

Budget Master Help Contents

[Overview](#)

[Underlying Principles](#)

[Getting Started](#)

[Main Screen Description](#)

[Preferences Screen Description](#)

[Menu Commands](#)

[Push Buttons](#)

[Item Type Description](#)

[Keyboard](#)

[Mouse](#)

[Data Format Descriptions](#)

Menu Commands

File Menu

Hotkey = Alt+F

New
Open
Save
Save As...
Exit

Edit Menu

Hotkey = Alt+E

Copy Grid
Edit Mode
Pay Check 1
Pay Check 2
Insert Item
Delete Item
Reconcile
Change Password

Options Menu

Hotkey = Alt+O

Table Columns
Auto Zero
Auto Borrow
Register
Preferences
Font

Help Menu

Hotkey = Alt+H

Shortcut Key = F1

Contents
About

Push Buttons

Check
PayDay
Transfer
Deposit

Item Type Description

Fixed

Approximate

Variable

Miscellaneous

Overview

Budget Master 2.0 is intended to keep precise track of how much money you have in your checking account which is budgeted for payment at a later time. It can also be used for savings accounts and other types of accounts into which money is added periodically; money that is specified for defined future expenses.

Budget Master 2.0 provides all the features necessary to create and maintain a budget. It also lets the user view the budget information and status in a variety of ways. You can temporarily modify the budget by moving money which is budgeted for one item into another item. Data from the budget can be placed in the Window's Clipboard and the pasted into your favorite word processor or spreadsheet for printing or for further analysis.

Budget Master 2.0 can create a register file which is similar to the register used with most checking accounts. There is no functional support for this register (yet) except that any transaction which affects the account balance is recorded in it. The register file itself can be used as a data file for a word processor or spreadsheet.

Budget Master 2.0 supports the use of a different data file for each different account for which you are budgeting. Two or more copies of the program can be running simultaneously, allowing you to get an overall view of your complete budget picture.

Finally, Budget Master 2.0 is Shareware. Please support this and all shareware development by registering. Choose [About](#) from the help menu for information on how to register.

Underlying Principles

Budget Master 2.0 uses the "envelope method" of budgeting. Each time you get paid, you cash your check and divide the money into envelopes according to the anticipated monthly need. When it is time to pay a bill, you take all the money out of the envelope and pay it. When the end of the month comes, all the envelopes are empty (except for the one marked Miscellaneous) and your budget is balanced. Occasionally, it may be necessary to borrow money from one envelope to pay the bill for another. Make a note of this on the outside of both envelopes and repay the borrowed amount when you can.

Although effective, this method can be very tedious especially when there are multiple paychecks feeding the envelopes at different intervals (you get paid hourly, once a week and your spouse is salaried, twice per month). Budget Master 2.0 handles this with ease.

Getting Started

The first time Budget Master 2.0 is started, the account in use is named (Untitled) and the budget is blank except for one item - Miscellaneous. Pay Check 1 is set to \$1.00, paid monthly and Pay Check 2 is set to \$0.00. Start your new account by choosing a name for the data file which is representative of the type of account or financial institution, then choose Save As from the file menu. Enter the name you chose in the File Name box, then click OK. Set the Auto Zero, Auto Borrow, and Register options according to your needs.

Next, create your budget. Choose Edit Mode from the edit menu. In the password frame, fill in your password. For first time users or until you change it, the password is "password".

Note: The password field is case sensitive. The password can be changed during any edit session by choosing Change Password from the edit menu. The same password is used to access Edit Mode no matter which account or data file you are currently using. See Preferences.

Once in the Edit Mode, enter amounts and pay intervals for paycheck 1 and paycheck 2. Then insert items into your budget and assign amounts for the Gross Amt of each. Fill in the interval and balance for each item. The Miscellaneous Item will be calculated for you based on gross monthly income. When done, choose Quit Edit from the edit menu. The grid now reverts to its previous display mode, showing the items you just entered.

Note: Filling in the balances can be tricky when creating a budget. A good way to start is to turn the clock back a month or two to a time when all your bills (items) had just been paid. Set all the balances to zero except Miscellaneous. Set it to match the amount in your check register for that time a month or two ago. Then, using your check register as a guide, use Budget Master 2.0 to mimic the activity that took place until now, including all checks, paydays and deposits. When you are done, the item balances should be about right and the overall account balance should be perfect. You can always enter Edit Mode and tweak things as necessary.

