



BANKING BUDDY



TOM TERRIFIC'S FREE SOUL ENTERPRISES

USER MANUAL

*Tom Terrific's Free Soul Enterprises
sincerely hopes that the financial
control provided by this software
contributes to
improving the quality of your life.*

INTRODUCTION

Banking Buddy is a module from the future Communicable Accounting Series of shareware software. Banking Buddy is a comprehensive, general purpose home accounting system designed to operate with the Microsoft Windows graphical user interface (GUI).

Banking Buddy is a budgeting system with the additional ability to track the details of your cheque and credit card accounts. It covers the following important areas.

- i. Maintenance of cheque books, credit cards and cash payments for personal and business use
- ii. Establishment and Control of Budgets
- iii. End of Year Taxation Information
- iv. Reporting on Above

The benefits that it will bring to your life are many. The facilities provided are designed to: -

- i. Make reconciling your cheque book or bankcard easy and fun.
- ii. Provide a permanent record for all your purchases so you can be sure that you will never be billed twice.
- iii. Assist in planning with its comprehensive budgeting facilities.
- iv. Provide end of month and end of year financial reports.

This is first version of Banking Buddy. Naturally, future versions will be improved with new enhancements. These enhancements will be designed with the same philosophy that we have applied to this Shareware module, i.e., it must be accessible and communicable to the average user of computers.

Simply we want you, the average person, not be afraid of home accounting and paperwork any more. That is our aim, our purpose and our goal. In this way we believe that we are making a genuine contribution to improving the quality of life in our society. We hope you will allow us to share it with you.

While we have fully tested the package you are using the possibility exists, as on any Version 1.0 product, some small improvements may be required. Registration of your Shareware version will provide you with the latest copy.

INSTALLATION

Installation of Banking Buddy is accomplished via the File Manager in Windows. **Banking Buddy cannot be installed through dos.** Once in Windows follow these steps:-

1. Open File Manager by Double Clicking its Icon.
2. Click the icon of the floppy drive which contains the Banking Buddy disk.
3. Double Click the root directory to open it.
4. Double click the filename INSTALL.EXE.

The installation will proceed and you will be prompted to press the installation button to continue. After doing this you will be asked for the letter of the Drive you wish to install Banking Buddy on. Banking Buddy will then be installed in a directory on your selected drive called \TOM-TERR (**The Shareware version can only install and run in this directory**).

If you've downloaded the file Bankbud.exe read the following, else skip to the next section;

First copy Bankbud.exe to your hard drive. You can copy it to any directory but **it will only install in the directory \TOM-TERR because it is the Shareware version**. Once you've unzipped Bankbud.exe you need not extract any more of the zip files as running INSTALL.EXE in windows will take care of the extracting and setting up for you.

ABOUT BANKING BUDDY

Using The Manual

In the use of this manual you need to realise one important point. **We are totally COMMITted to the Microsoft Windows environment.** This has important implications to the way we designed the package, the support we offer and how this manual is presented to you, our valued customer.

We believe that Windows is easy and intuitive. Hence, we do not "*over-document*" the technical details of how to use the package. If we have to provide the level of documentation supplied in other accounting software packages we have failed. We would be admitting that Windows and our package isn't easy to use.

Additionally the manual is written for a Competent Windows User (CWU). **We do not try to teach you how to use Windows.** A good example of this is our forms handling. We simply say, "Enter the information in the Money Cell." We assume that you will have the knowledge to point the cursor at the Money Cell and input the information.

The Menu System

Banking Buddy's mode of operation is a MENU SYSTEM. Each menu is separate from the other menus. You cannot go, say from the Budgeting to the Expense Entry menu in one step. You must go back to the main menu first. In this way, a menu system is like a tree that you can go up and down but are not allowed to go sideways on.

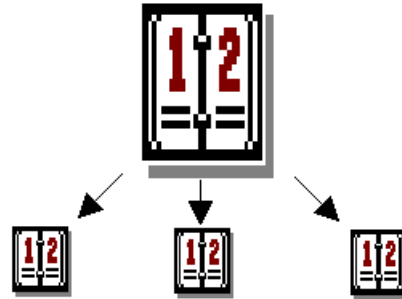


Figure 1. A Menu System - The Tree Structure

Let's say that again, so it is clear. When you complete one of the major operations, e.g., data entry and wish to start another, you must go back to the Main menu first. In other words, you can only go up and down a branch, not across branches. Computer menu systems generally follow the above rules but they do not have to. What is important, however, is that **Banking Buddy does follow these rules so it best you understand this very well.**

Menu systems are not often used in a graphical environment and we are going against a trend. The reasons for the selection of a menu system in a graphical environment is important to understand. One of the main problems often cited with menu systems is that they limit the choice of actions that you can perform and the speed that you can move around the system. This is true. Hence, for the experienced user menus are a disadvantage. However, for the first time user menus are a blessing as your choices are limited and it is less likely that you will make a mistake.

