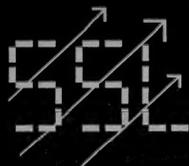


# MacMoney™



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11222 La Cienega Blvd., Suite 450  
Inglewood, CA 90304

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# **MacMoney**™

**ACCOUNTING  
and  
FINANCIAL PLANNING  
for  
THE MACINTOSH**

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# TABLE OF CONTENTS

|  |           |
|--|-----------|
| <b>1. Overview</b>                       | <b>1</b>  |
| <b>2. Startup</b>                        | <b>5</b>  |
| BEFORE STARTING                          | 5         |
| A SAMPLER OF MACINTOSH TERMS             | 6         |
| USER'S GUIDE                             | 7         |
| STARTING UP                              | 7         |
| BACKUP INFORMATION                       | 9         |
| GATHERING INFORMATION                    | 9         |
| QUICK START                              | 10        |
| <b>3. Road Map</b>                       | <b>11</b> |
| BEGINNINGS                               | 11        |
| Help                                     | 11        |
| Starting the System                      | 11        |
| Create a New System                      | 12        |
| Initialize a Disk                        | 12        |
| System Selections                        | 12        |
| Using an Existing System                 | 13        |
| LISTS                                    | 14        |
| Categories List                          | 14        |
| Budgets                                  | 15        |
| Names List                               | 16        |
| ID Codes List                            | 17        |
| Tips for Lists                           | 17        |
| TRANSACTIONS ENTRY                       | 18        |
| Bank Account Transactions                | 19        |
| Checks                                   | 19        |
| Split Transactions                       | 21        |
| Making Deposits, Withdrawals, or Posting |           |
| Service Charges                          | 22        |
| Registers and Logs                       | 23        |
| Make Automatic                           | 23        |
| Cash Account Transactions                | 23        |
| Credit Card Transactions                 | 24        |
| Adjustment Transactions                  | 25        |
| PLANS                                    | 26        |
| Loan Planning                            | 26        |
| Retirement Planning                      | 27        |
| Future Value/Goal                        | 28        |

|                                  |           |
|----------------------------------|-----------|
| REPORTS                          | 29        |
| GRAPHS                           | 30        |
| <b>4. Reference</b>              | <b>31</b> |
| Apple Menu                       | 31        |
| About MacMoney                   | 31        |
| File Menu                        | 32        |
| New                              | 32        |
| Open                             | 32        |
| Close                            | 32        |
| Page Setup                       | 33        |
| Print Window                     | 33        |
| Start New Year                   | 33        |
| Start New Year Entry             | 34        |
| Quit                             | 35        |
| Edit Menu                        | 35        |
| Cut                              | 35        |
| Copy                             | 36        |
| Paste                            | 36        |
| Transaction Menu                 | 36        |
| Bank Account                     | 37        |
| Checks                           | 37        |
| Deposit                          | 38        |
| Withdrawal                       | 38        |
| Service Charge                   | 39        |
| Check Register                   | 39        |
| Make Automatic                   | 40        |
| Make Automatic Transaction Entry | 40        |
| Cash Account                     | 41        |
| Payments                         | 42        |
| Receipts                         | 42        |
| Cash Log                         | 42        |
| Credit Cards                     | 43        |
| Charge                           | 44        |
| Return                           | 44        |
| Service Charge                   | 44        |
| Charge Register                  | 45        |
| Adjustments                      | 45        |
| Adjustment Register              | 46        |
| Automatics                       | 47        |
| Automatic Transaction Options    | 47        |
| Reconcile Account                | 48        |
| Common Errors in Reconciliation  | 50        |

|   |    |
|---|----|
| Entering Transactions                         | 50 |
| Transaction Information Entry                 | 51 |
| Split Transactions                            | 52 |
| Split Transaction Entry                       | 53 |
| Check/Deposit Numbers                         | 54 |
| Lists Menu                                    | 54 |
| Show Categories                               | 55 |
| Show Names                                    | 55 |
| Show ID Codes                                 | 55 |
| Add Categories                                | 56 |
| Add Names                                     | 60 |
| Add ID Codes                                  | 61 |
| Edit Categories, Names, ID Codes              | 62 |
| Budget  | 62 |
| Copying Budget Amounts                        | 64 |
| Plan Menu                                     | 64 |
| Loan Planning                                 | 65 |
| Loan Planning Entry                           | 65 |
| Balloon Payments                              | 66 |
| Printing an Amortization Table                | 67 |
| Retirement Planning                           | 67 |
| Printing a Retirement Plan                    | 69 |
| Printing a Retirement Plan Entry              | 69 |
| Future Value/Goal                             | 69 |
| Future Value/Goal Entry                       | 70 |
| Reports Menu                                  | 71 |
| Standard Reports                              | 71 |
| Income and Expense                            | 71 |
| Personal Balance Sheet                        | 72 |
| This Month's Activity                         | 72 |
| Bill Payment Summary                          | 73 |
| Category List                                 | 73 |
| Name List                                     | 74 |
| ID Code List                                  | 74 |
| Custom Reports                                | 74 |
| Custom List                                   | 75 |
| Custom List Selection                         | 75 |
| Custom Financial Report                       | 76 |
| Custom Financial Report Selection             | 77 |
| Custom Transaction Activity                   | 78 |
| Custom Financial Activity Report Selection I  | 79 |
| Custom Financial Activity Report Selection II | 80 |
| 80  |    |
| Outstanding Checks Report                     | 82 |

|                                     |    |
|-------------------------------------|----|
| Outstanding Checks Report Selection | 82 |
| Preprinted Checks                   | 83 |
| Check Selection                     | 84 |
| Check Printing Selection            | 85 |
| Graphs Menu                         | 85 |
| Standard Graphs                     | 86 |
| Net Worth                           | 86 |
| Budget vs. Actual                   | 86 |
| Major Expenses                      | 86 |
| Cash Flow                           | 87 |
| Custom Graphs                       | 87 |
| Custom Line Graph                   | 87 |
| Custom Line Graph Selection         | 88 |
| Custom Bar Graph                    | 89 |
| Custom Bar Graph Selection          | 90 |
| Custom Pie Chart                    | 91 |
| Custom Pie Chart Selection          | 92 |
| Trend Line                          | 93 |

## **5. Practical Examples 95**

|   |     |
|---|-----|
| PERSONAL USE                              | 95  |
| Single Transactions                       | 95  |
| Single Transaction Entry Examples         | 96  |
| Reimbursable Business Expenses            | 96  |
| Method One                                | 96  |
| Method Two                                | 97  |
| Split Transactions                        | 97  |
| Cash Back From Purchase                   | 97  |
| Cash Back From Purchase Entry             | 98  |
| Deposit From Multiple Income Source       | 98  |
| Deposit From Multiple Income Source Entry | 99  |
| Cash Back From a Deposit                  | 99  |
| Cash Back From a Deposit Entry            | 99  |
| Payroll Deductions                        | 100 |
| Payroll Deductions Entry                  | 100 |
| Split Transaction Entry Example           | 101 |
| Home/Business Inventory                   | 101 |
| Home/Business Inventory Entry             | 101 |
| Investment Portfolios                     | 102 |
| Investment Portfolio Entry                | 102 |

|  |     |
|--|-----|
| BUSINESS USE   | 103 |
| Single Transaction Examples                          | 103 |
| Invoices and Accounts Receivable                     | 103 |
| Accounts Payable                                     | 104 |
| Split Transaction Entry Example                      | 105 |
| HINTS  | 105 |
| General  | 105 |
| Automatic Bill Payment                               | 107 |
| Reconcile Across Fiscal Years                        | 107 |
| Method One   | 107 |
| Method Two   | 108 |
| Manual Distribution Transaction                      | 108 |
| Bank Account/Credit Card Use With Assets/Liabilities | 108 |

## **6. Appendices** **109**

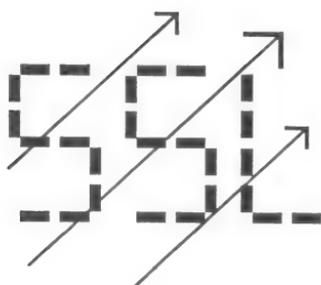
|                                       |     |
|---------------------------------------|-----|
| Appendix A - Suggested Categories     | 109 |
| Appendix B - System Messages          | 116 |
| Appendix C - Sample Reports           | 120 |
| Appendix D - Sample Graphs            | 127 |
| Appendix E - Command Keys             | 129 |
| Appendix F - Transferring Information | 130 |
| Appendix G - Data Conversion          | 134 |

## **Glossary** **135**

## **Index** **139**

## **Help Notes** **145**

SSL

The image shows the letters 'SSL' in a dashed font, designed for tracing. Three arrows indicate the stroke order: the first arrow starts at the top left of the first 'S' and points diagonally up and to the right; the second arrow starts at the top left of the second 'S' and points diagonally up and to the right; the third arrow starts at the bottom left of the 'L' and points diagonally up and to the right.

# 1. OVERVIEW

*MacMoney* is an all-around financial management program. If you want to simply keep track of your finances, *MacMoney's* point and click techniques let you quickly enter, change, or retrieve information with a minimum of effort or training. If you want to have the most complete personal system ever, it's still easy, just enter additional items and reap the reward of full financial reports and graphs, accurate to the last detail.

If you're in business, *MacMoney* may be just the program for you. It uses the double-entry method of accounting in a way that doesn't require even Bookkeeping 1A to understand. You can create a system that will handle up to 6,000 transactions or start with 3,000 and later extend it to the larger size. You can use the program's versatility to set up a numbered Chart of Accounts, track Accounts Payable, or set up other features that you feel comfortable with in a business system.

You can transfer your financial data from *MacMoney* to MacInTax, MacWrite, Word, MultiPlan, Excel, ReadySetGo, or any other program that reads standard tab-delimited Macintosh files. You can then do your taxes, perform additional spreadsheet calculations or add pictures, graphics, or text to your *MacMoney* information before printing. *MacMoney* also has the ability to create reports that will project a professional image for your family or company, using the Apple LaserWriter.

Plan for the future, don't just report the past. Typically, all financial programs will report to some degree on the last few months, but will they help with forecasting the future? With *MacMoney* you can place a trend line on your graphs that will show the projected status of your finances. You can use the Plan calculations to compare loan possibilities, retirement plans, or the return on your investments under various conditions.

It's always helpful to have an idea of the general concept and layout of a program in order to get the most from it. *MacMoney* is very straightforward. Its checkbook transactions are patterned after the method by which you have always handled checks, but you'll be glad to hear that it doesn't make any addition or subtraction errors. Simply fill in the blank check form as you would write a check.

In addition to tracking your checking transactions and printing checks, *MacMoney* makes it easy to keep track of other banking-type transactions such as those relating to automatic tellers, savings accounts, or savings certificates. But don't stop there, you can easily enter your cash transactions, assets, and liabilities. All this information is then available to you in the form of various lists, reports, and graphs. Reports and graphs containing customized information may be produced whenever needed.

First, you should know about *MacMoney*'s lists. The program maintains three lists: **Categories**, **Names**, and **ID Codes**. The Category List contains the category name, starting balance, category type, budget status, and tax consequence indicator for each category; the Names List contains the names and addresses of persons or companies with whom you do business and their usual category; the ID Codes List contains the two character ID Codes (used to further identify each transaction) and their descriptions. Additions to these lists are made by selecting one of the add options from the Lists Menu.

The Categories List contains categories. Categories are identical to the accounts in a business' Chart of Accounts and may include an account number. There are seven category types on the Category List, namely:

- Bank Accounts
- Cash Accounts
- Credit Cards
- Income
- Expenses
- Assets
- Liabilities

A list of all transactions is maintained by *MacMoney* and the monetary value of each transaction is assigned to a category. Therefore, you can see that all transactions may be grouped by category. If your purchase relates to more than one of your defined categories, you can split your transaction between as many as eight categories, right in the same window. New categories may be easily added while you are entering transactions; no need to worry if you've forgotten one.

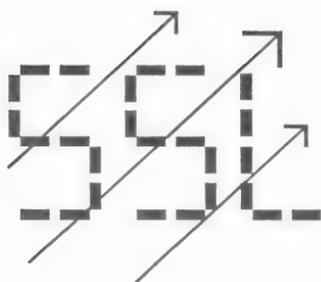
If you wish, you can forget about budgets, or you may enter a budget for selected (or all) categories. Budgets may be referred to as projections. This term is more accurate when discussing assets or liabilities.

Additionally, you may choose whether a category has a tax consequence, such as relating to an item that is deductible from your income tax (e.g. some medical payments or business expenses). Reports may later be produced based on your budget and/or tax consequence selections.

The Names List is very handy while entering transactions. With one click of the mouse, you can enter both name and default category into a check without having to type them in. An associated address is automatically available to be printed on the check, if you wish. You may also use the Names List to indicate persons or companies from whom you receive income.

ID Codes provide a resource that greatly enhances the flexibility of *MacMoney*. The use of these codes is limited only by your imagination and the fact that there is one ID Code per transaction. One common use is to allow you to apply various amounts to their normal categories, yet produce a report that will group related charges (from different categories). For instance, if you want to know the total cost of your daughter's wedding, you may assign transactions for food, travel, and clothes to their normal categories, but enter a common ID Code (e.g. WD). You can then produce a report of all the costs relating to the wedding (ID Code=WD).

**Note:** ID Codes can be used as a superset of categories when you include several diverse categories under one ID Code (as above). ID Codes can be used as a subset when you indicate which of several diverse items relate to one category. For instance, Medical Expenses may be a category with various ID Codes indicating which of several doctors have provided service.



## 2. STARTUP

### BEFORE STARTING

*MacMoney* requires a minimum of a 512K Macintosh. To get the full benefit of the program, a printer should be available to print reports and graphs. An external disk drive or hard disk is very convenient. The program operates with the Macintosh, Macintosh Plus, Macintosh XL, or Lisa computers under either the MFS or HFS file systems (the program and help files must be in the same folder, your system data—all nine files—can be in any folder), using 400K, 800K, or hard disk drives.

There are a large number of utilities available for the Macintosh, including Desk Accessories, Cache Disks, Print Spoolers, Resource Editors, and Menu Bar Editors. These utilities may be installed in your system file, but do not use them to delete or change *MacMoney* files (they bypass our safeguards).

*MacMoney* works with programs that leave it enough memory and do not modify its resource or other files. However, many of these programs take up memory and when used in combination, can use enough space to restrict the function of *MacMoney* on 512K machines. In addition, never change the menu items or resources used by *MacMoney*. You can use some utilities to advantage; Switcher and hard disk print spoolers should work correctly, and you can take advantage of a Macintosh with enough memory to create a RAM cache of 40K to 100K and/or a memory print spooler to enhance performance.

Even though *MacMoney* is arranged in a very clear and easy to understand manner, you will need to familiarize yourself with several things before using the program. Remember, you will need to gather some of your receipts and statements so that you can enter your starting balances for various credit cards and bank accounts as you build your system.

First, you must be familiar with the Macintosh computer. You should read the first few sections of the Macintosh User's Manual in order to understand how to start up a program and how to use the Finder and the Mouse. You will need to know how to copy disks in order to make backups of your information. You should be able to set the Macintosh's time and date and change its batteries when necessary. If you have a hard disk drive, read its manual to see how to copy from a floppy disk drive onto the hard disk.

If you have used MacWrite or MacPaint, you know everything you need to start using *MacMoney*. All the major functions of the Apple [🍏], Edit, and File Menus in our program will be familiar to you. There are additional menus used with *MacMoney*, but don't worry, they all act in a clear-cut, consistent manner.

In this User's Guide we also use the same terminology as you'll find in the Apple manuals. You should be familiar with several terms used in describing the Macintosh. For more detail, you can refer to your Apple manuals or look at the glossary at the end of this guide.

## A SAMPLER OF MACINTOSH TERMS

S  
T  
A  
R  
T  
U  
P

Active window  
Button (window button, radio button)  
Click  
Close Box (go-away box)  
Desktop  
Double-click  
Drag  
External drive  
Highlight/Highlighted text  
Insertion bar  
Internal drive  
Menu (Apple Menu, File Menu, and Edit Menu)  
Mouse  
Mouse button  
Pointer  
Scroll Bar (Elevator Shaft)  
Scroll Box  
Zoom Box

*MacMoney* is very consistent in the use of commands and most are the same as recommended by Apple. Some of the commands you will see throughout the program are:

**Backspace key:** The primary function of the backspace key is to correct typing errors by backing over them at the time of entry. It may also be used to delete blocks of information when they are highlighted (white characters on a black background). You may highlight text in a box by clicking in it at one end and dragging over the rest of the box.

**Close box:** The close box (or go-away box) is located in the upper left corner of the active window. As in other Macintosh programs, click in this box to remove the active window from the screen.

**Dimmed options:** Available options for each menu are shown in black, bold type. If an option is dimmed (gray), it is not currently available for selection.