Now you are ready to use Budget Master 2.0 on a regular basis to track your account activity.

Main Screen Description

The main screen has five sections; the title bar, the menu bar, the Budget Grid, the Status area, and the Push-button array.

The title bar always shows the name of the data file for the account which is currently in use. When you choose the file-new menu command or when you start Budget Master 2.0 without specifying a data file, the file title is "(Untitled)". When Budget Master 2.0 is minimized, the title bar changes to show the data file name (without the ".BM1" extension) and the account balance.

The menu bar has four choices, File, Edit, Options and Help. Choose File for complete control of data files or to exit Budget Master 2.0. Choose Edit to copy the grid or to change any aspect of the budget. Choose Options to change the way Budget Master 2.0 looks and operates. Choose Help for context-sensitive help on any aspect of the program or to register the Shareware.

The Budget Grid displays the items for the current data file. Each row of the grid is labeled in the first column with the name of the budget item. The grid can display up to nine columns with each column labeled at the top according to its function. The upper-left corner of the grid will display "EDIT MODE" when an editing session is in progress.

The Status area of the main screen (upper right corner) shows the current balance of the account along with the date and time the data file for the account was last saved to disk. Above the Push-button array is a small window which annunciates the status of the options Auto-Zero (Z), Auto-Borrow (B), and Register (R).

The Push-button array has four buttons used to initiate the major transactions of Budget Master 2.0. These are:

Check - Used to write a check or make a withdrawal.

Payday - Used to make a normal, scheduled deposit.

Transfer - Used to move funds from one item to another.

Deposit - Used to make an unscheduled deposit.

Preferences Screen Description

The preferences screen is used to define how Budget Master 2.0 will look and work each time it is started. The preferences screen is activated two ways; choose Preferences from the options menu or exit Budget Master 2.0 after one or more preferences have changed.

When the Preferences screen is activated, the Defaults check boxes and Data File fields are set according to the current operating state of Budget Master 2.0. Note that the reverse is not true. When you leave the preferences screen, the state of Budget Master 2.0 is not updated to match the check boxes in the Preferences screen.

Click the check boxes in the Default Columns frame to indicate which columns of the grid should be displayed when Budget Master 2.0 starts.

Click the check boxes in the Default Status frame to indicate which options should be active when Budget Master 2.0 starts.

Fill in the two text boxes in the Data File frame. to indicate the File Name and File Path to use when Budget Master 2.0 starts. The Preferences screen will only allow valid and existing filenames in these fields.

In addition to the displayed options described above, the Preferences screen also saves the following in the BM2.INI file:

- The current password.
- The size and location of the Main Screen.
- The current font displayed in the grid.

Press the Cancel Push-button to close the Preferences screen without saving the new preferences.

Press the Save Push-button to save the current preferences in BM2.INI and close the Preferences screen. A Backup of the old preferences file (BM2OLD.INI) is created before the new preferences are saved.

Keyboard

Most commands can be executed directly from the keyboard using Shortcut keys and Hotkeys. These are listed here in their approximate order as seen on the Main Screen.

Hotkeys

Alt+F	File menu
Alt+E	Edit menu
Alt+O	Options menu
Alt+H	Help menu
Alt+C	Check push-button
Alt+P	Payday push-button
Alt+T	Transfer push-button
Alt+D	Deposit push-button

Shortcut keys

F2	New command (File menu)
Ctrl+O	Open command (File menu)
Ctrl+S	Save command (File menu)
Ctrl+A	Save As command (File menu)
F4	Exit command (File menu)
Ctrl+C	Copy Grid command (Edit menu)
Ctrl+E	Edit mode command (Edit menu)
Ctrl+F1	Paycheck 1 command (Edit menu)
Ctrl+F2	Paycheck 2 command (Edit menu)
Ctrl+I	Insert Item command (Edit menu)
Ctrl+D	Delete Item command (Edit menu)
Ctrl+Z	Auto Zero command (Options menu)
Ctrl+B	Auto Borrow command (Options menu)
Ctrl+R	Register command (Options menu)
Ctrl+P	Preferences command (Options menu)
Ctrl+F	Font command (Options menu)
Alt+F4	Close command (Control box menu)
Ctrl+Esc	Switch to command (Control box menu)

The Preferences screen uses Hotkeys to toggle the check boxes for each option and to activate the two push button commands. These are:

