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Using Balance

This product helps you balance and analyze your checkbook by calculating your balance for you and by letting you graph and audit your account. To start, you may want to open the included example files, which are called example1.bal and example2.bal. Try the graphing, auditing, and sorting. Then, when you are ready to work on your own account, selected New under File. You must supply a name (8 characters maximum, no dots (.), DOS naming conventions (e.g. no spaces)), and a starting balance (no dollar sign!). Now you can start to enter the information from your account. One way to approach this is to make sure your checkbook ledger is correct, then choose a date and enter everything from that date forward. Choose Add Entries in the Entries Menu, then fill out the dialog boxes that come up. When you are done, your account will be sorted chronologically, and your balances figured. Note that there are two balances, cleared and uncleared. This is because some institutions (notably universities and government offices) take a long time to deposit their checks. If you want to change the cleared status of an entry, either double click on it to launch the modify entry dialog box or right click on it to get a floating menu which lets you toggle the cleared status.

General Notes: You will note that balances are not displayed when the account is not sorted chronologically (instead the comments are displayed), this is because figuring a balance only works in the context of a chronologically sorted file. You do not need to add ".00" to the end of even dollar amounts, Balance will do it for you. If you do include a decimal point, there must be only one and it must occur between the dollars and pennies (for example 10.25 for ten dollars and a quarter is fine). The reason this is mentioned is because if you type as poorly as I do, you will get error messages because you put the decimal in the wrong spot. If you add commas to an amount, they will be removed by the software prior to the amount being printed on the screen or used to figure balances. The changes you make to the comments file will be changed when you exit the program.

Technical Note: The transactions data are stored as pennies and manipulated as 32 bit signed integers. So if your account is over 24 million dollars, you cant use this product (but if you have more than 24 million in an account, you probably have someone to do this sort of stuff for you). Because the values are not stored as floating point numbers, there is no rounding error.

Starting a New Account

When you start to use this product, you will produce a new account. To do this, select New under File, then provide a file name and a starting balance. For example, if you have an account at a bank call First National Bank, you might call your account FNB (do not provide an extension, Balance will do that for you). If you wanted to start your accounting with your last months statement, you could put the ending balance from that statement, then Choose Add Entries under Entries and enter the transactions since your last statement (remember to add any transactions (these are often checks) that were not cleared as of your last statement).

Starting Balance

The starting balance is used as a starting point from which to calculate your balance. You can modify it by selecting Starting Balance under Entries, but generally it is not a good idea. When you want to delete early entries in your account, use the purge functions, the starting balance will be automatically updated.

Graphing

Balance provides several graphical ways to present the data in your account. One thing to keep in mind is that you must have two or more data points separated by one or more days to graph your data.

The start and stop dates are set to the date of the earliest transaction and the latest transaction in your account. You can change either.

The functions will only graph from the earliest data point to the latest data point. The x-axis is labeled with the first and last date of the transactions graphed, plus a number of dates in between. The hatch marks on the x-axis are evenly spaced even if the dates are not evenly spaced (for example, if there are 17 days in the period to be graphed, and there are 14 hatch marks on the x-axis, three of the hatch marks will be dated two days later than the previous hatch marks. The hatch marks in this case actually represent a period which is one and a fraction days. The same is true of the y-axis, but because the spacing is based on pennies, this phenomenon is not as noticeable.) The y-axis is labeled with the highest and lowest amount graphed, and several of the amounts between.

If your account has a negative balance, a dashed red line will appear on the graph indicating where your account dipped below zero.

Sometimes the graph of a balance includes a vertical line with several points (blue dots) on the line. This indicates that several transactions occurred on the same day.

You can present your account graphically in the following ways:

Balance: This calculates the balance (using both cleared and uncleared transactions) and graphs it. In practice one will generally see the balance declining and then spiking upward each paycheck.

Checks: This option graphs your checks by amount of your checks in chronological order.

Deposits: This option graphs the amount of your deposits in chronological order.

Interest: This option graphs the interest paid on an interest bearing account in chronological order.

Withdrawals: This option graphs the amount of all your withdrawals in chronological order.

Auditing

The reason for including an auditing function is to provide help when you are having trouble balancing your checkbook, and to provide feedback about your expenditures.

