

Cat. No. 26-3261

Cash Budget Management

Radio Shack **TRS-80** **COLOR COMPUTER** TM

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Cash Budget Management

Radio Shack[®]

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Section 1 — Preliminaries

Introduction

The Cash Budget Management program turns your Color Computer into a sophisticated personal bookkeeping and budgeting system. By entering your actual income and expense amounts on a regular periodic basis, you can keep track of exactly where you spend your money for up to 12 months. And by comparing actual with budgeted amounts, you can see how well you're staying within your budget.

You may choose up to 10 income categories, 86 expense categories, and 3 cash accounts provided by the program, or you may define your own budget categories to best fit your needs. In addition, you can print data for immediate use and save information on disk for storage purposes. Although Cash Budget Management cannot replace willpower nor prevent you from overspending, it can help you change your spending habits.

Required Equipment

16K (or greater) TRS-80 COLOR COMPUTER with Extended Color BASIC

Disk Interface and Drive

Blank Diskettes

Optional Equipment

Radio Shack line printer with serial capacity

An Additional Disk Drive (to make backups)

How to Use This Manual

How to Use This Manual

This manual is divided into four main sections. This first section, “Preliminaries,” gives a broad overview of Cash Budget Management and familiarizes you with the computer.

The second section is a “sample session,” using step-by-step examples to show you how to use the various options within the program. After you have a basic understanding of the program, it’ll be much easier to enter data for your own budget.

Section III is a reference guide which provides a detailed explanation of the five main options that make up Cash Budget Management and the various ways you can use each option. This section outlines the “fine” points and offers answers to any specific questions you may have regarding the use of the program.

Section IV consists of four appendices. Appendix A explains how to format and back up diskettes — information you must have in order to save data and keep your diskettes updated. Refer to Appendix B if you receive an error message while using the program. In Appendix C, blank budget worksheets are provided to help you define your budget before you actually enter any information into the computer. Appendix D is a handy, quick reference key summary, listing the keys you will use most often and their functions.

Read Sections I and II, and follow the examples to learn the “basics.” Use the Reference Guide (Section III) when you have a specific question. After becoming familiar with Cash Budget Management, you’ll probably need to refer only to “Error Messages” in Section IV to remedy a particular situation.

Getting Started

Follow these instructions each time you begin using Cash Budget Management. First, make sure that the disk system is properly connected to the computer. (If you are going to be using a printer, connect it to the computer now.) Turn on the TV and turn up the volume slightly. Next, turn on the computer and the disk drives. The screen should show:

```
DISK EXTENDED COLOR BASIC v . r  
COPYRIGHT (C) 198x BY TANDY  
UNDER LICENSE FROM MICROSOFT
```

OK

(v. is the number specifying the version and r is the number specifying the release. The "x" in "198x" refers to the year that the ROM chip in your disk interface was produced.)

If you do not see this copyright message, turn off the computer, check your connections, and power up again.

Before using Cash Budget Management for the first time, make a backup copy of the program diskette. Refer to Appendix A now for detailed format and backup instructions. After you make a backup, return to this page and continue reading these preliminary instructions.

The original program diskette should only be used to make backups. Use a backup copy for day-to-day operations. Your backup diskette contains the Cash Budget Management program itself and sample data for use during the sample session. After you enter and save information, your data will also be stored on this diskette.

Load the backup copy in Drive 0 and close the drive door. To reserve enough space in memory for the files used in the Cash Budget Management program, type
FILES 3,512 **ENTER**.

If you are using a 16K computer, you must enter one more instruction to "free memory" so that the program works. Type PCLEAR1 **ENTER**. Next, type ? MEM **ENTER**. You should see: 10535. This is the total amount of memory which must be available to run the program. (You do not need to "free" any memory if you are using a computer with at least 32K.)

Next, type RUN "BUDGET" **ENTER**. As the program is being loaded, the red light on the drive door flashes on and off.

Getting Started (continued)

In a few seconds, you see the Main Menu:

```
CASH BUDGET MANAGEMENT
Cat# 26-3261  VERSION vv,rr,pp
COPR. 1982 TANDY CORP.
ALL RIGHTS RESERVED
MAIN MENU
TODAY'S DATE(MM/DD/YY) 10/31/83
MM=01 TO 12
DD=01 TO 31
YY=00 TO 99
ENTER CHOICE
1 SET UP BUDGET
2 TRANSACTIONS
3 ANALYZE DATA
4 EDIT TRANSACTIONS
5 EDIT HISTORY FILE
6 EXIT PROGRAM
```

(The numbers that you see on the screen for **vv**, **rr**, **pp** serve to identify exactly what version of Cash Budget Management you have.) The flashing box after ENTER CHOICE is called a "cursor." A flashing cursor marks the spot where you tell the computer what to do. A non-flashing black cursor marks the spot where you enter information to be stored on the diskette. The six options which make up the Cash Budget Management program are listed under ENTER CHOICE. In Section II, "Sample Session," you'll be using the first five options to set up a budget, enter and edit some transactions, and then analyze the data.

The program diskette contains sample data from January through October 1983 for the couple, John and Jane Anderson. The sample session begins on October 31, 1983 (the date shown on the Main Menu).

To get acquainted with Cash Budget Management, start with the next section, "Set Up Sample Budget," and use the sample data provided in the manual. Read each section of the sample session in order and follow all examples step-by-step. After you get a basic understanding of the program, it'll be much easier to enter your own data.

When you want to end a session, press **(6)** at the Main Menu for Exit Program. Be sure to remove the Cash Budget Management backup diskette before turning off the computer or the disk system.

Note: If you accidentally choose the wrong selection from an option menu, press **(CLEAR)** to return to that option's menu. (Each option menu has a numbered selection to return to the Main Menu.) If you enter data on the screen and press **(CLEAR)**, the data is erased from the computer's memory and is not saved on disk. The menu of the option you are using at that time reappears.

II. Sample Session

Set Up Sample Budget

Press **1** at the Main Menu to set up the sample budget. The screen shows the Set Up Budget Menu:

```
                SET UP BUDGET MENU

ENTER CHOICE

  1 INITIALIZE DATA FILES
  2 ENTER BUDGET YEAR
  3 SELECT/CHANGE ACCOUNTS
  4 ENTER/CHANGE BUDGET AMOUNTS
  5 ENTER INITIAL CASH AMOUNTS
  6 RETURN TO MAIN MENU
```

Select/Change Accounts

Press **3** at the Set Up Budget Menu for Select/Change Accounts. The first 10 accounts (all income accounts) are listed on the screen.

```
ACCOUNT LISTING  TOTAL (■)=34
      INCOME ACCOUNTS
■ 01 TAKE HOME PAY
■ 02 BONUSES
  03 GIFTS
  04 TAX REFUNDS
■ 05 INTEREST INCOME
  06 DIVIDENDS
  07 RENTAL INCOME
  08 OTHER INCOME 1
  09 OTHER INCOME 2
 10 OTHER INCOME 3
ENTER CHOICE □
  1 MARK          3 RENAME
  2 UNMARK        4 END
PRESS UP OR DOWN ↑ FOR VIEWING
```

The blue markers to the left of Accounts 1, 2, and 5 show that these accounts have already been chosen. Note that the total number of active ("marked") accounts is currently 34.

Press **↓** to see the first 10 expense accounts (Accounts 11-20). Continue pressing **↓** to see the rest of the accounts which were previously marked until Accounts 91-99 are displayed.

The Andersons had to purchase a new refrigerator recently. They made a down

Set Up Sample Budget (continued)

payment but want to budget the rest of the cost. Press **(1)** to mark an account. Next, type 59 **(ENTER)** to mark the account, APPLIANCES. Accounts 51-60 are now displayed and you can see that Account 59 has been marked.

Press **(4)** to save this marked account and to end account selection. The Set Up Budget Menu reappears.

Enter/Change Budget Amounts

The next step calls for allocating budget amounts to the Appliance expense account you have just selected. Press **(4)** at the Set Up Budget Menu. In a few seconds, the screen displays an annual budget table for the lowest-numbered active account.

```
ENTER/CHANGE BUDGET AMOUNTS

ACCOUNT      1      TAKE HOME PAY
DO YOU WISH TO ENTER A
CONSTANT AMOUNT? (Y/N) [ ]

JAN   2450.58      JUL   2708.66
FEB   2450.58      AUG   2708.66
MAR   2450.58      SEP   2708.66
APR   2450.58      OCT   2708.66
MAY   2450.58      NOV   2708.66
JUN   2450.58      DEC   2708.66
ENTER CHOICE
1 BUDGET ANOTHER ACCOUNT
2 RETURN TO MENU
```

The Andersons received the same combined salary amount for the first six months of the year and then due to raises, this amount changed in July.

To budget the Appliances account, press **(SHIFT)** **(↓)** to move the cursor to the account number. Type 59 **(ENTER)**. The screen clears and a budget table for Account 59, Appliances, is displayed.

The Andersons paid \$300.00 as a down payment and want to finance the remaining \$600.00 over a one-year period. The monthly payments will be \$60.50 (including 21% annual interest). Since you do not need to enter amounts for January through September, type N **(ENTER)** to: DO YOU WISH TO ENTER A CONSTANT AMOUNT?

After the cursor moves down next to the month of January, press **(↓)** nine times to move the cursor to OCT. Type 300 **(ENTER)** for the down payment made in October. Type 60.50 **(ENTER)** for the November payment and then enter the same amount for December. (If you were to continue the sample session for 1984, you would enter \$60.50 for the months of January through October.)

Press **(2)** to save the data you just entered and to return to the Set Up Budget Menu.

You have finished updating the sample budget. Press **(6)** to return to the Main Menu.

Enter Sample Transaction

Enter Sample Transactions

For this sample session, you need to enter some additional transactions for the month of October. Press **(2)** at the Main Menu for Transactions. The screen shows:

TRANSACTIONS MENU

ENTER CHOICE

- 1 CHECKBOOK DEPOSITS
- 2 CHECKBOOK EXPENSES
- 3 PETTY CASH DEPOSITS
- 4 PETTY CASH EXPENSES
- 5 SAVINGS DEPOSITS
- 6 SAVINGS WITHDRAWALS
- 7 END OF MONTH
- 8 MONTHLY CONSTANT AMOUNTS
- 9 RETURN TO MAIN MENU

Checkbook Expenses

To record checkbook expenses, press **(2)**. This is just like recording checks in an actual checkbook. The screen shows:

CHECKBOOK EXPENSES

```
MAX# ENTRIES= 144      ENTRY# 11
CURRENT BALANCE      2280.50

DATE(MM/DD)          [ / ]
DESCRIPTION           [ ]
EXP/CASH ACCT#       [ ]
AMOUNT                [ ]

RESULTING BALANCE

ENTER CHOICE
 1 RECORD ANOTHER CHECK
 2 RETURN TO TRANSACTIONS MENU
```

A maximum of 144 checkbook expenses may be entered per month. The Current Balance in the Anderson checking account is \$2280.50 and 10 transactions have been recorded so far in the month of October.

You'll be entering four checks all written on October 31st. The first check was for \$160.00 to pay the babysitter. To enter the month and day for Entry #11, type 1031 **(ENTER)**. Next, for a brief explanation of this expense, type BABYSITTER **(ENTER)**.

Enter Sample Transaction (continued)

If you have not pressed **ENTER** and have made a mistake in typing, press **←** to backspace the cursor and type over the mistake. To erase all characters, press the **@** key and retype the entire description.

The amount you enter for this transaction will be subtracted from the checking account and added to the budget account, Child Care. Type **70** **ENTER** for the EXP ACCT#. For Amount, type **160** **ENTER**. The Resulting Balance is \$2120.50.

After you enter the amount, the cursor moves to **ENTER CHOICE**. If you make a mistake in typing the information for Entry #11, use **↑** to move the cursor to the information item you wish to change. When all information is correct, press **1** to save this entry and to record another check.

Another screen for entering the next check appears, and the cursor is at the date line. Again, type **1031** **ENTER**. For description, type **WINTER TUNE UP** **ENTER**. This check represents an Auto-Repair expense, so type **81** **ENTER**. Type **152.31** **ENTER** for the amount. Now the Resulting Balance is \$1968.19.

Press **1** to save Entry #12 and to record another check. For Entry #13, enter **1031** as the date. Type **GASOLINE BILL** **ENTER** as the description. Since this is an Auto-Gas/Oil expense, type **79** **ENTER** as the expense account number. Type **84.25** **ENTER** for the amount. The Resulting Balance is \$1883.94.

You need to enter one more check as the down payment for the refrigerator, so press **1**. Enter the date. Next, for a brief explanation of this expense, type **REFRIGERATOR PYT** **ENTER**. The \$300.00 amount should be added to the budget account, Appliances, so type **59** **ENTER**. Type **300** **ENTER** as the amount. There is now \$1583.94 in the checking account.

There are no more checks to record, so press **2** to record Entry #14 and to return to the Transactions Menu.

Enter Sample Transaction (continued)

Petty Cash Expenses

A cash expense is a transaction in which you paid cash for an item or transferred petty cash into another cash account. Press **(4)** at the Transactions Menu. The screen shows:

```

                PETTY CASH EXPENSES

MAX# ENTRIES= 144      ENTRY# 3
CURRENT BALANCE      262.64

DATE(MM/DD)          [ / ]
DESCRIPTION           [ ]
EXP/CASH ACCT#       [ ]
AMOUNT                [ ]

RESULTING BALANCE

ENTER CHOICE
  1 RECORD ANOTHER EXPENSE
  2 RETURN TO TRANSACTIONS MENU
```

You can enter up to 144 cash expenses per month. Since two petty cash expenses have been entered during October, Entry #3 is on display. The Current Balance of the Petty Cash Account is \$262.64.

The first cash expense to enter is for software that Jane bought on October 31st. Type 1031 **(ENTER)** as the date. For description, type SOFTWARE **(ENTER)**. This expense involves the expense account, Hobby-Recreation, so type 84 **(ENTER)**. Type 75.22 **(ENTER)** as the amount. Notice that the Resulting Balance is now \$187.42.

If you made a mistake, use **(↑)** to move the cursor from ENTER CHOICE to the item of information you wish to change. When all information is correct, press **(1)** to save this entry and to record another cash expense.

Enter October 31st as the date for Entry #4. For description, type RECORD ALBUM **(ENTER)**. To assign this transaction to the account, Stereo-Record, type 75 **(ENTER)**. For amount, type 6.99 **(ENTER)**. After this expense, the Andersons have \$180.43 in petty cash.

When all information is correct, press **(2)** to record this expense and to return to the Transactions Menu.

Monthly Constant Amounts

In this sample budget, the Andersons have five transactions which never vary in amount or in the day of the month they take place. To avoid retyping these entries each month, they were entered simply one time as Monthly Constant Amounts. Then

Enter Sample Transaction (continued)

each month (from January through October), these transactions were transferred to that month's transaction files. Now, you need to enter one more monthly transaction for the refrigerator payments.

To enter this type of transaction, press **(8)** at the Transactions Menu. The first monthly constant amount transaction entered previously is displayed.

```
MONTHLY CONSTANT AMOUNTS
TOTAL# ENTRIES= 5
MAX# ENTRIES= 72      ENTRY#      1
DAY OF MONTH(DD=01 TO 31)      01
DESCRIPTION      JOHNS SALARY
INC/EXP ACCT(01-96)      01
CASH ACCT(97-99)      97
AMOUNT                        1646.79
ENTER CHOICE
 1 ADD ABOVE ENTRY TO FILE
 2 DELETE ABOVE ENTRY FROM FILE
 3 TRANSFER ALL MONTHLY ENTRIES
 4 REVIEW NEXT ENTRY
 5 REVIEW PREVIOUS ENTRY
 6 RETURN TO TRANSACTIONS MENU
```

John receives his salary of \$1646.79 once a month on the first of every month. Since this money is included in Take Home Pay and is deposited in the checking account, Account #1 is used for the Income Account number and 97 is used for the Cash Account number.

Now press **(4)** to see the next entry for the \$548.93 salary Jane receives on the 15th of every month. The same income and cash accounts are used for Entry #2 and Entry #3, since Jane is paid twice a month. Press **(4)** again to see Entry #3. This entry is identical to the previous entry except for the day of the month.

Press **(4)** to see the monthly transaction entered for the Andersons' house payment. Account #39 is the expense account, House Payment, and this expense is paid from the checking account, Account #97. Press **(4)** to see the final entry which was entered previously. This transaction shows the \$279.33 monthly car payment. The expense account number, 41, is for Car Payment and this expense is also paid by check.

Now press **(SHIFT) (↑)** to move the cursor to ENTRY#. Type **6 (ENTER)**. For Day of Month, type **31 (ENTER)**. Type **REFRIG LOAN (ENTER)** as the description. For the Expense Account number, type **59 (ENTER)**. To take the money for the loan out of your checking account, type **97 (ENTER)** for the Cash Account number. For Amount, type **60.50 (ENTER)**.

The cursor moves down to ENTER CHOICE. If you made a mistake in typing information, use **(↑)** to move the cursor to the appropriate item and re-enter it. When

Enter Sample Transaction (continued)

everything is correct, press **1** to add this entry to the Monthly Constant Amount file. The entry is saved on the diskette and a new screen appears. (The cursor reappears by ENTRY#.)