Alt+T	Type column check box
Alt+I	Interval column check box
Alt+M	Monthly column check box
Alt+L	Balance column check box
Alt+U	UnderFunding column check box
Alt+1	Paycheck 1 column check box
Alt+2	Paycheck 2 column check box
Alt+G	Gross Amount column check box
Alt+P	Percent column check box
Alt+Z	Auto Zero status check box
Alt+B	Auto Borrow status check box
Alt+R	Register status check box
Alt+C	Cancel push-button
Alt+S	Save push-button

Mouse

Click in the Grid

Click in the grid with the left mouse button to select an item. The entire displayed row for that item will be highlighted. Selected items can then be used for the Check function or the Transfer function.

In Edit Mode, a selected item can be deleted or a new item can be inserted before the selected item. Only a single cell will be highlighted in edit mode to allow in-cell editing.

Double-Click in the grid:

In Normal Mode, a double-click with either mouse button will start a Check function. This action is identical to selecting a grid item and then clicking the Check push-button.

In Edit Mode, a double-click with either mouse button will open a dialog box to edit the name of the item in the grid row that was double clicked. Type in a new name and press enter or click OK to change the item's name. Click Cancel to close the dialog without changing the item name.

Note: The Miscellaneous item cannot have its name changed.

Data Format Descriptions

File Formats for Budget Master 2.0 files are described here to give the user complete knowledge of the data files created and used by Budget Master 2.0. All the files are ASCII text and are accessible via Windows Notepad or any other text editor.

Initialization File

The initialization file, BM2.INI is created by selecting Save from the Preferences screen. In the [Columns] section, it contains the names of the nine columns which can be displayed on the Main screen grid followed by a 0 (no display) or a -1 (display). The [Status] section defines which file will be loaded (load=), the location and size of the Main screen (form=), the font to be displayed in the grid (font=), the three status flags (register=, autoborrow=, autozero=), and finally the encrypted password (editpassword=). For the three status flags, a trailing 0 means OFF and a -1 means ON.

Example BM2.INI

Data File

A data file for Budget Master 2.0 has the extension ".BM2". It contains all the current operating parameters for one account.

The first line of the file contains a version statement. Next comes the date and time that the file was last saved. The following two lines are for paycheck 1 and 2; listing the amount of the check followed by an integer representing the pay check's interval - 0 = weekly, 1 = bi-weekly, etc. The next line contains the number of the next check number which would be displayed in the check frame and saved in the register.

Following these lines are six lines for each item in the account. These lines are, in order, the Item Name, the Gross Amount of the bill, the Balance in the account, the Interval for the bill, the UnderFunding amount, and the item's Type.

Example BLANK.BM2

Register File

A Register file for Budget Master 2.0 has the extension ".RG2". It contains all the information you would find in a normal printed check register and then some extra fields. The data is organized as one line per entry with ten columns for each entry. The columns are Check No., Date, Payee, Item, Debit Amount, Credit Amount, Clr, Tax, Balance and Memo. Entries are separated by the tab character (ASCII 09) which allows for easy importing into spreadsheets and word processors. The Tax column will have an "X" in it if the Tax Check box was checked when a check command was completed. The Clr column was provided to check off entries as they clear the bank. All the other columns are self-explanatory. Although no direct support for the register file is provided by Budget Master 2.0, the file is correctly maintained. Future releases will deal with the register more completely, if user support demands it.

Example BLANK.RG2

New command (File menu)

Shortcut Key = F2

Use this command to create a new account in Budget Master 2.0. The new account will have one item, Miscellaneous which will have a balance of \$0.00. Pay Check 1 will be set to \$1.00 per month. You can open an existing account with the Open command.

Open command (File menu)

Shortcut Key = Ctrl+O

Use this command to load an existing account into Budget Master 2.0.

If the account currently in use has changed without being saved, then a dialog box will prompt you. Select Yes to save to loaded account, select No to discard the changes to the loaded account, or select Cancel to end the Open command and return to the existing account.

The Open Budget File dialog box options let you choose from existing Budget Master 2.0 data files. You can specify the Drive, Directory, and File Name in the dialog's options boxes.

Use the New command to create an account that does not exist.

Save command (File menu)

Shortcut Key = Ctrl+S

Use this command to save the current account with the same Drive, Directory and File Name from which it was opened. A new account will automatically switch to the Save As command which will allow you to give the new account a name. If commands have been used which alter the Register, then the register file will also be updated at this time.