**Enter key:** You can save transactions by pressing the Enter key instead of clicking on the Save button. It performs like a click in any highlighted button.

**Tab and Return keys:** When moving from box to box in *MacMoney*, you can use either the Tab or Return keys. You can also point and click with the mouse. The cursor movement (arrow) keys on the numeric keypad or the Macintosh Plus act like a Tab key.

If you want to review *MacMoney* commands, remember that you can view all menu selections from most parts of the program. Just drag the pointer across the menu bar at the top of the screen to pull down the menus without making a selection. When you see the option you want, go ahead and select it.

## USER'S GUIDE

This guide is written and arranged to accommodate people with various preferences. If you want to start right in with the program, we have a short description of how to begin *MacMoney* in Quick Start, later in this section; if you want to go through a short tutorial, follow the Road Map section. If you want more detail as you experiment with the program, the Reference section will give you details of all menu options. We recommend that you read the whole manual at your convenience in order to get the most out of *MacMoney*.

The Reference section will distill each Menu option into a few words and we provide a section with an assortment of Practical Examples that show you how you can use the program for a variety of tasks.

There are useful Appendices, an Index, a Glossary, your *MacMoney* program disk, a System disk and a Warranty Registration Card at the end of the Guide.

## STARTING UP

*MacMoney* is so easy to use that you may just want to jump in and start using your system. If you do, we'll just provide a few short comments and off you go!

Your *MacMoney* package has come with a System disk and a Program disk, each is a 400K (single-sided) disk. The System disk contains the current System and Finder from Apple Computer, Inc., along with the ImageWriter and LaserWriter drivers.

Before you do anything else, copy your original *MacMoney* disks so that you have "work disks." Save your original *MacMoney* Program and System disks in the usual safe, cool place. To make copies:

400K disks (two drive system method):

- Start the computer using the System disk and show the desktop.
- Insert a blank disk in the external drive and initialize it.
- Copy the *MacMoney* System disk by dragging its disk icon onto the new disk's icon.
- Eject both disks from the drives.
- Insert the *MacMoney* Program disk into the internal drive and another blank disk into the external drive—initialize the blank disk.
- Copy the Program disk by dragging the disk icon onto the new disk's icon.

800K disks (two drive system method):

- Start the computer using the System disk and show the desktop.
- Insert a blank disk in the external drive and initialize it as double-sided.
- Copy the *MacMoney* System disk by dragging the disk icon onto the new disk's icon.
- Eject the System disk from the internal drive.
- Insert the *MacMoney* Program disk into the internal drive.
- Copy the MacMoney and MacMoney.Help files onto the new disk by dragging.
- You now have a single disk containing the Apple System and your *MacMoney* program.

Hard Disk:

- Copy the MacMoney and MacMoney.Help files onto your hard disk by dragging the icons. Make sure they are in the same folder if you are using an HFS system.

Always use the work disk when running *MacMoney*.

To run *MacMoney*:

400K System:

- Start your Macintosh with the System disk work copy.
- Eject the System disk and insert the Program disk copy. Double-click on the MacMoney icon. There will be some disk swaps as the Macintosh loads the information it needs. Just follow its instructions.

800K or Hard Disk System:

- Start your Macintosh with your work disk or in your normal way on a hard disk, then double-click on the MacMoney icon.

*MacMoney* works under all releases of the Apple System and Finder, but you should know that there have been reports of odd problems with many programs using the 3.0 version of the System. Use the System we provide for the best results.

Apple Computer, Inc. has issued some system disks without the standard fonts that *MacMoney* uses. If you are using a system folder other than the one we have provided make sure it has these fonts: Chicago (12), Geneva (9, 10, 12, 14, and 18), and Monaco (9) fonts. Use the FONT/DA Mover program (supplied by Apple Computer on their System Disk or on the HD 20 Startup Disk) to copy these fonts to your system from the *MacMoney* System Disk. See the Macintosh User's Manual for details on installing fonts.

## BACKUP INFORMATION

There is one vital piece of information that you should know before using any computer program. While modern hardware and software is reliable and problems are infrequent, there are circumstances that can damage the data on your disk. To be blunt, **the only absolute protection from lost data is to backup your disk!** Also, the best answer to the frequently asked question of "How often should I backup my disks?" is another question: "How much time are you willing to spend re-entering lost information if the worst happens?"

There is another technique that we have used to advantage which is worth mentioning. If you are trying to accomplish a particular task with which you are not familiar, it is handy to have a floppy based test system. You can then try out any new technique and see clearly how it works before entering actual transactions in your real system.

## GATHERING INFORMATION

You will need to gather some of your financial records in order to use *MacMoney*. Fortunately, it is so easy to add new categories and other items to *MacMoney* that you need little information to get started. Basically, you need your bank account balances, credit card balances, and the amount of cash in your possession. However, you can always start with zero and use an adjustment later—after *MacMoney* helps you get organized.

Don't get so bogged down trying to find the starting figures that you put off starting your *MacMoney* system. You can set up a simple system with just a month's worth of transactions. This will help you get an idea of what you can do and what you really need to enter in order to obtain the information you want.

Use the Starting Balance box in the Add Categories window to enter your starting balances. If you're starting in the middle of the year and want accurate totals on your reports (especially at year-end), you will need to calculate the year-to-date amounts for your income and expense categories. You may then use Adjustment transactions to enter these year-to-date amounts for income and expense categories into the system. You may also want to look up or calculate the value of assets and liabilities to make your whole financial picture accurate and complete. It is very easy to add all the goodies after you have started your system, so don't let gathering the starting balances and other information keep you from getting the benefits of *MacMoney* right away.

## QUICK START

Extensive on-screen help is available to you while using *MacMoney*. Just pull down the Apple [🍏] in the Menu Bar at the top of the screen and select About MacMoney, or press the Command and H keys at the same time. A list of subjects will be presented. Use the standard Macintosh techniques of scrolling to move about the entire list, or just enter the first letter of the subject you want to see and *MacMoney* will instantly go to the first subject beginning with that letter, if there is one. The selected subject will be highlighted and you can then click on Help to display related information.

If you are using 400K floppy disk drives, place the work copy of the *MacMoney* System disk into the internal Macintosh disk drive and start your computer; eject this disk and insert the work copy of the Program disk. If you are using 800K floppy disk drives place your work copy of *MacMoney* into the internal disk drive. If you are using a hard disk, you should have copied everything, **except** the System Folder, from the Survivor disk (the Program disk) to your hard disk.

Double-click on the *MacMoney* icon.

Create a new *MacMoney* system, create a few categories, enter a few balances for bank accounts, credit cards, etc. (test or real information) and you're on your way. We give you one bank account and a cash account to start your system.

# 3. ROAD MAP

## BEGINNINGS

We assume that you are as tired of lengthy tutorials as we are. Generally, you'll know or can guess most of what they offer, and spend a great deal of time trying to pick out the most important items. How many times have you been told to turn on the power to the computer? We propose to give you a "Road Map" of *MacMoney*, with enough direction to allow you to see how the program works, but not enough to bore you to tears. If you need additional information, there is a handy reference section that will provide you with the details of each menu item.

On a single-sided floppy disk you may have one system capable of storing up to 3,000 transactions, but on either a double-sided disk or hard disk you may store up to 6,000 transactions per year. If you have enough room on your disk, you may have more than one *MacMoney* system per disk.

Each system is composed of a Categories List, a Names List, and an ID Codes List and is accompanied by all related transactions. The lists that you create may be as complex or as simple as you wish. There are four categories provided for you.

The Categories List that you see when you first run *MacMoney* will show >Misc. In, >Misc. Out, Cash Account, and Personal Checkbook. These are the only categories that are essential to run the program! You may not rename either of the >Misc. categories, but feel free to rename either the Cash Account or Personal Checkbook to any name you like and add as many other Categories as you need for your own system.

## Help

During the running of the *MacMoney* program, remember the extensive help messages that are available to you either when you click on the Apple [🍏] Menu and select the About MacMoney option or when you press the Command and H keys at the same time. When you have the list of help subjects visible, you may quickly move about the list by using the scroll bar or by just pressing the first letter of the subject you want to review. The list will jump immediately to the first item starting with that letter. Double-click on any subject to review it in detail.

## Starting the System

Either from your floppy disk or hard disk, double-click on the *MacMoney* icon, or click once and pull down the desktop File Menu and select the Open option. You will be asked whether you want to use an existing system or whether to create a new one. You will also have access to Help at this point. Perhaps you'll want to create a system called "Test" to try out some features before creating a "real" system.

## Create a New System

If you select Create, you will be asked to name the new system. The Create procedure will only have to be followed once for each new system. We provide a default name, "New MacMoney Data," but you may change it to suit yourself. A typical name might be "Smith Family '86." The name that you enter for the new system will be displayed and printed on all of your reports, so choose it with that in mind.

If you are using a floppy disk system, you will place a blank disk to hold the new system in a disk drive. If you have a hard disk system, the necessary files may be created on the hard disk. If your computer doesn't directly start the hard disk, you must insert the appropriate startup disk.

### Initialize a Disk

If your disk is fresh out of the box, you will see a message asking you to initialize the disk. Click on the Initialize button. When asked to name the disk, give it any name except "Survivor." You might choose "'86 Mac\$ Data." Click on the OK button when you are ready.

You will again see the Save System prompt. Click on the Save button. If you have a one-drive system, you will be prompted to switch disks.

### System Selections

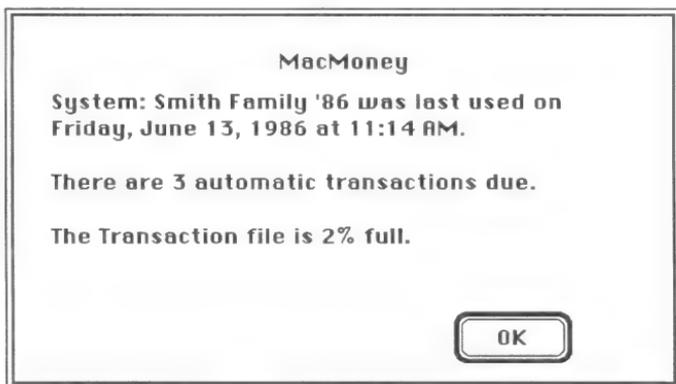
You will next have the opportunity to select the starting month, year, and fiscal year end for the new system. The Calendar year is most common, but if you want a different fiscal year, click on the starting month and you'll see it change. When the month is correct, just stop.

Use the same method to change the year, if necessary. You will find that you can click up to four years in the future or in the past. Just keep clicking until the proper year is displayed.

You will have your choice of creating a system with either a 3,000 or 6,000 maximum number of transactions. On a single-sided floppy disk, you are limited to one 3,000 transaction system. On a double-sided disk you may have two 3,000 transaction systems or one 6,000 transaction system. On a hard disk, you may have any combination and number of systems, up to your available disk space. For most individuals, 3,000 transactions will be more than enough for one year and this limit may be extended later, when needed (if you have room on your disk).

When everything is correct, click on the OK button.

Each time you start *MacMoney*, the following window will appear after you have opened a database:



*MacMoney* will show you some information regarding your system. You can see the name of the system, when it was last used, how many Automatic Transactions are due, and what percentage of the transaction space is used. When you have read the window, click on the OK button. Further statistics are available in the Help option.

The most common use of *MacMoney* is to enter bank-type transactions, so we automatically offer the select Bank Account window which lists your bank accounts. Originally, only the Personal Checkbook will be listed. Upon starting a new system you will want to add a starting balance before entering transactions so click on the Cancel button now. You can then choose any of the menu items from the Menu Bar at the top of the screen. To edit the category Personal Checkbook select Show Categories from Lists, position the pointer on the desired category and double-click. Make the necessary changes and Save.

## Using an Existing System

There are a few differences when you are using an already created system. If you choose to use an existing system, make sure that you place the correct data disk in the external drive (two disk system). If you have one floppy disk drive, click on the Eject button, remove the program disk and insert the data disk. These steps are not necessary if you are using a hard disk.

Select the proper system from those displayed. Double-click on the desired system or click on it once and then click on the Open button.

You will then be shown the above window with the system and Automatic Transaction information. When you click on the OK button, you will be presented with a list of your bank-type categories from which you may make a selection.

If you have Automatic Transactions pending, you can quickly take care of them by clicking on Cancel and selecting the Automatics option from the Transactions Menu. You will see a window displaying the Automatic transactions. You may complete a transaction, skip the transaction for this period, or ignore it (you will then be reminded of the transaction the next time you start your *MacMoney* system).

**Note:** Make sure that you enter any manual checks you have written before you enter Automatic Transactions to preserve your check numbering sequence.

## LISTS

*MacMoney* uses several lists, they are: Categories List, Names List, and ID Codes List. You can add to these lists while you are entering transactions. Therefore, you don't have to take the time and trouble to carefully enter them all before you begin using the program. You can enter any item from any list directly into your transactions with a click. If you want to see a list that doesn't show on the screen, pull down the Lists Menu and select the appropriate Show (Categories, Names, ID Codes) option.

While any list is the active window, you may readily move through that list by typing the first letter of the name of the item you are looking for. The list will jump immediately to the first item starting with that letter. Of course, all the usual Macintosh scrolling and paging conventions work on all windows.

### Categories List

Categories include items such as: Salary, Food, Vehicle Expense, and Visa Card (see Appendix A for a more complete list). The maximum number of categories that can be entered is 200, not including >Misc. In and >Misc. Out categories.

Any of your categories may be changed whenever you like. To edit a category, position the pointer on one of the categories and double-click on it. A typical Category edit/entry window might be:

**Category**

Category Name

Starting Balance   Tax Category

Current Balance  Budget

Category Type

Bank Account  Credit Card  Cash

Asset  Liability  Income  Expense

Change the name by dragging the pointer over the Category Name while holding down the mouse button. When the box is highlighted (with white letters on a black background), type in the new name. You have a maximum of 25 characters for the name. Whenever an information box is highlighted, pressing the Backspace key will erase all data.

To move to another box, use the Tab, Return, or Arrow keys or position the pointer in the box and click.

The Tax Category and Budget boxes allow you to indicate categories that have a tax consequence or that you wish to track with a budget. Place the pointer in the desired box and click to change its status. The Current Balance is calculated by the program, you will never enter any amount here.

Check the appropriate box to indicate the type of category entered. Until the category is used, you may change its starting balance and type. Once a category is used, accounting practice dictates that this information not be altered.

However, you can change the tax or budget status or the category name at any time. Since *MacMoney* remembers and defaults to the last category type entered, when you change the type, make sure that you click on the correct Category Type button before saving.

When you are adding categories, enter the information you want, click on the Save button, and the category will be added to the Category List and be ready for instant use. Most Bank Account, Credit Card, Asset, and Liability categories have some starting balance, while income and expense categories have zero (0) for a starting amount. The Reference section will explain this further. When you have finished adding categories, click on the Cancel button.

## Budgets

While you are not required to create budgets, you can enter simple or even complex budgets if you wish. When the Category List is active, click on the category whose budget you wish to enter (or edit), pull down the Lists Menu and select the Budget option.

The selected category name will be shown in the top bar and the beginning month of your fiscal year will be the first entry in the Month column. You may enter or change items in the Budget column. The Actual and Difference amounts are calculated by the program. You can see how closely you estimated your financial state for the category by examining the Difference column.

To move about the window, use the pointer or the Tab key until you are in the desired box in the Budget column. You can then enter the appropriate amount in the highlighted box at the bottom of the window. When you use the Tab or Return keys to move to another box, *MacMoney* will know that you have completed your entry and will transfer it to the box in the Budget column.

We have provided some features that make the entering of budgets a snap. You can, of course, enter any amount one month at a time, but many budgets require the same amounts each month or an even increase or decrease in the dollar figure.

To set up your budget, click on the Budget Amount box relating to the month that is to be entered or the month in which the series of amounts start. The dark outline will move to that position. If you are entering the amounts one at a time, enter the desired amount. If you wish to have MacMoney insert the amounts for you, click on the Copy button. You will be shown another window that gives you the opportunity to specify the method of calculating each monthly amount.

To fill in each month with the same amount, click in the circle next to Exact Duplication.

To add a fixed amount, click in the Adding Amount Below circle and enter the fixed amount. To subtract the amount, follow the same procedure, but put a minus sign in front of the amount.

To multiply by a percentage, click in the circle next to Changing By Percentage Below and enter the desired percentage. For example if you want to increase your Food budget by 4.4% per month, enter 4.4 in the box. To decrease by a percentage, place a minus sign in front of the amount.

To change any amount in the amount box, drag the pointer over the existing amount to highlight it, then type in your new number.

When you are finished with the Budget changes, click on the Save button and the Categories List will be shown as the active window.

## Names List

The Names List contains the name, address, and usual Category for persons or companies with whom you do business. These names may represent either in-flow or out-flow of money; for instance, you may add your employer to make it easy to enter your salary check. The name can be up to 25 characters in length.