The amounts for the Checks Between and Withdrawals Between are initialized to the least and greatest amounts of any transactions. The dates for Checks Dated Between and Withdrawals Dated Between are initialized to the earliest and latest dates of any transactions.

Check Between: Click this to list all the checks equal to or between the amounts on either side of the button. The text in the fields on either side is editable. Double click on an entry in the audit results box to modify that entry.

Withdrawals Over/Under: Click this to list all the withdrawals equal to or between the amounts on either side of the button. The text in the fields on either side is editable. Double click on an entry in the audit results box to modify that entry.

Check Dated Between: Click this to list all the checks on or between the dates on either side of the button. The text in the fields on either side is editable. Double click on an entry in the audit results box to modify that entry.

Withdrawals Dated Between: Click this to list all the withdrawals on or between the dates on either side of the button. The text in the fields on either side is editable. Double click on an entry in the audit results box to modify that entry.

Uncleared Checks: Lists all uncleared checks. Double click on an entry in the audit results box to modify that entry.

Missing Checks: Lists all missing checks. Double clicking lets you add entries (so you can add the missing checks).

Duplicate Checks: Lists all the cases where two checks have the same check number. Double click on an entry in the audit results box to modify that entry.

Unknown Transaction Type: This is a check on the database which your program uses. There should never be unknowns. If there are double click on the entry and look at it, none of the radio buttons will be selected. Click on the appropriate radio button.

Sorting

One can sort in the following ways:

The balances will only appear when the account is sorted chronologically. Otherwise the comments will appear in the right portion of the window.

Chronological- The earliest transaction go to the top of the window. When the file is modified in any way, the transactions are sorted in this order so that the balances can be recalculated.

You will note that balances are not displayed for the next five types of files, this is because figuring a balance only works in the context of a chronologically sorted file.

Reverse Chronological-The latest transaction go to the top of the window.

Low To High (by amount of transaction , regardless of whether it is a debit or a credit)-The transaction with the highest dollar amount goes to the bottom of the list.

High To Low (by amount of transaction , regardless of whether it is a debit or a credit) -The transaction with the highest dollar amount goes to the bottom of the list.

Check Number- The Checks will appear at the top of the window, with the highest numbered checks in higher positions.

Transaction Type- Transactions will be sorted in the following order; Checks, Automatic Withdrawals, ATM Withdrawals, Other Debits, Deposits, Interest, Other Increase.

Modifying or Adding Entries

The same dialog box is used to modify or add entries. The use of radio buttons and tab groups speeds the addition of data to your account.

If you do not supply a decimal point (for example if you withdraw 100.00 dollars and only want to input 100), a decimal and two zeros will be appended to what you insert.

The fastest way to add new entries is as follows:

First, click on the radio button which corresponds with the type of transactions. If you click Check or Voided Check, the software will determine what the next check number in your account is and fill in the check number for you (for new accounts nothing will be filled in, because there will not be any checks in your account). Check to make sure this check is the one you want to add (change if it is not). Clicking Voided Check will also fill in the amount as "0.00" and the comments as "voided". If you click on something other than Check or Voided Check, the check number will be filled in as "none"

Second, the cursor will automatically be in the amount box after you click a radio button. An amount must be entered for each transaction (use numbers and a decimal point, no dollar sign).

Third, check the date. If the account file is not new, the software will fill in the latest date in the account as the date. Adjust this with the "+" or "-" button. The graph and audit functions work best when the correct date is supplied.

Each control used in this dialog box is described below:

Check Number: Enter the number of the check (if the transaction type is not a check, leave blank and the software will put "none" in the check number box for you).

Cleared (Check Box): This will default to uncleared for checks and cleared for everything else. If you do not want a transaction to be used to calculate your cleared balance, uncheck this box.

Amount: Enter the amount of the transaction. If you do not enter a decimal point, ".00" will be appended to the amount. If you use a decimal point it must be in the correct spot.

Month: Month during which the transaction occurred

Day: Day on which the transaction occurred

Year: Year during which the transaction occurred

The "+" and "-" buttons beside the date boxes can be used to increase or decrease the date. The leap years of 1996, 2000, and 2004 are taken into account when the software increases or decreases the date.

Additionally, to save time, when you are adding entries to your account, the last date something was entered in your account is automatically put in the date boxes for you (so that in most cases you don't need to type a date in, just use the "+" or "-" buttons).

