage Payments** or **Automotive Expenses**;
    - -   Income categories, which represent sources of income. An example of an income category might be **Bill's Salary**.

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 Transfer transactions define two accounts: the 'from' account, where funds are withdrawn from; and the 'to' account, where funds are deposited into.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.

Major Categories

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 all detail 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.

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 it's entry as a real transaction. Future transactions can be defined as re-occurring: they will continued to be re-scheduled on a regular basis (daily, weekly, or monthly).

Reports and Graphs

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.

Converting from other Financial Management Software

If you are currently using another software product to keep track of your Finances, you will find it easy to redefine the information to **Home Accountant**. **Home Accountant** supports the Quicken Interchange Format (QIF), and can directly import transactions created in this format. **Home Accountant** can also read transactions from Text files, provided that they are formatted correctly. If you are using a Speadsheet program such as Microsoft Excel, then you can easily import the data into **Home Accountant** through the Windows Clipboard.

Running Home Accountant

To run the program, simply double click on the **Home Accountant** icon within the **Home Accountant for Windows** group. Once you enter Home Accountant, you can load the sample budget file by bringing up the OPEN option under the FILE menu. Select the file called "SAMPLE.BGT" and click on "OK". This sample file should get you started as far as setting up your accounts and categories.

Registration

Registration for **Home Accountant for Windows** is $15 ($20 outside North America), and it entitles you to unlimited use of the product, a hardcopy user's guide, free upgrades, and technical support from the program author. There are two ways to register for **Home Accountant**:

o   If you have a membership on CompuServe, you can use the CompuServe Shareware Registration Process. The author's CompuServe ID is 71672,3344

o   You can mail 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. I will send you a hardcopy User's Guide, and the latest version of the software.