To add a new name, pull down the Lists Menu and select the Add Names option. A typical completed name window might be:

The image shows a window titled "Names" with a standard Mac OS-style title bar. Inside the window, there are three text input fields. The first is labeled "Name" and contains the text "A & Pastoral Market". The second is labeled "Address" and contains "2110 Regent St., Lawndale, CA. 90013". The third is labeled "Default Category" and contains "Food". Below these fields are three buttons: "Save", "Delete", and "Cancel", each enclosed in a rounded rectangular frame.

Type in the name of anyone or any company with whom you have financial transactions. In order not to clutter up your Names List, you will want to enter just the names of entities with whom you have frequent dealings (you can enter up to 100 names). For transactions that will probably only occur once or twice, just type in the name when you enter the transaction. When you have entered the name, press Tab or Return to move to the address box.

If you want to record an address that may later be printed on your checks, type it in next. Note that foreign or unusual addresses are easy to enter, since there are no rigid rules to follow. Any eighty characters that will fit in the box will do.

Lastly, select the default category. This is the usual category that you associate with transactions for this name and it will automatically be entered into the transaction record whenever you choose this name. If you have occasional transactions under another category with the same person/company, don't worry, you may easily change the category as you enter transactions. The default category may be left blank, if you wish. *MacMoney* will usually let you do things your way, except only when this conflicts with accounting practice or the logical progression of the program. For instance, when you are adding to or editing your lists, you may not make another window the active window (even though you can see it) until you have completed your adding or editing task.

To see what you have entered, pull down the Lists Menu and select the Show Names option. All your entries will be shown in alphabetical order.

## ID Codes List

ID Codes are one of the most versatile features of *MacMoney*. Their use is limited only by your imagination and the fact that there is one ID Code per transaction. You can use them as super-categories or sub-categories to hold almost any set of transactions that you need, without creating excessively large numbers of categories.

An entry on your ID Codes List has a two-character abbreviation (code) and a full description. You may use any of the normal characters (A to Z, 0 to 9), but please don't use special characters, since some are used internally by the program.

To add ID Codes pull down the Lists Menu and select the Add ID Codes option. Your list may contain a maximum of 50 codes. The list is for your reference only, therefore you may enter codes in a transaction that are not on your list.

Enter your ID Code and its accompanying description. Remember to use the Tab or Return key to advance to the next box. When you are satisfied with the entry, click on the Save button. When you are through entering ID Codes, click on the Cancel button.

## Tips For Lists

It's simple enough to see and get to all your list entries, but what about later, when you have a system with several windows full of items? You can use the regular Macintosh scrolling techniques, of course, but *MacMoney* provides a quicker way, the single key search. Just press the first letter of any item you are searching for and you'll jump to the first entry starting with that letter (if it exists). If this is not the item you want, it will be close by, just scroll to it.

- If you change your mind about an entry, and don't want to complete it, click on the Cancel button before Saving.
- If you want to edit or delete an entry in any list, double-click on the entry while that list is the active window. The edit window will appear and you may edit its contents or click on the Delete button to erase it. Two notes about delete:

Categories may NOT be deleted after they have been used in any transaction or as a default in the Names List. Secondly, for safety's sake, you will be always asked to confirm before the actual deletion takes place. When you start a new year, any unwanted list item may be deleted before it is used in a transaction.

- To remove any list from the screen, make sure it is the active window and click in the close box in the upper left-hand corner of the list window.
- It is a good idea to keep your category titles and names fairly short.

*MacMoney* does its best, but even with small type, you can only get so much onto 8.5 inch by 11 inch paper. If necessary, the program will shorten (truncate) the title or name on reports.

## TRANSACTIONS ENTRY

*MacMoney* keeps track of four basic types of transactions:

- Bank Account
- Cash Account
- Credit Card
- Adjustment

Within each classification, there are several different uses and variations of transactions available. The method of entering transactions is simple and very similar for each transaction type.

## Bank Account Transactions

Remember when we first started, you were presented with a window that would let you select a bank account? That window will be presented every time you start up *MacMoney*. If you later want to select a bank account (as we do in this case) pull down the Transactions Menu and select the Bank Account option.

Select the appropriate account from those listed. The accounts listed include every bank-type account, so remember to name multiple accounts from the same bank so that you can recognize each of them on the display of bank accounts.

### Checks

Checks comprise the most common type of transaction that you and *MacMoney* handle. Let's see how one is entered.

Double-click on the desired bank account, or click once and click on the Open button and the program will bring up a blank check form. A typical check entry might be:

|                           |                     |                 |   |
|---------------------------|---------------------|-----------------|---|
| <b>Personal Checkbook</b> |                     | <b>Balance</b>  | 4,116.08  |
| <b>Date</b>               | 10/11/86            | <b>Check #</b>  | 509   |
| <b>Pay To:</b>            | A & Pastoral Market | <b>\$</b>       | 122.45  |
| <b>Memo</b>               | Groceries           | <b>ID Code:</b> | LS  |
| <b>Category:</b>          | Food                |                 |   |
| <b>Save</b>               | <b>Cancel</b>       | <b>Split</b>    |  |

*MacMoney* brings up a blank check because we have found that this is the most common type of transaction that our users need. If you want to make a deposit, pull down the Transactions Menu again and select the Deposit option. The form will instantly change from a check to a deposit form, including any information you started to enter before the change.

Take a minute to review the check form. It looks very much like the checks you have been using for years. The name of the bank account is shown at the top, there is a date and check number. You have a place for the payee, the amount, a memo, and a category. *MacMoney* is pretty smart, you will find the current balance, date, and check number automatically displayed.

You will not have to waste any time telling *MacMoney* the date and check number each time, but of course you may change either entry if you wish by clicking in its box and using the standard Macintosh editing techniques. It will remember your changes until you exit; in fact, the check number is always remembered and the date will be updated when you reenter the system. When you start each new checking account, the check number will be 101. Change it to match the next check in your checkbook and the check numbers will be incremented with each new entry.

Now that we have everything synchronized, let's enter the rest of the check. You can just type in the name of the payee. However, the whole idea of computers is to make things easier. With *MacMoney*, you can enter most of the information with just a couple of clicks. Since we have the list windows on the screen, move to the Names List and click on the appropriate name if it is shown in the window. If not, click once on the window menu bar or scroll bar to make it active and scroll or search for the name. You will see the name and default category (if any) appear in the check form.

If the Names List is not on the screen, pull down the Lists Menu and select Show Names List to return it to the screen and proceed as outlined above.

If the default category is not appropriate for this transaction, just find the correct category in your Category List and click on it. The category on the check form will then be replaced with the new selection.

How's that for cutting down on typing? The mouse can really move you around this program. For example, a representative was demonstrating the program and showing a group all the functions of *MacMoney*. He demonstrated Help, Graphs, Reports, Transactions, Check Registers, etc. After about five minutes, he was ready to enter some amounts and found that the keyboard hadn't been connected.

We haven't forgotten those of you who like keyboard commands or the fact that they are sometimes more efficient. We have also implemented many common functions with command keys. You can press the Return or Enter keys to select any button that you see with a heavy double outline. If you pull down the Menus, you will see which other items you may select directly from the keyboard by pressing the Command and another key at the same time (see Appendix E). If you press the Enter key, *MacMoney* will perform a Save, just as if you had clicked on the OK button.

You will have to type in some information. Go to the \$ box and type in the amount. If you want to associate a memo with this transaction, use the Tab or Return keys or click in the Memo box. Type in a short description of your transaction. Memos may be used in grouping checks for reports and are printed on your check stubs when you print your checks.

You may also want to use an ID Code to further identify this transaction. This is another item that may be either clicked in from your ID Code List or typed in, whichever you wish. Memos and ID Codes may be used together to give you the most flexibility from your *MacMoney* system.

So far, so good. This transaction should be very much like writing a check without filling out the stub. *MacMoney* will always keep your stub-type information current in the check register that is automatically created and maintained for each checking account. Always enter just the amount, with no commas (e.g. one thousand dollars = 1000 or 1000.00).

The buttons at the bottom of the check form window are different from your paper check and provide additional capabilities. The Save button saves the check (transaction). The Quit button lets you "erase" any check before it is Saved. The Split button provides the ability to take any transaction and easily "split" it into as many as eight different categories. Click on the Split button and you'll see what we mean. You can easily revert to a single check, before Saving, by clicking on the Unsplit button that will appear in the place of the Split button on the form.

If *MacMoney* detects an error in the check information, a message will be displayed. You can fix the problem by correcting typographical errors or adding a new category easily, without losing any time. For instance, to add a new category while entering any transaction, pull down the Lists Menu and select Add Categories. A window will appear, in which you can enter any new category. When you Save it, you are returned to your transaction and may immediately Save it.

### Split Transactions

Let's see just how simple it is to enter a split transaction. A common form of split transaction occurs when you go to the market and cash a check. Often, part of it goes toward the cost of the groceries, but you want to get some cash for pocket money. You would usually have separate categories for "Groceries" or "Food" and it would be incorrect to have the part of the check going to "Cash" show up as "Groceries."

To enter a split transaction, enter the payee and total amount as always and include a memo if you wish. Click on the Split button and the check will expand, showing the eight Category boxes and their respective amount boxes. You can either type in the categories or just click them in, *MacMoney* will automatically put them in the next open box. You can, of course, Tab or use the mouse to place categories into any box you wish. A common example might be:

| Personal Checkbook    |                          | Balance  | 4,105.08 |
|-----------------------|--------------------------|----------|----------|
| Date                  | 02/20/86                 | Check #  | 377      |
| Pay To                | A & Pastoral Market      | \$       | 125.37   |
| Memo                  | groceries & pocket money | ID Code: | LS       |
| Category              | Food                     | \$       | 105.37   |
| Catg. 2               | Cash Account             | \$       | 20.00    |
| Catg. 3               |                          | \$       |          |
| Catg. 4               |                          | \$       |          |
| Catg. 5               |                          | \$       |          |
| Catg. 6               |                          | \$       |          |
| Catg. 7               |                          | \$       |          |
| Catg. 8               |                          | \$       |          |
| Amount left in split: |                          |          | 0.00     |
| Save                  |                          | Quit     |          |
|                       |                          | Unsplit  |          |

Enter the corresponding amounts next to the categories you have entered, check the bottom of the window to make sure that there is no money unaccounted for (0.00), and click on the Save button. If you have not entered the correct amounts or have mis-typed a category (a good argument for clicking in categories from your Category List), you will be shown a message. Just correct the problem, and click on Save again (see the Reference Section for further details).

**Note:** *MacMoney* doesn't require that you know the mysteries of double-entry bookkeeping. When you perform any transaction similar to the above example, an offsetting entry will be made in the appropriate category(s). For instance, you don't have to enter a cash receipt to account for the increase of your cash account balance.

Once a transaction has been saved as a single transaction, it may not be split. If you know that you want to split a transaction, but don't know the exact amounts (e.g. perhaps you have yet to figure a shipping charge), enter the transaction as a split transaction, containing the information you are sure of. When you later gather complete details, just go to the check register and edit the transaction.

### Making Deposits, Withdrawals, or Posting Service Charges

You are almost as familiar with the routine of entering deposits as you are with entering checks, although we all wish we could enter deposits as frequently as we write checks. If you want to make a deposit, pull down the Transactions Menu again, you'll see that there are selections for Checks, Deposits, Withdrawals, and Service Chgs.

**Note:** On all the menus, check marks indicate which menu items are selected.

You may change these menu selections at any time by dragging to the type of transaction you wish to enter and releasing the mouse button. The information already entered, but not saved, will remain in the new transaction form. In addition, the border and pattern of the form will change slightly to suit the type of transaction you wish to enter (e.g. Deposits have Source and Deposit # items rather than Pay To and Check # items).

Deposit forms have a provision for keeping a record of a Deposit number. Many banks do not number their deposit slips, while others do. Also, you will frequently throw away some unused deposit slips when changing to a new checkbook. *MacMoney* starts your deposits with Deposit #1. If you want to record deposit numbers, enter the correct number for the first deposit and the program will increase it by one for each deposit up to a maximum number of 999999 (as with the check number).

The same process occurs when you select either Withdrawals or Service Charges. The form will change slightly to accommodate the new type of transaction, and you can complete and Save the information.

### Registers and Logs

There is a handy record kept of all transactions. For each type of transaction there is an appropriate name (e.g. Check Register, Cash Log, Charge Register, Adjustment Register). This Register or Log may be displayed at any time during transaction entry. If you want to view or edit any item in one of the registers, point at it and double-click! It will immediately be displayed.

### Make Automatic

Make Automatic provides the means to save any recurring bank-type transaction on a special list that will remind you of the next payment date. When you select the Make Automatic option, the active transaction will be added to your list of Automatic transactions. The Make Automatic option is discussed further in the Reference Section of this guide.

### **Cash Account Transactions**

You do not have to keep a detailed account of your cash transactions, but you should consider keeping some records. This is the one area where everyone's money just seems to disappear. It may be your personal spending money or a petty cash account, but the principle is the same.

There are three common ways of keeping track of cash. You can keep track of each purchase, keep track of "lumps" of money, or a combination of the two. We recommend the combination. It is not very practical to keep track of every cash transaction; do you really want to track 15¢ for the parking meter or 65¢ for the pay phone? If you want to, it's easy enough to do, but we recommend that you track only larger purchases, such as a \$35.00 restaurant meal and enter a weekly "Misc." amount for the total of the small cash amounts that were spent.

R  
O  
A  
D  
M  
A  
P

As you have probably noticed, the methods of selecting program functions and the methods of entering or editing items is very consistent. This makes learning *MacMoney* very easy. To enter a cash transaction, pull down the Transactions Menu and select Cash Account. You will be presented with a list of your Cash Accounts from which to choose. When you have chosen one, a blank Cash Account form will be displayed. This form is similar in appearance to a check, but has a double border, dollar signs displayed in the lower corners, and a different background pattern. If you are interrupted, these form changes help by showing where you were in *MacMoney* before the interruption.

*MacMoney* will show you the form for a cash payment. If you want to record a cash receipt, pull down the Transactions Menu again and select the Receipts option. In either case, the current balance of the account will be shown in the upper right-hand corner. The Pay To of the check becomes Reason, or Source (for receipts) and there is no Check # shown. Enter your information and click on the Save button. You may Split a cash payment or receipt, just as you can split a check. When you are done with all your cash entries, you can click on the Quit button to remove the form from the screen.

## Credit Card Transactions

Once again, *MacMoney* is very consistent. Credit card forms look very similar to the other transaction forms. The form's outline and pattern changes, the wording changes to suit the new type of transaction, but everything works the same. The check's Pay To becomes Merchant and there is no Check #. Just make sure that you select the appropriate category, enter the amount and a Memo or ID Code if you wish, and click on the Save button.

To pay your credit card bills, it is just as easy. Enter a check or other bank account transaction, use the credit card as the category, and it's done.

*MacMoney* even handles returns on your credit cards for you. Just pull down the Transactions Menu again and select the Returns option.

When you don't pay off your account each month, and few of us do, you will be billed for a finance or service charge. If you select the Service Chg option, you can easily enter this amount where it will be properly added to your account balance and kept track of for later reporting.

**Note:** You may split credit card purchases, but never split payments to any credit card. For further information, see Paying a Credit Card by Check, under Personal Use in the Practical Examples section.

## Adjustment Transactions

Adjustments are the means by which you can change an account's current balance in a way acceptable to most bookkeepers and accountants, since it leaves a record of the change date and reason. Another common use of Adjustment transactions is to show the appreciation or depreciation of your assets. You can correct many common transaction errors without an adjustment by simply editing the saved transaction (double-click on the transaction from one of the registers or logs to edit it).

Let's say you own a home that you purchased one year ago for \$72,000. What is it worth now? It probably has gone up in value, but without a change, your original amount would still be shown in your *MacMoney* reports. You have made no transaction directly related to its worth, yet it is worth more.

You record this type of change with an adjustment. Pull down the Transactions Menu and select the Adjustments option. The list of available categories will be displayed on the screen with a message requesting you to select a category. After you select the desired category and Open it, the adjustment form will be shown:

|                                     |                         |                                     |                                      |
|-------------------------------------|-------------------------|-------------------------------------|--------------------------------------|
| <b>House</b>                        |                         | <b>Balance</b>                      | 72,000.00                            |
| <b>Date</b>                         | 06/18/86                | <b>Category Adjustment</b>          |                                      |
| <b>Reason</b>                       | Appreciation since 6/85 | \$                                  | 2000.00                              |
| <b>Memo</b>                         | increase value of house | <b>ID Code</b>                      | MA                                   |
| <input type="button" value="Save"/> |                         | <input type="button" value="Quit"/> | <input type="button" value="Split"/> |



Once again, the form is similar to other transaction forms. Since there is no actual transaction, there is no category box shown. Some accountants like to enter some form of "vapor money" category, but the Reason and Memo boxes serve to classify the reason for the adjustment and/or where the value came from.