Description: You can choose one of the descriptions that appear when you click on the little arrow to the right of the field (this type of control is called a combo box), or you can type in a brief description (19 characters or less), or leave blank, in which case "none" will be put in this field for you. Descriptions longer than 19 characters will be truncated (shortened) to 19 characters.

Customize: Use this option to add or delete comments to the list that appears when you push the arrow portion of the description combo box.

The following are Radio Buttons in the Types of Transaction Group Box

Check: Use for checks other than voided checks

ATM Withdrawal: Use for automatic teller machine withdrawals

Automatic Withdrawal: Use for automatic withdrawals

Other Debit: Use for other debits, for example, ATM card fees, check fees

Voided Check: Use for voided checks. This will fill in the comments as voided and the amount as "0.00".

Deposit: Use for deposits.

Interest: Use for interest deposited to your account (for interest bearing accounts)

Other Increase: Any other increase in your account

One of the radio buttons must be selected, or a message box will appear informing you that you must click a radio button.

Customizing the List of Comments

You can use the combo box (the control under comments, press the down arrow at the right side of this box to get a list of comments, click on a comment to choose that comment) in the add or modify entry dialog box to choose a comment. This way you don't have to type it in. For your convenience, a list of several national retailers and common types of payees is included with the program. You can add to this list by choosing the Customize button in the add and modify entries dialog box. A new dialog box will come up with the existing comments listed in a list box. There are buttons along the right side of the dialog box, each of which is described below.

Add: To add a new comment, type the comments (maximum 19 characters) into the field under new comments. Press add and it will be added to the list.

Delete: To delete a comment you don't need, highlight the comment in the list box, then press delete.

Top: To move a comment to the top of the list (if you use it a lot), highlight it then push top.

Alphabetize: To alphabetize the list, click alphabetize.

Quit: Press to quit customize.

Help: Press this button to get to this text.

The modified list will be saved automatically when you exit the program.

Purging and Deleting

These two functions should be used with care, they are provided for different purposes.

Use purge to get rid of old entries. A dialog box will appear which lists the number of entries in your account, then you can supply a number to purge. The entries are purged chronologically and the starting balance is corrected for the purged entries. Purging reduces the size of the account file.

Use delete to delete one or more entries. You must select (single click) on one or more entries prior to deleting. The starting balance will NOT be updated when you use delete. Use purge unless you added something that you just want to get rid of without correcting the starting balance (for example if you added an entry and then realized the entry was not in your check book.)

Reconciling Monthly Statements

If your account statement does not match your balance, there are several functions you can use to determine where the difference lies. The most likely reason for the difference, ways to troubleshoot, and the solutions follow:

-First change the main window setting to Show Cleared Balance and Comments (Select Main Window Settings . . . under the Settings Menu, then click the Show Cleared Balance and Comments radio button in the When Sorted Chronologically group box).

-A transaction (probably a check) may not be cleared. Look at the transactions (especially checks) listed in your statement (you may want to sort by transaction type prior to this step). If there are transactions in the account file that are not on your statement, this is the problem (this will happen almost every month). Just right click on the uncleared checks to change their status to uncleared, then after all the necessary ones are changed, sort chronologically.

-A transaction cleared that was not included in your account file (especially if you recently started to use Balance). Sort by transaction type. Now look at the checks (it is most probably a check causing the problem, but it could be another transaction type). This problem happens if you started your accounting with an ending balance from a statement, then listed every transaction since the statement, but some checks were not cleared as of that statement. The result is that there are checks that change the balance, but are not in your account file. (After a month or two of using balance, this should stop happening.) If there is a check listed on your statement that is not listed in your account file, add the check to your account file.

-Something may have been entered incorrectly. Sort the list chronologically or by transaction type, then compare the amounts and the types of the entries to what is in your monthly statement.

Printer and Main Window Settings

Choosing either the Printer Settings or Main Window Settings options in the Settings Menu will bring up a dialog box:

The Printer Settings dialog box has three check boxes:

Print Gray Background: This is off by default. If it is turned on the gray background which appears on alternating rows in the Balance window will print. On some printers printing this background will make the text on the grayed line difficult or impossible to read, which is why it is off by default.