Since the five transactions which were entered previously have already been transferred to October's transaction files and the first payment on the refrigerator is not due until November, you do not need to use the transfer option. If you were to continue the sample session for the month of November, you would transfer all six monthly transactions. The income transaction amounts would be added to the Take Home Pay and checking accounts while the expense transaction amounts would be added to the appropriate expense accounts and subtracted from the checking account.

Type **G** **ENTER** for the Entry#. The information you just entered reappears and the cursor moves to ENTER CHOICE. Press **6** to return to the Transactions Menu and then press **9** to return to the Main Menu.

Analyze Sample Transaction Data

Analyze Sample Transaction Data

Before transferring the rest of October's transactions (all transactions except monthly constant amount entries) to the history file, it is a good idea to first look over all current transactions. These regular transactions include Checkbook Deposits and Expenses, Petty Cash Deposits and Expenses, and Savings Deposits and Withdrawals. This is a good common practice to follow because after you "End the Month" (see page 23), you cannot go back and change individual transactions.

Press **3** at the Main Menu for Analyze Data. The screen shows:

```
ANALYZE DATA MENU

ENTER CHOICE

1 ANALYZE TRANSACTION DATA
2 ANALYZE PERFORMANCE TO BUDGET
3 RETURN TO MAIN MENU
```

Press **1** to Analyze Transaction Data. The screen shows:

```
ANALYZE TRANSACTION DATA

ENTER CHOICE

1 VIA VIDEO DISPLAY
2 VIA LINE PRINTER
```

Press **1** to see the transaction data analysis on the screen. The screen shows:

```
ANALYZE TRANSACTION DATA
VIA VIDEO DISPLAY

ENTER CHOICE

1 CHECKBOOK DEPOSITS
2 CHECKBOOK EXPENSES
3 PETTY CASH DEPOSITS
4 PETTY CASH EXPENSES
5 SAVINGS DEPOSITS
6 SAVINGS WITHDRAWALS
7 ACCOUNTS CURRENT STATUS
```

Analyze Sample Transaction Data (continued)

Press **2** to review the Andersons' Checkbook Expense transactions. The screen shows:

```
      CHECKBOOK EXPENSES LISTING
TOT ENTRIES= 14  TOT$=  2264.28

ENTRY#      1
DATE        10/01
DESCRIPTION  HOUSE PAYMENT
EXP/CASH ACCT 39
AMOUNT      525.11

ENTRY#      2
DATE        10/15
DESCRIPTION  CAR PAYMENT
EXP/CASH ACCT 41
AMOUNT      279.33

PRESS UP OR DOWN ↑ FOR VIEWING
```

As you can see, 14 checks have been recorded for a total of \$2264.28. The first two entries were monthly constant amount transactions for the house and car payments. These transactions were transferred to the current transaction files at the beginning of the month before the "regular" transactions were entered. Press **↓** to see the next two entries.

The screen shows:

```
      CHECKBOOK EXPENSES LISTING
TOT ENTRIES= 14  TOT$=  2264.28

ENTRY#      3
DATE        10/01
DESCRIPTION  SAVINGS DEPOSIT
EXP/CASH ACCT 99
AMOUNT      100

ENTRY#      4
DATE        10/10
DESCRIPTION  TELEPHONE BILL
EXP/CASH ACCT 46
AMOUNT      19.05

PRESS UP OR DOWN ↑ FOR VIEWING
```

These two entries were the first two Checkbook Expense transactions entered in October. Since they were entered after the two prior transactions were transferred,

Analyze Sample Transaction Data (continued)

these two entries are numbered #3 and #4. Entry #3 represented a transfer of money from the checking account into the savings account.

Continue pressing **↓** to see the rest of the checkbook expense entries that were entered prior to the sample session until Entries #11 and #12 are displayed. Entries #11 through #14 are the transactions you entered. Press **↓** to see Entries #13 and #14. Since there are no more Checkbook Expense transactions to review, press **CLEAR** to return to the Analyze Data Menu.

At the Analyze Data Menu, press **1** to Analyze Transaction Data. Again, press **1** for VIA VIDED DISPLAY. When the Analyze Transaction Data menu appears, press **7** for Accounts Current Status. The screen shows:

```
ACCOUNTS CURRENT STATUS LISTING
COMPARE CURRENT TRANSACTION
FILES TO BUDGET FOR THE MONTH
OF (MM=01 TO 12)      [  ]
PRESS ENTER TO CONTINUE
```

Since you want to see the accounts current status listing for October, type 10 **ENTER**. Press **ENTER** to continue.

The screen shows:

```
ACCOUNTS CURRENT STATUS LISTING
TOT# ACCTS= 35      MONTH OF OCT

ACCT NAME      01 TAKE HOME PAY
BUDGET$          2708.66
CURRENT$         2744.65
DIFFERENCE$       35.99
%DIFFERENCE       1.33

ACCT NAME      02 BONUSSES
BUDGET$          0.00
CURRENT$         0.00
DIFFERENCE$       0.00
%DIFFERENCE       0.00

PRESS UP OR DOWN ↑ FOR VIEWING
```

There were 35 active accounts in October. The current status of the first two accounts is shown on this screen. The Andersons earned \$35.99 more than they anticipated or 1.33% more than the budget amount. The Andersons did not budget the account, Bonuses, for the month of October.

Analyze Sample Transaction Data (continued)

Continue pressing \downarrow to see the current status of Accounts 5–47. When the screen showing Accounts 46 and 47 is displayed, note that the Andersons spent less than the budgeted amounts for both telephone and electricity. For example, in the Telephone account, the Andersons had 34.31% of the budget amount left. Expressed in dollar terms, this means that they could have spent an additional \$9.95 and not have gone over their budget. Press \downarrow to see the next two accounts.

ACCOUNTS CURRENT STATUS LISTING
TOT# ACCTS= 35 MONTH OF OCT

ACCT NAME	49 WATER/SEWER
BUDGET\$	25.00
CURRENT\$	26.82
DIFFERENCE\$	-1.82
%DIFFERENCE	-7.28

ACCT NAME	52 SUPERMARKET
BUDGET\$	200.00
CURRENT\$	227.31
DIFFERENCE\$	-27.31
%DIFFERENCE\$	-13.66

PRESS UP OR DOWN \uparrow FOR VIEWING

The Andersons spent more than the budget amounts for both these accounts. For example, they spent \$27.31 more at the Supermarket than the amount the budget allowed. Expressed as a percentage, this means that they overspent their supermarket budget by 13.66%.

Continue pressing \downarrow to see the current status of Accounts 49–93. When Accounts 90 and 93 are displayed, press \downarrow again to see the first two cash accounts.

ACCOUNTS CURRENT STATUS LISTING
TOT# ACCTS= 35 MONTH OF OCT

ACCT NAME	97 CHECKING ACCOUNT
BUDGET\$	
CURRENT\$	1583.94
DIFFERENCE\$	
%DIFFERENCE	

ACCT NAME	98 PETTY CASH ACCOU
BUDGET\$	
CURRENT\$	180.43
DIFFERENCE\$	
%DIFFERENCE\$	

PRESS UP OR DOWN \uparrow FOR VIEWING

Analyze Sample Transaction Data (continued)

As a result of October's transactions, the Andersons currently have \$1583.94 in their checking account and \$180.43 in petty cash. There are no figures for the budget amount, difference amount, or percentage remaining, because you do not enter budget amounts for cash accounts. Press again to see the current amount in their savings account.

ACCOUNTS CURRENT STATUS LISTING
TOT# ACCTS= 35 MONTH OF OCT

ACCT NAME 99 SAVINGS ACCOUNT
BUDGET\$
CURRENT\$ 4471.67
DIFFERENCE\$
%.DIFFERENCE

ACCT NAME
BUDGET\$
CURRENT\$
DIFFERENCE\$
%.DIFFERENCE\$

PRESS UP OR DOWN FOR VIEWING

As of October 31st, the Andersons had \$4471.67 in Account 99. Press to see a current status summary of total income and expense.

ACCOUNTS CURRENT STATUS LISTING

TOTAL INCOME	BUDGET	2751.94
	CURRENT	2787.93
	DIFF	35.99
	% LEFT	1.31

TOTAL EXPENSE	BUDGET	2216.44
	CURRENT	2157.10
	DIFF	59.34
	% LEFT	2.68

(TOTAL INCOME	BUDGET	535.50
LESS TOTAL	CURRENT	630.83
EXPENSE)		

PRESS UP OR DOWN FOR VIEWING

The Andersons earned \$35.99 more than they had anticipated. (The total income figures include the Take Home Pay and Interest Income amounts.) They spent \$59.34 less on total expense than they anticipated, or in other words, 2.68% of the total expense budget amount of \$2216.44 was remaining. According to the original budget,

Analyze Sample Transaction Data (continued)

the Andersons allowed themselves a \$535.50 “cushion,” meaning that at the end of the month they would have \$535.50 remaining that was not budgeted to an expense. They actually ended up the month with total income being \$630.83 greater than total expenses.

Since you are finished reviewing the current status of individual accounts and the current status of total income and expense, press **CLEAR** to return to the Analyze Data Menu.

Press **3** to return to the Main Menu. (For a detailed explanation of the other five transaction analyses, see the appropriate section in the Reference Guide.)

Edit Sample Transaction

Edit Sample Transaction

Suppose that after looking over the transaction data, you discover that the date entered for a check was incorrect. To change a transaction entry, press **(4)** at the Main Menu for Edit Transactions. The screen shows:

```
EDIT TRANSACTIONS MENU
ENTER CHOICE

1 CHECKBOOK DEPOSITS
2 CHECKBOOK EXPENSES
3 PETTY CASH DEPOSITS
4 PETTY CASH EXPENSES
5 SAVINGS DEPOSITS
6 SAVINGS WITHDRAWALS
7 RETURN TO MAIN MENU
```

(Although you'll be editing only one type of transaction, the other six types of transactions are edited in the same manner.) Press **(2)** to edit a Checkbook Expense transaction. When the new screen appears, the cursor is at ENTRY#. Type 11 **(ENTER)** to edit the Checkbook Expense entry for the babysitter expense.

The screen shows:

```
EDIT CHECKBOOK EXPENSES

TOTAL# ENTRIES= 14      ENTRY# 11

DATE(MM/DD)                10/31
DESCRIPTION      BABYSITTER
EXP/CASH ACCT#                70
AMOUNT                        160

ENTER CHOICE
1 EDIT NEXT CHECK
2 EDIT PREVIOUS CHECK
3 GO TO EDIT TRANSACTIONS MENU
```

You need to change the date of the check you wrote for the babysitter to October 25th. Hold down the **(SHIFT)** key and press **(↑)** to move the cursor to the first item of information. Now, press **(↓)** one time to move the cursor to the date line. Type 1025 **(ENTER)**.

Since the date is the only item that needs correcting, press **(SHIFT) (↓)** to move the cursor back to ENTER CHOICE. Press **(3)** to save this correction and to return to the Edit Transactions Menu. Press **(7)** to return to the Main Menu.

Sample End of Month

You are now ready to transfer October's transactions to the history file. (Once the past month's transactions have been transferred, you can start entering transactions for the next month.) Press **(2)** at the Main Menu to select Transactions. Next, press **(7)** for End of Month. The screen shows:

```
                END OF MONTH

TRANSFER CURRENT BALANCES

TO THE HISTORY FILE FOR THE

MONTH OF (01-12) [10]OCT

ENTER CHOICE

    1 COMPLETE TRANSFER

    2 ABORT TRANSFER
```

Press **(1)** to complete the transfer of October's transactions. The red light on the drive door goes on as the transfer process is taking place. (The transfer process takes a few minutes.) When the Transactions Menu reappears, press **(9)** to return to the Main Menu.

Analyze Performance to Sample Budget

Analyze Performance to Sample Budget

Now that the transactions have been transferred to the history file, you can use the Analyze Data option to see how well the Andersons have remained within their budget in past months. Press **3** at the Main Menu. The screen shows:

```
ANALYZE DATA MENU

ENTER CHOICE

1 ANALYZE TRANSACTION DATA
2 ANALYZE PERFORMANCE TO BUDGET
3 RETURN TO MAIN MENU
```

Press **2** to see how their past performance compares to the original budget. The screen shows:

```
ANALYZE PERFORMANCE TO BUDGET

ENTER CHOICE

1 ANALYZE ALL ACCOUNTS FOR ONE
  MONTH
2 ANALYZE ALL ACCOUNTS FOR
  YEAR-TO-DATE
3 ANALYZE ONE ACCOUNT BY MONTH
4 ANALYZE TOTAL INCOME
5 ANALYZE TOTAL EXPENSE
```

Press **1** to Analyze All Accounts for One Month.

The screen shows:

```
ANALYZE PERFORMANCE TO BUDGET

ANALYZE DATA FOR THE MONTH OF

(MM=01 TO 12)      [ ]

PRESS ENTER TO CONTINUE
```

Analyze Performance to Sample Budget (continued)

Type 7 **(ENTER)** to analyze July's data. Press **(ENTER)** to continue. The screen shows:

```
ANALYZE PERFORMANCE TO BUDGET

ENTER CHOICE

1 VIA VIDEO DISPLAY

2 VIA LINE PRINTER
```

Press **(1)** to see the analysis on the screen. The screen shows:

```
ALL ACCOUNTS FOR ONE MONTH
MONTH OF JUL 1983

ACCOUNTS          BDGT$    ACTL$
01 TAKE HOM      2708.66  2744.65
02 BONUSES        0.00    0.00
05 INTEREST      39.07   39.07
12 HEALTH C       5.00    0.00
15 DOCTOR/D       0.00    0.00
21 REAL EST       0.00    0.00
39 HOUSE PA      525.11  525.11
41 INSTALLM      279.33  279.33
46 TELEPHON      29.00   36.99
47 ELECTRIC     200.00  185.63

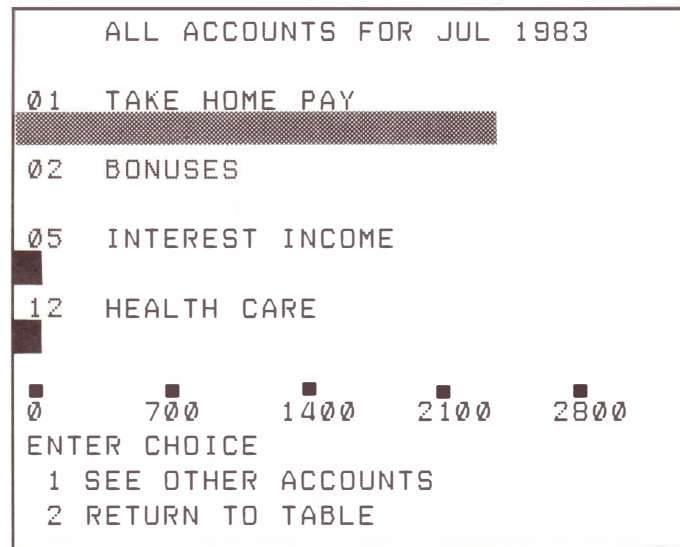
ENTER CHOICE
1 SEE OTHER ACCOUNTS
2 SEE GRAPH
```

This table lists the three income accounts and the first seven expense accounts with their respective budgeted amounts for the month of July. The actual dollar amounts spent in July are shown in the last column on the right.

Now press **(1)** to see the next ten expense accounts. This table lists Accounts 49–71 with the July budgeted and actual amounts. After looking over this table, press **(1)** to see the next table listing Accounts 72–89. Press **(1)** one more time to see the last two accounts, Accounts 90 and 93.

Analyze Performance to Sample Budget (continued)

When you are finished looking over the tables, press **(2)** to see the July graphs for the first four accounts. The screen shows:



The scale at the bottom of the graph is based on the largest amount to be graphed. In this case, the largest amount is \$2,744.65 for Take Home Pay which is rounded up to \$2,800.00. The scale is divided into four equal parts each representing an interval of \$700.00.

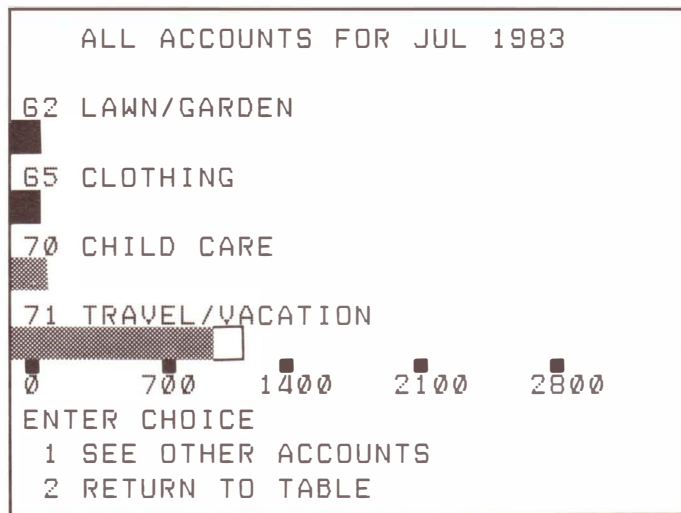
Budget and actual amounts are represented by different colors if these two amounts are substantially different and are a relatively large portion of the interval amount. The color blue represents budget dollars spent or earned. If the budget and actual amounts are the same or very close to the same (like in the case of the Take Home Pay) the entire bar is blue.