In our case, we entered "Appreciation since 6/85" in the Reason box, 2000 in the \$ box, and "increase value of house" in the Memo box. An ID Code can also be entered if it is useful. These entries will allow you to go back after a few months and have a record of why, how, and by whom (remember the ID Code) any adjustment was made.

Adjustment Transactions deal with one category at a time, so they cannot be Split.

The Make Automatic and Reconcile Account options are covered in the Reference Section under Transactions Menu.

## PLANS

A welcome addition to any financial program is *MacMoney's* ability to plan for the future, instead of just recording what has already happened. You can calculate loans, print amortization tables, calculate the results of your financial ventures, or calculate and print a retirement plan with this versatile group of financial calculations.

### Loan Planning

When you pull down the Plan Menu and select the Loan Planning option, a small window is displayed. Using this simple window, you can quickly calculate loans and print amortization tables, examine "what-if" financing possibilities, or compare the effects of changing interest rates or the length of the loan's term. You may even calculate interest only loans and balloon payments. A sample window might be:

| Loan Planning   |                                 |
|---|---------------------------------|
| <input type="radio"/> Loan Amount   | 3750.00                         |
| <input type="radio"/> Term  | 3                               |
| <input type="radio"/> Interest (APR)  | 11.25                           |
| <input checked="" type="radio"/> Payment                                      | 123.21                          |
| <input type="radio"/> Balloon Pymt  |                                 |
|   | <b>Total Interest</b><br>685.56 |
| <input type="button" value="Calculate"/> <input type="button" value="Print"/> |                                 |

If you want to figure out the payment for a new computer, enter the amount you want to finance as the Loan Amount, the length of the loan under Term, say 3 years (you could use 36 months instead of 3 years), and the interest rate (remember to use the Annual Percentage Rate, not the simple interest rate). To indicate what you want to calculate, click in the circle next to Payment. Both the payment and the Total Interest for the loan will be displayed.

You can change any entry and recalculate the results; just use the normal Macintosh editing procedures and click on the Calculate button again.

If you see that the payment is too high, you may want to consider a less expensive computer system. Enter the amount of the payment that you feel you can afford in the Payment box. If you are assuming the same Interest Rate and Loan Term, just click in the circle next to Loan Amount and then click on the Calculate button. You can see how large a loan you can afford. You can use the same procedure to examine the effects of loan length or interest rates.

If you want to view or print the details of any loan calculation, click on the Print button. You can enter a loan title, the loan source, loan number, and first payment date and display the loan summary or detail on the window or send it to the printer. You can also select a range of dates during the life of the loan if you wish. This can be handy if the IRS asks for documentation of your interest charges for a certain period.

The Summary button of the Loan Amortization Schedule will print the heading, yearly values of the loan, and the ending values. The Schedule button will print the above plus the monthly detail for your loan, including the amount going toward interest, toward principle, and the percent of the loan paid.

## Retirement Planning

We all should consider what retirement will mean to our financial condition. Only then can we properly plan for its arrival. *MacMoney* provides the means of checking your progress toward financial independence during your retirement years. Pull down the Plan Menu and select the Retirement Planning option to display:

| Retirement Planning                      |                                   |   |                     |
|--|-----------------------------------|---|---------------------|
| Present cash                             | <input type="text" value="5000"/> | <b>Starting Year</b>  | <b>Save Monthly</b> |
| Retirement income                        | <input type="text" value="853"/>  | 1986  | 11.74               |
| adjustments (+/-)                        | <input type="text"/>              | 1987  | 12.56               |
| Retirement expenses                      | <input type="text" value="975"/>  | 1988  | 13.45               |
| adjustments (+/-)                        | <input type="text"/>              | 1989  | 14.44               |
| Avg rate of return (%)                   | <input type="text" value="9.25"/> | 1990  | 15.53               |
| Inflation rate (%)                       | <input type="text" value="5"/>    | 1991  | 16.75               |
| Retirement year                          | <input type="text" value="2010"/> | 1992  | 18.11               |
| Yrs income required                      | <input type="text" value="20"/>   | 1993  | 19.64               |
|  |                                   | 1994  | 21.37               |
|  |                                   | 1995  | 23.33               |
|  |                                   | 1996  | 25.59               |
|  |                                   | 1997  | 28.21               |
|  |                                   | <input checked="" type="radio"/> Use capital<br><input type="radio"/> Use income only |                     |
| <input type="button" value="Calculate"/> |                                   | <input type="button" value="Print"/>  |                     |

Boxes are provided for the entry of the information required to match monthly retirement income plus investment income to the monthly retirement expenses that you expect. Enter the figures shown in the sample above.

To calculate the results, using only your retirement income and leaving your capital undisturbed, click in the circle next to "Use income only." Click in the circle next to "Use capital" to use both income and capital in the calculations. If you include capital, you will have no capital left after the number of years entered in the Yrs income required box. You can also print out the results of your calculations. When you are finished, click on the Calculate button.

The amount of additional savings required to meet your entered retirement goals will be displayed. If your estimated income for the items entered is equal to or greater than the estimated expenses, the message "Present savings are sufficient" will be shown.

If you do not enter enough items for *MacMoney* to use in any calculation, a message will be displayed. Enter the additional items and click on the Calculate button again.

The boxes labeled adjustments (+/-) are provided for you to add to or subtract from your income or expenses without losing track of your original entry. When you click on Calculate, the adjustments are automatically added to the original amounts before calculation.

To print the results, click on the Print button. You will then be asked for the name of the plan which can be displayed on the screen or sent to the printer.

## Future Value/Goal

To evaluate your investments and really see the effect of interest rates and inflation on any investment, this is *MacMoney's* solution. You can quickly explore what effect variations of your original entries have on results. Entries in the Future Value/Goal window are entered and edited in the same manner as described in Loan Planning. Click on the circle representing the value you want as a result of your calculations.

*MacMoney* calculates the buying power that the Future Amount will have at the end of your investment. For example:

| Future Value/Goal   |         | Starting Year | Save Monthly |
|---|---------|---------------|--------------|
| <input type="radio"/> Present Amount                              | 3600    | 1986          | 57.04        |
| <input type="radio"/> Time  | 8       | 1987          | 69.47        |
| <input type="radio"/> Interest rate %                             | 11.25   | 1988          | 86.30        |
| <input type="radio"/> Inflation rate %                            | 5.33    | 1989          | 110.15       |
| <input checked="" type="radio"/> Future amount or<br>Buying power | 8817.53 | 1990          | 146.30       |
|   | 5774.03 | 1991          | 207.06       |
|   |         | 1992          | 329.33       |
|   |         | 1993          | 697.67       |

In the above window, you will have a very nice amount at the end of your investment. However, those years of inflation have diminished the buying power of the money that you will have. Additionally, notice that *MacMoney* calculates the amount that you would have to save monthly to equal your investment's results.

To print your results, pull down the File Menu and select the Print Window option, or press the Command and P keys at the same time.

**Note:** When you use the Print Window option or its command key equivalent with the Apple LaserWriter, the printing status message is also printed. To avoid this, first move the window to the bottom of the screen, or press the Command, Shift, and 3 keys at the same time, and later print the file that is created on the LaserWriter using MacPaint (See File Menu, Reference Section).

## REPORTS

Once you have entered your financial information, you will obtain little benefit unless you are able to display and print the results. *MacMoney* provides two means of returning information, reports and graphs. Let's take reports first. All reports may be viewed on the screen, saved to a file, or printed. Information that is saved to a file may be transferred to other programs (See Appendix F).

If you wish to use the reports that have already been set up for you, there are seven standard reports offered by *MacMoney*. The available standard reports are shown at the top of the Reports Menu when you pull it down.

If you want to control what your reports contain, the next three options will present windows which will let you select the items you want included in or excluded from reports. You may save the selections for future use and recover them, if you wish. You will need some data before you can print a meaningful report, but pull down the Reports Menu and take a look at some of the options offered.

## GRAPHS

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The Macintosh is great when it comes to graphics, combining speed, appearance, and ease of printing into one package. We took advantage of its features to give you an outstanding array of graphs that illustrate both your current financial condition and where your finances are heading.

The Graphs Menu provides eight selections. They are separated into sections. The first four items are called the standard graphs. With a couple of clicks, meaningful graphs will be displayed. Just as in reports, if you want to carefully control the information that is being calculated and displayed, select one of the next three options and create your own graphs. Your selections may be saved for later use and recovered when desired.

You are able to display a wide range of line and bar graphs with *MacMoney*, as well as a selection of expanded pie charts. The last selection, Trend Line, places a trend line on all custom line and bar graphs. Another click on the same selection will remove the Trend Line.

Without any data, you will not have much to see if you choose a graph, but you might want to click on one of the custom graph selections to see the wide variety of choices available to you for getting your graphs "just right."

You can immediately print a graph by pressing the Command and P keys at the same time, or pulling down the File Menu and selecting the Print Window option. This feature is very handy since it will print any active window in *MacMoney*. You may want to make special note of it (see LaserWriter comments above).

**Note:** See File Menu in the Reference Section for printing graphs with the LaserWriter.

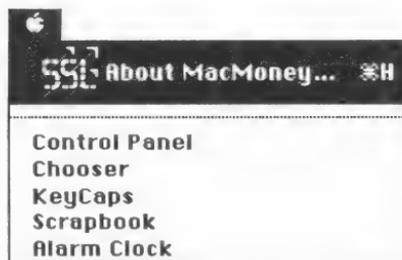
## 4. REFERENCE

The Reference section of the User's Guide contains all the information that makes your life easier while running *MacMoney*. It helps you find quick responses to specific questions regarding *MacMoney* options and procedures.

The Reference section is organized in the same order as the Menu Bar for quick access. Each item on the menu bar is highlighted in turn and followed by an explanation. For additional information, refer to the Appendices and Index at the back of this guide.



The Apple Menu contains the *MacMoney* Help List option, and includes your System options for accessing standard and custom Macintosh desk accessories.



Select the About *MacMoney* option or press the Command and H keys at the same time to show the Help List from any point in the program. If this option is momentarily not available, it appears in gray type. The Help List can be scrolled like any other Macintosh list. To quickly find a subject, press the first letter of its

name and you will instantly see the Help List for that letter. Select a topic by double-clicking on it, or click on it once, then click on the Help button. You can show the system statistics by clicking on the Show Statistics button.

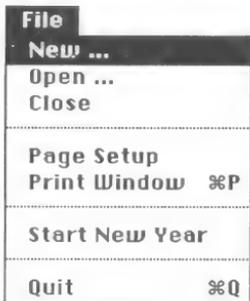
Many of the actual help windows are scrollable, if you don't see the help you want, remember to page or scroll through the whole section.

When a help window appears, the buttons at the bottom of the window will move you one topic forward or backward, return you to the Help List, or Cancel help and return you to the program. *MacMoney* will resume from the point you were at when you asked for Help.

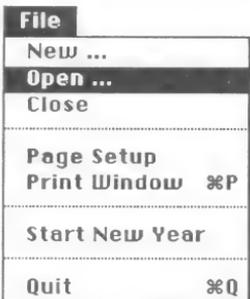
There is a Help button when you first enter *MacMoney*. If you need help remembering how to begin, click on this button to go to the Help List.

The Show Statistics button will display the Current Statistics of the loaded system. You will see the number of Categories, Names, ID Codes, percent of transactions used, and the starting and ending date of your fiscal year. Whole percentages are shown, so the percent will change after every 30 or 60 transactions depending on whether a 3,000 or a 6,000 transaction system is loaded.

The File Menu allows you to open and close *MacMoney* systems. It contains options for setting up your printer, printing windows, and starting a new year. To end each work session always use the Quit option from this Menu.



When you select the **New** option, you can create a new *MacMoney* system without restarting the computer and/or program. Close the current system by using the **Close** option in the File Menu. Select the **New** option and you'll be asked to enter a new system name, select a year, and the size of your system. The **New** option in the File Menu performs the same function as the **Create** button you see each time you start the *MacMoney* program.



When you select **Open**, you can switch to another *MacMoney* system without restarting the computer and/or program. Close the current system by using the **Close** option in the File Menu. Pull down the File Menu and select the **Open** option. A list of existing systems will appear. Select the system you want to open and it will be loaded for you.



Use the **Close** option to close the current *MacMoney* system. This option is used most often when you want to change from one system to another without restarting the computer and/or *MacMoney* program.

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|                       |    |
|-----------------------|----|
| <b>File</b>           |    |
| New ...               |    |
| Open ...              |    |
| Close                 |    |
| -----                 |    |
| <b>Page Setup</b>     |    |
| Print Window          | ⌘P |
| -----                 |    |
| <b>Start New Year</b> |    |
| -----                 |    |
| Quit                  | ⌘Q |

The **Page Setup** option tells the Macintosh what kind of paper you are using. When you select it, the standard Apple page setup window will appear. Refer to your Macintosh Manual for additional information and an explanation of the various page setup options.

Some of the *MacMoney* reports are quite wide. If a report does not fit properly on a page, just print it with the format set to wide using the lengthwise page icon. You need no special commands to print

reports on the Apple LaserWriter. Remember to use an 84-90% reduction for reports.

|                       |    |
|-----------------------|----|
| <b>File</b>           |    |
| New ...               |    |
| Open ...              |    |
| Close                 |    |
| -----                 |    |
| <b>Page Setup</b>     |    |
| Print Window          | ⌘P |
| -----                 |    |
| <b>Start New Year</b> |    |
| -----                 |    |
| Quit                  | ⌘Q |

The **Print Window** option is used to print to the printer the window on the screen that is active. All *MacMoney* graphs are printed using this option. If the window doesn't print, check to see if your printer is powered on, connected to the computer and has paper in it.

**Note:** When you use the Print Window option or the Command-P key sequence with the Apple LaserWriter, the printing status window shown on the screen will also be printed. To avoid this, move the active window to the bottom of the screen or press the Command, Shift, and 3 keys at the same time to create a file, and later print the file on the LaserWriter using a print program.

|                       |    |
|-----------------------|----|
| <b>File</b>           |    |
| New ...               |    |
| Open ...              |    |
| Close                 |    |
| -----                 |    |
| <b>Page Setup</b>     |    |
| Print Window          | ⌘P |
| -----                 |    |
| <b>Start New Year</b> |    |
| -----                 |    |
| Quit                  | ⌘Q |

**Start New Year** creates a new year in much the same fashion as starting a new system. If you have a single-sided floppy disk, you can store one system on it (3,000 transactions), a double-sided disk, two systems or an extended system (6,000 transactions), and additional systems on a hard disk.

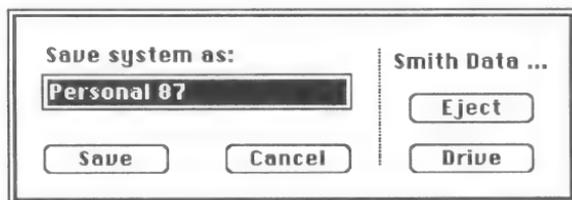
Be sure to make a least one copy of your current year's data disk and save it in a safe place before you start a new year.

Each time you enter the program, *MacMoney* will tell you if any Automatic transactions have not been completed. Before you start a new year with *MacMoney*, check to see that your Automatic transactions have been completed (or skipped) for the past year.

Either Pay, Skip, or Delete all Automatic transactions still pending for the past year before continuing. A new system will not be created with old Automatic transactions still pending. All Automatic transactions not deleted will be carried over to the new year.

When you select the Start New Year option, the following window will appear:

**Note:** The following description relates to floppy disk systems. The hard disk system is even easier, since you do all operations on the same disk.



### Start New Year Entry

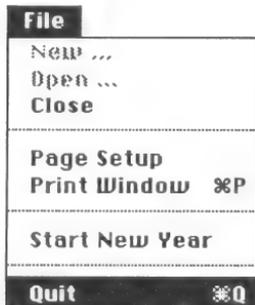
| Action   | Remarks  |
|--|--|
| Eject current data disk  | This will prepare <i>MacMoney</i> for creating a new data file.  |
| Insert new disk in a disk drive; the disk should have a different name from your current data disk                         | The disk you insert will be used to hold your new year's data and should be blank when you start this procedure.   |
| Name the new system  | Type in a new name. Remember, this name will be shown on your reports  |
| Click on the Save button   | This will set up the disk with your new name and give you the next window.   |
| Enter the starting month for new fiscal year and choose the size of system you want to create, or just accept the defaults | If for some reason you want to change your fiscal year you may do so. You can also choose either a 3,000 or 6,000 transaction size system. If there is not enough room on the disk, you will not be able to create a system. |
| Click on the Save button   | This will actually create the system on the indicated disk and complete all preparations for data entry.   |

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**Note:** If you insert your current data disk instead of a new disk and enter the same disk (volume) name, your previous year's system will be destroyed! To avoid destroying the previous year's system, add the year to each system data disk's name (for example, use "Mike's Data 87"). If you really want to destroy the data on the disk, confirm this decision when asked.