Print Heading Information: This is on by default. This options prints the file name centered at the top of each page that is printed.

Print Blue Column Heading: This is off by default. If it is turned on the blue column headings which appear on the screen will be printed (they generally do not print well). If it is off, black text column headings will be printed (this saves ink and results in a much more legible printed page).

Choosing the Main Window Settings option in the Settings Menu brings up a dialog box with two groups of radio buttons:

The first group of radio buttons, titled When Sorted Chronologically, has the following choices:

Show Cleared and Uncleared Balances: Use this when you want to see both the cleared balance of your account (included uncleared transaction) and the balance of all transactions, cleared or uncleared.

Show Cleared Balance and Comments: Use this when you want to see the cleared balance and comments. **This is most useful when you are reconciling your statement.**

Show Uncleared Balance and Comments: Use this when you want to see your account balance for both cleared and uncleared transactions. This is the default.

Reminders

Reminders are provided to remind you when a bill is due, or to remind you to do something. The reminders will come up on a certain day each month and continue to come up till you clear them, then they will come up the next month.

In the Reminders dialog box there are the following controls:

These first two buttons are only visible when you are setting new reminders.

Add Reminders: Use this to call a dialog box (described below) which will enable you to set new reminders.

Delete Reminders: Use this to delete a reminder you no longer want

Clear: (This is not visible when this dialog is called from the menu, because there is no reason to clear it when setting new dialogs) If you press this without selecting any entries in the list box, you will clear all the reminders. Otherwise this clears only the selected reminder. Use this to dismiss a reminder until the next month, when you will again be reminded.

Quit: This quits the dialog. Any reminders which showed up when you launched Balance, will come back the next time you use Balance.

Help: Use this button to get here.

In the Add A Reminder Dialog there are the following controls:

Three edit controls:

Day of the Month Payment is Due: Enter in this field the day of the month the event you want to be reminded of is due. Use 31 for the last day of the month, it will be adjusted for shorter months.

Amount of Payment. Fill in the amount if appropriate, otherwise leave blank.

Brief Description: Enter the Text you want for the reminder. Must be 24 characters or less (anything over 24 characters will be truncated (shortened)).

And three buttons:

OK: Saves the reminder, the reminder will appear the next month.

Cancel: Cancels without adding the reminder.

Help: Brings you here.

To add a reminder: Fill in the day you want to be reminded, the day the payment is due, and the description. Fill in the amount if you want to. If the reminder is on a day that is the last day of the month, for example 31, then for shorter months it will appear as the last day of that month (for example 31 will appear as 28 (29 for leap year) in February). If the reminder day is less than the due day, for example reminder on 10 and due 15, the reminder will show up on the tenth of the month it is due. If the reminder is greater than the due date, for example you type 26 for reminder and 1 for due date, you will be reminded on the 26th of the month prior to the due date (using these numbers, if your mortgage or rent is due 7/1/97, you will be reminded 6/26/97).

Registering

You can register your copy of balance by sending your name and a check or money order for \$15.00 to:

John J. Keogh
P. O. Box 2994
Grand Junction, CO 81502

After you register I will send you a receipt and a registration number which you can enter using the Registration dialog box (choose Register... from the Help Menu). If you want faster response, include an email address and I will email the registration information to you.

Balance will not work after sixty days unless it is registered. When you register Balance, you can download all the version 1 upgrades (ie your current version through 1.n where n is an integer). I currently upload the latest version to several online archives and also to my website at <http://www.gj.net/~keo/software/software.html>.

About Balance

The project that led to this software started in 1996 when I wanted software that would help me analyze my own account. It has been of great use to me, I hope you also find it useful. I currently have some additional software (most of which is free) available at my website, <http://www.gj.net/~keo/software/software.html>. Balance is shareware, not freeware, feel free to use it for evaluation. If you like it, register within 60 days and you will get a Registration Number which will keep Balance functioning after the evaluation period. If you have any comments, send me some email.

John J. Keogh (keo@gj.net)

Disclaimer

License:

This software is provided to you on a trial basis for a 60 (sixty) day period. This is intended to allow 30 days to determine whether or not to purchase this software, and 30 days to purchase a copy. After 60 days, if you decide not to purchase this software, you must remove all copies from your system. By using this software you are agreeing to these terms.

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