If the budget and/or actual amounts are greater than 0 but constitute a relatively small part of an interval, both amounts are shown by the color black. (The amounts are so small relative to the scale of the graph that they cannot be accurately depicted.) Since the amounts of Interest Income and Health Care are small compared to the Take Home Pay, these bar graphs are black.

There is no bar graph for Bonuses because this account had no budget or actual amounts recorded in July.

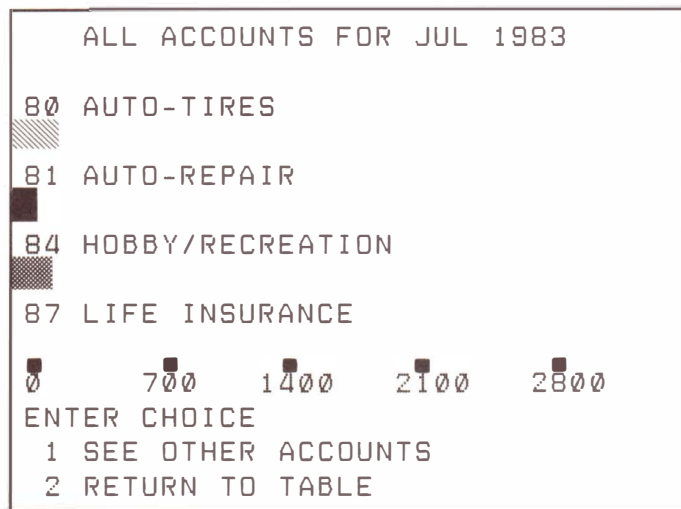
Continue pressing **(1)** to see the bar graphs for Accounts 15–59 until Accounts 62–71 are displayed.

Analyze Performance to Sample Budget (continued)



In the Travel/Vacation bar graph, the budget amount is represented by the entire bar — the blue and white sections. The white section is the part of the budget amount that was not spent (the favorable balance).

Press **1** to see the graphs of the next four accounts. Look over the bar graphs of Accounts 72-79 and then press **1** to see the next four accounts. The screen shows:



The Andersons had not budgeted for the unexpected tire expense so there is no blue in the graph. The entire \$289.51 spent on tires is represented by the color red.

Press **1** to see the last four accounts. Since these accounts were not budgeted, there are no bar graphs.

When you are finished looking at the graphs and table, press **CLEAR** to return to the Analyze Data Menu. Press **2** for Analyze Performance to Budget and then press **3** to Analyze One Account by Month. Next, type 10 **ENTER** to analyze the data from the beginning of the year through October and then press **ENTER** to continue.

Analyze Performance to Sample Budget (continued)

Press **1** for Via Video Display. When the screen showing a blank table is displayed, type 52 **ENTER** for the account number. The screen shows:

```

ONE ACCOUNT BY MONTH FOR 1983
ACCT#(01-96) 52 SUPERMARKET
      JAN          FEB
BDGT$    200.00    200.00
ACT$     193.45    187.13
DIFF$     6.55     12.87
%DIFF     3.28     6.44
      MAR          APR
BDGT$    200.00    200.00
ACT$     235.55    211.91
DIFF$    -35.55    -11.91
%DIFF    -17.78    -5.96
ENTER CHOICE
  1 SEE OTHER MONTHS
  2 SEE GRAPH
  3 SEE PROJECTION
    
```

For each of the first four months of the year, the budget and actual amounts are shown. The difference between these two amounts is expressed in dollar and percentage terms. As you can see, the Andersons did not spend the entire \$200.00 budgeted amount in January or February. However, in March they spent \$35.55 more on groceries than they budgeted, or 17.78% more than the \$200.00 budget amount. Likewise, in April they went over the \$200.00 budget amount.

Press **1** to see the tables for May through August. After you are finished looking at these tables, press **1** again to see the last four months. Note that only budget amounts are displayed for November and December. Press **1** to see a summary table.

```

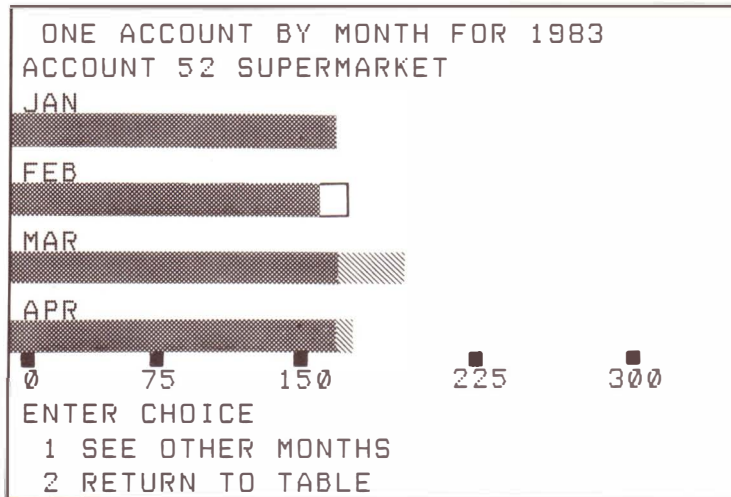
ONE ACCOUNT BY MONTH FOR 1983
ACCT#(01-96) 52 SUPERMARKET
      AVG          YTD
BDGT$    200.00    2000.00
ACT$     207.89    2078.85
DIFF$     -7.89    -78.85
%DIFF     -3.94    -3.94

BDGT$
ACT$
DIFF$
%DIFF
ENTER CHOICE
  1 SEE OTHER MONTHS
  2 SEE GRAPH
  3 SEE PROJECTION
    
```


Analyze Performance to Sample Budget (continued)

The average monthly budget amount is \$200.00 while the average actual amount spent was \$207.89, or almost 4% greater than the budget amount. The actual amount spent from the beginning of the year through October is \$78.85 more than the total year-to-date budgeted amount.

Now, press **(2)** to see the bar graphs for the first four months. The screen shows:



Since the budgeted and actual amounts in January were almost identical, the entire bar is blue. The budget amount for February is shown by both the blue and white portions of the bar. The white portion represents the part of the budget amount that the Andersons did not spend. In March and April, the Andersons spent more than the budget amount, and the red section of the bar indicates the amount spent which was greater than the budget amount.

Continue pressing **(1)** until all months have been displayed. Since no actual amounts have been entered for November and December, the bars are orange and represent only budget amounts.

Analyze Performance to Sample Budget (continued)

When you are finished looking at the bar graphs, press **(2)** to return to the table. Type 52 **(ENTER)** as the account number. The same monthly tables you saw before are displayed and the cursor is at ENTER CHOICE. Press **(3)** to see the projected figures for the Supermarket account. The screen shows:

```
          PROJECTION FOR YEAR 1983
ACCOUNT 52 SUPERMARKET

BUDGET YTD           2000.00
ACTUAL YTD           2078.85
DIFFERENCE YTD      -78.85

TOTAL BUDGET        2400.00
REMAINING BUDGET    321.15
REMAINING PER MONTH 160.57
PROJECTION          2494.62
UNFAVORABLE TO BDGT BY -94.62

PRESS ENTER TO RETURN TO TABLE
```

The projected figures are on the bottom section of this screen. There is only \$321.15 of the total budget amount for the year remaining. If the Andersons are to remain within the \$2400.00 budget for the year, they can spend only \$160.57 at the supermarket in both November and December. However, if the present trend continues, they will spend \$94.62 more than the yearly total budget amount of \$2400.00.

When you are finished looking at the projections, press **(ENTER)** to return to the table. Press **(CLEAR)** to return to the Analyze Data Menu and then press **(3)** to return to the Main Menu.

Edit Sample History File

Press **5** at the Main Menu to edit date in the history file.

The screen shows:

```
EDIT HISTORY FILE MENU

ENTER CHOICE

1 CHANGE ACTUAL INCOME/EXPENSE

2 DELETE ALL ACTUALS

3 RETURN TO MAIN MENU
```

Suppose that the Andersons' winter tune-up bill (charged to the Auto-Repair account) included a \$20.00 fill-up for gasoline. They would like to subtract this \$20.00 from Account 81, Auto-Repair, and add it to Account 79, Auto-Gas/Oil.

You can no longer edit a past transaction or enter a new transaction for the month of October. All transactions have been deleted, and only the results of October's transactions have been transferred to the history file.

However, you can change the actual amounts recorded for these two accounts in October. Press **1** for Change Actual Income/Expense.

The screen shows:

```
CHANGE ACTUAL INCOME/EXPENSE

ACCOUNT(01-96) 1 TAKE HOME PAY

MONTH  AMOUNT  MONTH  AMOUNT
JAN  2450.58   JUL   2744.65
FEB  2450.58   AUG   2744.65
MAR  2450.58   SEP   2744.65
APR  2450.58   OCT   2744.65
MAY  2450.58   NOV    0
JUN  2450.58   DEC    0

ENTER CHOICE
1 EDIT ANOTHER ACCOUNT
2 RETURN TO MENU
```

Edit Sample History File (continued)

The lowest-numbered account, Take Home Pay, is currently on display. To move the cursor up to change the account number, press **↑**. Now, type 79 **ENTER**. The screen changes so that the table for Auto-Gas/Oil is displayed.

```
CHANGE ACTUAL INCOME/EXPENSE

ACCOUNT(01-96) 79 AUTO-GAS/OIL

MONTH   AMOUNT   MONTH   AMOUNT
JAN    89.34    JUL     95.25
FEB    79.32    AUG     87.39
MAR    88.23    SEP      86.2
APR    69.43    OCT     84.25
MAY   110.32    NOV      0
JUN    73.52    DEC      0

ENTER CHOICE
  1 EDIT ANOTHER ACCOUNT
  2 RETURN TO MENU
```

First, press **↓** nine times to move the cursor to October. To change the amount to \$104.25, simply type \$104.25 **ENTER**. Now press **SHIFT** **↓** to move the cursor down to ENTER CHOICE. Press **1** to save this correction and to edit another account.

The screen changes so that the table for Auto-Tires is displayed. Press **↑** to move the cursor to the account number and then type B1 **ENTER**. When the table for Auto-Repair appears, press **↓** to move the cursor to the amount for the month of October. To subtract \$20.00 from the amount shown, type 132.31 **ENTER**. Press **SHIFT** **↓** and then press **2** to save this correction.

When the Edit History File Menu reappears, press **3** to return to the Main Menu. If you'd like to see how these changes have affected October's history file, use the Analyze Data Program again and then select the option, "Analyze Performance to Budget."

End Sample Session

You are now finished with the sample session. Use the sample data if you'd like to experiment with more features of Cash Budget Management.

Before entering your own data, you must "initialize" the sample data disk. Initialization will erase all the sample data so that you can save your own data on the disk. Read the Overview section of the Reference Guide for details.

After you have set up your own budget and entered data it is a good procedure to back up that diskette as well. Therefore, you should have at least three diskettes: the original program diskette with the sample data on it that came with the Cash Budget Management package, and the two backup program diskettes that have your budget and data stored on them. (Remember that the original program diskette should never be used except as a "source" diskette from which to make a backup of the program.)

By keeping two "working" diskettes at all times, you'll be getting protection from two kinds of problems: (1) diskette damage and, (2) program complications. Each time after you use the program, get the other backup copy and back up the diskette on which you just stored new data. By following this procedure, you can use the other up-to-date diskette in case a problem occurs while running the program or if a diskette gets damaged in some way.

III. Reference Guide

Overview

Make sure that the disk system is properly connected to the computer. If you are using a printer, make sure that it is connected and on-line. Turn on the TV and turn up the volume slightly. Next, turn on the computer and disk drives. If you do not see the COLOR BASIC copyright message, turn off the computer, check your connections, and power up again. Insert a backup copy of the program diskette in Drive 0 and close the drive door. Follow the appropriate instructions below.

Loading Instructions for 32K

- 1) At OK , type FILES 3,512 **(ENTER)**.
- 2) At OK , type RUN "BUDGET **(ENTER)**.

Loading Instructions for 16K

- 1) At OK , type FILES 3,512 **(ENTER)**.
- 2) At OK , type PCLEAR1 **(ENTER)**.
- 3) At OK , type RUN "BUDGET **(ENTER)**.

After the program has been loaded, the Main Menu listing six options is displayed:

```

      CASH BUDGET MANAGEMENT
CAT# 26-3261  VERSION vv,rr,pp
      COPR. 1982 TANDY CORP.
      ALL RIGHTS RESERVED
      MAIN MENU
TODAY'S DATE (MM/DD/YY) 10/31/83
      MM=01 TO 12
      DD=01 TO 31
      YY=00 TO 99
ENTER CHOICE
  1 SET UP BUDGET
  2 TRANSACTIONS
  3 ANALYZE DATA
  4 EDIT TRANSACTIONS
  5 EDIT HISTORY FILE
  6 EXIT PROGRAM

```

(The numbers that you see on the screen for **vv**, **rr**, **pp** serve to identify exactly what version of Cash Budget Management you have.) To prepare the diskette to store your data, press **(1)** for Set Up Budget and then press **(1)** to Initialize Data Files. Next, press **(ENTER)** to begin the initializing process. All sample data is erased so that you can enter your own budget and transaction data. After this process is finished, the Main Menu reappears.

A black box (the "cursor") is on the line where you enter today's date. Whenever you see a black cursor, you enter information that will be stored on the diskette.

Type the date and press **(ENTER)**. (For example, you would type 063083 **(ENTER)** for June 30, 1983.) An invalid date such as February 30, 1983 will not be accepted by the

Overview (continued)

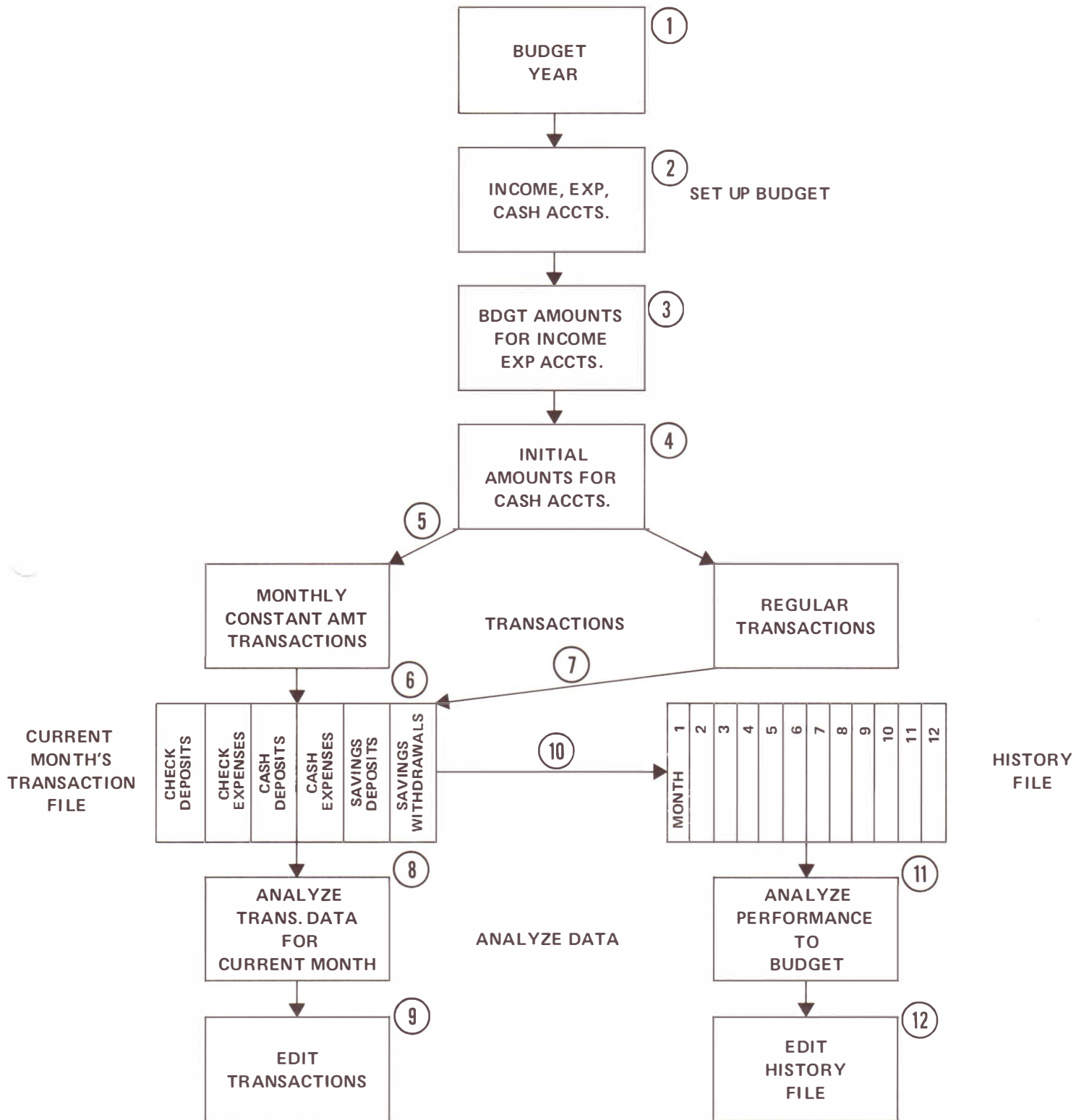
computer. If you enter an invalid date, the cursor returns to the place where you enter the month.