We have gone to a great deal of effort to try to make it very hard for you to make a mistake. **Menu systems make do it hard for you to make a mistake.** In a drawing package or a word processor a mistake is not a major problem; in an accounting package a mistake can be a disaster and often a very expensive one. Even if you are experienced, your secretary, wife or part time assistant may not be! **Menus are a deliberate part of our design philosophy.**

A Single Entry Point

Everybody likes doing a little work if they get a lot in return. In Banking Buddy we provide you this opportunity with our *single entry point facility*. All expense information is entered at a single point where your expenses are recorded.

Expenses can be entered as one of the following : -

- i. Cash transactions
- ii. Credit card transactions
- iii. Cheque account transactions

From this information all reports are produced. This single entry point is the most valuable asset of the package and it makes it stand out from other budgeting facilities and packages that are available. ***From simply entering your daily expenses at a single point, you receive a wealth of practical information to help you in your daily life.***

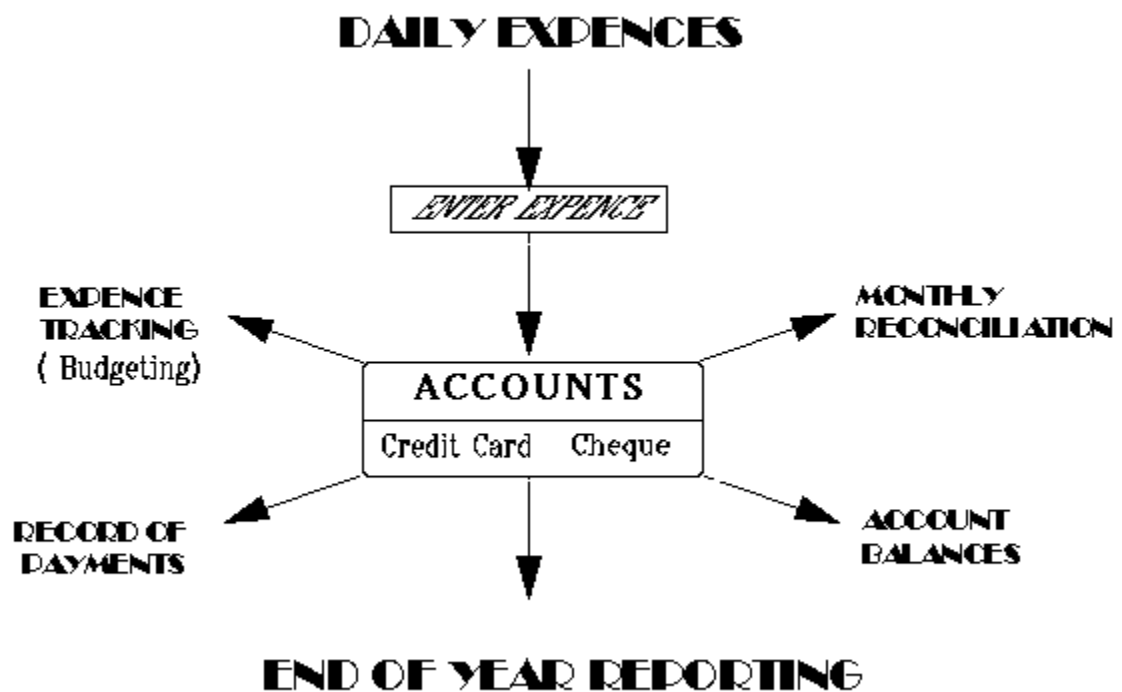


Figure 2 - A Single Entry Point

You enter the expense details that are held on a source document, e.g., bankcard receipt, cheque stub. The details that are required to be entered for an expense are : -

- i. Date of expense
- ii. Value of the expense
- iii. Description of goods
- iv. Description of the vendor
- v. Budget Category

From this we are able to provide the following information : -

- i. Lists of unreconciled transactions
- ii. Balance in cheque accounts
- iii. Expected balance on credit card statement
- ii. Details of expenses on any category, e.g., food, petrol, house repayments.
- iv. End of Year Tax Reporting
- v. Searching of any item on date, budget type, etc.

When you have been running this system for a year you will receive many benefits, especially at tax time. All your expense reports will be produced for your accountant one day after the end the financial year. *Imagine his surprise; imagine your delight!*

The benefits are not restricted to the end of the year either. Have you ever paid for something twice on your credit card or got overcharged for a purchase? You will no longer have to accept a doubtful credit charge transaction from the bank because your records wouldn't let you find the proof you needed. It's only a ten second job. ***With Banking Buddy you will always have the information that saves you money !!***

STARTING BANKING BUDDY

The First Screen

The start up screen is fairly explanatory. You activate any of the options by pointing the mouse at the button of the operation you require and clicking the left hand button of the mouse. This will begin your decent down the menu tree. (*In this version of Banking Buddy the tree structure is only one level deep so you will not get lost.*) Banking Buddy provides you the choices listed below. Each button takes you to its respective section. The choices that are available are listed below.

Daily Entry

Recording and entry of Expenses, Deposits and Transfers for a cheque or credit card account. (On registered versions this can be done only after bank account is set up. The Shareware version only has a single account so you can begin entry immediately.)