*MacMoney* will transfer all your categories including the appropriate category balances to your new system.

If you want to delete any categories or change any starting balances, now is the time to do it. If you enter any transaction or use a category as the default for a new name, that category or starting balance cannot be changed until the next year.



Always exit *MacMoney* by selecting the **Quit** option from the File Menu or by pressing the Command and Q keys at the same time. This will safeguard your financial information, including any recent additions or changes.



*MacMoney*'s Edit Menu presents options for editing text you enter into the system, including categories, names, amounts, ID codes, or memos. Standard Macintosh editing procedures are used throughout the program. Refer to your Macintosh Manual for additional information.



Use the **Cut** option (Command-X) to remove any text which you have selected by highlighting. The text is removed from the window but saved on the clipboard and can be placed in any entry box using the Paste option (Command-V) from the Edit Menu.

|             |    |
|-------------|----|
| <b>Edit</b> |    |
| Cut         | ⌘H |
| Copy        | ⌘C |
| Paste       | ⌘V |

Use the **Copy** command (Command-C) to save a copy of any text you have highlighted. This command leaves the text intact in the window. It can be pasted as described below.

|             |    |
|-------------|----|
| <b>Edit</b> |    |
| Cut         | ⌘H |
| Copy        | ⌘C |
| Paste       | ⌘V |

Use the **Paste** command (Command-V) to place whatever was last Cut or Copied into the text, starting at the insertion bar position. Only the last Cut or Copy operation is saved and may be restored with this command.

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The Transactions Menu controls the entry of *MacMoney's* four basic types of transactions:

- Bank Account
- Cash Account
- Credit Cards
- Adjustments

You can select options to enter Automatic transactions or bank-type transactions or to review your registers or logs through this menu. All registers and logs of transactions show the most recent transactions first, since these are the items you most likely want to view. You may either search or scroll through the entries to find any entry not showing in the window.

Here you will find advice regarding the simple entry procedures for some of the more complicated financial transactions that you regularly encounter. For instance, there are instructions for entering split transactions (i.e. transactions that involve more than one category). See Entering Transactions later in this section for more detail.

---

**Transactions****Bank Account**

Cash Account

Credit Cards

Adjustments

Automatics

Reconcile Account

**Bank Accounts** relate to your checkbooks, savings accounts, Certificates of Deposit, or any other bank-type accounts you have. When you pull down the Transactions Menu and select the Bank Account option, you will need to tell *MacMoney* which account you wish to use. You can change accounts at any time (even when you are entering information)

by pulling down the Transaction Menu again and clicking on Bank Account to display the bank account selection window.

A blank check form will automatically appear on the screen after a bank account is selected. If you pull down the Transactions Menu again, you'll be able to select one of the other types of bank account transactions and the window's form will change appropriately. Any bank account transaction can be split between a maximum of eight categories. See Split Transactions later in this section.

---

**Transactions** **Bank Account**

Cash Account

Credit Cards

Adjustments

Automatics

Reconcile Account

 **Check**

Deposit

Withdrawal

Service Chg

Check Register %R

Make Automatic %A

**Bank Account/Check** transactions record the actual checks you write from a currently selected bank account. You can record checks that are manually written and, if you have purchased preprinted check forms, you can print them. See Appendix C for a sample check and ordering information.

**Transactions** **Bank Account**

Cash Account  
Credit Cards  
Adjustments  
Automatics  
Reconcile Account

**Check** **Deposit**

Withdrawal  
Service Chg

Check Register %R

Make Automatic %A

**Bank Account/Deposit** transactions record deposits you place into the currently selected bank account. Each deposit can be numbered and the number saved by *MacMoney*.

**Transactions** **Bank Account**

Cash Account  
Credit Cards  
Adjustments  
Automatics  
Reconcile Account

**Check****Deposit** **Withdrawal**

Service Chg

Check Register %R

Make Automatic %A

**Bank Account/Withdrawal** transactions are those where a check is not written, but your account balance is reduced. Withdrawing cash from your savings account or getting cash from an automatic teller window are examples of a withdrawal.

**Transactions**

**Bank Account**  
 Cash Account  
 Credit Cards  
 Adjustments  
 Automatics  
 Reconcile Account

Check  
 Deposit  
 Withdrawal

**Service Chg**

Check Register %R

Make Automatic %A

**Bank Account/Service Charge** transactions record the various charges made by your bank against your account. Examples are flat-fee checking account charges, finance charges, money order or cashier's check charges, etc.

**Transactions**

**Bank Account**  
 Cash Account  
 Credit Cards  
 Adjustments  
 Automatics  
 Reconcile Account

Check  
 Deposit  
 Withdrawal  
 Service Chg

**Check Register** %R

Make Automatic %A

The **Bank Account/Check Register** is a list of all your bank account transactions. Only a certain number of transactions may be held in memory at a given time (we call this amount a gulp). To view a list of the next gulp or the previous gulp, click on the Previous or Next button at the bottom of the window. You can use the scroll bar to view all transactions within a gulp. A sample check register is shown below.

| Personal Checkbook |        |     |                       |          |
|--------------------|--------|-----|-----------------------|----------|
| 01/02/86           | Check  | 351 | Jones' General Store  | 55.98    |
| 01/02/86           | Check  | 352 | American Oil Co.      | 19.23    |
| 01/02/86           | Check  | 353 | A & P Market          | 90.32    |
| 01/04/86           | Check  | 354 | Cash                  | 40.00    |
| 01/04/86           | Check  | 355 | New Home Mortgage Co. | 550.00   |
| 01/05/86           | BnkDep | 1   | Survivor Software     | 2,450.00 |
| 01/05/86           | Check  | 356 | Tom Jones' Repair     | 105.75   |
| 01/05/86           | Check  | 357 | Clothes For Tots      | 99.98    |
| 01/08/86           | Check  | 358 | Jones' General Store  | 225.00   |

Scroll through the register to review transactions. The Search button at the bottom of the window lets you search any transaction by its date or Pay To (Source for deposits). You also edit transactions through the register. When a transaction you wish to edit is displayed, double-click on it. The original transaction will appear. Make any changes, then click on the Save button.

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| Transactions                                       |    |
|--|----|
| <input checked="" type="checkbox"/> Bank Account   |    |
| Cash Account                                       |    |
| Credit Cards                                       |    |
| Adjustments  |    |
| Automatics   |    |
| Reconcile Account                                  |    |
| -----  |    |
| Check  |    |
| Deposit  |    |
| Withdrawal   |    |
| Service Chg  |    |
| -----  |    |
| Check Register                                     | ⌘R |
| -----  |    |
| <input checked="" type="checkbox"/> Make Automatic | ⌘A |

Automatic transactions are used to remind you of important payments or other bank transactions. When you set up a recurring transaction for Automatic entry, it can prevent you from having to manually type the transaction information every month.

The **Make Automatic** option will take any bank-type transaction and place it on your Automatic transaction list.

Automatic transactions can be any bank account-type transaction. Therefore, Automatic transactions may be checks, deposits, withdrawals, or service charges.

To start an Automatic transaction, select the Bank Account option from the Transaction Menu, then select the account you want. If the Automatic transaction is a check, just start entering the information as you normally would. Verify that the check number is correct, fill in the Pay To, Amount, Category, ID Code and Memo boxes. The date is not used for the Automatic (it is only needed if you are going to issue the check during your current *MacMoney* session). Automatic transactions have no dates associated with them since the date is added each time the Automatic function is used.

### Make Automatic Transaction Entry

| Action   | Remarks   |
|--|---|
| Select the bank account category for the Automatic transaction | You can have your Automatic allocated to any of your bank accounts                            |
| Click on the appropriate type of transaction to Make Automatic | You can choose a check, deposit, withdrawal, or service charge to be an Automatic transaction |
| Enter the transaction information as you normally would        | Fill out the form's boxes as appropriate.   |
| (continued on next page)                                       |   |

## Make Automatic Transaction Entry (continued)

| Action  | Remarks  |
|---|--|
| <ul style="list-style-type: none"><li>• Pull down the Transactions Menu and select <b>Make Automatic</b></li></ul>                                    | You can make any bank-type transaction an Automatic  |
| <ul style="list-style-type: none"><li>• Click the months in which you want to be reminded of the transaction and type in a day of the month</li></ul> | You can select all months, quarters, or random months in which to be reminded of the pending transaction |
| <ul style="list-style-type: none"><li>• Click on the Save button</li></ul>  | The transaction will be saved and your Automatic transaction list will be updated                        |

You can use any bank-type transaction that has already been completed as the basis for your Automatic transactions. Display your register or log and double-click on the transaction you want to bring up the edit window with that transaction displayed. While the edit window is active, pull down the Transactions Menu and select the **Make Automatic** option to enter this transaction into your Automatic transaction list.

The original transaction is not saved as a transaction (e.g. paid in the case of a check) nor is your account balance increased or reduced until you click on the Save button or press the Enter key. If you don't wish to make it a real transaction right now, simply click on the Cancel button. Your Automatic transaction will stay in the system and your bank account balance will remain the same.

If you want to enter several Automatic transactions at one time, it is easier to bring up the transaction form once and edit the form several times. Remember that the form's date and check number are not used in Automatic transactions. Click on **Make Automatic**, for each one. Click on **Cancel** when you've finished entering the entire batch.

Every time you start up the **MacMoney** program, you will be reminded of any Automatic transactions which are due. To examine or "pay" them, pull down the Transactions Menu and select the **Automatics** option.

|                     |
|---------------------|
| <b>Transactions</b> |
| Bank Account        |
| <b>Cash Account</b> |
| Credit Cards        |
| Adjustments         |
| Automatics          |
| Reconcile Account   |

**Cash Account** transactions record the amount of cash you have on hand. This can refer to a petty cash box as well as your pocket money. One cash account can be used to monitor all your cash transactions, or you can create multiple cash accounts.

You might want to create a petty cash account for your business as well as a personal cash account. Cash transactions can be split between as many as eight categories.

#### Transactions

Bank Account  
 Cash Account  
Credit Cards  
Adjustments  
Automatics  
Reconcile Account

**Cash Account/Payments** record cash paid for purchases. Gasoline you purchase with cash or snacks at the ball park are typical cash payments.

#### Payments

#### Receipts

Cash Log      %R

#### Transactions

Bank Account  
 Cash Account  
Credit Cards  
Adjustments  
Automatics  
Reconcile Account

**Cash Account/Receipts** are used to record cash coming in. A payment made to you for services or repayment of a loan in cash, are examples of Cash Receipts.

#### Payments

#### Receipts

Cash Log      %R

#### Transactions

Bank Account  
 Cash Account  
Credit Cards  
Adjustments  
Automatics  
Reconcile Account

**Cash Account/Cash Log** provides a record of each cash transaction in the system. Only a certain number of transactions can be held in memory at one time; we call this a gulp. Click on the Previous or Next button to tell *MacMoney* to gulp another batch. Use the scroll bar to see various transactions within a gulp.

#### Payments

#### Receipts

Cash Log      %R

| Cash Log     |        |                     |       |
|--------------|--------|---------------------|-------|
| Cash Account |        |                     |       |
| 04/07/86     | CshPmt | Father's Day Camp   | 25.00 |
| 04/07/86     | CshPmt | Lottery tickets     | 10.00 |
| 04/11/86     | CshPmt | Out-of-Pocket       | 43.25 |
| 04/20/86     | CshPmt | Out-of-Pocket       | 18.50 |
| 04/24/86     | CshPmt | Bowling & Burgers   | 24.34 |
| 04/25/86     | CshRet | Survivor Software   | 12.45 |
| 04/28/86     | CshPmt | A & Pastoral Market | 17.39 |
| 05/06/86     | CshPmt | Dollars to Donuts   | 5.34  |
| 05/21/86     | CshPmt | Airport Parking     | 23.00 |

Scroll through your cash log to review transactions, and select the ones you wish to edit. You can search for a particular cash transaction by date and/or Pay To (Source for Receipts). Click on the Search button and enter the information you want to search for.

When you see the cash transaction you want to edit, double-click on it. The original transaction form will appear in the window. Make your changes, then click on the Save button.

#### Transactions

If you use credit cards, you'll want to create some credit card categories. When you want to work with credit cards, select the Credit Cards option from the Transactions Menu, then select the credit card account with which you want to work. Credit card transactions may be split over a maximum of eight different categories.

To pay your bill, you'll usually write a check for your credit card payment, enter a bank account (check) transaction and use the proper credit card as the category for the transaction.

**Note:** Checks written to pay a credit card account should never be split. You always want the entire amount of the check to go toward your credit card balance.

**Transactions**

Bank Account  
Cash Account  
✓Credit Cards  
Adjustments  
Automatics  
Reconcile Account

**✓Charge**

Return  
Service Chg

Charge Register %R

**Credit Card/Charge** records the actual purchases you make. Enter the merchant, the correct amount, and use the category which relates to your purchase. If you use the card to pay for a new coat, you might use clothes as the category.

**Transactions**

Bank Account  
Cash Account  
✓Credit Cards  
Adjustments  
Automatics  
Reconcile Account

**Charge****✓Return**

Service Chg

Charge Register %R

**Credit Card/Return** transactions are used to record the return of any item which you purchased on your card, and took back for credit. Enter the same merchant and category(s), used when you entered the purchase and the amount of the credit.

**Transactions**

Bank Account  
Cash Account  
✓Credit Cards  
Adjustments  
Automatics  
Reconcile Account

**Charge****Return****✓Service Chg**

Charge Register %R

If you don't quite pay off the balance on your credit cards every month, you'll be assessed a finance charge. When your credit card statement arrives, check it to see how much the service (finance) charges are for the month.

**Credit Card/Service Chg** transactions are used to record service or finance charges, which often have a tax consequence and should be flagged for tax purposes. You normally create an expense category for these charges.



You can edit transactions to correct some errors, but this procedure is not recommended by accountants for many types of transactions. Editing a transaction leaves no record of when and why it was changed. Adjustment transactions provide such a record.

To create an adjustment transaction, select the category whose balance you need to adjust. Enter the Reason, Amount, a Memo and/or an ID Code. Click on Save when you are done. Adjustments deal with one specific category, therefore, they cannot be split between categories.

In most cases, that's all there is to it. Occasionally, you may want to record both sides (balancing accounting entries) of an adjustment for clarity. Just enter a second adjustment to the other affected category for the opposite amount (i.e. one amount positive, the other negative).

### Transactions

- Bank Account
- Cash Account
- Credit Cards
- ✓ Adjustments
- Automatics
- Reconcile Account

### Adjustment Register ⌘R

The **Adjustment Register** provides a record of all your adjustment transactions.

Pull down the Transactions Menu and select the Adjustment Register option. A list like the one below will appear:

The screenshot shows a window titled "Adjustment Register". Inside the window, the title bar reads "Adjustment Register". Below the title bar, the window content is titled "Cash Account". The first entry in the list is "07/10/86 Adjust" with a description "Lost \$20 bill" and a value of "-20.00". There are scroll arrows on the right side of the list. At the bottom of the window, there are four buttons: "Previous", "Next", "Open", and "Search".

Only a certain number of adjustment transactions can be held in memory at one time. This is what we call a gulp. Tell *MacMoney* to take a gulp backward or forward by clicking on either the Previous or Next button. You can scroll through transactions within a gulp. Adjustment transactions for a particular category can be searched for by date.

When you find the adjustment you wish to edit, double-click on it. The original transaction will appear. Make your changes, then click on Save.

## Transactions

Bank Account

Cash Account

Credit Cards

Adjustments

**Automatics**

Reconcile Account

The Automatics option will let you maintain your Automatic Transaction list, and complete any transaction when due. Each time you start *MacMoney*, it will remind you of any Automatic transactions which are due. You can display or print a list of all Automatic transactions by selecting the Bill Payment Summary option from the Reports

Menu. To examine or "pay" them, pull down the Transactions Menu and select the Automatics option. The Automatic Transaction Register will appear:

| Automatics |          |     |         |                           |          |   |
|------------|----------|-----|---------|---------------------------|----------|---|
| Pay        | 06/20/86 | Due | Check   | SSL Credit Union          | 175.45   | ⬆ |
|            |          |     |         | <i>Personal Checkbook</i> |          |   |
| Skip       | 07/02/86 |     | Check   | New Home Mortgage ...     | 550.00   |   |
|            |          |     |         | <i>Personal Checkbook</i> |          |   |
| -          | 07/05/86 |     | BankDep | Survivor Software         | 2,450.00 |   |
|            |          |     |         | <i>Personal Checkbook</i> |          |   |

Delete      DoIt

R  
E  
F  
E  
R  
E  
N  
C  
E

There are three options you may choose for each Automatic transaction in the register:

### Automatic Transaction Options

| Action                                      | Remarks  |
|---|--|
| Click on the hyphen until Pay is displayed  | A transaction will be generated for that amount when you click on the DO IT button.  |
| Click on the hyphen until Skip is displayed | No balances will be changed. The program will not remind you about this Automatic until its next due date.                                     |
| Leave the hyphen (-) alone                  | The transaction will be ignored. No balances will be changed. You will be reminded about this transaction the next time you start the program. |

Transactions which are due are marked with the word DUE. Transactions due outside the current fiscal year are marked "n/a."