After you enter the date, the brackets are replaced by yellow blocks and the cursor moves down to ENTER CHOICE. Yellow blocks surround data which has already been entered. Notice that the cursor changes colors when it moves to ENTER CHOICE. At the flashing cursor, you should press the number of the option you want to use.

A brief description of options and how they interact to make up the entire Cash Budget Management program follows. In the diagram on the next page, the options are shown from top to bottom in the order you will probably use them. The numbers in the flow chart correspond to the following documentation, which is also numbered sequentially.

Note: Check the “List of Screens” following the “Table of Contents” for the page number of the appropriate screen display when reading about an option in the Reference Guide.

Overview (continued)



Overview (continued)

Set Up Budget lets you tailor the entire Cash Budget Management program to fit your needs. You select:

- 1) the year for your budget
- 2) your income, expense, and cash accounts
- 3) the budget amounts for income and expense accounts
- 4) actual current amounts in each cash account

Although, you need to “set up” your budget only once, you can use this option again at any time to change budget accounts and amounts. When you start a new budget, use it to erase all data stored on the diskette. If you are using the program as a bookkeeping aid rather than as a budget guide, you do not have to enter budget amounts for your income and expense accounts.

- 5) From the Transactions Menu, select the option, Monthly Constant Amounts, to enter **transactions** involving the same amount each month (such as rent expense or salary income). You have to enter transactions of this type only one time.
- 6) Then, in subsequent months, you simply transfer this Monthly Constant Amount Transactions file to the **current month’s files** without re-entering each individual transaction. To avoid program problems such as storage and computing capacities (see page 54), it is a good idea to transfer these transactions to the current month’s transaction files before entering “regular” transactions. (Make sure that the results of these monthly transactions will not cause negative balances in any of the cash accounts.)
- 7) With the **Transactions** option, you can also enter these “regular” transactions into the **current month’s files**:
 - Checkbook deposits and expenses
 - Petty cash deposits and expenses
 - Savings deposits and withdrawals

These six different types of transactions are stored in separate files on the program diskette and can be entered on a daily, weekly, or monthly basis. You may want to enter checkbook deposits and expenses, and savings deposits and withdrawals once a month when you receive your monthly bank statements, bills, or credit card statements. It is recommended that you enter petty cash deposit and expense transactions on a daily basis because often there are no records or receipts for these transactions.

- 8) Use the **Analyze Data** option to review the transactions files for the **current** month on the screen or to print an analysis. Make sure that all account balances and transactions are correct. If you need to change a transaction, use the Edit Transactions option.

- 9) The **Edit Transactions** option lets you review and correct the current month's transactions before transferring them to the History file.
- 10) At the end of the month, you transfer the transaction files of the current month to the **history file**. After the transfer, the balances in all income and expense accounts will be zero so that you can start over for the next month's transactions.
- 11) Use the **Analyze Data** option again but this time look over the History file to see how well you've stayed within your original budget in past months. You can look over an analysis on the screen or print it if you have a printer. In some of the analyses on the screen, you'll see the past actual balance of an income or expense account compared to the budget amount shown graphically using bar charts.

Much of the power of the Cash Budget Management program lies in this option. Your spending patterns will no longer be hidden in the maze of numbers in your checkbook. After seeing the areas where you are overspending or underspending, you can either adjust your budget or your spending.

- 12) With the **Edit History File** option, you can change actual income and expense amounts previously recorded. Although you cannot go back and correct the amount of a transaction which has been transferred to the History file, you can change the past balance of the accounts which were affected by the transaction. You can also delete all actual income and expense balances of past months while keeping the accounts and their respective budgeted amounts intact to start a new year.

While using an option, you may see an error message and hear a tone to indicate that there is a problem. An error is caused by one of these factors:

- 1) Use of options in wrong order. For example, you must first select income and expense accounts before assigning budget amounts to the desired accounts.
- 2) Attempt to exceed the program's storage or computing capacities. For example, you cannot enter more than 144 checkbook expenses per month because of the amount of disk space allocated to checkbook expenses. As an example of computing capacity, you cannot enter a transaction that would cause the balance in a cash account to fall below \$0.00 or exceed \$999,999.00.

If a problem occurs, refer to Appendix B, "Error Messages," and look under the option you were using when the error message was displayed. The options are listed in the order in which they appear on the Main Menu. Each error message which could occur while using an option is listed along with possible causes and solutions.

These messages are generated by the program itself to tell you that you have done something wrong. There is one error message that is generated by the Color Computer operating system that you may see when you are trying to save information. If you see the message, VF (Verification), this means that the Computer did not properly save the information.

Overview (continued)

The program automatically executes the VERIFY command to ensure that data is properly saved on the diskette. (See the sections on "IO" and the "Verify" Command in your **Color Computer Disk System Owners Manual** for details.) If you see the VF message, remove the present diskette from the drive and insert a backup copy. Re-enter all data that was saved from the time you turned the computer on and then continue. Be sure to back up this updated copy.

The next time you turn on the computer and start using the program, the date previously entered is displayed and enclosed by yellow blocks. To change the date, press **↑** to move the cursor. Enter the date as described in "Entering Data."

When you are finished using the program, press **6** at the Main Menu to exit the program. Be sure to remove the Cash Budget Management program diskette (and any other diskettes) before turning off the computer or the disk system.

Entering Data

You will be entering three types of information: dates, dollar amounts, and descriptions. To enter data into the computer's memory so that it can be saved on disk, type the information and press **ENTER**. The cursor must be over a space or a right bracket when you press **ENTER**. If you enter data incorrectly, you hear a tone and the cursor returns to the first character position of that item of information.

To enter dates, type the appropriate two-digit numbers for the month, day, year (the MM/DD/YY format), and press **ENTER**. You do not need to type the slashes. For example, to enter August 9, 1983, type 080983 **ENTER**. Sometimes, you will enter only the month and the day (MM/DD), or only the day (DD) or the month (MM) rather than the entire MM/DD/YY format.)

To enter dollar amounts, follow these steps:

- 1) For a whole dollar amount (no cents), type the dollar amount, and press **ENTER**. It is not necessary to include the decimal point or the two zeroes for the cent amount. Do not use dollar signs or commas. For example, to enter the amount of \$5,000.00, simply type 5000 **ENTER**.
- 2) For a dollar and cents amount, put the decimal point in the appropriate place. For example, to enter the amount of \$25.51, type 25.51 **ENTER**.

Descriptions (account names or descriptions for transactions) can consist of numbers, letters, and blank spaces. Type the description and press **ENTER**. For example, to rename Account 70 (Child Care), you could type DAY CARE CENTER **ENTER**.

There are two ways to move the cursor to correct or change data. Once you have actually entered information into the computer, press **↑** to move the cursor back up to the item of information you wish to correct. After the cursor moves to the first character position of that item of information, you can simply type over the existing characters. **↓** moves the cursor to the first character of the cursor to the first character of the next item of information.

If you have not yet pressed **ENTER**, the cursor is still positioned on the line of information you want to change. You can use **←** and **→** to move the cursor and simply type over the existing characters. (If you are correcting a dollar amount, **→** will not move the cursor past the space after the last digit.)

You can make the cursor move faster by using the **SHIFT** key with the arrow keys. To move the cursor to the first item of information on a particular entry screen, hold down the **SHIFT** key and press **↑**. The cursor moves to the first character position of the first item of information.

When you are finished editing data and want to select an option, hold down the **SHIFT** key and press **↓**. The cursor moves to the **ENTER CHOICE** line. (If there are other items which have not been entered, the cursor moves to the next item of information that has not been entered when you press **SHIFT** **↓**.)

To move the cursor to the last character position within a line of information, hold down **SHIFT** and press **→**. (If you are correcting a dollar amount, **→** will not move the cursor past the space after the last digit.) Hold down the **SHIFT** key and press **←** to move the cursor to the first character position on a line of information.

If you want to retype the entire entry for a description or an amount enclosed in brackets, press the **@** key. If you press **@** at a description line, the characters are erased and the cursor is at the first character position. If you press **@** at an amount line, the previous amount is replaced with **Ø** and the cursor is at the **Ø**. If the entry is enclosed by yellow blocks, press any acceptable key for that entry (a number or a period for an amount, or an alphanumeric character or the space bar for a description), and then press **@**.

The red light on the drive goes on as data is being saved on the diskette. If at some time you do not want to save data on the diskette, press **CLEAR**. The information which was temporarily stored in the computer's memory is lost, and the menu of the option you are currently using reappears.

Set Up Budget

Press **(1)** at the Main Menu to set up your budget. The screen shows:

```
                SET UP BUDGET MENU

        ENTER CHOICE

        1 INITIALIZE DATA FILES
        2 ENTER BUDGET YEAR
        3 SELECT/CHANGE ACCOUNTS
        4 ENTER/CHANGE BUDGET AMOUNTS
        5 ENTER INITIAL CASH AMOUNTS
        6 RETURN TO MAIN MENU
```

Each option is described in detail below.

Initialize Data Files

Use this option before setting up a new budget at the beginning of a year. This option erases all data saved on the diskette. Budget and actual amounts entered for past months (including the current month) are reduced to zero. The year chosen as the budget year and all transactions are deleted.

Press **(1)** at the Set Up Budget Menu, and then press **(ENTER)** to:
PRESS ENTER TO BEGIN PROCESS. After the initializing process is finished, the Main Menu reappears.

If you change your mind, press **(CLEAR)** to cancel the process. The Set Up Budget Menu reappears.

Enter Budget Year

First, you must define your budget year by entering the year for your budget. Press **(2)** at the Set Up Budget Menu. The screen shows:

```
                ENTER BUDGET YEAR

        BUDGET YEAR (YYYY)

        PRESS ENTER TO RETURN TO MENU
```


Set Up Budget (continued)

Type the four-digit number for the year which you want to use as your budget year, and then press **ENTER**. For example, to enter 1983 as the budget year, type 1983 **ENTER**.

After entering the date, press **ENTER** to return to the Set Up Budget Menu and to save the date entered for the budget year on disk.

Select/Change Accounts

There are 99 available accounts provided by the program. Accounts 1-10 are reserved for income accounts, 11-96 are expense accounts, and accounts 97-99 are cash accounts. Later, amounts recorded to the income and expense accounts are either added to or subtracted from the cash accounts (Checking, Petty Cash, and Savings Accounts).

When you first start using Cash Budget Management, you may have trouble labelling your spending areas, but don't worry. You can change, add, delete, or rename budget accounts at any time to make them broader or more detailed to best suit your spending patterns. Simply return to the Set Up Budget Menu and use the Select/Change Accounts option again.

Press **3** at the Set Up Budget Menu to Select/Change Accounts. The first ten accounts (all income accounts) are listed on the screen. Use the arrow keys to review the entire list of accounts

Press **↑** to see accounts numbered lower than the accounts currently on display. (If you press **↑** when Accounts 1-10 are on the screen, Accounts 90-99 are displayed.) Press **↓** to see accounts numbered higher than the accounts currently on display. To see the rest of the expense accounts and the three cash accounts, keep pressing **↓** until Account 99 (Savings Account) appears. (You have to wait to press the **↓** key again until the next screen appears and the cursor is displayed by ENTER CHOICE.) If you press **↓** when Accounts 90-99 are on display, Accounts 1-10 reappear.

All 99 accounts are listed in the Budget Worksheets in the back of the manual (pages 91-96). You can choose your accounts from this list or make up your own to fit your needs. It is recommended that you first use the worksheets to select your accounts and then enter these accounts into the computer. You will be referring to the worksheet later to look up account numbers. You'll probably want to use all three cash accounts.

There are four options listed on the bottom of the screen:

- **Mark** — to select an account
- **Unmark** — to unmark an account that was previously selected.
- **Rename** — to define and name your own account
- **End** — to record all choices made and to return to Set Up Budget program menu

Set Up Budget (continued)

To mark an account, press **1**. Next, type the number of the account and press **ENTER**. A blue marker appears to the left of the account number to show that that account is “active.” The total number of active accounts is given on the top line.

If you mark an account by mistake, press **2** to Unmark. Type the appropriate account number, and press **ENTER**. The blue marker next to the account number disappears, and the total number of accounts decreases by one.

Caution: Do not delete (“unmark”) an account that has a balance. Wait until the end of the month and then transfer the results of the current month’s transactions (including those affected by this account) to the history file. The account balance will be zero and then you can unmark the account. However, the amounts will not show up in the Analyze Data option after the account is unmarked, and you may have difficulty reconciling your past accounts.

You can mark and unmark an account that is not currently on display. After you choose to mark or unmark an account and then enter the account number, the screen changes to display that account. If you mark an account, a blue marker will appear by the account number to signify that it is an active account. If you unmark an account, the blue marker that was there will disappear to signify that the account is now inactive.

Press **3** to rename an account. Type the number of the account you wish to rename, and press **ENTER**. The cursor moves automatically to the first character of the account name. Type the new name (up to 19 characters), and press **ENTER**. You cannot rename the Cash Accounts (Accounts 97-99).

Note: A “rename” is saved after you type the new name and press **ENTER**. (The red light on the drive door goes on briefly as the data is being saved on the diskette.) “Marks” and “Unmarks” are saved when you exit this screen. If you do not want to save the information entered so far, press **CLEAR** to exit this option. All data except “renames” is lost, and the Set Up Budget Menu reappears.

When you are finished selecting accounts, press **4** to End account selection and to save the marked and unmarked information. The Set Up Budget Menu reappears.

Enter/Change Budget Amounts

This option is for entering or changing budget amounts allocated to active income and expense accounts. (You can use the budget worksheets in Appendix C to write down trial budget amounts before entering these into the computer.) If you want to use the Cash Budget Management program as a simple bookkeeping device to record your income and expenses, you do not need to use this option.

Press **4** at the Set Up Budget Menu for Enter/Change Budget Amounts. You can return to this option at any time and change budget amounts. In a few seconds, a budget table for the lowest-numbered account chosen is displayed.

Set Up Budget (continued)

There are two responses to: DO YOU WISH TO ENTER A CONSTANT AMOUNT?

- 1) If the amount you want to allocate to an account is the same (or approximately the same) each month, type Y **(ENTER)**. After the cursor moves down to the first month listed, type the budget amount, and press **(ENTER)**. The amount is automatically listed for all twelve months.

If you expect the budget amount for the account currently on display to change during the year, press **(↑)** to move the cursor from ENTER CHOICE to the month in which the amount will change. Type the new amount, and press **(ENTER)**. The budget amount for that month and all subsequent months changes to the new amount entered.

- 2) If the amount for an account does not occur every month or is not the same every month, type N **(ENTER)**. Use the arrow keys to move the cursor to the months in which you want to enter an amount. Type the amount, and press **(ENTER)**. When you have entered all amounts, press **(SHIFT) (↓)** to move the cursor to ENTER CHOICE.

Note: If the desired account is not currently on display, you can press **(↑)** to move the cursor up to the account number. Type the appropriate account number, and press **(ENTER)**. The budget table for that account appears.

If you enter a number for an inactive account or a cash account, the message NOT VALID is displayed and a budget table for the next marked account appears. (Only actual amounts — not budgeted amounts — are recorded for cash accounts.) To activate an unmarked account, press **(CLEAR)** and then use the Select/Change Accounts option.

If you do not know the account number, hold down **(SHIFT)** and press **(↓)** to move the cursor to ENTER CHOICE. Then press **(1)** to see the next account. Continue this procedure until the desired account is on display.

After the cursor moves to ENTER CHOICE, you have two options:

- 1) Press **(1)** to budget the next account. The data you just entered is saved on disk and in a few seconds, a budget table for the next marked account appears. If you press **(1)** when a table for the last account is on the screen, the first account reappears.
- 2) When you are finished entering all budgeted amounts, press **(2)** to return to the Set Up Budget Menu and to save data entered for the account currently on display.

Set Up Budget (continued)

Enter Initial Cash Amounts

This option is for entering the current amounts in the accounts in which you keep money or “near-money.” (“Near money” is any investment or security that is highly liquid which can be quickly and easily converted into cash.) You enter the initial cash amounts only one time when you first start using the program.

Note: Be sure to mark the desired cash accounts. Although you can enter amounts before actually marking the cash accounts, other options of the program, such as “Transactions,” require that these accounts be marked before they are used.

Account 99 (Savings Account) can be used for other means of savings besides the traditional passbook savings accounts held at a bank, S&L, or credit union. For example, you can use Account 99 (Savings Account) for a money market fund account or any savings instrument which is considered “near money.”

Press **(5)** at the Set Up Budget Menu to enter the initial cash amounts. First, type the amount (up to \$999,999.00) that is currently in your checking account, and press **(ENTER)**. When the cursor moves down to Petty Cash, type the amount that you currently have in your billfold and press **(ENTER)**. Finally, enter the amount you currently have in your savings account.

When all cash amounts have been entered correctly, press **(ENTER)** when the cursor is at: **PRESS ENTER TO RETURN TO MENU**. The initial cash amounts are saved on disk, and the Set Up Budget Menu reappears.

Note: You can return to this screen to quickly check how much money you have in your cash accounts.

Return to Main Menu

When you are finished setting up (or changing) your budget, press **(6)** at the Set Up Budget Menu to return to the Main Menu.

Transactions

Once your budget is set up, you can begin recording transactions. Before entering transactions, gather up all necessary financial records such as cancelled checks, deposit tickets, interest statements, credit card statements, cash receipts, and monthly bills. With all of your information at hand, it'll be much easier to enter transactions into the computer.