Reconciliation

Allows you to compare the expenses recorded in DAILY ENTRY against the statement from the financial institution. If you are happy with the details you can mark the transaction as having been reconciled. This is an easy visual check to see if you have been billed for the expense already.

Accounts

Allows you to set up the details on the various cheque and credit card accounts that you are using. **The Shareware version will only support a single account.** Nevertheless, you still need to place in an opening balance and account details at some time.

Budgets

Allows you to set up budgets for expense tracking during the year. Budgets and associated expenses can be tracked down to a monthly level. Expenses are updated automatically against the budget from their entry in the DAILY ENTRY section.

Report

Allows you to generate printer or screen reports to find details of the information that you have entered. Details are provided on all expenses, accounts and statements. Several levels of filtering and selection are possible.

Maintenance

Allows you to preform several maintenance tasks required to keep the program running correctly or to adjust the program to suit your exact needs and requirements.

End

Terminates the program and returns you to Windows.

DAILY ENTRY

Introduction

This is where all the details of your purchases, expenses, deposits and transfers against an account are recorded. An analysis of your daily life you will find that all your expenses are of three basic types:

- i. Cheque*
- ii. Credit Cards*
- iii. Cash*

If you can keep track of these items, you will find out a lot about how you spent your hard earned dollars and also save yourself time and money, in making sure that the banking institutions are not (*accidentally of course*) doubling billing you, etc.

Entry of an expense takes place on a single screen. This is irrespective of what credit or cheque account the expense is for or what expense or budget category the expense falls into. (*This is one of the features that makes the program so powerful. From this single entry point all the information that you may require during the year for your financial work is calculated and presented to you.*)

Each expense is entered, one at a time, by filling in all the information that the computer requires on the computer screen. Not all the information is mandatory as the following table shows. However for you to have accurate information on your financial life we would recommend that all details are completed correctly .

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SPECIAL NOTE :

We take this opportunity to remind you of the difference between red and grey cells. Red cells are ENTRY CELLS and can be updated by the user. Grey cells are DATA CELLS and are updated by the computer.

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Screen Information

DAILY ENTRY - Payments, Transfers & Deposits				
BANK DETAILS				
Bank	Account Type	Number	Owner	
COMMONWEALTH	VISACARD	1234567891011	JOHN BROWN	
BUDGET DETAILS				
Number	Description	Allocation	Year to Date	Month to Date
1	General Expenses	5000.04	1172.73	0.00
EXPENSE DETAILS				
Date	Goods or Service	Vendor or Merchant	Amount	

Figure 3. The DAILY ENTRY SCREEN

BANK DETAILS - Use the Account Button to select a different bank account

DATA	COMMENTS	ENTRY METHOD
Bank	The Institutional name of the account that paid for the expense.	Display Only.
Account Type	Description of the account, e.g., BankCard, Cheque.	Display Only.
Number	The number of the account.	Display Only.
Account Owner	The person that owns the account.	Display Only.

BUDGET DETAILS - Use the BUDGET BUTTON to select the Budget Category

DATA	COMMENTS	ENTRY METHOD
Number	The budget number.	Display Only.
Description	Description of Budget account.	Display Only.
Value	The total budget allocation for the year.	Display Only.
Year to Date	The total expenses debited to the budget item for the financial year.	Display Only.
Month to Date	The total expenses debited to the budget item for the current month.	Display Only.

EXPENSE DETAILS - New details created with COMMIT button

DATA	COMMENTS	ENTRY METHOD
Purchase Date	The day the goods were purchased; do not enter today's date (The computer already knows today's date). Generally, enter the date on the cheque or credit card slip.	Select the cell and enter.
Vendor	The retailer who sold you the goods or service, i.e., the vendor's name.	Select the cell and enter.
Goods	Details on the goods, e.g., Petrol and Oil <i>(If cell is empty and a Budget Category is selected with Budget Button the cell will have budget details inserted automatically. This can be overwritten if the details are unsuitable to you).</i>	Select the cell and enter.
Amount	The total that you paid for the goods enter that you purchased.	Select the cell and enter.
Cheque Number or Reference	The number of the cheque that was issued to cover the expense or any useful reference figure for a credit card account.	Select the cell and enter.

The Buttons



BUTTON	DESCRIPTION	ACTION
Abort/Finish	Any information on the computer will be disregarded and not be available for reuse.	Press the button and Main Menu will be brought up.
Account expense Press the button	was paid from.	Select which account the and select from a standard dialog box.
Budget	Select the category to record the expense under, e.g., Motor Vehicle. <i>(Details are mandatory but system will default to General Expenses if you enter nothing) .</i>	Press the button and select from a standard dialog box.
Deposit	Record a deposit into an account. This, for the average person, is your wages or interest received on a bond, etc.	Press the button select from a standard dialog box.
Transfer	Record a payment to another account instead of an expense or purchase.	Press the button and fill in details in dialog box.
COMMIT	Record the existing screen information to hard disk. <i>(This makes a permanent record of any changes that you have made or the new information that you have entered).</i>	Press the button.

Handling Bank Charges

A bank charge is just another form of expense. However as it represents a payment to the bank, and later a part of a statement from a bank, it must be recorded in a special manner. This is done by using the payments button. A special dialog box is brought up.