Use the scroll bar to scan your Automatic transactions. The buttons at the bottom of the window will delete a specific transaction or process the Automatics.

The Delete button is available for deleting an Automatic transaction. Click on an item on the Automatic transaction list; it will be highlighted and the Delete button will become active. To cancel the highlighting, go to the end of the gulp and click below the last entry.

When you are finished with your selections, click on the DoIt button. If you have an item highlighted it is safe to click on the DoIt button; your selections will be performed and no transaction will be deleted. Your Automatic transaction list will be changed and any transactions marked Pay will be completed.

**Note:** Automatic transactions cannot be edited. To change an Automatic transaction permanently, delete it, then reenter it with the changed information. If you have some information to change (e.g. a Charge Card toward which you normally pay \$100.00; you want to pay \$50.00 this month), simply "pay" the transaction, then select it from your check register for editing and change the amount to \$50.00.

R  
E  
F  
E  
R  
E  
N  
C  
E

### Transactions

Bank Account  
Cash Account  
Credit Cards  
Adjustments  
Automatics

**Reconcile Account**

The **Reconcile Account** option makes reconciling your checkbook easier than ever. You just select the Reconcile option; tell the program which account you wish to use and a reconciliation register will appear for that bank account. The register will show all your checks, beginning with the first unreconciled check in the account, like this:

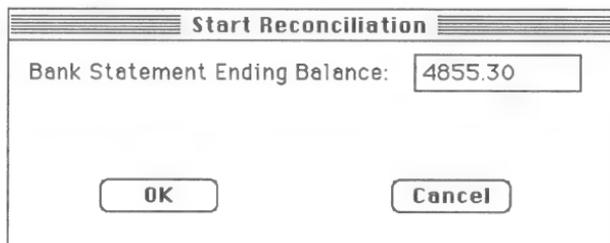
|                    |          | Reconcile Account |          |                       |          |   |
|--------------------|----------|-------------------|----------|-----------------------|----------|---|
| Personal Checkbook |          |                   | 4,827.65 |                       |          |   |
| Clear              | 01/02/86 | Check             | 351      | Jones' General Store  | 55.98    | ⬆ |
| Clear              | 01/02/86 | Check             | 352      | American Oil Co.      | 19.23    | □ |
| -                  | 01/02/86 | Check             | 353      | A & P Market          | 90.32    |   |
| Clear              | 01/04/86 | Check             | 354      | Cash                  | 40.00    |   |
| Clear              | 01/04/86 | Check             | 355      | New Home Mortgage ... | 550.00   |   |
| Clear              | 01/05/86 | BankDep           | 1        | Survivor Software     | 2,450.00 |   |
| Clear              | 01/05/86 | Check             | 356      | Tom Jones' Repair     | 105.75   |   |
| -                  | 01/05/86 | Check             | 357      | Clothes For Tots      | 99.98    |   |
| Clear              | 01/08/86 | Check             | 358      | Jones' General Store  | 225.00   | ⬇ |

Previous    Next    Reconcile    Search

You can search for a particular transaction by date and/or number, or go to the reconciliation summary window by clicking on the Reconcile button. To reconcile any transaction on the list, click in the left-hand column on the line for any item which your bank statement indicates has been paid. The hyphen (-) will change to "Clear." If you change your mind, click again in the same place.

Before you complete the reconciliation, don't forget to go to a transaction form and enter any bank charges, such as, service charges, loan payments, or any Automatic deposits to your account.

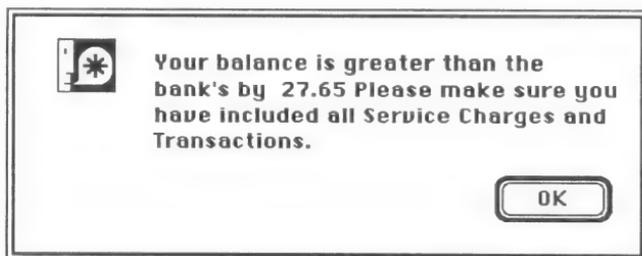
When you have entered, and marked as Clear, all paid items on the bank statement (you can use the previous and next buttons to see more than one gulp), click on the Reconcile button. The following window will be displayed:



The dialog box has a title bar that reads "Start Reconciliation". Below the title bar, the text "Bank Statement Ending Balance:" is followed by a text input field containing the value "4855.30". At the bottom of the dialog box, there are two buttons: "OK" on the left and "Cancel" on the right.

Enter the ending balance from your bank statement and click on the OK button. *MacMoney* will calculate the outstanding transactions and check whether your balance and the bank's balance are the same. A message will be displayed if the two are the same.

If your balance and the bank's do not agree, you'll be shown how much the difference is. Review your reconciliation; carefully check the amounts which appear on your bank statement and the amounts entered in *MacMoney* for each transaction. The message looks like this:



Usually, the reason for a discrepancy is fairly simple to find and correct, especially since you can be confident that *MacMoney* committed no addition or subtraction mistakes. If it's hard to find, stay with it and follow through your transactions step-by-step. Unfortunately, or perhaps fortunately, the banks are seldom wrong.

### Common Errors in Reconciliation

| Item                       | Remarks  |
|----------------------------|--|
| Service Charges            | Forgotten charges. Did you order checks, etc.?   |
| Double-Posting             | Amount double-posted because you used the bank account as the category instead of using the income or expense category.  |
| Transfer error             | Transfers of funds between banks should be performed through a "transfer" category. The money is transferred in, and immediately out to the other bank, leaving the "transfer" category at zero. |
| Open checks from last year | If this reconciliation is early in the year, make sure that there are no uncleared checks from the previous year that this <i>MacMoney</i> system doesn't know about.                            |

### Entering Transactions

Even though the on-screen form for each transaction type varies slightly, the procedure for entering information always remains the same.

Before you can change information on any transaction form, it must be the active window. Click anywhere on the form to make it active. You can transfer information from any *MacMoney* List to the form, even if the List window is not active, by clicking on the desired item.

## Transaction Information Entry

| Action  | Remarks   |
|---|---|
| Check the date and transaction number   | To change either item, place the pointer in the box you wish to change and click once to bring in the insertion bar. Enter any new information using standard Macintosh editing techniques. |
| Click in names, categories or ID codes  | Show the appropriate lists on the screen and click on the appropriate items. You can also click in a box to bring in the insertion bar. Type in the desired information.                    |
| Move the pointer to the amount box and click once (twice if the window is not active) to move in the insertion bar. | Type in the transaction's amount. Use the Tab key or Return to move between boxes.  |
| Enter any memos directly from the keyboard.   | Memos are always optional. Just type any comment of less than 25 characters.  |
| Click on the Save button (or press the Enter key)   | Any transaction will be saved. A message will be displayed if you haven't entered the information properly.   |

If information has been entered for a box, it will become highlighted when you tab into it. Either press the Backspace key to clear, or just start typing to change the information in the box. Information may be entered in any order.

You can never delete transactions after they have been saved. This would cause you to lose what bookkeepers call an audit trail of changes. Instead of deleting a transaction, edit it so that the amount is zero. Some people find it convenient to set up a separate category for void transactions.

## Split Transactions

Often you will need to assign amounts from a single transaction to more than one category. Two of the most common examples are receiving cash back from a check purchase (e.g. writing a check at the grocery store for \$10 more than your purchase) or using one transaction to buy items that belong in different categories (e.g. buying food and clothing in a supermarket). You would not get meaningful reports if you lump diverse items into one category. Any transaction can be split over as many as eight separate categories.

An unsplit transaction cannot be split, once it is saved. If you think you will need to split a check or other transaction, but don't have all the information, save it as a split, with only your current information entered. You can easily edit the transaction when you obtain the additional information.

Begin a split transaction as you normally would any transaction, and enter the total amount in the Amount box. When you click on the Split button, the transaction form will expand. You may then enter additional categories and amounts:

| Personal Checkbook    |                     | Balance  | 4,116.08 |         |  |
|-----------------------|---------------------|----------|----------|---------|--|
| Date:                 | 02/20/86            | Check #  | 377      |         |  |
| Pay To:               | SSL Credit Union    | \$       | 175.45   |         |  |
| Memo:                 | car loan payment    | ID Code: | V1       |         |  |
| Category:             | Car Loan            | \$       | 145.74   |         |  |
| Catg. 2:              | Other Interest Paid | \$       | 29.71    |         |  |
| Catg. 3:              |                     | \$       |          |         |  |
| Catg. 4:              |                     | \$       |          |         |  |
| Catg. 5:              |                     | \$       |          |         |  |
| Catg. 6:              |                     | \$       |          |         |  |
| Catg. 7:              |                     | \$       |          |         |  |
| Catg. 8:              |                     | \$       |          |         |  |
| Amount left in split: |                     |          | 0.00     |         |  |
| Save                  |                     | Cancel   |          | Unsplit |  |

## Split Transaction Entry

| Action   | Remarks   |
|--|---|
| Click on the Split button.   | Eight boxes for the split categories and their amounts will appear in the window.   |
| Enter the first category and type the amount in the first row of the boxes, labeled Category | The balance not yet divided will be shown at the bottom of the window. Enter any additional categories and their amounts until the transaction has been completely divided. |
| Click on the Save button or press the Enter key  | The transaction will be saved if the total amount of the splits is exactly equal to the total amount of the original transaction.   |

Split transactions may always be edited, but once they have been split and saved, they may not be unsplit. You may produce the effect of unsplitting a transaction by placing the entire transaction amount into the first category's Amount box and clearing the other boxes. Similarly, once a regular transaction has been saved, it may not be split. However, you can "zero out" the transaction and enter a new split in its place. If you don't have all the information for a split transaction, enter the information you have and save it as a split. You can edit the transaction later when you have the final figures.

**Note:** You can use Adjustment transactions to correct any category balance that has been affected by an incorrect split transaction.

*MacMoney* has a versatile feature for entering amounts in your split transactions. When you have entered your categories, you can place the **Amount left in split** into any Amount box (usually into the last box of a series). Place the insertion bar in the box you want and click in the **Amount left in split** box. This amount will be transferred directly into the Amount box indicated by the insertion bar.

You can also use this feature to correct or calculate the value in any amount box by highlighting the box and clicking in the **Amount left in split** box. The total of all other boxes will be calculated and the correct amount placed in the highlighted box. This sounds more complicated than it really is, just experiment with your split transactions and you'll get the hang of it.

## Check/Deposit Numbers

Once you set the starting check number for a bank account, *MacMoney* will increment the number for each check. You can always change the check number as required.

Each time you print checks that have preprinted check numbers, enter the beginning check number. After printing, *MacMoney* will look at the check number on the original transaction and, if it is not the same as the number on the printed check, will change it accordingly. If you are using checks with no preprinted check numbers, the program will print the check numbers originally saved with your transactions.

**Note:** We suggest you use a range of numbers for *MacMoney* preprinted check forms that is different from your normal bank checkbook. Order a range of numbers for your preprinted check forms (for *MacMoney* printed checks) that is unlikely to overlap with your current personal checkbook numbers. Look at the back of the User's Guide for information on ordering checks.

You can enter the starting deposit number and the program will increment the number for each deposit. You can change the deposit number whenever necessary.

REFERENCE

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A screenshot of the MacMoney menu bar. It features an Apple logo on the left, followed by the menu items: File, Edit, Transactions, Lists, Plan, Reports, and Graphs. The 'Lists' menu item is highlighted with a dark background.

The Lists Menu controls the display and maintenance of the three types of lists which are used by *MacMoney*. These are:

- Categories List
- Names List
- ID Codes List

When any list window is active, you can press any key (A to Z in either upper or lowercase) and the first item beginning with that letter will appear at the top of the window. If *MacMoney* beeps at you, it means that there is no item on the list starting with the letter you pressed.

## Lists

**Show Categories** ⌘G

Show Names ⌘N

Show ID Codes ⌘I

Add Categories

Add Names

Add ID Codes

Edit Categories

Budget ⌘B

**Show Categories** displays your Categories List. When the list is the active window, you may edit it by double-clicking on the category you want to change. You can also select the category by clicking on it once, pulling down the Lists Menu and selecting the Edit Categories option to bring up a Category edit/entry window.

## Lists

**Show Categories** ⌘G

**Show Names** ⌘N

Show ID Codes ⌘I

Add Categories

Add Names

Add ID Codes

Edit Names

Budget ⌘B

**Show Names** displays your Names List. When the list is the active window, you may edit it by double-clicking on the name you wish to change. You can also select the name by clicking on it once, pulling down the Lists Menu and selecting the Edit Names option to bring up a Names edit/entry window.

## Lists

**Show Categories** ⌘G

Show Names ⌘N

**Show ID Codes** ⌘I

Add Categories

Add Names

Add ID Codes

Edit ID Codes

Budget ⌘B

**Show ID Codes** displays your ID Codes List. When the list is the active window, you may edit by double-clicking on the ID Code you wish to change. You can also select the ID Code by clicking on it once, pulling down the Lists Menu, and selecting the Edit ID Codes option which will bring up an ID Code edit/entry window.

## Lists

|                 |    |
|-----------------|----|
| Show Categories | %G |
| Show Names      | %N |
| Show ID Codes   | %I |

## Add Categories

Add Names  
Add ID Codes

## Edit Categories

Budget %B

Add Categories brings up the Category edit/entry window. The form is shown below.

| Category                            |                                       |  |
|-------------------------------------|---------------------------------------|--|
| Category Name                       | <input type="text" value="Travel"/>   |  |
| Starting Balance                    | <input type="text" value="0.00"/>     | <input type="checkbox"/> Tax Category      |
| Current Balance                     |                                       | <input checked="" type="checkbox"/> Budget |
| Category Type                       |                                       |  |
| <input type="radio"/> Bank Account  | <input type="radio"/> Credit Card     | <input type="radio"/> Cash                 |
| <input type="radio"/> Asset         | <input type="radio"/> Liability       | <input type="radio"/> Income               |
|                                     |                                       | <input checked="" type="radio"/> Expense   |
| <input type="button" value="Save"/> | <input type="button" value="Delete"/> | <input type="button" value="Cancel"/>      |

Here is a summary description of each box in this window:

- **Category Name:** The name you enter here will appear on your Categories List. It is limited to whatever fits in the box (no more than 25 characters).

You may want to keep the first word in the title under ten characters or make sure the first part of the title is unique since some reports may shorten titles in order to fit on 8.5 x 11" paper. Lowercase letters can also be used to reduce the space used by titles.

- **Starting Balance:** You will probably want to enter a starting balance for all except income or expense categories.

If you are creating a category for Savings Account and you have exactly \$156.34 in the account, enter 156.34 as your starting balance. The same procedure applies when you create a cash account. With credit cards, use the amount currently owed, which includes payments made or charges against your card since your last statement.

Income and Expense categories treat starting balances differently. When you create an income or expense category at the beginning of your accounting cycle (e.g. fiscal year) you will enter zero as the starting balance. This starts you off with a "clean slate."

The exception is when you are starting a *MacMoney* system in the middle of an accounting cycle. You probably want the to-date figures included in your reports and want the year-end totals to correctly reflect your complete year's financial condition. Therefore, you would use a starting balance of zero for income and expense categories, then enter an adjustment for each category.

If you are starting a new *MacMoney* system in June, and your personal accounting cycle is the calendar year, you can capture the correct salary data. Say that your check stubs indicate you have earned \$12,000 so far this year from one employer. When you start an income category for your employer, enter zero as the starting balance, then enter an Adjustment transaction to Salaries for 12000. All subsequent reports will show your to-date earnings correctly. The same logic will apply to your expense categories. If it seems like too much trouble, don't worry about it, just continue; you may make an adjustment at any time.

- **Tax Category:** Click on this box if you want *MacMoney* to mark all transactions assigned to this category for tax (or other) purposes.
- **Current Balance:** There is no entry box for the current balance. *MacMoney* calculates the current balance from transactions assigned to a category.

If you discover an error or change your mind, edit the current balance by using an Adjustment transaction.

- **Budget:** To enter projections of your monthly activity for a particular category, click in the Budget box. An X will appear in the box.

An X indicates that you have created (or plan to create) a budget for the category. Reports including only budget (or only non-budget) categories are a feature of *MacMoney* Custom Reports. You may change your budget selection at any time. Categories without the budget box checked will not be included in any Budget vs. Actual Reports.