You can enter transactions at your convenience — every day, once a week, once a month — whatever suits your needs. For example, you can enter checkbook deposits and expenses as you record these transactions daily in your checkbook or wait till your bank statement arrives and enter the information once a month.

It is recommended, however, that you record petty cash transactions on a daily basis, for it may be difficult in the beginning to remember exactly where your pocket money came from or where it went. Once you get in the habit of jotting down (maybe in a little notebook) the items you pay cash for and then recording these expenses on disk, you will become more conscious of your day-to-day miscellaneous spending.

Important Note: A transaction that would cause the balance in a cash account (Accounts 97-99) to be less than zero, or to be greater than \$999,999.00 will not be accepted by the computer. Mathematically, this can be expressed by the equation:

$$0 \leq \text{Cash Account Balance} \leq 999,999.00$$

In addition, a transaction involving an inactive account is not allowed. Refer to pages 81-86 in Appendix B for more details.

Press **(2)** at the Main Menu for the Transactions option. The screen shows:

TRANSACTIONS MENU

ENTER CHOICE

- 1 CHECKBOOK DEPOSITS
- 2 CHECKBOOK EXPENSES
- 3 PETTY CASH DEPOSITS
- 4 PETTY CASH EXPENSES
- 5 SAVINGS DEPOSITS
- 6 SAVINGS WITHDRAWALS
- 7 END OF MONTH
- 8 MONTHLY CONSTANT AMOUNTS
- 9 RETURN TO MAIN MENU

Transactions (continued)

Note: You may want to select option #8, Monthly Constant Amounts, for those transactions involving the same amount each month (such as loan payments and payroll deductions). You only have to enter these monthly transactions one time instead of re-entering each transaction every month. See page 54 for details.

Each transaction option is described below.

Checkbook Deposits

To make a deposit in your checkbook, press **1** at the Transactions Menu. You can enter up to 72 checkbook deposit transactions per month. To help you keep track of how many deposits you have made, the entries are numbered automatically for you. When you select option #7 (End of Month) from the Transactions Menu to transfer the results of all transactions for that month to the History file, the numbers will start over with Entry #1 for the following month.

When you enter a deposit for the first time, the Current Balance in Account 97 is the amount you entered as the Initial Cash Amount unless you have made other transactions affecting this account.

First, type the two-digit numbers for the month and day the deposit was made, and press **ENTER**. Next, type a description of the deposit (up to 16 characters), and press **ENTER**. This should be an explanation of where the money is coming from for the deposit.

A checkbook deposit must come from an income account or another cash account. Type the appropriate account number and press **ENTER**. (Refer to the worksheet you filled out earlier.) Next, type the amount of the deposit and press **ENTER**. After you enter the deposit amount, the Resulting Balance is calculated and reflects the increase to the Checkbook account.

When the cursor moves to ENTER CHOICE, you have two options:

- 1) To save the current entry and to record another deposit, press **1**. The information is saved, and the screen clears so that you can enter data for the next deposit. The cursor returns to where you enter the date.
- 2) To save the current entry and to return to the Transactions Menu, press **2**.

Checkbook Expenses

To enter a checkbook expense, press **2** at the Transactions Menu. The Checkbook Expense transactions file may contain up to 144 checkbook expense entries. The entries are numbered automatically to help you keep track of how many checks have been recorded. The Current Balance is the amount of money in the checking account before entering this transaction.

First, type the number of the month and day the check was written, and press **ENTER**. Next, type a brief explanation of what the check is for (up to 16 characters) and press **ENTER**.

Type the number of the account for which you wrote this check, and press **ENTER**. (Refer to the worksheet you filled out earlier.) If you are paying an expense, use the appropriate expense account number. If you are transferring money to another cash account, use the number of that cash account.

Next, type the amount of the check and press **ENTER**. Notice that the new Resulting Balance is calculated. After the cursor moves to **ENTER CHOICE**, press **1** to save the current entry and to record another check, or press **2** to save the current entry and to return to the Transactions Menu.

Petty Cash Deposits

A cash deposit is a transaction in which you receive income in cash or take money out of another cash account and put it in the Petty Cash Account (Account 98). As noted before on page 49, it is a good idea to record all petty cash transactions on a daily basis. Press **3** at the Transactions Menu to select Petty Cash Deposits.

The Petty Cash Deposit transaction file can hold up to 72 entries. The next available entry number and the Current Balance are automatically displayed.

The cursor is on the date line. Type the number of the month and day you transferred money to Petty Cash, and press **ENTER**. Next, type a brief explanation of where the money came from (up to 16 characters), and press **ENTER**.

Type the number of the income or cash account, and press **ENTER**. Next, type the amount of money, and press **ENTER**. The Resulting Balance is given and reflects the increase to the Petty Cash account.

After the cursor moves to **ENTER CHOICE**, you have two options:

- 1) To save the current entry and to record another deposit, press **1**. The information is saved, and the screen clears so that you can enter data for the next deposit. The cursor returns to where you enter the date.
- 2) To save the current entry and to return to the Transactions menu, press **2**.

Petty Cash Expenses

A cash expense is a transaction in which you pay cash for an item or transfer cash into another cash account. An example of a cash transfer would be if you deposited cash in your checking or savings account. Press **4** at the Transactions Menu to select Petty Cash Expenses.

Transactions (continued)

You can enter up to 144 cash expense entries per month. The entries are numbered automatically to help you keep track of how many cash expense transactions have been recorded. The Current Balance of the Petty Cash Account is also provided.

The cursor is on the date line. Type the number of the month and day on which you paid cash for an item (or transferred cash to another cash account), and press **ENTER**. Next, type a brief explanation of this transaction (up to 16 characters), and press **ENTER**.

Type the number of the expense or cash account, and press **ENTER**. Next, type the amount of money spent (or transferred), and press **ENTER**. Notice that the Resulting Balance equals the Current Balance minus this amount.

After the cursor moves to **ENTER CHOICE**, press **1** to save the current entry and to record another expense, or press **2** to save the current entry and to return to the Transactions Menu.

Savings Deposits

To record a savings account deposit, press **5** at the Transactions Menu. You can enter up to 72 savings account deposits per month. If you have not made a savings deposit entry before, #1 is displayed after **ENTRY**. Subsequent entries are numbered automatically for you. The Current Balance in your savings account is shown.

The cursor is at the place where you type the number of the month and day the deposit was made. After typing the date, press **ENTER**. Next, type a brief explanation of where the deposit came from (up to 16 characters), and press **ENTER**.

Type the number of the income or cash account from which you are getting the money to make this deposit, and press **ENTER**. Next, type the deposit amount, and press **ENTER**.

After you enter the amount, the Resulting Balance is calculated, and the cursor moves to **ENTER CHOICE**. You now have two options:

- 1) To save the current entry and to record another deposit, press **1**. The information is saved, and the screen clears so that you can enter data for the next deposit. The cursor returns to where you enter the date.
- 2) If you have no more deposits to record, press **2**. The current entry is saved, and the Transactions Menu reappears.

Savings Withdrawals

To withdraw money from your savings account, press **6** at the Transactions Menu. You can make up to 72 withdrawal entries per month. All entries are numbered sequentially. The Current Balance in your savings account is given on the top part of the screen.

First, type the number of the month and day on which you withdrew money from your savings account, and press **(ENTER)**. Next, type a brief explanation of what the money was used for (up to 16 characters), and press **(ENTER)**.

Type the number of expense or cash account, and press **(ENTER)**. Money withdrawn from a savings account is transferred either to another cash account or to an expense account.

Next, type the amount you are withdrawing, and press **(ENTER)**. After you enter the amount, the Resulting Balance is calculated and then the cursor moves to ENTER CHOICE. Press **(1)** to save the current entry and to record another withdrawal, or press **(2)** to save the current entry and to return to the Transactions Menu.

End of Month

This option is used to transfer the current month's balances of all income and expense accounts to the history file so that the account balances at the beginning of the next month will be zero. In addition, the six transaction files of the current month (Checkbook Deposits and Expenses, Petty Cash Deposits and Expenses, Savings Account Deposits, and Withdrawals) are cleared so that you can start entering transactions for the next month. Cash accounts are not affected. The balances in the cash accounts for the beginning of the next month will be the same as they are at the end of the current month.

Caution: If you need to edit or record more transactions for the current month, do not use this option yet. When you End the Month, the transactions are erased permanently, and only the account balances which resulted from the transactions are transferred to the History file. However, you can use the Edit History File option to change the actual balance amount recorded for an account during a specific month.

When you are ready to End the Month, press **(7)** at the Transactions Menu. The first time you use the End of Month option, January is displayed automatically as the month to be transferred. If you started your budget later in the year, press **(↑)**, and then type the two-digit number representing the month whose transactions you wish to transfer, and press **(ENTER)**. In following months, the next appropriate month will be displayed automatically.

You have two options:

- 1) Press **(1)** to complete the transfer. The transfer process takes a few minutes. The Transactions Menu reappears.
- 2) Press **(2)** if you've changed your mind and do not want to transfer the current month's account balances. For example, you might have more transactions you want to enter in the current month. The Transactions Menu reappears.

Transactions (continued)

Note: You can only enter a month on this screen the first time you use the End of Month option. On successive transfers, the next month to be transferred is displayed and cannot be changed. This protects the data in the History file from being written over.

Monthly Constant Amounts

This option is very handy if you have transactions which occur monthly and involve the same amount of money each month (such as a car or mortgage payment). Rather than type in these entries each month, you can enter these transactions one time as Monthly Constant Amount transactions. Then once each month, you simply transfer these transactions to the current month's transaction files.

At the time of transfer, all constant amounts are added to or subtracted from the appropriate cash accounts and added to income or expense accounts. When these transactions are transferred to the current month's transaction files (Checkbook Deposits, Checkbook Expenses, etc.), the number of entries in the transaction files is increased. This means that the number of entries you can still enter in the transaction files decreases.

Note: To avoid problems involving cash account balances or file capacities, you may want to transfer the file containing all monthly constant transactions to the current month's transaction files at the beginning of the month. (The balances in the cash accounts must be large enough to cover monthly transactions involving expenses.)

By transferring the monthly constant entries at the beginning of the month, you will always know the total number of entries (monthly constants plus regular transactions) that are currently stored in each file. Also, the balances in the cash accounts will already reflect the effects of the monthly entries. If you wait until the end of the month to transfer the monthly entries, you may (without realizing it) exceed the maximum number of entries allowed for a file, or the balance in a cash account may fall below \$0.00 or exceed \$999,999.00.

To enter this type of transaction, press **(8)** for Monthly Constant Amounts. You may enter up to 72 Monthly Constant Amount transactions. These entries are not numbered automatically, but you can tell how many entries you have made by looking at the figure for the total number of entries. The first time you use this option, the cursor is at ENTRY#. For the first entry, type 1 **(ENTER)**.

If you already have entered a Monthly Constant Amount transaction and press **(8)** for Monthly Constant Amounts, the first transaction entered is displayed and the cursor is at ENTER CHOICE. To make an additional entry, press **(SHIFT) (↑)**. Look at the total number of entries and then type the next higher number and press **(ENTER)** at the Entry#.

The cursor is now at the place where you enter the day of the month upon which this transaction always occurs. For example, if your paycheck is automatically deposited on the last day of the month, you would type 31 **(ENTER)**.

Note: Even though all months do not end on the 31st, the program automatically uses the appropriate date for the last day of the month if you enter 31.

Next, type a brief description of the transaction (up to 16 characters), and press **ENTER**. The cursor moves to the next item of information:

INC/EXP ACCT (01-96). If this is a deposit, type the number of the income account which is the source of the money for the deposit and press **ENTER**. If this is an expense transaction, type the account number of the expense that was paid for, and press **ENTER**.

Next, type the appropriate cash account number, and press **ENTER**. The monthly constant amount is added to the cash account if this is a deposit transaction or subtracted from the cash account if this is an expense transaction. Finally, type the monthly constant amount, and press **ENTER**.

When the cursor is at **ENTER CHOICE**, you have six options:

- 1) To add an entry or to save an edited entry, press **1**. The entry is saved on the diskette and a new screen appears so that you can enter another Monthly Constant Amount transaction. Enter the next higher number for **ENTRY#**, and then enter the remaining information in the same manner as described above. Pressing **1** is the only way to add an entry or save an edited entry.
- 2) To delete the entry currently on display, press **2**. Since the entry is deleted from the Monthly Constant Amount Transactions file, the number of entries you can add to this file increases by one. The entry is deleted from both the screen and the diskette. A blank entry screen is displayed, and the cursor reappears by **ENTRY#**. If the entry you want to delete is not on the screen, move the cursor to **ENTRY#**. Type the desired entry number, and press **ENTER**. Move the cursor to **ENTER CHOICE**, and press **2** to delete the entry.

If you just entered the transaction on display and do not want to save it, press **CLEAR**. The Transactions Menu reappears.

- 3) To make sure that the dates recorded for the transactions reflect the proper month, return to the Main Menu. (You must already have saved these entries by pressing **1**.) The calendar month displayed as part of **TODAY'S DATE** is used as the month for recording the transactions when the data is transferred. Correct the date, if necessary, and then return to the Monthly Constant Amounts option.

To transfer all monthly entries to the current transactions and history files, press **3**. Press **ENTER** to begin the transfer process. (If you've changed your mind, press **CLEAR**. The Transactions Menu reappears.) The transfer process may take several minutes if there are many transactions. After the transfer process is complete, the Transactions Menu reappears. (If an error message is displayed during the transfer process, refer to Appendix B for possible causes and solutions.)

- 4) To see the next higher-numbered entry, press **4**. That entry is displayed, and the cursor remains at **ENTER CHOICE**. If you press **4** when the last

Transactions (continued)

entry is on the screen, the first entry reappears. To edit the entry, move the cursor to the item of information that you wish to change.

- 5) To see the previous entry, press **5**. The entry is displayed and the cursor remains at ENTER CHOICE. If Entry# 1 (the first entry) is currently on the screen, the last entry will be displayed.
- 6) Press **6** to return to the Transactions Menu.

Return to Main Menu

When you are finished using the options from the Transactions Menu, press **9** to return to the Main Menu.

Analyze Data

This option lets you analyze two types of data: data that is in the transaction files of the current month and data for past months that has been transferred to the history file. You can review all analyses on the screen or print them out. If you choose to print an analysis, make sure that Today's Date on the Main Menu screen is correct, because this date is printed at the top of all analyses.

Press **3** at the Main Menu for the Analyze Data option. The screen shows:

```

ANALYZE DATA MENU

ENTER CHOICE

1 ANALYZE TRANSACTION DATA

2 ANALYZE PERFORMANCE TO BUDGET

3 RETURN TO MAIN MENU

```

Each option is described in detail below.

Analyze Transaction Data

Use this option to look over the transactions of the current month and to see how you're doing compared to the budget you set up for income and expense accounts. If you have not transferred your Monthly Constant Amount transactions to the current month's transaction files, these transactions will not appear in the analyses. Press **1** for Analyze Transaction Data.

You have two options:

- 1) Press **1** to see the desired analysis on the screen.
- 2) Press **2** to print out the desired analysis. Make sure the paper is properly aligned and the printer is ready.

If you press **1** for the Video Display option, the screen shows:

```

ANALYZE TRANSACTION DATA
VIA VIDEO DISPLAY

ENTER CHOICE

1 CHECKBOOK DEPOSITS
2 CHECKBOOK EXPENSES
3 PETTY CASH DEPOSITS
4 PETTY CASH EXPENSES
5 SAVINGS DEPOSITS
6 SAVINGS WITHDRAWALS
7 ACCOUNTS CURRENT STATUS

```

Analyze Data (continued)

The same seven analysis options are listed when the line printer option is chosen. Press the option number of the analysis you wish to see on the screen or to print. Options 1-6 are described in the next section and Option 7 is described separately.

Options 1-6

The analyses for options 1-6 (the six transaction files) all contain similar information, and the screen layouts are identical. Also, the way you review and interpret the analyses is the same. Press the number of the option you wish to use.

If you choose option 1, 3, or 5 (the three deposit transaction files), the total number of entries and total amount deposited in the cash account chosen are displayed at the top of the screen. Information for the first two entries is also displayed. All data is listed for each entry: the date the transaction occurred, a brief description, the number of the income or cash account which was the source of the money for the deposit, and the deposit amount itself.

If you select option 2, 4, or 6 (the two expense and one withdrawal transaction files), the total number of entries and total dollars taken from the chosen cash account are displayed at the top of the screen. Information for the first two entries is also displayed. All data previously entered is listed for each entry: the date the transaction occurred, a brief description of the transaction, the number of the expense or cash account for which the money was taken, and the expense or transfer amount itself.

To see the next two entries, press **↓**. To see the two previous entries (entries numbered less than the entries currently on display), press **↑**. When you are finished reviewing the chosen transaction file, press **CLEAR**. The Analyze Data Menu reappears.

If you chose the Line Printer option, the same data that would appear on the screen is printed. In addition, transactions affecting two cash accounts are reflected if you are printing an analysis of one transaction file and a transfer from (or to) this file was entered using another file. For example, suppose you are printing a listing of Checkbook Expenses and that a transaction was entered in Savings Deposits transferring money from the checking account to the savings account. Although this transaction was not entered as a checkbook expense, it will be printed at the bottom of the report as a "Transfer to Savings."