Save As command (File menu)

Shortcut Key = Ctrl+A

Use this command to specify the Name, Directory, and Drive for a data file and save the current account into that newly named file. If commands have been used which alter the Register, then the register file will also be updated at this time. If the new, chosen filename does not yet exist it is created as is the register file.

Exit command (File menu)

Shortcut Key = F4

Use this command to end your Budget Master 2.0 session. You can also use the close command on the application's control menu. Budget Master 2.0 prompts you to save accounts with any unsaved changes. If your preferences have changed, you are prompted to change these also.

Copy Grid command (Edit menu)

Shortcut Key = Ctrl+C

Use this command to place a copy of the grid as it is currently displayed onto the Windows Clipboard. From there, it can be pasted into another application such as a word processor, text editor or spreadsheet. Cells in each row are separated by the tab character (ASCII 09) and the rows are separated with a carriage return-line feed pair (ASCII 13 and 10). An additional row labeled "TOTALS" is added at the bottom of the grid. Each column that contains dollar amounts is totaled and the result is reported in this extra row.

Note: Rounding to the nearest penny is performed when dollar numbers are displayed in the grid. Because of the intricacies of budgeting multiple paychecks into items that may have odd intervals and amounts, all numbers are calculated and stored with fourteen decimal places. When a Copy Grid command is executed, the rounded values in the grid are added and thus, the total displayed in the bottom row may be a penny or two off from the actual or expected total. Great care was taken, however, to insure that the normal operations of Budget Master 2.0 do not create or propagate rounding errors.

Edit Mode command (Edit menu)

Quit Edit command (Edit menu)

Shortcut Key = Ctrl+E

Use this command to begin or quit an edit session with the current account. Editing allows you to enter and/or modify all aspects of the current account. When Edit Mode is chosen, a password frame is displayed. Enter your password and then click Close or press the Enter key. If the password is incorrect, the grid is redisplayed as it was before. When the correct password is provided, the grid is displayed with "EDIT MODE" in the top-left cell. The columns displayed change to Type, Interval, Balance, UnderFunding and Gross Amount. These are the only editable fields for each item. Six additional commands are now visible on the Edit menu: Pay Check 1, Pay Check 2, Insert Item, Delete Item, Reconcile, and Change Password.

Note: The Miscellaneous item cannot have its Type, Interval, or Gross Amount edited. Type and Interval are fixed and the Gross Amount is calculated as Total Monthly Income minus Total monthly expenses.

In-Cell Editing

Budget Master 2.0 supports in-cell editing to allow you to make changes to the open account. Click on the cell you want to modify and begin typing. The cell will display only *valid keystrokes* as you type them. Press the Enter key to end the in-cell editing or click another cell or use the arrow keys to move to a different cell. Press the Esc key to return a cell to its contents before in-cell editing began. If you chose Quit Edit while performing in-cell editing, Budget Master 2.0 will process the contents of the edited cell as if the Enter key was pressed and then quit Edit Mode. When a value in either the Gross Amt column or the Interval column is changed, the budget is recalculated, updating the Miscellaneous item's Gross Amt cell.

Quit Edit

To end an editing session, choose Quit Edit from the Edit menu. The grid will now display the columns that were displayed before the editing session began and the additional Edit menu choices will disappear.

Pay Check 1 command (Edit menu)

Pay Check 2 command (Edit menu)

Shortcut Key = Ctrl+F1 (Pay Check 1)

Shortcut Key = Ctrl+F2 (Pay Check 2)

Use these commands to set the amount and interval for each paycheck. When the Set Paycheck frame appears, fill in the amount for the selected paycheck. Choose an interval for the paycheck from Weekly, Bi-Weekly, Twice-a-Month, Monthly, Bi-Monthly, Quarterly, Semi-Annually and Annually. Click OK to end the command or Cancel to abort without changing anything. The budget is recalculated at this time, updating the Miscellaneous item's Gross Amt.

Note: Paycheck 1 cannot be set to zero.

Insert Item command (Edit menu)

Shortcut Key = Ctrl+I

Use this command to enter a new item into the account. A Dialog box will ask for the name of the new item. When a non-blank name is entered, a new item will be inserted before the row that contained the highlighted cell when the Insert Item command was given. The new item will be of type Variable and its Interval will be set to 1. All other cells will be set to zero.