To achieve what is required it must be recorded as an expense in a reserved section of the budgets. Use the Budget Button to do this and select Bank Charges.

This reserved section, **BANK CHARGES**, gives you the total for all your bank expenses. Alternatively if you need at any time to see the charges on particular accounts you can look at ACCOUNT SCREEN where you will be presented with the statistical information on the account. One part of this information is Bank Charges - Year to Date (YTD).

RECONCILIATION

What is Reconciliation?

We believe that our program is fairly intuitive. Reconciliation nevertheless is perhaps the most complex of all the tasks that Banking Buddy will allow you to perform. This probably corresponds to what you have found when you have tried to do a reconciliation by hand. If you remember this you may not think that the way we *do it is so hard*.

It is truly a shame that what is so simple can be treated so complex! So in explaining reconciliation we will try to keep it simple. If you have made a purchase, say \$ 25.00 for some petrol on your Bankcard, you want to be sure that when you are billed at the end of the month you are charged exactly the figure which you accepted on the day of purchase, i.e., you don't want to be charged \$ 35.00 because you have dealt with an un reputable merchant or because of a computer glitch at the bank. ***When you know that the amount charged by the bank and the amount you expect to pay are the same, the account is reconciled.*** (In your mind, if not on the computer). However, a bit more than this needs to happen to make it clear to the computer that you are happy. The computer reconciliation process is as follows:

Screen Information

ACCOUNT RECONCILIATION

Statement Date: Statement Reference:

Bank: Account Type: Number: Owner:

Date	Goods or Service	Vendor or Merchant	Amount	
21/Jan/93	Home Appliances	Brown's Hardware	-67.45	<input type="checkbox"/>
18/Jan/93	Weekly Food	Mark's Supermarket	-154.00	<input type="checkbox"/>
23/Jan/93	Transfer to	Mastercard Account 4567891011	-500.00	<input type="checkbox"/>
1/Jan/93	Transfer to	Cheque Account 987654321453	-1000.00	<input type="checkbox"/>
12/Jan/93	Motor Vehicle	Barry's Service	-456.34	<input type="checkbox"/>
27/Dec/92	Transfer to	Cheque Account 987654321453	-456.78	<input type="checkbox"/>
12/Dec/92	Entertainment	The Big Toy Store	-456.87	<input type="checkbox"/>

Figure 4. The Account Reconciliation Screen

BANK DETAILS - Use the Account Button to select different account

DATA	COMMENTS	ENTRY METHOD
Bank	The Institutional name of the account that paid for the expense.	Display only.
Account Type	Description of the account, e.g., Bankcard, Cheque, to select different account.	Display only.
Number	The number of the account	Display only.
Account Owner	The person that owns the account	Display only.

Expenses - Use Up/Down Arrow to move through records



The up-down arrows only appear when more records exist than the screen can display at a single time.

DATA

Purchase Date

Goods

Vendor

Value

Check Box

COMMENTS

The day the goods were purchased.

Details on the goods, e.g., Petrol and Oil.

The retailer of the goods or service.

Price of Goods or Service.

Registers whether the record has been reconciled against a bank statement. You may select several at once before COMMITting.

ENTRY METHOD

Display only.

Display only.

Display only.

Display only.

Click with mouse to toggle ON/OFF.

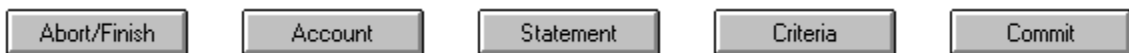


Check Box off – UNRECONCILED



Check Box on - RECONCILED

The Buttons



BUTTON	DESCRIPTION	ACTION
Abort/Finish	Any expense information on the computer that has not been COMMITed will be discarded and not available for reuse.	Press the button and Main Menu will be bought up.
Account	Select which account the expense was paid from.	Press the button to select an account from a dialog box.
Statement	This is the statement that you are reconciling the account with. This will default to GENERAL ITEMS if you do not specifically select an existing statement or create a new statement.	Press the button select from a standard dialog box.
Criteria	Select the criteria that you wish to details. select from a	Press the button use to view the expense standard dialog box.
COMMIT	Record the existing screen information to hard disk. This makes a permanent record of any changes that you have made.	Press the button.

Reconciling an Account - The Process

Selecting a Statement

The first thing that you need to do is relate the Bank Statement and its date and reference to the correct account in the computer. Before you can reconcile an account you must have a statement or other document from the bank or financial institution in your hands. You select the statement with the Statement Button.

If you are just starting up you will not have entered any statement. Banking Buddy will default to GENERAL ITEMS. You can select any of the statements that appear in the standard dialog box from the Statement Button.