After the entire analysis has been printed, the Analyze Transaction Data menu reappears so that you can select another option. When you are finished printing, press **CLEAR** to return to the Analyze Data Menu. To stop the printer, keep pressing the **CLEAR** key until the printer has stopped. The Analyze Data Menu reappears.

Option 7

This option compares the current month's balance with the budget amounts for all income and expense accounts. Current balances in the cash accounts are also given. Press **7** at the Analyze Transaction Data menu.

Analyze Data (continued)

Since your budget probably differs from month to month, you must enter the month of your budget year that you want to compare with the current transaction files. Type the two-digit number for the month, press **ENTER**, and then press **ENTER** again to continue.

The total number of active accounts and the calendar month are shown at the top of Accounts Current Status Listing screen. Accounts are shown on the screen in order of ascending account numbers. Information for the first two accounts is shown on this screen.

Press **↓** to see the next screen of information. Press **↑** to see the previous screen.

For each account, the account name and number is listed first. The budget and the current balance amounts are given next. The dollar difference for an income account is found by subtracting the budget amount from the current amount. To obtain the dollar difference for an expense account, subtract the current balance amount from the budget amount. The % Difference figure for both income and expense accounts is the dollar difference divided by the budget amount.

Positive figures in the Difference \$ and % Difference rows are favorable. For an income account, these positive figures mean that you earned more income than originally anticipated. For an expense account, positive figures in these two rows mean that you did not spend the entire budgeted amount. (In other words, this dollar difference is "extra" money that you can use for something else.) The positive % Difference figure means that you have that percentage of the budget amount left.

If the Difference \$ and % Difference figures are negative, there is an unfavorable balance in the account. For an income account, this means that you did not receive as much income as you had anticipated. The negative % Difference figure is that percentage of the budget amount needed to reach the original budgeted income goal. Negative figures for an expense account are unfavorable because they indicate that you overspent your budget for that expense.

Continue pressing **↓** until the first cash account is displayed. Only the current account balance for cash accounts is given since you do not enter budget amounts for cash accounts.

After reviewing all cash accounts, press **↓** to see the current status summary of all income and expense accounts. The total income and expense data is very similar to data for an individual account.

First, the total budget amounts for all income accounts are added to arrive at the Total Income Budget amount. The next figure, Total Income Current, is the current balance amounts for all income accounts added together. The dollar difference is the result of subtracting the total budgeted amount from the total current balance of all income accounts. The % Difference figure is simply the dollar difference divided by the budget amount.

Analyze Data (continued)

The summary for all expense accounts is broken down in the same way. Remember that if the dollar difference and % Difference figures are negative, this means that you have spent more than you originally budgeted for expenses.

The last part of the current status listing compares total income with total expense activity. First, the total budget amount for all expense accounts is subtracted from the total budget amount for all income accounts. This figure should always be positive. If the dollar difference is negative, it means that the original budget calls for more money to be going out for expenses than coming in from income sources. Consequently, if you follow your original budget plans, there may be a negative balance in one or more cash accounts. You should revise your budget (add more for income sources or subtract less for expenses) immediately for the appropriate month.

Finally, the total current amount for all expense accounts is subtracted from the total current amount for all income accounts. If the dollar difference is negative, it may mean that you had to pay for some unforeseen expense or emergencies. If the dollar difference is positive, you can consider this "extra" money as a safety cushion or as additional spending money.

When you are finished reviewing the current status of accounts, press **CLEAR** to return to the Analyze Data Menu.

Analyze Performance to Budget

Use this option to look over data for past months that has been transferred to the History file. Press **2** at the Analyze Data Menu for Analyze Performance to Budget. The screen shows:

```
ANALYZE PERFORMANCE TO BUDGET

ENTER CHOICE

1 ANALYZE ALL ACCOUNTS FOR ONE
  MONTH
2 ANALYZE ALL ACCOUNTS FOR
  YEAR-TO-DATE
3 ANALYZE ONE ACCOUNT BY MONTH
4 ANALYZE TOTAL INCOME
5 ANALYZE TOTAL EXPENSE
```

Each option is described in detail below. You can choose the video display or line printer option for any analysis. The video display option includes bar graphs.

After an entire analysis has been printed, the Analyze Performance to Budget menu reappears. Bar graphs are not included in printouts. If you do choose the line printer option and want to stop the printer, keep pressing the **CLEAR** key until the printer stops and the Analyze Data Menu has reappeared.

Options 1-2

These options compare the budget and actual balance amounts for each income and expense account.

Press **(1)** at the Analyze Performance to Budget menu to see an analysis of all accounts for any one month which has been transferred to the History file. Type the two-digit number for the month you wish to see, and press **(ENTER)**. Press **(ENTER)** again to continue.

Press **(2)** to see an analysis of all data from January through any month which has been transferred to the History file. Type the two-digit number of the last month you want included, press **(ENTER)**, and then press **(ENTER)** again to continue.

You have two options:

- 1) Press **(1)** to see the analysis on the screen.
- 2) Press **(2)** to print the analysis. Make sure the paper is properly aligned and the printer is ready.

With the Video Display option, a table listing up to ten active accounts is displayed. For each account, the number and name of the account, and the budget and actual balance amounts (for one month or year-to-date) are shown.

If you have more than ten accounts, press **(1)** to see a table listing the next ten accounts. Continue pressing **(1)** until all accounts have been displayed.

Press **(2)** to see a graphical analysis of the first four accounts. Under the number and name of an account, is the bar graph comparing the budget and actual balance amounts for that account. The scale at the bottom of the graph is based on the largest amount that is graphed and is divided into four equal intervals. If the largest amount is greater than \$9,996.00, the scale is in thousands (K's). The scale is in millions (M's), if the largest amount is greater than \$899,999.00.

There are four possible colors on a bar graph:

- Blue** — for a budget amount spent or earned
- White** — for a favorable actual amount
- Red** — for an unfavorable actual amount
- Black** — for both budget and/or actual amounts which are greater than 0 but too small relative to the graph scale to be depicted accurately

On bar graphs, blue stands for budget dollars. If the budget and actual amounts are the same or very close to the same, the entire bar is blue. Budget and actual amounts are shown by different colors if the difference between these two amounts is a relatively large proportion of an interval.

Analyze Data (continued)

A favorable amount is represented by the color white. The white section of a bar graph for an income account is the additional amount you earned over the original budgeted income amount. For an expense account, the budget amount equals both the blue and white sections with white representing the amount of the total budgeted amount that you did not spend.

A red section on the bar represents that amount which is unfavorable. For an income account, red represents the amount of the total budgeted income that you did not receive. The red part of an expense account bar graph is the additional amount you spent over the original budgeted amount.

If the budget and/or actual amounts are greater than 0 but each is a relatively small part of an interval, both amounts are shown by the color black.

Press **(1)** to see the bar graphs for the next four accounts. Continue pressing **(1)** until the bar graphs for all accounts have been displayed. Press **(2)** to return to the table listing the first ten accounts. When you are finished looking at the graphs and tables, press **(CLEAR)** to return to the Analyze Data Menu.

If you chose the Line Printer option, the same account and numerical data as shown on the screen is listed. Instead of using a bar graph to compare the budget and actual amounts, the dollar difference amount and the difference expressed as a percentage are printed. In the DIFFERENCE\$ and %DIFF columns, negative figures are unfavorable while positive figures are favorable.

Option 3

This option provides a thorough analysis of one account from January through the last month in which transaction files were transferred to the History file. In addition to comparing the budget and actual balance amounts of past months, the actual amounts for the entire year will be projected based on present trends.

Press **(3)** at the Analyze Performance to Budget menu to select Analyze One Account by Month. All data from January through the last month transferred to the History file will be included in this analysis. Type the two-digit number representing the last month that was transferred to the History file, and press **(ENTER)**.

Note: Only budget data will be displayed for those months after the last month transferred. Projected figures are calculated using past actual amounts and total budget amounts. Since these projections are based on the number of months with data in the history file, it is very important that you enter the last transferred month correctly.

Press **(ENTER)** again to continue. You have two options:

- 1) Press **(1)** to see the analysis on the screen.
- 2) Press **(2)** to print the analysis. Make sure the paper is properly aligned and the printer is ready.

Analyze Data (continued)

With the Video Display option, a table is displayed and the cursor is at the place where you enter the number of the account you wish to see. Type the desired account number and press **(ENTER)**. If you enter an inactive account number, the message

ACCT NOT VALID

is displayed, and the cursor returns to the place where you enter the account number. (Check your budget worksheet for the correct account number.)

Once the number of an active account is entered, the account name is shown with data for the first four months of your budget year. For each month, the budget and actual amounts are shown. The difference between these two amounts is expressed in dollar and percentage terms. In the **DIFF\$** and **%DIFF** rows, negative figures are unfavorable while positive figures are favorable.

Press **(1)** to see data for the next four months. Only budget amounts are displayed for those months after the last month which was transferred to the History file. Continue pressing **(1)** until all months have been displayed and you see the column headings, **AVG** and **YTD**.

All data in the **AVG** column represents average monthly figures through the last month transferred to the History file. The figures under the **YTD** pertain to actual totals from the beginning of the year through the last transferred month. In the **DIFF\$** and **%DIFF** rows, negative figures are unfavorable while positive figures are favorable.

The average budget amount is the total of all monthly budget amounts divided by the number of months in the file. Similarly, the average actual amount is found by adding all actual amounts and then dividing that total by the number of months transferred to the History file.

The average dollar difference is the difference between the average actual and budget amounts. The average percentage difference is the average dollar difference divided by the average budget amount.

The figures under the Year-to-Date column on the right are interpreted in a similar manner. The budget amount is the total of the budget amounts of all months that have been transferred to the History file. The actual amount is the total of all monthly amounts. The difference between the budget and actual amounts is expressed in dollar and percentage terms.

To return to the table listing the first four months, press **(1)** at See Other Months. To see the table for a different account, press **(SHIFT)** **(↑)** to move the cursor up to the place where you enter the account number. Type the desired account number and press **(ENTER)**. A table listing that account's data for the first four months is displayed.

To see the bar graphs for the first four months, press **(2)** to See Graphs. Under the account number and name are bar graphs for the first four months comparing the budget and actual balance amounts. The scale above **ENTER CHOICE** is based on the largest amount that is graphed. The scale is expressed in units of one dollar, one thousand dollars (K), or one million dollars (M).

Analyze Data (continued)

Blue stands for budget dollars spent or earned. White stands for a favorable amount. A red section on the bar represents an unfavorable amount. Black represents the budget and/or actual amounts for an account if either of these two amounts is greater than 0 but too small (relative to the scale) to be graphed showing the above colors.

Press **(1)** to see the bar graphs for the next four months. For months which have no actual balance amounts recorded (that is, those months after the last month that was transferred to the History file), the entire bar is orange and represents only budget amounts.

Continue pressing **(1)** to see the bar graphs for the rest of the months. Press **(2)** to return to the table, and then enter another account number. Press **(3)** to see the projected figures for this account based on data in the History file.

The budget year and the account number and name are given at the top part of the screen. The BUDGET YTD is the total of the budget amounts of all months that have been transferred to the History file. The ACTUAL YTD is the total of all actual amounts. Next, the difference between the year-to-date budget and actual amounts is given. A positive figure indicates that this difference is favorable while a negative figure indicates that this difference is unfavorable.

The projected figures are in the bottom section of this screen. TOTAL BUDGET is the annual total of all monthly budget amounts. REMAINING BUDGET is the total budget amount left for the rest of the year and is found by subtracting the ACTUAL YTD from TOTAL BUDGET. REMAINING PER MONTH is that amount that you should spend (or earn) in each of the remaining months of the budget year in order to meet your original budget goal. (The REMAINING BUDGET and REMAINING PER MONTH amounts will never be shown as negative figures. If the ACTUAL YTD is greater than the TOTAL BUDGET, these two amounts will be zeroes.)

If the present favorable or unfavorable trend continues, the actual amount for the entire year will be the Projection amount shown. (The four different methods used in calculating the Projection amount are explained below.)

The amount after FAVORABLE TO BDGT BY for an income account represents "extra" money that you might have at the end of the year because you earned more money than you predicted. For an expense account, this amount is the "extra" money that you might not spend but did include as part of the budget amount.

If the trend is unfavorable, you'll see a negative amount after UNFAVORABLE TO BDGT BY. For an income account, this amount represents the additional money at the end of the year you expected but might not actually earn. For an expense account, this amount is the extra money that you might spend but did not include in the original budget.

This program uses one of the following four methods to calculate the projected actual amount for the entire budget year:

- 1) If the ACTUAL YTD and BUDGET YTD are both greater than zero, then:
$$\text{PROJECTION} = (\text{ACTUAL YTD} / \text{BUDGET YTD}) \times \text{TOTAL BUDGET}$$
- 2) If the BUDGET YTD is equal to zero, then:
$$\text{PROJECTION} = \text{TOTAL BUDGET} + \text{ACTUAL YTD}$$
- 3) If the ACTUAL YTD is equal to zero, then:
$$\text{PROJECTION} = \text{TOTAL BUDGET} - \text{BUDGET YTD}$$
- 4) If the BUDGET YTD and ACTUAL YTD both equal zero, then:
$$\text{PROJECTION} = \text{TOTAL BUDGET}$$

Note: If the TOTAL BUDGET and/or PROJECTION amount is greater than \$999,999.00 or less than — \$99,999.00, the message OVERFLOW is displayed instead of an amount. The projected figures may or may not be accurate.

When you are finished looking at the projections, press **(ENTER)** to return to the table screen. To see the analysis for another account, enter the desired account number. When you are finished using this option, press **(CLEAR)** to return to the Analyze Data Menu.

If you chose the Line Printer option and then entered a valid account number, data is listed in chronological order starting with Month 1 of your budget year. The computer prints all information in the past and projected data tables as described for the Video Display option. After the entire analysis has been printed, you can enter the number of another account you want to analyze or press **(CLEAR)** to return to the Analyze Data Menu.

Options 4-5

These options provide an overall view of your budget and performance by analyzing total income and total expenses rather than by looking at individual accounts. These analyses are on a monthly basis starting from January and continuing through the last month in which transaction files were transferred to the History file.

In addition to comparing the budget and actual balance amounts of past months, the actual amounts for the entire year will be projected based on past trends. If you choose the Video Display option, the analysis is also demonstrated by bar graphs.

Press **(4)** at the Analyze Performance to Budget menu to select Analyze Total Income. Press **(5)** for Analyze Total Expense. Next, type the two-digit number representing the last month that was transferred to the History file and press **(ENTER)**.

Note: Only budget data will be displayed for those months after the month you enter as the last month transferred. Projected figures are calculated using past actual amounts and total budget amounts. Since these projections are based on the number of

Analyze Data (continued)

months with data in the history file, it is very important that you enter the last transferred month correctly.

Press **ENTER** again to continue. You have two options:

- 1) Press **1** to see the analysis on the screen.
- 2) Press **2** to print the analysis. Make sure the paper is properly aligned and the printer is ready.

With the Video Display option, a table is displayed with data for the first four months of your budget year. For each month, the total budget and actual amounts of all income (or expense) accounts are shown. The difference between these two amounts is expressed in dollar and percentage terms.

If the **DIFF\$** and **%DIFF** rows, negative figures are unfavorable and mean that you did not earn as much as anticipated (Total Income analysis) or spent more than you had budgeted (Total Expense analysis). Positive figures are favorable and indicate that either you earned more than expected or you did not spend the entire budget amount and had money left over.

Press **1** to see the total income (or total expense) data for the next four months. Only budget amounts are displayed for those months with no data transferred to the History file. Continue pressing **1** until all months have been displayed and you see year-to-date figures through the last month transferred to the History file as well as the average figures for all months that are in the History file.

The **AVG** figures pertain to average monthly data for all months transferred to the History file. The **YTD** figures are total amounts for all months transferred to the history file. The average budget amount is the budget income (or budget expense) amount for all transferred months divided by the number of months in the History file. The average actual amount is the total of all actual income (or expense) amounts divided by the number of months in the History file.

The average dollar difference is the difference between the average actual amounts and budget income (or expense) amounts. The average percentage difference is the average dollar difference divided by the monthly average budget amount and represents how much you are deviating from your original budget.

The budget **YTD** amount is the total of income (or expense) budget amounts of all months that have been transferred to the History file. The actual **YTD** amount is the total of all actual income (or expense) amounts. The difference between the **YTD** budget and actual amounts is expressed in dollar and percentage terms.

In the **DIFF\$** and **%DIFF** rows, negative average and year-to-date figures are unfavorable while positive figures are favorable.

Press **2** to See Graphs for the first four months. Bar graphs for the first four months of your budget year comparing the budget and actual balance amounts for total income (or expense) are shown. The scale at the bottom of the graph is based on the largest

amount that is graphed and is in units of one dollar, one thousand dollars (K), or one million dollars (M).

Blue represents budget amounts which have been spent or earned. White stands for a favorable amount. A red section on the bar represents an unfavorable amount. Black represents the budget and/or actual amounts if either of these two amounts is greater than 0 but too small (relative to the scale) to be graphed showing the above colors.

Continue pressing **(1)** to see the bar graphs for the rest of the months. For months after the last month transferred to the History file, the entire bar is orange to show only the budget amounts.

Press **(2)** to return to the table and then press **(3)** to see the projected figures based on data in the History file.