Use the Delete Item command to remove items from the budget.

Delete Item command (Edit menu)

Shortcut Key = Ctrl+D

Use this command to remove an item from the account. The row which contains the highlighted cell will be deleted after a confirmation prompt. Click Yes to delete the item or click No to leave it in the account. Any Balance that was in the deleted item will be added to the Miscellaneous item's balance and the budget will be recalculated.

Use the [Insert Item](#) command to add items to the budget.

Reconcile command (Edit menu)

Use this command to set the balance of your account to match the balance shown by an "external" source such as a bank statement or check register. A dialog box will appear asking for the amount reported as the "Corrected" balance. This is the balance as it is shown outside of Budget Master 2.0. Enter the "corrected" balance and click OK. If the amount entered is greater than the balance shown by Budget Master 2.0, then the difference will be added to the Miscellaneous item's balance. If the amount entered is less than the balance shown by Budget Master 2.0, then the difference will be subtracted from the Miscellaneous item's balance only if the Miscellaneous item's balance is greater than the difference. Since we are fooling with the budget's intent here, it is best to only modify the Miscellaneous item.

Change Password command (Edit menu)

Use this command to set a new password. Passwords are restricted to upper case and lower case alphabetic characters only (a-z A-Z). A New Password frame will appear. Enter your new password, then press Enter or click Close. If the entered password is not blank, then a Verify Password frame appears. Repeat the new password to verify your entry. If the two entries match, then a "New Password Accepted" message is displayed. Click OK. If the password does not match, an "Invalid Verification" message appears and the password does not change. The new password becomes effective immediately but is not saved until Save is selected from the Preferences screen.

Table Columns command (Options menu)

Shortcut Key = Shift+F1 through Shift+F9

Use this command to choose which of the nine available columns are to be displayed in the grid. Selecting the "All" menu choice will show all nine columns. Selecting the "Default" menu choice will display those columns that were displayed when Budget Master 2.0 started. Individual columns can be turned on and off by repeatedly choosing them. A check mark before the column's name indicates a displayed column.

Note: There must always be at least one column displayed. If you try to turn off the last displayed column, it will remain on.

Auto Zero command (Options menu)

Shortcut Key = Ctrl+Z

Use this command to enable/disable the Auto-Zero function. When enabled, a check mark appears in the menu before Auto Zero

Auto-Zero will force a Transfer of funds from an Approximate Item if there are funds remaining in the item's balance after a Check is written. The destination of the Transfer is always the Miscellaneous item. As with other transfers, the amount moved is added to the source item's Underfunding and subtracted from the destination item's Underfunding.

When used in conjunction with Auto-Borrow, Auto-Zero will speed the process of paying Approximate items while maintaining the most available money in the Miscellaneous item. Also, by tracking the Underfunding amount, you can learn about the effectiveness of your budget.

Auto Borrow command (Options menu)

Shortcut Key = Ctrl+B

Use this command to enable/disable the Auto-Borrow function. When enabled, a check mark appears in the menu before Auto Borrow.

When a Check is requested for an Approximate item and its balance is less than the amount of the check, the Auto-Borrow function is tested. If Auto-Borrow is enabled **and** the Miscellaneous item has enough money in its balance, then a Transfer is initiated from the Miscellaneous item to the Approximate item. The amount of the transfer is the difference between the amount requested for the check and the amount in the approximate item's balance.

When used in conjunction with Auto-Zero, Auto-Borrow will speed the process of paying Approximate items while maintaining the most available money in the Miscellaneous item. Also, by tracking the Underfunding amount, you can learn about the effectiveness of your budget.

Register command (Options menu)

Shortcut Key = Ctrl+R

Use this command to enable/disable the Register function. When enabled, a check mark appears in the menu before Register. The Register is an ASCII disk file that mimicks the register used with most checking accounts.

There are four Budget Master 2.0 actions that involve the register. The Save command (File menu) will create a register file and place headings in it if the register does not exist. The filename used is the same as the account being Saved with a ".RG2" filename extension.

"Writing a check" will make an entry in the Register. The Check number, Date, Payee, Item, Debit, Tax, Balance and Memo fields will be filled with the values from the Check frame.

A Payday function will make an entry into the Register. The Date, Payee, Item, Credit and Balance fields will be filled.