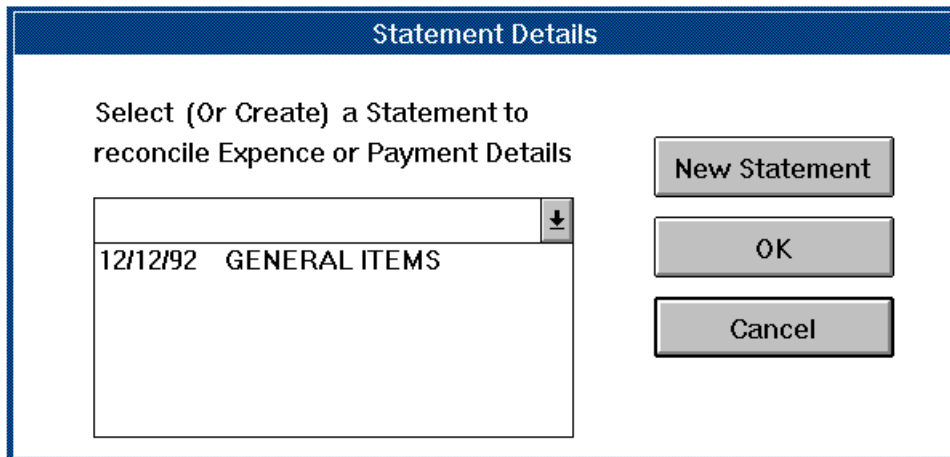


Figure 5. The Statement Dialog

If you need to create a new statement just use the New Statement Button on the above dialog box. You will be presented with the following dialog to allow you to enter the statement details.

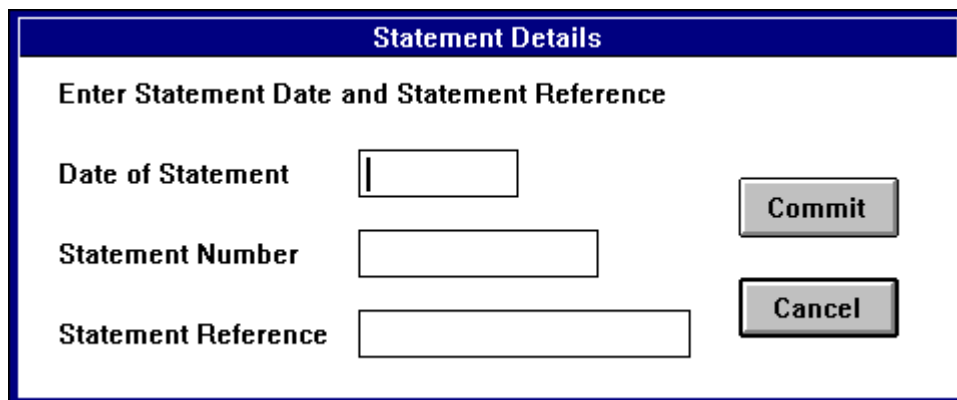


Figure 6. The New Statement Dialog

Recording the Reconciliation

At this stage you should compare your bank statement with the expense data that you have previously entered. For each item you entered there will be a corresponding item on the computer screen until it is reconciled, i.e., this screen initially displays *all the outstanding or unreconciled items* relating to the account that you have selected.

If you cannot see the transaction on the screen it may be for the following reasons:-

- i. You did not enter it, i.e., you may have lost the receipt.
- ii. You have already reconciled it and you are now be billed the second time for the goods or service.

When you match the bank record to the computer record and the amounts are the same it is reconciled in your head. To reconcile it in the computer you simply click the check box and hit the COMMIT button. *(If the COMMIT button is not selected the reconciliation will not be recorded)* . This tells the computer system that you are satisfied with the information. It would be wise at this time to additionally place a line through the transaction on the Bank Statement so you know that you have recorded it in the computer.

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SPECIAL NOTE

You may change the Reconciled/Unreconciled status of any item that you see on the screen and you may change several at once. The only changes that will be recorded permanently are those that are on the screen at the time that you press the COMMIT button.

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Once a transaction has been reconciled you will not see it on the screen any more. *(After all if it was reconciled you are happy with it and the best thing to do is forget it)* . There may be some time, in the future, however when you may need to see it again or you may need to change the status back to unreconciled. You can do this either using the REPORTS screen to using the CRITERIA BUTTON . If you hit the CRITERIA BUTTON you can view the accounts from the following perspectives : -

- i. All Reconciled transactions***
- ii. All Unreconciled transactions***
- iiii. All transactions***

If you do this you will be able to see the status of the transaction by looking at the check box at the side.

Check Box off – UNRECONCILED

Check Box on - RECONCILED

BANK ACCOUNTS

Introduction

This is actually the first action that you must complete to run Banking Buddy. Banking Buddy will not allow you to enter any expenses before an account is set up because all expenses must be assigned to an account. *(This does not apply to the Shareware version as there is only a single account and no selection is necessary)*.

You must set up your accounts before you can enter information into them. This is done with the NEW ACCOUNT button. The NEW ACCOUNT screen provides the computer basic information about the bank account that you have and its status at the current time.

Banking Buddy allows you to pick from the following basic bank or institution types.