The budget year is shown at the top of the screen. The BUDGET YTD is the total of all monthly income (or expense) budget amounts that are in the History file. The ACTUAL YTD is the total of all actual amounts. Next, the difference between the year-to-date budget and actual amounts is given. A positive figure indicates that this difference is favorable while a negative indicates that it is unfavorable.

The projected figures are in the bottom section of this screen. TOTAL BUDGET is the total of all monthly income (or expense) budget amounts. REMAINING BUDGET is the total budget amount left for the rest of the year and is found by subtracting the ACTUAL YTD from TOTAL BUDGET. REMAINING PER MONTH is either the minimum amount that you must earn from all income sources, or the maximum amount that you could spend for all expenses in each remaining month of the year in order to meet your original budget goal. (REMAINING BUDGET and REMAINING PER MONTH amounts will never be shown as negative figures. If the ACTUAL YTD is greater than the TOTAL BUDGET, these two amounts will be zeroes.)

If the present favorable or unfavorable trend continues, the actual amount earned (or spent) during the entire year will be the Projection amount shown. (The four different methods used in calculating the Projection amount are explained on page 65.)

If the trend is favorable, you'll see an amount after FAVORABLE TO BDGT BY. This amount represents "extra" money that you might have at the end of the budget year because either you earned more money than you anticipated, or you spent less on expenses than you anticipated.

If the trend is unfavorable, you'll see a negative amount after UNFAVORABLE TO BDGT BY. This amount is the additional money that either you might not actually earn but which was included in the income budget, or you might actually spend but which was not included in the budget.

When you are finished looking at the projections, press **(ENTER)** to return to the table screen. When you are finished using this option, press **(CLEAR)** to return to the Analyze Data Menu.

Analyze Data (continued)

If you chose the Line Printer option, total income (or expense) data is listed in chronological order starting with January of your budget year. The computer prints all information in the past and projected data tables as described for the Video Display option.

Return to Main Menu

When you are finished using the options from the Analyze Data Menu, press **3** to return to the Main Menu.

Edit Transactions

It is recommended that you look over all transactions and make any necessary changes before using the Transactions — End of Month option. To review and edit transactions which have not yet been transferred to the History file, press **(4)** at the Main Menu. The screen shows:

```
EDIT TRANSACTIONS MENU

ENTER CHOICE

1 CHECKBOOK DEPOSITS
2 CHECKBOOK EXPENSES
3 PETTY CASH DEPOSITS
4 PETTY CASH EXPENSES
5 SAVINGS DEPOSITS
6 SAVINGS WITHDRAWALS
7 RETURN TO MAIN MENU
```

Each option is described in detail below. If you change a transaction amount, keep in mind that cash account balances must stay in the \$0.00-\$999,999.00 range. After you enter the number of the first entry you wish to see, look over all information to see if everything is correct. If you need to make any corrections, move the cursor to the item of information you wish to change.

There are three options listed at the bottom of each Edit screen:

- 1) To save the current entry and to see the next entry, press **(1)**. The next entry is displayed. (If the last entry is currently on the screen, the first entry is displayed.) You can edit this entry or use one of the three options listed on the bottom of the screen.
- 2) To save the current entry and to see the previous entry, press **(2)**. The previous entry is displayed. (If the first entry is currently on the screen, the last entry is displayed.)
- 3) To return to the Edit Transactions Menu and to save the current entry, press **(3)**.

If you make any changes and then decide you want to keep the transaction as entered originally, press **(CLEAR)**. The changes are not saved and the Edit Transactions Menu reappears.

You cannot delete a transaction after it has been saved using the Transactions option. To void a transaction, change its AMOUNT to \emptyset . The transaction will still be on file but will not affect any account balances.

Edit Transactions (continued)

Checkbook Deposits

To review Checkbook Deposit transactions, press **(1)** at the Edit Transactions Menu. The number of entries currently in the Checkbook Deposit Transactions file is displayed. (The total number of entries includes all transferred Monthly Constant Amount transactions which are checkbook deposits.)

The cursor is at ENTRY#. Type the number of the entry you wish to see and press **(ENTER)**. The appropriate Checkbook Deposit entry is displayed with all data as entered previously.

Look over all information to see if everything is correct. If you need to make any corrections, move the cursor to the item of information you wish to change. After changing information, press **(1)** to save the current entry and to see the next entry, press **(2)** to save the current entry and to see the previous entry, or press **(3)** to return to the Edit Transactions Menu and to save the current entry.

Checkbook Expenses

To review Checkbook Expenses, press **(2)** at the Edit Transactions Menu. The number of entries currently in the Checkbook Expense Transactions file is displayed. (The total number of entries includes all transferred Monthly Constant Amount transactions which are checkbook expenses.)

The cursor is at ENTRY#. Type the number of the entry you wish to see and press **(ENTER)**. The appropriate Checkbook Expense entry is displayed with all data as entered previously.

Look over all information to see if everything is correct. If you need to make any corrections, move the cursor to the item of information you wish to change. Press **(1)** to save the current entry and to see the next entry, press **(2)** to save the current entry and to see the previous entry, or press **(3)** to return to the Edit Transactions Menu and to save the current entry.

Petty Cash Deposits

To review Petty Cash Deposit transactions, press **(3)** at the Edit Transactions Menu. The number of entries currently in the Petty Cash Deposit Transactions file is displayed. (The total number of entries includes all transferred Monthly Constant Amount transactions which are cash deposits.)

The cursor is at ENTRY#. Type the number of the entry you wish to see and press **(ENTER)**. The appropriate Petty Cash Deposit entry is displayed with all data as entered previously.

Look over all information to see if everything is correct and make any necessary changes. Press **(1)** to save the current entry and to see the next entry. Press **(2)** to

save the current entry and to see the previous entry. Press **(3)** to return to the Edit Transactions Menu and to save the current entry.

Petty Cash Expenses

To review Petty Cash Expense transactions, press **(4)** at the Edit Transactions Menu. The number of entries currently in the Petty Cash Expense Transactions file is displayed. (The total number of entries includes all transferred Monthly Constant Amount transactions which are petty cash expenses.)

The cursor is at ENTRY#. Type the number of the entry you wish to see and press **(ENTER)**. The appropriate Petty Cash Expense entry is displayed with all data as entered previously.

Look over all information for the current entry and make any necessary changes. Press **(1)** to save the changes and to see the next entry, press **(2)** to save the current entry and to see the previous entry, or press **(3)** to return to the Edit Transactions Menu and to save the current entry.

Savings Deposits

To review Savings Deposit transactions, press **(5)** at the Edit Transactions Menu. The number of entries currently in the Savings Deposit Transactions file is displayed. (The total number of entries includes all transferred Monthly Constant Amount transactions which are savings account deposits.)

The cursor is at ENTRY#. Type the number of the entry you wish to see and press **(ENTER)**. The appropriate Savings Deposit entry is displayed with all data as entered previously. Edit the entry if necessary. Press **(1)** to save the current entry and to see the next entry. Press **(2)** to save the current entry and to see the previous entry. Press **(3)** to return to the Edit Transactions Menu and to save the changes.

Savings Withdrawals

To review Savings Withdrawal transactions, press **(6)** at the Edit Transactions Menu. The number of entries currently in the Savings Withdrawal Transactions file is displayed. (The total number of entries includes all transferred Monthly Constant Amount transactions which are savings withdrawals.)

The cursor is at ENTRY#. Type the number of the entry you wish to see and press **(ENTER)**. The appropriate entry is displayed with all data as entered previously. Make any necessary changes. Press **(1)** to save the current entry and see the next entry, press **(2)** to save the current entry and to see the previous entry, or press **(3)** to return to the Edit Transactions Menu and to save the current entry.

Edit Transactions (continued)

Return to Main Menu

When you are finished using the Edit Transactions option, press **7** to return to the Main Menu.

Edit History File

The History file consists of account balances for those months in which the transaction files have been transferred. To edit data in the History file, press **(5)** at the Main Menu. The screen shows:

```
EDIT HISTORY FILE MENU

ENTER CHOICE

1 CHANGE ACTUAL INCOME/EXPENSE

2 DELETE ALL ACTUALS

3 RETURN TO MAIN MENU
```

Each option is described in detail below.

Change Actual Income/Expense

You can use this option to review or edit actual amounts recorded for income or expense accounts. Although the transaction entries (of past months) with individual transaction amounts have been deleted, you can make corrections by changing the actual balance amounts which resulted from these transactions.

You can also use this option to enter actual data for the months before you started using Cash Budget Management. For example, if you started using the program in March, you can enter actual data for January and February. Instead of entering transactions for an account, total up all amounts for each month and then change the current Actual amount from \$0.00 to the Actual Amount spent or earned in that account for each month before you began using the program.

To review or change actual amounts recorded for income and expense accounts, press **(2)** at the Edit History File Menu.

The lowest-numbered active account appears with the balance amounts for all months that were transferred to the History file. The cursor is at the amount for the first month listed.

To change the amount that the cursor is presently on, type the new amount and press **(ENTER)**. Move the cursor to other months to make changes and then enter the new amounts. When you are finished changing actual amounts to the current account, press **(SHIFT) (↓)** to move the cursor down to ENTER CHOICE.

Edit History File (continued)

To save the changes on disk, use one of the following two options.

- 1) Press **(1)** to save the changes and to see the next higher-numbered account. Make the necessary changes. If no changes are required press **(CLEAR)** to exit this screen or press **(SHIFT) (↓)** to move the cursor to ENTER CHOICE. Then select option 1 or 2.
- 2) When you are finished reviewing and changing actual amounts, press **(2)** to save the changes for the account currently on display. The Edit History File Menu reappears.

If you do not want to save the changes, press **(CLEAR)**. The Edit History File Menu reappears.

Delete All Actuals

This option erases actual balance amounts in the History file for all accounts (except cash accounts). All transactions entered during the current month are also deleted. (Monthly Constant Amount entries stay intact so that you can transfer them later without re-entering each separate transaction.)

Since all budget information (active accounts and budget amounts) stays intact, you can use this option to start a new year. To delete all actual balance amounts, press **(3)** at the Edit History File Menu.

The screen shows:

```
DELETE ALL ACTUALS  
  
PRESS ENTER TO BEGIN PROCESS OR  
  
PRESS CLEAR TO ABORT
```

Press **(ENTER)** to begin the deleting process. The Edit History File Menu reappears after the process is complete.

If you change your mind, and do not want to delete the data in the History file, press **(CLEAR)** to keep all data intact and to return to the Edit History File Menu.

Return to Main Menu

When you are finished using the Edit History File option, press **(4)** to return to the Main Menu.

Exit Program

When you are finished using the program, press **6** at the Main Menu for Exit Program. The **OK** message appears in the upper left corner of the screen with the cursor underneath the message.

Be sure to remove the Cash Budget Management program diskette (and any other diskettes) before turning off the computer or the disk system.

IV. Appendices

Appendix A — Formatting and Backing Up Diskettes

Making a backup consists of two processes. These processes are: **format** (or prepare) the diskette for information storage, and **back up** (or copy) all the information from the original diskette to the new, formatted diskette.

1. Turn on the TV, computer, and disk drives. The copyright message

```
DISK EXTENDED COLOR BASIC v.r  
COPYRIGHT (C) 198x BY TANDY  
UNDER LICENSE FROM MICROSOFT
```

OK

should appear on your screen, (**v.** specifies the version and **r** specifies the release. The “**x**” in “**198x**” refers to the year that the ROM chip in your disk interface was produced.) If you do not see this message, press the reset button. If this message still does not appear, turn off the computer, check your connections, and power up again.

2. Open the Drive 0 door by pressing down the release switch. Insert a blank diskette in the drive with the notch on top. You will feel the diskette click in place. Close the drive door firmly.
3. Next, to format the diskette, type `DSKINI 0` **(ENTER)**. The format process takes about 40 seconds. After the diskette is formatted, the red light on the drive door goes off, and the message OK appears on the screen.

Note: If you want to be absolutely certain that there are no flaws in what the computer is writing, type `VERIFY ON` **(ENTER)** before following the instructions in the next step. It takes about twice as long to back up a diskette. Type `VERIFY OFF` **(ENTER)** to exit the Verify mode when the backup process is finished.

4.a. Single-Drive Systems

To back up the program diskette, first remove the formatted diskette. Press the release switch to open the drive door, and gently remove the diskette. Insert the Cash Budget Management diskette in Drive 0, and close the drive door. Now type `BACKUP 0` **(ENTER)**. The computer tells you to insert the Destination Diskette. Insert the new diskette you just formatted, close the drive door, and press **(ENTER)**.

The computer tells you to insert the Source diskette or Destination diskette several times until the backup process has been completed. (The entire backup process takes about five minutes.) After the backup is finished, the OK message reappears.

4.b. Multi-Drive Systems

To back up the program diskette, first remove the newly-formatted diskette. Press the release switch to open the drive door and gently remove the diskette. Insert the Cash Budget Management program diskette in Drive 0 and close the door. Insert the formatted diskette in Drive 1 and close the door. Now, type `BACKUP 0 TO 1` **ENTER**.

The backup process takes about two minutes. As the information from the Cash Budget Management diskette is being transferred to the formatted diskette in Drive 1, the red lights on both drive doors flash on and off. After the backup is finished, the red lights on both drive doors go off, and the message `OK` appears on the screen.

5. Label the new backup diskette and its protective sleeve Cash Budget Management. Store the original Cash Budget Management diskette in its protective sleeve and keep it in a safe place. Remember that the original program diskette should only be used to make backup copies.

Appendix B — Error Messages

Set Up Budget: Option 4

NO ACTIVE ACCOUNTS

Cause: Tried to use Enter/Change Budget Amounts option before selecting any accounts. Set Up Budget Menu reappears.

Solution: First, use Select Accounts option to mark desired accounts, and then enter budget amounts.

NOT VALID

Cause: Tried to enter the number of a cash account or an inactive account. (Budget amounts are not entered for cash accounts.) Budget table for next higher-numbered account appears.

Solutions: You have three options:

- 1) Re-enter the number of the desired account. If the account is active, the budget table is displayed.
- 2) Budget the next account.
- 3) Use Select/Change Accounts option to mark desired account. Then enter budget amount.

Transactions: Options 1-6

SELECTED CASH ACCOUNT IS NOT ACTIVE
PRESS CLEAR TO RETURN

Cause: Tried to select a cash account transaction file for a cash account that is not active.

Solution: Press **CLEAR**. You have two options:

- 1) Enter the transaction using an active cash account file.
- 2) Return to Set Up Budget option to mark desired cash account and to enter the account's initial cash amount. Then, enter the transaction using the desired cash account transaction file.

SELECTED TRANSACTION FILE IS FULL
PRESS CLEAR TO RETURN

Cause: Tried to select a transaction file in which the maximum number of entries had already been entered.

Appendix B — Error Messages (continued)

Solution: Press **CLEAR**. You have two options:

- 1) Use the Edit Transactions option to look over all entries of the appropriate transaction file to see if you can combine some entries. If this is possible, edit an entry to combine one or more entries as one transaction and then change the amount to 0 for the entries you are combining. Use a zeroed-out entry to enter the new transaction with the Edit Transactions option.
- 2) If you reach the maximum number of entries near the end of the month (and it doesn't matter in which month the original entry is recorded), select End of Month. After all current month's transactions have been transferred to the History File, you can select the original transaction file again to record an entry.

OVERFLOW

Cause: Tried to enter a transaction amount (a deposit or a transfer expense from another cash account) which would result in a cash account balance being greater than \$999,999.00. There are two possible causes:

- 1) If the cursor is positioned on the AMOUNT line, the balance problem is with the cash account in which you are trying to deposit money.
- 2) If the cursor is positioned on the INC/CASH ACCT# or EXP/CASH ACCT#, the balance problem is with the cash account to which you are trying to transfer money.

Solution: You have three options:

- 1) Re-enter the transaction and make sure that you enter the amount and the income or cash account number correctly. If the same error message occurs, try the next option.
- 2) After determining which cash account has the balance problem, use the Edit Transactions option to look over all transactions which increased this cash account's balance. Change any incorrect transaction amounts. If the cash account balance equals (or is less than) \$999,999.00 minus the amount you originally tried to enter, use the Transactions option to re-enter the original transaction. If the cash account balance has not been decreased enough, try option 3.
- 3) Use the Transactions option to enter a compensating transaction so that the cash account balance equals (or is less than) \$999,999.00 minus the amount you originally tried to enter. When the cash account balance has been reduced enough, re-enter the original transaction.

Appendix B — Error Messages (continued)

BAL<0

Cause: Tried to enter a transaction amount (an expense, savings withdrawal, or cash transfer from another cash account) which would result in a cash account balance being less than \$0.00. There are two possible causes:

- 1) If the cursor is positioned on the AMOUNT line, the balance problem is with the cash account you are using as the transaction file.
- 2) If the cursor is positioned on the INC/CASH ACCT# or EXP/CASH ACCT# line, the balance problem is with the cash account you specified on that line.

Solution: You have three options:

- 1) Re-enter the transaction, and make sure that you enter the correct amount and income or cash account number. If the same error message occurs, try option 2.
- 2) After determining which cash account has the balance problem, use the Edit Transactions option to look over all transactions which reduced this cash account's balance. Change any incorrect transaction amounts. If the cash account balance equals (or is greater than) \$0.00 plus the amount you originally tried to enter, use the Transactions option to re-enter the original transaction. If the cash account balance has not been increased enough, try the next option.
- 3) Use the Transactions option to enter a compensating transaction so that the cash account balance equals (or is greater than) \$0.00 plus the amount you originally tried to enter. When the cash account balance has been increased enough, re-enter the original transaction.