Actually creating the budget for a category is accomplished through the Budget option on the Lists Menu. The Categories List must be active. When set, click on the category you want to budget, to highlight it, pull down the Lists Menu, and select the Budget option.

If you follow these instructions and the Budget option is dimmed, clear the screen of other transactions before continuing. The Budget option will become available.

- **Category Type:** Click on the appropriate category type button. The definitions for each type are:

| <u>Category Type</u>  | <u>Definition</u>  |
|---|--|
| • Bank Account:   | Any checkbooks, savings accounts, money market accounts, or any other bank-type account.                                   |
| • Cash Account:   | Any cash category, such as a petty cash category or a personal cash category to keep track of your out-of-pocket expenses. |
| <b>Note:</b> You must have at least one cash account in your <i>MacMoney</i> system, but you may certainly have more.   |  |
| • Credit Card:  | Any department store, gasoline, or other credit card-type account.   |
| • Assets:   | Any tangible item that you own.  |
| Bank Account and Cash Account category types are particular forms of assets. Your Net Worth is the difference between all your assets and all your liabilities. |  |
| <ul style="list-style-type: none"><li>• Home</li><li>• Car</li><li>• Jewelry</li><li>• Boat</li><li>• Collections (coin or stamp, etc.)</li></ul>               |  |
| (continued next page)   |  |

**Category Type****Definition**

(continued from previous page)

- **Liabilities:** A liability is any long-term debt you legally (or morally) owe.

Liabilities are different from expenses in that they are usually long-term obligations paid at regular intervals. Examples:

- House Mortgage
- Car loan
- Any other loan
- Child Support
- Alimony

- **Income:** Income is any source of revenue you may receive.

Examples of revenue are:

- Your Wages or Salary
- Your spouse's Wages or Salary
- Interest earned from savings or other bank-type accounts
- Consulting fees
- Gifts
- Honorariums or Tips

- **Expenses:** Expenses comprise any expenditure you make that is not toward a liability.

Examples are:

- Food
- Clothing
- Rent
- Utilities
- Interest paid on credit cards
- Gasoline
- Entertainment
- Interest paid on loans
- Child care

Appendix A contains suggested categories for use with *MacMoney*.

When the information for the new category is complete, click on the Save button or press the Enter key to save it.

## Lists

Show Categories ⌘G  
Show Names ⌘N  
Show ID Codes ⌘I

Add Categories

**Add Names**

Add ID Codes

Edit Names

Budget ⌘B

The **Add Names** option lets you add a name to your Names List. When you select this option, a Names edit/entry window will appear, such as this:

**Names**

Name

Address

Default Category

Enter either a person's name or a company name in the Name box. You have a maximum of 25 characters for the name. Information about any name can be changed at any time.

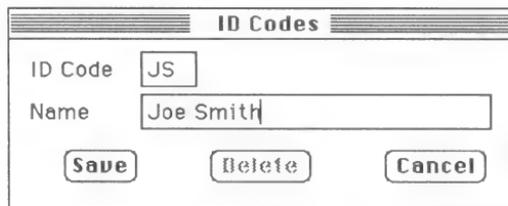
Both the address and default category are optional. Click on the Save button to save a new entry. The names are automatically alphabetized each time the list is displayed. Remove the Names edit/entry window by clicking on the Cancel button. Your default category for any name may be changed whenever you like.

When the list is displayed, you can click on a name and *MacMoney* will automatically fill in the name and category boxes of the current transaction form.

## Lists

|                 |    |
|-----------------|----|
| Show Categories | ⌘G |
| Show Names      | ⌘N |
| Show ID Codes   | ⌘I |
| -----           |    |
| Add Categories  |    |
| Add Names       |    |
| Add ID Codes    |    |
| -----           |    |
| Edit ID Codes   |    |
| -----           |    |
| Budget          | ⌘B |

The Add ID Codes option brings up the ID Codes edit/entry window as displayed below:



The image shows a window titled "ID Codes" with a title bar. Inside the window, there are two input fields: "ID Code" with the text "JS" and "Name" with the text "Joe Smith". Below the input fields are three buttons: "Save", "Delete", and "Cancel".

The ID Code is a two-character abbreviation, which consists of any combination of letters or numbers (A to Z or 0 to 9). Do not use punctuation or other symbols in your ID Codes, some are used by *MacMoney*. All ID Code letters are changed to upper-case by the program. Each entry on your ID Codes List is comprised of its two-character abbreviation and the full description of the code. The description may not exceed the space in the box or a maximum of 25 characters.

ID Codes let you see your transactions in at least two ways, without requiring you to create too many categories. You can use ID Codes to find out who is spending the least for gas & oil, who is using your credit cards the most, or which area of your business is purchasing the majority of supplies. You can also monitor wedding, vacation, or reimbursable business expenses by assigning an ID code to each purchase. You can later run a report by ID Code to see how much was spent for that particular purpose.

Save each new code and it will be added in alphabetical order to your ID Codes List. You may use an ID Code that is not on your list, having them on the list helps at reporting time.

**Lists**

|                 |    |
|-----------------|----|
| Show Categories | ⌘G |
| Show Names      | ⌘N |
| Show ID Codes   | ⌘I |

|                |
|----------------|
| Add Categories |
| Add Names      |
| Add ID Codes   |

**Edit Categories**

|        |    |
|--------|----|
| Budget | ⌘B |
|--------|----|

The **Edit** option will edit any item visible in the active list window. Double-click on the item you want to edit (or click once to highlight an item and select the Edit (Categories/Names/ID Codes) option from the Lists Menu). The name after Edit on the Menu changes depending on which list is active.

When you edit any list, you will be shown a window similar to that used to add items to that list with the current information for the item you selected displayed in the appropriate boxes.

Make any necessary changes and click on the Save button or press the Enter key to save them. All standard Mac editing features can be used to change your original information. You may Delete any item, except categories that have already been used in a transaction or as the default category on the Names List.

**Lists**

|                 |    |
|-----------------|----|
| Show Categories | ⌘G |
| Show Names      | ⌘N |
| Show ID Codes   | ⌘I |

|                |
|----------------|
| Add Categories |
| Add Names      |
| Add ID Codes   |

**Edit Categories**

|        |    |
|--------|----|
| Budget | ⌘B |
|--------|----|

The **Budget** option provides the means to project how much you will earn or spend for a particular category, by month over your fiscal year. Budgets are totally optional. If you want to ignore them, fine. If you want to use them, you can create anything from a very simple to a very complex budget.

Only categories which have an X in the Budget box are reported when budgets are selected during report printing or graphing. You can change this selection by clicking on the

Budget box in the Category edit/entry window.

To select the category you want to budget, simply:

- Display the Categories List on the screen and make sure that it is the active window.
- Select the category you want to budget by clicking on it once.

**Note:** If you click twice on a category item, *MacMoney* thinks that you want to edit it and will display the Category edit/entry window. If you do this by mistake, just click on the Cancel button and start again.

If you didn't click on the Budget box when you created the category, edit the category and do so now. An X will be shown in the Budget box.

- Pull down the Lists Menu and select the Budget option.

You will see a window like this:

| Clothing  |                                     |                                     |                                     |
|-----------|-------------------------------------|-------------------------------------|-------------------------------------|
| Month     | Budget                              | Actual                              | Difference                          |
| January   | 150.00                              | 99.98                               | 50.02                               |
| February  | 150.00                              | 45.97                               | 104.03                              |
| March     | 200.00                              | 174.47                              | 25.53                               |
| April     | 150.00                              | 145.23                              | 4.77                                |
| May       | 150.00                              | 34.23                               | 115.77                              |
| June      | 150.00                              | 0.00                                | 150.00                              |
| July      | 150.00                              | 59.97                               | 90.03                               |
| August    | 150.00                              | 78.08                               | 71.92                               |
| September | 150.00                              | 33.38                               | 116.62                              |
| October   | 250.00                              | 237.11                              | 12.89                               |
| November  | 150.00                              | 0.00                                | 150.00                              |
| December  | 150.00                              | 0.00                                | 150.00                              |
| Total     | 1,950.00                            | 908.42                              | 1,041.58                            |
| January   | <input type="text" value="150.00"/> | <input type="button" value="Copy"/> | <input type="button" value="Save"/> |

If you followed the above instructions and the Budget option is still dimmed, remove any pending transaction from the screen by clicking on its Quit button. The Budget option will become available as soon as the Categories window has been made active and a category has been highlighted.

Only the amounts in the Budget column may be entered from the keyboard. The amounts in the Actual column are computed by *MacMoney*. These amounts are the total of all the transactions which have been entered for that category. To edit any amount in the Actual column, use an Adjustment transaction.

The Difference column amounts are computed by *MacMoney* as well. They show the difference between your budget and actual amounts for each month and the total difference for the fiscal year. Budgets are rounded to the nearest dollar.

To enter a budget amount, click in the desired month's box or use the Tab or Return key to move through the boxes. The amount box for the selected month will display a black outline, and the amount shown in the bottom-left of the window will change. If no amount has ever been entered for that month, the insertion bar will be in the box at the bottom of the window. If you have already entered an amount, the amount in the bottom box will be highlighted.

To change any amount that is highlighted, just start typing or press the Backspace key to blank the box.

If you want to copy the same amount from any month, repeated to the end of the fiscal year, or if you want to change the amount by a fixed percentage or amount, you won't have to tediously type it in. Just click on the Copy box. A window will appear asking whether you want to copy the same amount (Exact Duplication), add or subtract a set amount (Adding Amount Below), or multiply (+ or -) the last entered budget amount by some percentage (Changing by Percentage Below).

### Copying Budget Amounts

| Action   | Result  |
|--|---|
| Click in the box for the month whose amount you want to Copy   | The black outline will surround the budget amount for that month.   |
| Click in the circle next to Add Amount Below and enter the amount.<br><br>For example, to increase the budget by \$78 each month, enter 78. To decrease by \$45, place a minus sign before the amount (-45). Note that commas are not allowed when entering numbers. | The outlined month's amount will be duplicated for each month to the end of the fiscal year   |
| Click in the circle next to Changing by Percentage Below and enter the amount<br><br>For example, to increase the budget by 3.6 percent each month, enter 3.6. To decrease the budget by 14 percent each month, enter -14.   | The outlined month's amount will be multiplied by the entered amount and the results entered for each month to the end of the fiscal year |


**File Edit Transactions Lists Plan Reports Graphs**

*MacMoney* contains several very useful financial planning functions. Any of the items shown in each plan window can be quickly calculated. You may then change data and calculate the figures again for "what-if" information. You can print the results of any calculation, neatly titled, with just a few clicks of your mouse.

The simple-appearing financial planning windows provide many functions. *MacMoney* makes those complicated financial calculations look easy. A separate window is provided for each option of the Plan Menu. Each window clearly provides you with a series of calculations that usually require multiple menus and extra typing in other programs.

- Plan
- Loan Planning**
- Retirement Planning
- Future Value\Goal

The *MacMoney* Loan Planning option will help you examine all aspects of a loan proposal before you accept its conditions. If you are thinking about making a major purchase,

especially a home or vehicle, this option can save you time and money. We use the most common of the many loan formulas. If you have one of the more creative loans, consider our calculations a very close approximation.

Select the Loan Planning option from the Plan Menu and you will get a window like this:

### Loan Planning Entry

| Action   | Remarks  |
|--|--|
| Enter the amount you intend to borrow in the Loan Amount box | You may calculate a series of loan amounts by changing this one figure.                                    |
| Enter the length of the loan                                 | Make sure the proper unit of term (Months or Years), is selected.  |
| Enter the Annual Percentage Rate (APR).                      | There is sometimes more than one percentage rate listed on your loan documents, make sure you use the APR. |

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If you want to see what your monthly payment would be, make sure the circle is next to the word **Payment** is darkened, then click on the **Calculate** button. The monthly payment and the total interest you would pay over the life of the loan will be filled in.

Perhaps you are using the amount you feel you can afford and want **MacMoney** to tell you what interest rate you will have to obtain from a lender. In these circumstances, enter the payment amount and the other items in their proper boxes. Move the pointer to the circle next to the words, **Interest Rate**, and click. This tells **MacMoney** that you want to calculate the interest rate. Then click on the **Calculate** button.

If the interest rate you calculated in the above example is impossible to find, you might want to calculate how much you can afford to borrow, based on what monthly payment you can manage. Enter the maximum payment amount in the **Payment** box, make sure the **Interest Rate (APR)** and the **Term** of the loan are correct, and click in the circle next to the word **Loan Amount**. When you click on the **Calculate** button, the **Loan Amount** box will display the amount you can finance for the payment you entered.

### Balloon Payments

Balloon payments can be very useful to get you over a period of reduced cash flow, but also can create a severe demand on your cash in the future. Be sure to carefully consider all facets of loans with balloon payments and use **MacMoney** to study it in detail before you sign those loan papers. **Loan Planning** will help you:

- Calculate what the balloon payment will be at the end of a loan, if the loan is not fully amortized (i.e. paid completely at the end of **Term**).
- Based on a known balloon payment, you can calculate any other aspect of a loan .
- Calculate interest-only loans by placing the amount of the loan in the **Balloon Payment** and also in the **Loan Amount** box.

Enter all information in the appropriate boxes and click in the circle next to the item you want calculated. Click on the **Calculate** button and the result will be displayed.

Make sure you enter enough information for **MacMoney** to perform the calculations. If you don't, you'll get a message asking for more.

## Printing an Amortization Table

If you want to see the portion of each payment which goes toward the loan principal or the portion which goes toward interest, *MacMoney* will display or print a full (or summary) loan amortization schedule for you.

Click on the Print button. You'll be asked to enter the title of the loan, the source and loan number, the date of the first payment, and the date range for the payments you want shown on the table. These items are all optional, if you want some interim information, just ignore them.

The original settings for printing a loan will print a report for all periods of the loan amortization or a summary report. If you wish, you can print just one year's information for a long term loan. If you started a 4-year loan in January 1986, and you only want to print out the payments for the second year (perhaps the IRS has requested some information on your interest deductions for that year), enter 1/87 to 12/87 for the Range to Print.

To see only the loan information and the payment breakdown by year, click on the Summary button. To see the entire Schedule, including principal and interest for each monthly payment, and the loan information, click on the Schedule button. A sample printout appears in Appendix C.

*MacMoney* always asks if you want reports sent to the screen, the printer, or to a file. If you select printer, you'll be presented with the Macintosh standard print options window. Make your selections and click on OK.

---

### Plan

Loan Planning

**Retirement Planning**

Future Value\Goal

**Retirement Planning** is important to all of us, but as with preparing your will, it's easy to put off until too late. *MacMoney* makes it easy to make plans for your retirement, and

periodically check them to see what your present investments and the nation's inflation rate have done to your original assumptions.

Pull down the Plan Menu and select the Retirement option. A completed window might be:

| Retirement Planning    |                                   |               |              |
|------------------------|-----------------------------------|---------------|--------------|
| Present cash           | <input type="text" value="5000"/> | Starting Year | Save Monthly |
| Retirement income      | <input type="text" value="853"/>  | 1986          | 11.74        |
| adjustments (+/-)      | <input type="text"/>              | 1987          | 12.56        |
| Retirement expenses    | <input type="text" value="975"/>  | 1988          | 13.45        |
| adjustments (+/-)      | <input type="text"/>              | 1989          | 14.44        |
| Avg rate of return (%) | <input type="text" value="9.25"/> | 1990          | 15.53        |
| Inflation rate (%)     | <input type="text" value="5"/>    | 1991          | 16.75        |
| Retirement year        | <input type="text" value="2010"/> | 1992          | 18.11        |
| Yrs income required    | <input type="text" value="20"/>   | 1993          | 19.64        |
|                        |                                   | 1994          | 21.37        |
|                        |                                   | 1995          | 23.33        |
|                        |                                   | 1996          | 25.59        |
|                        |                                   | 1997          | 28.21        |

Use capital  
 Use income only

Estimate amounts for:

- Your present cash-on-hand
- What you believe your monthly retirement income will be
- Your monthly retirement expenses
- The average rate of return you think your present cash can earn
- The average rate of inflation over the years until retirement
- How long you think you'll be in retirement.

Enter all these figures into the corresponding boxes on the window, along with the year in which you plan to retire. Leave the two adjustment boxes blank until later.

*MacMoney* will calculate your retirement prospects in two ways. You can use up your capital to pay your retirement expenses, or keep it intact and live off the interest income only. Whichever you choose, click in the appropriate circle at the bottom right-hand portion of the window, and click on the Calculate button. A savings schedule based on your estimates will be displayed. *MacMoney* will either show what amount you will have to save monthly (in addition to your interest earnings), depending upon the year you start saving, or display a message indicating that your present savings are sufficient.