- i. Bankcard.*
- ii. Mastercard.*
- iii. Visa.*
- v. American Express.*
- vi. Cheque Accounts.*

The Account Entry Screen

SCREEN INFORMATION

ACCOUNT DETAILS				
Bank	Account Type	Number	Owner	
COMMONWEALTH	VISACARD	1234567891011	JOHN BROWN	
Balance	Debit MTD	Debit YTD	Credit MTD	Credit YTD
1179.88	0.00	6032.12	0.00	7212.00
	Charges MTD	Charges YTD		
	0.00	12.00		

Figure 7. THE ACCOUNT SCREEN

BANK DETAILS - Use the Account Button to select different account

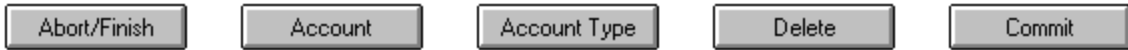
DATA	COMMENTS	ENTRY METHOD
Bank	The Institutional name of the account that paid for the expense.	Display only.
Account Type	Description of the account, e.g., Bankcard, Cheque.	Display only.
Number	The number of the account.	Display only.
Owner	The person that owns the account.	Display only.

ACCOUNT DETAILS - Current Status of the Account

DATA	COMMENTS	ENTRY METHOD
Balance	The current balance in the account. This is updated for each expense or payment registered to the account.	Select cell and enter.
Debit MTD	The total value of expenses debited to the account for the current month.	Display only.
Debit YTD	The total value of expenses debited to the account for the current financial year.	Display only.
Credit MTD	The total value of the payments made to the account for the current month.	Display only.
Credit YTD	The total value of the payments made to the account for the current financial year.	Display only.
Charges MTD	The amount the bank has charged you in Bank Charges for the current month.	Display only.
Charges YTD	The amount the bank has charged you in Bank Charges for the current year.	Display only.

NOTE: (MTD Stands for Month To Date and YTD stands for Year To Date).

The Buttons



BUTTON	DESCRIPTION	ACTION
Abort/Finish	Any information on the computer will be disregarded and not be available for reuse.	Press the button and Main Menu will be brought up.
Account	Select the account you wish to view.	Press the button and select from list.
Account Type	Select account type for the account. You may select from the following:- <ul style="list-style-type: none"> - Bankcard - Viscard - Mastercard - American Express - Generic - Diner's Club - Cheque - Cash <i>(Registered Version Only).</i> <i>(Button is disabled on the shareware version as it is not a useful function with a single account).</i>	Press the button, select account. dialog box.
Modify	Modify the details of an account. Data Cells (grey) will be converted to Entry Cells (red) and you will be able to change information in the, generally, restricted cells Data Cells. (Changes so made are only permanently recorded with the COMMIT BUTTON). <i>(Registered Version Only).</i>	Press the button.
Delete	Deletes an account. <i>(Registered Version Only).</i>	Press the button and confirm.
COMMIT	Record the existing screen information hard disk. This makes a permanent record of any changes that you have.	Press the button.

The Master Account

Account number 0 (zero) is reserved as the master account. The master account is not up dateable or modifiable by the user. The purpose of this account is to act as a summation of all the accounts in the system. This means that you can see how much money you have available to you by reviewing this account without individually reviewing all the accounts in the system.

It provides the following information on the accounts.

- Balance**
- Debit MTD**
- Debit YTD**
- Credit MTD**
- Credit YTD**
- Charges MTD**
- Charges YTD**

BUDGETS

What is a Budget?

A budget is a quantitative statement of the expected level of money to be spent in a particular area of your life . Any budgeting system can be divided into two interrelated components : -

- i. Budgetary Planning
- ii. Budgetary Control

The use of these two controls allow you to compare planned results with actual results. It is not necessary. however to do both and you may just be interested to know how much you have spent on a particular item e.g., bank charges which in many instances are totally tax deductible.

While Funancials provides full budgeting facilities you may not require them straight away. Often you will only need a budget category as you simply want to know how much that you spent for the year on the particular expenses so that you can claim against them at tax time. In this case you would not do any planning but simply record all the expenses for the Budget category. This is no problem at all for Banking Buddy.

Budget Categories

No matter which two, Planning or Control, you need to set up a budget account. A budget category is simply a category that allows us to classify an expense, e.g., petrol, home repayments etc. How you categorise a budget depends on who you are and the life that you live. For tax deduction purposes a professional person may like a category for magazines while a manual worker may like a category for laundry bills.

This means that we can't create your budget categories for you except for some exceptions that we believe will be useful to all our users. (Banking Buddy Shareware version comes with 10 Budget categories

When these categories are tracked during the year and you can find out how much you have spent in a given year on a particular item of expense. You may like to see how much you have spent on petrol or car maintenance charges. *(If we are spending a greater percentage on maintenance it may be time to upgrade our car to a new model).*

This can have practical purposes even in running a house. If you can easily track how much you are spending on electricity you can make a better judgment on whether it will be cost beneficial to put in insulation in your roof.

The Shareware version of Financials allows you to place in 5 additional budget categories above the reserved categories that come with standard with the program.

1. General Expenses
2. Bank Charges
3. Reserved Category
4. Reserved Category
5. Reserved Category
6. Free
7. Free
8. Free
9. Free
10. Free

In summary, you can use any category except Items 3 through Item 5 which are reserved and cannot be changed.