Transactions: Option 7

END OF MONTH NOT ALLOWED
BUDGET YEAR IS COMPLETE

Cause: Tried to use the End of Month option after Month 12 had already been transferred.

Solution: Use Set Up Budget — Initialize Data Files option or the Edit History File — Delete All Actuals option to start a new year. After the history file has been cleared, you can transfer the balances of January to the new history file.

Appendix B — Error Messages (continued)

NOT VALID

Cause: Tried to change the transfer month on the End of the Month screen.

Solution: You can only enter a month on this screen the first time you use this option. On subsequent transfers, the month automatically defaults to the next month to be transferred and cannot be changed.

Transactions: Option 8

Note: You can avoid the first three errors listed below by transferring monthly entries **before** entering regular transactions.

OVERFLOW TO CASH ACCOUNTS NOT ALLOWED
PRESS CLEAR TO RETURN

Cause: Tried to transfer all monthly entries but no transfer was made because the balance in a cash account would have been greater than \$999,999.00.

Solution: Press **CLEAR**. You have three options:

- 1) Check over transaction options (1-6) to determine which cash account has the balance that would have been greater than \$999,999.00 had all monthly entries been transferred. Next, return to Monthly Constant Amounts option to check all transactions which added money to this cash account. (This will be a deposit or a transfer expense from another cash account.) Change all incorrect amounts. Try to transfer monthly entries again. If the same error message occurs, try the next option.
- 2) Use the Edit Transactions option (options 1-6) to check all transactions which added money to this cash account to see if an amount was entered incorrectly. (This will be either a deposit or a transfer expense from another cash account.) Change all incorrect transaction amounts. Try to transfer monthly entries again. If the same error message occurs, try option 3.
- 3) Use the Transactions option to enter a compensating transaction so that the cash account balance equals (or is less than) \$999,999.00 minus the amount of all monthly entries which added money to the cash account. Return to Monthly Constant Amounts option to transfer monthly entries.

CASH ACCOUNT NEGATIVE BALANCE IS NOT ALLOWED
PRESS CLEAR TO RETURN

Cause: Tried to transfer all monthly entries but no transfer was made because the balance in a cash account would have been less than \$0.00.

Appendix B — Error Messages (continued)

Solution: Press **CLEAR**. Determine which cash account has the balance that would have been less than \$0.00 had all monthly entries been transferred. Check all transactions which affected this cash account to see if an amount was entered incorrectly. Change any incorrect transactions. If this is not sufficient, enter a compensating transaction that will increase the cash account balance enough so that the transfer can be made. Then transfer the monthly entries.

OVERFLOW TO TRANSACTION FILES
IS NOT ALLOWED
PRESS CLEAR TO RETURN

Cause: Tried to transfer all monthly entries but no transfer was made because the number of entries in one or more transaction files would have exceeded the maximum number per month allowed for that transaction type.

Solution: Press **CLEAR**. Use the Edit Transactions option to check the number of current entries in each transaction file. Return to the Monthly Constant Amounts option to review all entries to determine which transaction file would have had too many entries had the monthly entries been included. Add one transaction to cover the number of entries you need to delete and then delete those monthly entries. (After transferring the monthly entries to the current month's transaction files, you can re-enter the deleted monthly entries.) Transfer the monthly entries.

MONTHLY CONSTANT AMOUNT FILE IS FULL
PRESS CLEAR TO RETURN

Cause: Tried to add an entry to the Monthly Constant Amount Transaction file which already contained the maximum of 72 Monthly Constant Amount transactions.

Solution: Press **CLEAR**. You have two options:

- 1) Enter the transaction as a "regular" transaction using one of the other transaction options (Checkbook Deposit, Checkbook Expense, etc.).
- 2) Combine two or more Monthly Constant Amount transactions. First, delete those entries you intend to combine. Then, enter the deleted entries as one transaction and finally, enter the new Monthly Constant Amount transaction.

ENTRY #X CONTAINS AN INACTIVE ACCOUNT
CORRECT THE ENTRY OR ACTIVATE THE ACCOUNT
PRESS CLEAR TO RETURN

Cause: Tried to transfer all monthly entries but no transfer was made because **Entry #X** contains an inactive account.

Appendix B — Error Messages (continued)

- Solution:** Press **CLEAR**. You have two options:
- 1) Enter the appropriate Monthly Constant Amount transaction entry number (**Entry #X**). If you entered an account number incorrectly, change it and then try to transfer the monthly entries again.
 - 2) Use Set Up Budget — Select Accounts option to activate the desired account. Return to Transactions — Monthly Constant Amounts. Then, try to transfer the monthly entries again.

NO ENTRIES ON FILE

Cause: Before any monthly constant amount transactions were saved, you tried to use use options 2, 3, 4, or 5 at the bottom of the Monthly Constant Amounts screen.

Solution: The cursor returns to ENTRY#. You must add an entry to the file before trying to delete, transfer, or review entries.

Edit Transactions: Options 1-6

NOT VALID

Cause: Tried to enter an entry number which does not exist. The Edit Transactions Menu reappears.

Solution: Select the desired transaction type again, and enter a valid entry number.

CASH ACCOUNT OVERFLOW BALANCE IS NOT ALLOWED
PRESS CLEAR TO RETURN

Cause: Tried to increase a transaction amount but the balance in one or more cash accounts would have been greater than \$999,999.00. The transaction remains as originally entered. There are two possible causes:

- 1) If the amount was changed, the balance in the cash account in which you are trying to deposit money would have exceeded \$999,999.00.
- 2) If you changed the number of the cash account to which you are trying to transfer money, that cash account's balance would have exceeded \$999,999.00.

Solution: Select the desired transaction type again, and enter a valid entry number.

Appendix B — Error Messages (continued)

CASH ACCOUNT OVERFLOW BALANCE IS NOT ALLOWED
PRESS CLEAR TO RETURN

Cause: Tried to increase a transaction amount but the balance in one or more cash accounts would have been greater than \$999,999.00. The transaction remains as originally entered. There are two possible causes:

- 1) If the amount was changed, the balance in the cash account in which you are trying to deposit money would have exceeded \$999,999.00.
- 2) If you changed the number of the cash account to which you are trying to transfer money, that cash account's balance would have exceeded \$999,999.00.

Solution: Press **(CLEAR)**. You have three options:

- 1) Edit the transaction again, making sure that you enter the amount and income or cash account number correctly. If the same error message occurs, try the next option.
- 2) After determining which cash account has the balance problem, look over all transactions which increased this cash account's balance. Change all incorrect transaction amounts. If the cash account balance equals (or is less than) \$999,999.00 minus the new amount you originally tried to enter, try to edit the original transaction again. If the balance has not been reduced enough, try option 3.
- 3) Use the Transactions option to enter a compensating transaction so that the cash account balance equals (or is less than) \$999,999.00 minus the new amount you originally tried to enter while editing. When the cash account balance has been reduced enough, edit the original transaction in the desired manner.

CASH ACCOUNT NEGATIVE BALANCE IS NOT ALLOWED
PRESS CLEAR TO RETURN

Cause: Tried to decrease a transaction amount but the balance in one or more cash accounts would have been less than \$0.00. The transaction remains as originally entered. There are two possible causes:

- 1) If the amount was changed, the balance in the cash account from which you are trying to take money would have been less than \$0.00
- 2) If you changed the number of the cash account from which you are trying to transfer money, that cash account's balance would have been less than \$0.00.

Solution: Press **(CLEAR)**. You have three options:

Appendix B — Error Messages (continued)

- 1) Edit the transaction again, making sure that you enter the amount and income or cash account number correctly. If the same error message occurs, try the next option.
- 2) After determining which cash account has the balance problem, look over all transactions which decreased this cash account's balance. Change all incorrect transaction amounts. If the cash account balance equals (or is greater than) \$0.00 plus the new amount you originally tried to enter, edit the original transaction again in the desired manner. If the same error message occurs, try option 3.
- 3) Use the Transactions option to enter a compensating transaction so that the cash account balance equals (or is greater than) \$0.00 plus the new amount you originally tried to enter while editing. When the cash account balance has been increased enough, edit the original transaction again in the desired manner.

Analyze Data: Options 1-2

PRINTER NOT READY
PRESS CLEAR OR READY PRINTER

Cause: Printer is not on-line (ready).

Solution: You have two options:

- 1) Check all plugs, cables, connections, and switches. When printer is on-line, it will automatically begin printing.
- 2) If you do not want to print, press **CLEAR** to return to Analyze Data Menu.

Note: If you see the word "OVERFLOW" instead of a number on the screen or a printout, this means that the number was greater than \$999,999.00 or less than -\$99,999.00.

Edit History File: Option 1

NO ACTIVE ACCOUNTS

Cause: Tried to use the Change Actual Income/Expense option before selecting any accounts. Edit History File Menu reappears.

Solution: Since no data has been entered (accounts, budget amounts, or transaction data), there is no reason to use this option. Set up your budget and then after entering and transferring transaction data to the History File, you can use this option.

Appendix B — Error Messages (continued)

NOT VALID

Cause: Tried to enter the number of a cash account or an inactive account. Budget table with actual amounts for next higher-numbered account appears.

Solution: You have two options:

- 1) Re-enter the desired account number. If the account is active, the budget table for that account is displayed.
- 2) Change the actual amounts for the next account.

Appendix C — Budget Worksheets

Use the budget worksheets provided in this appendix to help you plan your budget before you actually enter data in the computer. These worksheets list the 99 accounts provided by the program. You can choose your account names from this list or make up your own to fit your needs. When you are ready to enter this data, check off each account as it is entered.

Accounts 1-10 are reserved for income accounts. Accounts 11-96 are for expense accounts. Accounts 97-99 are for cash accounts. (You cannot allocate budget amounts to cash accounts or rename them.)

Expense accounts are divided into two broad areas: deductible and non-deductible expenses. General expense categories (such as Health Care) are marked by an asterisk. Also, general expense categories and their sub-accounts are separated from non-related accounts by blank lines.

INCOME ACCOUNTS

Acct Number/Name	New Name	Budget Amount
01 Take Home Pay	_____	_____
02 Bonuses	_____	_____
03 Gifts	_____	_____
04 Tax Refunds	_____	_____
05 Interest Income	_____	_____
06 Dividends	_____	_____
07 Rental Income	_____	_____
08 Other Income 1	_____	_____
09 Other Income 2	_____	_____
10 Other Income 3	_____	_____

EXPENSE ACCOUNTS

Deductible Expenses

Acct Number/Name	New Name	Budget Amount
11 Deductible Exp (Deductible Expenses)	_____	_____

Appendix C — Budget Worksheets (continued)

Acct Number/Name	New Name	Budget Amount
12 Health Care*	_____	_____
13 Medical Ins (Medical Insurance)	_____	_____
14 Medicine Drugs	_____	_____
15 Doctor/Dentist	_____	_____
16 Hospital	_____	_____
17 Other Health	_____	_____
18 Deductible Tax*	_____	_____
19 Sales Tax	_____	_____
20 Personal Prop Tax (Personal Property Tax)	_____	_____
21 Real Estate Tax	_____	_____
22 Other Deductible Tax (Other Deductible Tax)	_____	_____
23 Interest Expense*	_____	_____
24 Mortgage Interest	_____	_____
25 Loan Interest	_____	_____
26 Other Interest	_____	_____
27 Contribution*	_____	_____
28 Religious	_____	_____
29 Other Contribution	_____	_____
30 Business Exp* (Business Expense)	_____	_____

Appendix C — Budget Worksheets (continued)

Acct Number/Name	New Name	Budget Amount
31 Unreimbursed Bus Ex (Unreimbursed Business Expense)	_____	_____
32 Office at Home	_____	_____
33 Other Business Exp (Other Business Expense)	_____	_____
34 Losses Unreimbursed	_____	_____
35 Alimony	_____	_____
36 Other Deductible	_____	_____
Non-Deductible Expenses		
Acct Number/Name	New Name	Budget Amount
37 Non-deductible Exp* (Non-deductible expense)	_____	_____
38 Rent Expense	_____	_____
39 House Payment	_____	_____
40 Loan Payments*	_____	_____
41 Installment Loan	_____	_____
42 Personal Note	_____	_____
43 Education Loan	_____	_____
44 Other Loan	_____	_____
45 Utilities*	_____	_____
46 Telephone	_____	_____
47 Electricity	_____	_____

Appendix C — Budget Worksheets (continued)

Acct Number/Name	New Name	Budget Amount
48 Gas/Oil/Fuel	_____	_____
49 Water/Sewer	_____	_____
50 Trash Pickup	_____	_____
51 Other Utility	_____	_____
52 Supermarket*	_____	_____
53 Supermarket Food	_____	_____
54 Supermarket Other	_____	_____
55 Eating Out	_____	_____
56 Beer-Wine-Liquor	_____	_____
57 Household*	_____	_____
58 Furnishings	_____	_____
59 Appliances	_____	_____
60 Repair/Improvements	_____	_____
61 Other Household Exp (Other Household Expense)	_____	_____

INCOME ACCOUNTS

Acct Number/Name	New Name	Budget Amount
62 Lawn/Garden*	_____	_____
63 Lawn/Plants	_____	_____
64 Other Lawn Garden	_____	_____
65 Clothing*	_____	_____

Appendix C — Budget Worksheets (continued)

Acct Number/Name	New Name	Budget Amount
66 Clothes/Shoes	_____	_____
67 Other Clothing	_____	_____
68 Dry Cleaning	_____	_____
69 Personal Care	_____	_____
70 Child Care	_____	_____
71 Travel/Vacation	_____	_____
72 Gifts/Toys	_____	_____
73 Reading/Music*	_____	_____
74 Books/Magazine	_____	_____
75 Stereo-Record	_____	_____
76 Camera-Film	_____	_____
77 Other Reading	_____	_____
78 Transportation*	_____	_____
79 Auto-Gas/Oil	_____	_____
80 Auto-Tires	_____	_____
81 Auto-Repair	_____	_____
82 Other Transprtation (Other Transportation)	_____	_____
83 Education	_____	_____
84 Hobby/Recreation	_____	_____

Appendix C — Budget Worksheets (continued)

Acct Number/Name	New Name	Budget Amount
85 Dues/Membership	_____	_____
86 Insurance*	_____	_____
87 Life Insurance	_____	_____
88 Home Insurance	_____	_____
89 Household Goods Ins (Household Goods Insurance)	_____	_____
90 Auto Insurance	_____	_____
91 Other Insurance	_____	_____
92 Tax Not Withheld*	_____	_____
93 Fed Tax Not Withhld (Federal Tax not Withheld)	_____	_____
94 Oth Tax Not Withhld (Other Tax not Withheld)	_____	_____
95 Miscellaneous Exp 1 (Miscellaneous Expense #1)	_____	_____
96 Miscellaneous Exp 2 (Miscellaneous Expense #2)	_____	_____

CASH ACCOUNTS

Acct Number/Name	Initial Cash Amount
97 Checking Account	_____
98 Petty Cash Account	_____
99 Savings Account	_____

Appendix D — Key Summary

ENTER

“Enters” data from the screen into the computer’s memory so that it can be saved on disk. Data will not be entered if you press **ENTER** when the cursor is on a character you typed.

CLEAR

“Clears” (deletes) data which was just entered on the current screen. Data is not saved, and the menu of the option you were using reappears.

Stops the printer (if pressed repeatedly).

Often used when an error message is displayed to return to the menu of the option you were using.

@

When entering data, erases all characters within brackets so that you can retype the entire entry.

When entering a description, erases all characters and moves cursor to the first character position.

When entering a dollar amount, replaces previous amount with 0 and moves the cursor to 0.

→

When entering data, moves cursor right one character position. When changing a dollar amount, does not move the cursor past the space after the last digit.

←

When entering data, moves cursor left one character position.

↑

Used to skip lines when entering data. Moves cursor up to the first character position of the previous item of information. Cursor does not move if it is at the first item of information on a screen.

When using the Set Up Budget — Select/Change Accounts option, displays accounts numbered less than the accounts currently on the screen. When pressed at the screen displaying Accounts 1-10, Accounts 91-99 are displayed.

When using the Analyze Data option, displays previous data screens. When pressed at the first data screen, the last data screen is displayed.

↓

Used to skip lines when entering data. Moves cursor down to the first character position of the next item of information if you have entered the item of information that the cursor is presently on.

Appendix D — Key Summary (continued)

When using the Set Up Budget — Select/Change Accounts option, displays accounts numbered greater than the accounts currently on the screen. When pressed at the screen displaying Accounts 91-99, Accounts 1-10 are displayed.

When using the Analyze Data option, displays subsequent data screens. When pressed at the last data screen, the first data screen reappears.

SHIFT 

Used to move cursor to make corrections when entering data.

When entering a description, moves cursor to the last available character position of the item of information.

When entering a dollar amount, moves cursor to the space after the last digit.

SHIFT 

When entering data, returns the cursor to the first character position on a line of information.

SHIFT 

When entering data, moves the cursor to the first character position of the first item of information on a screen.

SHIFT 

After editing data, moves the cursor to the ENTER CHOICE line so that you can select an option.

Moves the cursor to the first character position of the next item of information that has not been entered.

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