A Deposit function will make an entry into the register. The Date, Payee, Item, Credit and Balance fields will be filled.

See the Register File Sample.

Preferences command (Options menu)

Shortcut Key = Ctrl+P

Use this command to open the Preferences screen. The Preferences screen allows you to define how Budget Master 2.0 will look and operate when it is started.

See the [Preferences Screen description](#).

Font command (Options menu)

Shortcut Key = Ctrl+F

Use this command to change the font that is displayed on the grid. A "Font" dialog box will appear which will allow you to change the Font name, Font Style (bold and italic) and font Size. A sample box shows you what the new font will look like. Click OK to set the new font or click Cancel to close the dialog with no action. The new font will be applied immediately and will be "permanent" when the preferences are saved.

Contents command (Help menu)

Use this command to display this help file. Context sensitive help may be obtained at any time by pressing F1.

About command (Help menu)

Use this command to display the ShareWare Registration information.

Check Push-button

Hotkey = Alt+C

Use this button is used to make a normal payment from one of the budget items. A request for payment is started by clicking the Check button or by double-clicking on a cell in the grid. The request for payment will use the budget item (grid row) which contains the selected cell in the grid.

The Check frame contains the following fields:

- Check Number
- Date
- Payee
- Amount
- Tax Check box
- Memo
- Item Name

The fields will be filled with data appropriate to the item's Type and the Register status, enabled or disabled.

See [Fixed Type](#), [Approximate Type](#), [Variable Type](#) or the [Check Chart](#) for details.

The Check Number field can contain text other than the next available check number. If you make a cash withdrawal from an ATM, then put "atm" in the Check Number field. If an item is paid directly without writing a check, then put "dd" (Direct Debit) in the Check Number field. Use other abbreviations here as appropriate, at your discretion.

The Date field will be filled with today's date when Budget Master 2.0 begins. After that, it will contain the last entered date.

The Cancel Push-button is used to close the Check frame with no action performed. The OK Push-button will complete the transaction, subtracting the Amount field from the item's balance and making an entry in the [Register](#), if enabled.

PayDay Push-button

Hotkey = Alt+P

When a PayDay function is started by pressing this button, the Select Paycheck frame appears. Use the Pay Check 1 Radio button or Pay Check 2 Radio-button to select which paycheck is being entered. Fill in the Date field if the Register is enabled, then click OK. The amount of the selected paycheck will be distributed into all the item's balances according to the budget.

The Cancel Push-button will close the Select Paycheck frame with no action taken.

Transfer Push-button

Hotkey = Alt+T

Use this button to initiate a transfer. A transfer is the temporary relocation of funds from one item to another. A source item, a destination item and an amount are entered. When Transfer is clicked, the Transfer frame appears. The Transfer frame has the following components:

From	A pull-down list of all items.
To	A pull-down list of all items.
Amount	Enter the amount to be transferred.
Cancel	Push-button to abort transaction.
OK	Push-button to complete the transaction.

The item that was highlighted in the grid will be suggested as the "To" item. The Miscellaneous item will be suggested as the "From" item. The balance of the "From" item will always be suggested as the amount to transfer. Select a source item from the "From" pull-down list, select a destination item from the "To" pull-down list, enter an amount and click OK. The source item can be any item with a balance not less than the amount. The destination item can be any item except the source item.

The following actions occur when OK is clicked:

The amount will be subtracted from the Balance of the source item.

The amount will be added to the Balance of the destination item.

The amount will be added to the UnderFunding of the source item.

The amount will be subtracted from the UnderFunding of the destination item.

As a result, the balance of the budget (all items) and the balance of the underfunding will remain unchanged.

A Positive number in the UnderFunding column indicates that money has been "borrowed" from an item and not yet repaid. A Negative UnderFunding number shows that money has been added to an item. The Check and PayDay functions have no effect on UnderFunding amounts.

Note: A Deposit is the same as a Transfer except that the source of the funds is "external" to the scope of the account and the destination is always the Miscellaneous item.

Deposit Push-button

Hotkey = Alt+D

Use this function when non-PayDay deposits are made to the account. Interest earned by the account is one such deposit. A gift or bonus is another. Budget Master 2.0 will show the Deposit frame. Fill in the amount to be deposited then click OK. The amount entered in the amount field will then be added to the Miscellaneous item's balance. Click Cancel to abort the Deposit function.