Budget Entry

This allows you to set up monthly budgets for each of the categories that you decide will be useful to you. If you only wish to create the category but do not wish to do any budget planning then simply don't enter any value as a Budget Value.

If you are going to do budgeting we would recommend that you measure it by the month. This is not that hard because you can simply enter the total yearly budget and using the DISTRIBUTE BUTTON divide the yearly budget equally between the twelve months. *(This technique is also ideal for making a first approximation of a monthly budget and making the exact modification's for each month after the distribution.)*

SCREEN INFORMATION

BUDGET DETAILS			
Total Budgets	Total Expenses	July	416.67 0.00
<input type="text" value="27120.12"/>	<input type="text" value="-6121.18"/>	August	416.67 0.00
Number	Category	September	416.67 0.00
<input type="text" value="1"/>	<input type="text" value="General Expenses"/>	October	416.67 0.00
Budget Allocation	Expences YTD	November	416.67 0.00
<input type="text" value="5000.04"/>	<input type="text" value="1172.73"/>	December	416.67 783.05
		January	416.67 344.45
		Feburary	416.67 0.00
		March	416.67 45.23
		April	416.67 0.00
		May	416.67 0.00
		June	416.67 0.00

DATA

COMMENTS

ENTRY METHOD

Total Budgets

The cumulative value of all budget categories. This is the total value of expenses that you have planned for in the current financial year.

Display Only.

Total Expenses

The cumulative expenses of all budget categories. This is the total value of expenses that you actually incurred to the current day.

Display Only.

Number

The Category Number of the Budget Item. This is a number used by the computer to track the budget.

Display Only.

(This cannot be changed as all Budget Numbers are predefined).

Category

A description of the budget category

Select the Cell and Enter.

(Any changes made will only be permanently registered with the COMMIT BUTTON).

Budget Allocation

The amount that you expect to spend

Select the Cell and against the category in the

current financial

Enter.
year.

Expenses YTD

The amount that you have actually spent against the category.

Display Only.

Months Allocation respective	The amount that you expect to spend Enter. month.	Select the Cell and against the category in the
Expenses YTD	The amount that you have actually spent against the category.	Display only.

The Buttons



BUTTON	DESCRIPTION	ACTION
Abort/Finish	Any budget information on the computer that has not been COMMITed will be discarded and not available for reuse.	Press the button and Main Menu will be bought up.
Category	Select a Budget category for modification or review.	Press the button and select from a standard Dialog Box.
Distribute	Takes the Budget Allocation that you have entered and converts it to a monthly figure, i.e., it is divided by 12. A warning is provided if budget information is already existing. <i>(Hint : The total yearly budget, using the DISTRIBUTE BUTTON, can be equally divide the Budget Allocation between twelve months. This technique is ideal for making a first approximation of a monthly budget and making exact modification for each month after the distribution).</i>	Press the button and respond to Dialog Box.
Zero Budget	Returns a Budget Item to zero. This is a dangerous operation and a warning are given before you can effect this.	Press the button and respond to Dialog Box.
COMMIT	Record the existing screen information hard disk. This makes a permanent record of any changes that you have.	Press the Button.

REPORTS

A lot of the information that you will require on a day to day basis can be obtained by reviewing the information on the standard screen. Sometimes, generally at months end, more elaborate information may be required in a more permanent form, i.e., paper. This can be achieved by the production of a report .

Banking Buddy has several standard reports that are available to achieve this for you . The reports screen is fairly explanatory in that you only need to select what you require by hitting a button, i.e., you activate any of the options by pointing the mouse at the button of the operation you require and clicking the left hand button of the mouse. Each button takes you to its respective section. The end information produced can be printed to either screen or printer.

Reporting is based on the main entry points of the program: -

1. By Bank Account
2. By Budget Category
3. By Expense Details
4. By Statement

All reports allows you to generate printer or screen information on the selected topic. All reports require you to answer a few simple questions or select an item before they are produced.

The choices that are available are listed below.

ACCOUNTS

Status

Let you look at details of your bank accounts. It allows you to print the information that is displayed in the ACCOUNTS section.

Expenses

Allows you to review the expenses that have been registered against a particular account.

BUDGETS

Status

Allows you to get a quick review on the current status of all budget items.

Monthly Details

Budgets and associated expenses can be tracked down to a monthly level. This report provides a detailed examination of the status of a particular budget item.

Expenses

Allows you to review the expenses that have been registered against a particular budget item.

EXPENSES

Detailed List

Allows you to find details on any expense. Because such a list can be very extensive several filtering criteria are provided in the dialog box.

STATEMENTS

Listing

Allows you to list statements against a particular account.

Details

Allows you to list all expenses which have been reconciled against a particular statement.

Finish

Takes you back to the main screen.

MAINTENANCE

Information that you are required to perform to make the program work properly is called maintenance. This allows you to keep the program running correctly or to adjust the program to suit your exact needs and requirements.

The following options are available:-

Reset All

This resets all figures in the computer to zero and deletes all data. It must be used with the utmost caution. One time when you will require to use it, however, is when you want to get rid of all the sample information that is provided.

Yearly Aging

Banking Buddy provides several pieces of information relating to yearly figures, e.g., Expenses (Year to Date), Bank Charges (Year to Date). Each year we need to set this to zero to reflect the start of year.

This also requires to be done every month for the month to date figures but Banking buddy does that for you automatically.

Screen Resize

This allows you to position the screen and its size to suit your exact needs. Once selected the screen will come up in the position and size you set whenever Banking Buddy starts up. (Registered Version only).

COMMON DATA ENTRY TECHNIQUES

Introduction

Because we have aimed to have a consistent interface we do not always, in our manual, go over how to enter information on each screen but simply refer you to the general techniques that are available. Additionally we provide an entry table that describes each item of data or button on a screen, its method of operation and what and when you might use it. Generally these refer to standard entry techniques. These common data entry techniques are described in the following section.

Entry Cells

The screenshot shows a form titled "ACCOUNT DETAILS" with two sections. The top section contains four fields: "Bank" (COMMONWEALTH), "Account Type" (VISA CARD), "Number" (1234567891011), and "Owner" (JOHN BROWN). The bottom section contains five fields: "Balance" (1179.88), "Debit MTD" (0.00), "Debit YTD" (6032.12), "Credit MTD" (0.00), and "Credit YTD" (7212.00). Below the bottom section, there are two ovals: "Entry Cell" and "Data Cell". Lines connect the red-outlined cells to the "Entry Cell" oval and the grey-outlined cells to the "Data Cell" oval.

Bank	Account Type	Number	Owner
COMMONWEALTH	VISA CARD	1234567891011	JOHN BROWN

Balance	Debit MTD	Debit YTD	Credit MTD	Credit YTD
1179.88	0.00	6032.12	0.00	7212.00

Charges MTD: 0.00
Charges YTD: 12.00

Entry Cell (red outline) | Data Cell (grey outline)

Forms are designed, in general, to have information entered into boxes. The boxes in which we can enter or modify information are called Data Boxes or Entry Cells. **Entry Cells are always outlined in red.** If the outline is not in red, i.e., grey, the information in this box is read only, i.e., you can look at it but you cannot modify it in any way. Such boxes are called Data Cells. **You cannot modify information through a Data Cell.**

Data can be entered into Entry Cells in any order but it is normal to start at the top left hand part of the screen and work to the bottom right. The other ways are : -

1. Placing the cursor in the selected box, clicking to activate the cell and typing in the relevant figures. You can move to any Entry Cell doing this.
2. If you just want to move to the next box simply hit the TAB or <RETURN> key. This will take you to the next active cell for data entry. *(In a form that has many data entry cells this is probably the best method to use).*

THE STANDARD BUTTONS



Banking Buddy is a menu system driven by buttons. At the bottom of every entry or information screen you will find a series of buttons that let you modify the form or take an appropriate action. They will look something like the buttons below. Some of the buttons will relate to the particular screen that you are on but some are common to all the screens. These are the **FINISHED**, **ABORT**, **FINISHED/ABORT** and **COMMIT** buttons.

The Finished Button

The **FINISHED** Button is used where there is no user defined or entered information on the screen. It tells the computer that you have finished the task you required. When it is pressed you will be taken up one level on the menu or to most logical screen for your next action. (*Generally this is the screen that is one level up on the menu but this is not always the case*). **You can be sure that no damage or loss of "COMMITted" information can be done to the your data by hitting a Finished Button.**

The Abort Button

The **ABORT** Button function in the same manner as the Finished Button but with one important difference. It is used on screens where there are Entry cells that have been, or could have been modified, by the user. Any modified information on the screen at the time the button is selected will not recorded for your later use. (*If the information existed before you entered the screen it will still remain in the computer.*)

This is important button because sometimes you are halfway through entering your information when you realise that the information is wrong or that you do not wish to precede. If the information is wrong the Abort Button is the mechanism to ensure that the recording of the information does not happen.

When it is pressed you will be taken up one level on the menu or to the most logical screen for your next action. *(Generally this is the screen that is one level up on the menu but this is not always the case)* .

In summary, **the Abort Button is used where there has been information entered by the user that isn't required to be recorded.**

The Finished / Abort Button

This is a combination of the Finish and the Abort button. It is used when the possibility exists for the user to either Finish or abort from the same screen. It takes you to another screen and if there is any information on the screen it will not be recorded.

When it is pressed you will be taken up one level on the menu or to most logical screen for your next action. *(Generally this is the screen that is one level up on the menu but this is not always the case)* .

The Commit Button

If you have finished entering information, you must tell the computer system that you are entirely happy with it. This is done with the **COMMIT** Button. When the Commit button is hit you can be sure that your information is recorded for future reference. All information is immediately stored to the hard disk at the time you press this button. *(You will not lose your information after this even in the event of a power loss or blackout)*. If you do not select the COMMIT button the information that you place on the screen will not be recorded.

The Commit Button is an important in entry of information because it allows you to make modifications on a form, without modifying or affecting existing information, until you are totally happy with the new data.

In summary **no change you make will mean anything to the computer until you hit the COMMIT button.** The information that is on the screen at the time the Commit Button is hit is the information that is recorded and will be available for your later viewing.