If the Register is enabled, the Date and Memo fields will be active. Enter the date of the deposit (today's date will be suggested). Any text which is entered in the Memo field will be added to the Register in the memo column.

Fixed Item type

A Fixed item is one where the payee and the amount are the same each month (or "interval" months). Examples of Fixed items are:

Mortgage - Same Payee and Amount every month.

Car Insurance - Same Payee and Amount every six months.

Homeowners Insurance - Same Payee and Amount every twelve months.

Auto Loan - Same Payee and Amount every month.

A Check function for a Fixed item will fill in the payee and amount fields in the check frame and not allow any modification when the check is "written".

See the Check Chart.

Approximate Item type

An Approximate item is one where the payee generally remains the same and the amount to be paid varies slightly from interval to interval (month to month). Examples of Approximate items are:

Telephone Bill - Same payee and similar amount each month.

Water Bill - Same payee and similar amount every three months.

When a Check function is invoked, the Gross Amt is suggested to be paid. Modify this amount as necessary and click OK. If the amount specified is greater than the Balance then you will be prompted to borrow from another item or, if Auto Borrow is checked, the necessary funds will be automatically transferred in from the Miscellaneous Item. If the total of the item's Balance and the Miscellaneous Balance is still insufficient, a message is displayed and no deduction takes place. If the amount specified is less than the item's Balance and Auto Zero is checked then the specified deduction will occur and the excess balance will be transferred into the Miscellaneous Item.

See Also... Transfer, Auto-Borrow, Auto-Zero, Check Chart

Variable Item type

A Variable item is one where the payee changes regularly and/or the amount to pay varies widely. Examples are:

Medical - Different payees and amounts each month.

Entertainment - Different payees and amounts each month.

When a Check function is started, the payee field in the check frame is left blank but editable and the amount field is filled with the balance for the item.

See the Check Chart.

Miscellaneous Item type

Each Budget must have one Miscellaneous item. It is a "catch-all" for scarce and hard-to-budget things. It behaves the same as a Variable item when a Check function is invoked. See the Check Chart under Variable item.

A Gross Amount cannot be entered for this item. When the budget is recalculated, the monthly budgeted amount for Miscellaneous is calculated as Total Monthly Income minus Total Budgeted Expenses. If this value is negative, the background for the entire grid will turn red indicating a budget shortfall. Increase total monthly income or decrease total monthly budget expenses to clear this condition.

During Editing, the Type, Interval and Gross Amount cannot be changed. Only the balance and UnderFunding can be modified. The Miscellaneous item cannot be deleted.

Data File Sample

Budget Master - Ver 2

01-31-1994

22:19:22

1, 3

0, 3

101

Miscellaneous

1

0

1

0

3

Register File Sample

(View this topic in a Maximized window)

No.	Date	Payee	Item	Debit	Credit	Clr	Tax	Balance	Memo
101	02-08-1994	Gas Co.	Gas	50.00				234.56	Budget Bill
102	02-09-1994	Dr. ABC	Medical	10.00			X	224.56	Pre-School
	02-10-1994	Paycheck 1	***All Items***			1000.00		1224.56	

BM2.INI Sample

[Columns]

type=0

int=0

month=0

balance=-1

under=0

payck1=0

payck2=0

gross=0

percent=0

[Status]

load=c:\bm2\BLANK.BM2

form=780,1755,4290,5595

font=MS Sans Serif,8.25,0,0

register=-1

autoborrow=0

autozero=0

editpassword=ðáóó÷ïää

Check Chart

(View this topic in a Maximized window)

This chart shows how four fields in the Check frame are initialized when a Check function is requested. The initial field contents depend on the Type of item being paid and the Register status.

Item Type	Register?	no	Fixed	yes	no	Approximate	yes	no	Variable	yes
Check No.	(next)	next	(next)	next	(next)	next	(next)	next		
Date	(today)	today	(today)	today	(today)	today	(today)	today		
Payee	(empty)	(item)	(empty)	item	(empty)	empty				
Amount	(gross amt)	(gross amt)	gross amt	gross amt	balance	balance				

Notes:

- next* refers to the next available check number.
 - today* is today's date or the most recently used date for a check.
 - empty* means a field is blank.
 - item* fills in the item's name.
 - gross amt* is the item's gross amount from the grid.
 - balance* is the item's balance from the grid.
- All things enclosed with parentheses cannot be modified.