You can make "What-if" calculations based on your original assumptions regarding retirement income or expenses by filling in either or both of the Adjustment boxes. You can see how changes will affect your retirement program without erasing any of your original figures.

## Printing a Retirement Plan

When you have completed the original calculation and your results are displayed in the window, click on the Print button. If you have sufficient savings, this report will not be printed since it would be meaningless.

### Printing a Retirement Plan Entry

| Action                        | Remarks   |
|-------------------------------|---|
| Enter the name of the retiree | This name will be used in the report heading.                                     |
| Click on the Print button     | You will be asked whether to send the report to the screen, a printer, or a file. |
| Click on your selection       | The report will be displayed (or you will be asked to name the file).             |

#### Plan

Loan Planning  
Retirement Planning  
Future Value\Goal

The **Future Value/Goal** option in the Plan Menu lets you study the effects of interest or inflation on your investments. You can see how much an investment will earn in dollars at a given rate of return and inflation, and how much buying power that gives you in today's dollars. You can also see how much you'll have to save in order to reach a future goal.

Pull down the Plan Menu and select the Future Value/Goal option to show a window like:

| Future Value/Goal   |         | Starting Year | Save Monthly |
|---|---------|---------------|--------------|
| <input type="radio"/> Present Amount                              | 3600    | 1986          | 57.04        |
| <input type="radio"/> Time  | 8       | 1987          | 69.47        |
| <input type="radio"/> Interest rate %                             | 11.25   | 1988          | 86.30        |
| <input type="radio"/> Inflation rate %                            | 5.33    | 1989          | 110.15       |
| <input checked="" type="radio"/> Future amount or<br>Buying power | 8817.53 | 1990          | 146.30       |
|   | 5774.03 | 1991          | 207.06       |
|   |         | 1992          | 329.33       |
|   |         | 1993          | 697.67       |

Calculate

If you want to calculate the future amount after investing your current cash:

### Future Value/Goal Entry

| Action   | Remarks   |
|--|---|
| Enter the amount of your investment in the <b>Present Amount</b> box       | This will be the base amount for calculations   |
| Enter the Time for which you will invest                                   | This time may be in months or years, depending on the button selected                         |
| Enter the Interest Rate  | This is your average interest rate over the Time of your investment                           |
| Enter the Inflation Rate   | This is the estimated inflation rate over the Time of your investment                         |
| Click in the circle next to the item you want to calculate (Future Amount) | Future Value/Goal will calculate any of the items on the window, depending on your selections |
| Click on the Calculate   | The Future Amount, Buying Power, and the equivalent monthly savings will be displayed         |

**Note:** The two columns on the right of the window represent the equivalent amount that you would need to save monthly, starting with zero dollars, in order to achieve the future amount and buying power based on your entries in the boxes.

The *MacMoney* display of monthly savings changes depending upon the year in which you will start saving. There will be up to twelve starting years calculated.

If you fail to enter enough information for *MacMoney* to calculate a solution you'll get a message telling you to enter more.

To print out your calculations for Future Value/Goal, pull down the File Menu and select the Print Window option or press the Command and P keys at the same time. (See Print Window, earlier in this section.)

The *MacMoney* Reports Menu provides a full selection of reports. There are both standard reports, available with a couple of clicks, and customized reports which let you choose just the items you wish to see in your special report. *MacMoney* supports ImageWriter (or equivalent printers) and the LaserWriter. We recommend a reduction of 84% when printing reports with a LaserWriter.

No matter how complete the reports provided by a program, there will come a time when you want to see your information presented another way. *MacMoney* recognizes this and provides customized reports where you can produce your own list, balance sheet and transactions reports, from a wide range of options.

When you get a report set up just right, you can save your selections and retrieve them whenever required. All reports may be sent to the screen, the printer, or to a file. See Appendix F for information regarding use of the text file to transfer data to other programs.

## Standard Reports

The first seven report options on the menu are the standard reports. The data for inclusion in all standard reports has been selected for you. When you select any one of the first seven options, the only decision you have to make is whether you want to see the report on the screen, printer or saved to a file.

If you decide you want to quit and start over, just click on the Cancel button. To see the report, click on the Report button. What could be easier? To clear a report from the screen click on the go away box at the upper left corner.

Don't forget, samples of all reports may be found in Appendix C. Here are brief descriptions of each standard report:

| Reports                     |
|-----------------------------|
| <b>Income &amp; Expense</b> |
| Personal Balance Sheet      |
| This Month's Activity       |
| Bill Payment Summary        |
| Category List               |
| Name List                   |
| ID Code List                |
| Custom List                 |
| Custom Financial Report     |
| Custom Transaction Activity |
| Preprinted Checks           |

The **Income & Expense** Report summarizes your income and expenses for the current month, along with your year-to-date totals. It also provides you with your Net Income.

---

**Reports****Income & Expense****Personal Balance Sheet****This Month's Activity****Bill Payment Summary**

Category List

Name List

ID Code List

Custom List

Custom Financial Report

Custom Transaction Activity

Preprinted Checks

The **Personal Balance Sheet** summarizes your assets, including all bank accounts and cash accounts, along with your liabilities, including Credit Cards.

**Reports****Income & Expense****Personal Balance Sheet****This Month's Activity****Bill Payment Summary**

Category List

Name List

ID Code List

Custom List

Custom Financial Report

Custom Transaction Activity

Preprinted Checks

**This Month's Activity** provides a summary of the transactions in the current month. If you want to see a summary of selected transactions, use the Custom Transaction Activity report option.

R  
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---

**Reports**

**Income & Expense**  
**Personal Balance Sheet**  
**This Month's Activity**

**Bill Payment Summary**

**Category List**  
**Name List**  
**ID Code List**

**Custom List**  
**Custom Financial Report**  
**Custom Transaction Activity**

**Preprinted Checks**

The **Bill Payment Summary** provides a one line summary of each automatic transaction you have set up. It will show in which months of your fiscal year you will be reminded of the due date for these transactions. Review your automatic transactions using this report to make sure they are current.

---

**Reports**

**Income & Expense**  
**Personal Balance Sheet**  
**This Month's Activity**  
**Bill Payment Summary**

**Category List**

**Name List**  
**ID Code List**

**Custom List**  
**Custom Financial Report**  
**Custom Transaction Activity**

**Preprinted Checks**

The **Category List** option provides a complete list of all your categories. It shows the category name, type, starting and current balances, and the tax and budget status.

**Reports**

|   |
|---|
| <b>Income &amp; Expense</b><br><b>Personal Balance Sheet</b><br><b>This Month's Activity</b><br><b>Bill Payment Summary</b> |
| <hr/> <b>Category List</b>  |
| <b>Name List</b>  |
| <b>ID Code List</b>   |
| <hr/> <b>Custom List</b><br><b>Custom Financial Report</b><br><b>Custom Transaction Activity</b>                            |
| <hr/> <b>Preprinted Checks</b>  |

The **Names List** provides a listing of all the names you have entered and saved on your Names List. It will show the names, addresses, and default categories you have entered.

**Reports**

|   |
|---|
| <b>Income &amp; Expense</b><br><b>Personal Balance Sheet</b><br><b>This Month's Activity</b><br><b>Bill Payment Summary</b> |
| <hr/> <b>Category List</b><br><b>Name List</b>  |
| <b>ID Code List</b>   |
| <hr/> <b>Custom List</b><br><b>Custom Financial Report</b><br><b>Custom Transaction Activity</b>                            |
| <hr/> <b>Preprinted Checks</b>  |

The **ID Code List** provides a listing of all your ID Codes, showing both the code and the complete description corresponding to it.

**Custom Reports**

The next three options on the Reports Menu are for the various custom reports. Custom reports are easy to use, especially since you can try different selections until you achieve just the report you want. At any time you can review the results of your selections on the screen and save the selections for any report you intend to use frequently. To save a set of report selections, just click on the Save button and give the selections a name. To use a previously saved set or see the display of all saved sets, click on the Restore button.

## Reports

Income & Expense  
Personal Balance Sheet  
This Month's Activity  
Bill Payment Summary

Category List  
Name List  
ID Code List

**Custom List**  
Custom Financial Report  
Custom Transaction Activity

Preprinted Checks

The **Custom List** option is used to create a report containing just certain types of categories or categories that have a tax consequence or budget assigned to them. You can print a Names List or ID Codes List from this option, but there is no difference between the standard and custom versions.

Pull down the Reports Menu and select the Custom List option. The following window will appear:

### Custom List

|  |  |  |
|--|--|--|
| <b>List Type</b><br><input checked="" type="radio"/> Categories<br><input type="radio"/> Names<br><input type="radio"/> ID Codes | <b>Category Type</b><br><input checked="" type="checkbox"/> Bank Account<br><input checked="" type="checkbox"/> Credit Card<br><input checked="" type="checkbox"/> Cash<br><input checked="" type="checkbox"/> Other Asset<br><input checked="" type="checkbox"/> Other Liability<br><input checked="" type="checkbox"/> Income<br><input checked="" type="checkbox"/> Expense | <input type="checkbox"/> Tax Category :<br><input type="radio"/> Yes<br><input type="radio"/> No<br><br><input type="checkbox"/> Budget :<br><input type="radio"/> Yes<br><input type="radio"/> No |
|--|--|--|

To:  Screen    Printer    File

### Custom List Selection

| Action   | Remarks  |
|--|--|
| Click in the appropriate circle to select the type of list you want included<br><br>(continued on next page) | Categories, Names or ID Codes Lists are available from this option, but the Category List is primarily used. |

## Custom List Selection (continued)

| Action  | Remarks   |
|---|---|
| Click in the box next to the type of Category List item to be included        | Click on the All button to reverse all type selections, any box to change it. An "X" indicates that the item is selected.                 |
| Click in the Tax and/or Budget box to select data by either of these criteria | You may choose to have a report showing either all items of the type(s) selected, with/without tax consequence and with/without a budget. |
| Click on the Printer or File button to change the default selection           | Unless you choose another option, all reports are displayed on the screen. You may choose to send any report to the printer or to a file. |

**Note:** In all custom report selection windows, some selection criteria may be dimmed (gray type). This means that they are not available with the current selections, following standard Macintosh practice. As you change your selections, the available items will change accordingly.

### Reports

Income & Expense  
 Personal Balance Sheet  
 This Month's Activity  
 Bill Payment Summary

Category List  
 Name List  
 ID Code List

Custom List  
**Custom Financial Report**  
 Custom Transaction Activity

Preprinted Checks

The **Custom Financial Report** option presents the selection window used to customize an Income Statement or Balance Sheet. If you select this option from the Reports Menu, you will see the selection window shown on the

## Custom Financial Report

| Financial Report   | Period  | Year  | Budget/Actual  |
|--|---|---|--|
| <input checked="" type="radio"/> Income Statement<br><input type="radio"/> Balance Sheet | <input checked="" type="radio"/> Year-To-Date<br><input type="radio"/> One Month: <input type="text" value="JUN"/><br><input type="radio"/> One Quarter: <input type="text" value="1"/><br><input type="radio"/> All Quarters<br><input type="radio"/> Monthly Values | <input checked="" type="radio"/> This Year<br><input type="radio"/> Previous Year<br><input type="radio"/> Comparison | <input type="radio"/> Budgeted Values<br><input checked="" type="radio"/> Actual Values<br><input type="radio"/> Budget vs. Actual |
| <input checked="" type="radio"/> All<br><input type="radio"/> Non-Zero Only              |   |   |  |
| <input type="button" value="Save"/> these selections                                     |   | <input type="button" value="Restore"/> previous selections  |  |
| To: <input checked="" type="radio"/> Screen  |   | <input type="radio"/> Printer   | <input type="radio"/> File   |
|  |   | <input type="button" value="Cancel"/>   | <input type="button" value="Report"/>  |

### Custom Financial Report Selection

| Action  | Remarks  |
|---|--|
| Click on the appropriate button for report type                     | Income Statement is the default report. Switch to a Balance Sheet by clicking in the circle next to it.  |
| Click on the period you want the report to cover.                   | You can choose Year-to-Date, a Month, a Quarter, All Quarters, or Monthly Values. Change the Quarter or the Month by clicking on the adjacent button |
| Click on the year to be included in the report                      | You can choose This Year, Previous Year, or a comparison between the two years   |
| Click on the Budget/Actual type for this report                     | You can choose Budgeted Values, Actual Values, or Budget vs. Actual Values   |
| Click on the Printer or File button to change the default selection | Unless you choose another option, all reports are displayed on the screen. You may choose to send any report to the printer or to a file             |

The Save button is used to save the selections for any custom report that you expect to use repeatedly. The Restore button is used to display your list of saved reports, from which you can choose a report to run again, without having to re-enter all your selections.

## Reports

Income & Expense  
Personal Balance Sheet  
This Month's Activity  
Bill Payment Summary

Category List  
Name List  
ID Code List

Custom List  
Custom Financial Report  
**Custom Transaction Activity**

Preprinted Checks

The Custom Transaction Activity option presents two selection windows used to customize a wide variety of Transaction Activity reports. Some reports may have to be printed in the wide format, lengthwise on a page, depending on the selections you make. If you select this option, a window similar to the following one will be displayed:

**Custom Transaction Activity**  
Source Category Selection

Category Type

Bank Account  
 Credit Card  
 Cash

Other Asset  
 Other Liability  
 Income  
 Expense

All Transactions

Category Selection

All  
 Specific Category:

|   |              |   |
|---|--------------|---|
| <input checked="" type="radio"/> Personal Checkbook | Bank Account | ↑ |
| <input type="radio"/> Savings Account               | Bank Account |   |

↓

Cancel OK

The following pages will explain the selection choices.

## Custom Transaction Activity Report Selection I (Source Category Selection)

| Action  | Remarks  |
|---|--|
| Click on the Category Type you wish, if you don't want to see All Transactions                  | You can choose from seven types of categories to be included in your report; Bank Account, Credit Card, Cash, Other Asset, Other Liability, Income, or Expense.  |
| Click on Specific Category, if you don't want to have All categories of the type selected shown | The All selection shows all transaction made from categories of the type selected. If you choose Specific Category, you can select one or more of the categories of that type by clicking on the desired name(s) in the scroll window. |
| Click on OK   | When you are through with your selections from this window, clicking on OK will bring up the next selection window.  |

R  
E  
F  
E  
R  
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N  
C  
E

The above selections relate to the Source category. For example, if you want to see just checks you have written, your checking Bank Account is the correct Source category. In the next selection window you will be afforded the opportunity to choose the Destination category to which the checks were assigned when written. Click on OK to move to the second selection window.

All selections will return to the default settings when you return to this window. Click on the Save button in the second selection window to save your current selections for future use.

## Bank Account: Personal Checkbook

### Sort Sequence

- Entry Order  
 Date Order

### Selection Range

- Date Range:                    to  
 Check Range:                    to

### Item Selection

- Memo:  
 Amount:  
 Name:            Selected: 2  
 Category:  
 ID Code: JS

### Type

- Checks  
 Deposits  
 Withdrawals  
 Service Charges  
 Adjustments

- Reconciliation:  
 Cleared  
 Not Cleared

### Show List:

- Name  
 Category  
 ID Code

- Tax Category:  
 Yes  
 No  
 Print Status:  
 Printed  
 Not Printed

- American Oil Co.
- Jones' General Store
- Last Intercommunity Bank
- New Home Mortgage Co.
- Southwest Gas Co.
- Southwestern Electric Co.
- Southwestern Phone Co.
- Southwestern Water Co.
- SSL Credit Union

these selections

previous selections

To:  Screen    Printer    File

## Custom Transaction Activity Report Selection II

| Action  | Remarks   |
|---|---|
| Click in the Date Order circle if you don't want transactions shown in their order of entry<br><br>(continued on next page) | Entry order is the exact order in which you entered each transaction. Date order is by the date entered when you saved the transaction. |

The other entries are all optional. If you don't care about a certain report option, ignore it. You can either include or exclude transactions with selected characteristics by selecting all the items you want are chosen (or making sure the items you don't want are not chosen). The selections dimmed in this window depend on all prior selections.

## Custom Transaction Activity Report Selection II

(continued)

R  
E  
F  
E  
R  
E  
N  
C  
E

| Action  | Remarks   |
|---|---|
| To select a Date or Check number range, click in the appropriate check box                                      | If you select either range, a pair of boxes will appear for you to fill in the starting and ending values. To pick one date or check, enter the same value for both start and end. You may use both date and check ranges, if you wish. Dates are entered in the form MM/DD/YY. |
| To choose your Item Selections, click in the appropriate check box(s), or click in one of the Show List circles | You can use any combination of the items shown. Clicking on the Show Lists will display all of the available items for that list. Click on the item(s) to include in your report, non-marked items are excluded.  |
| To choose the Type, click in one or more of the Type check boxes  | The available types will change, depending on the category selection you made on the first window. Selecting All will reverse the check box entries, clicking in a box will reverse that item again.  |
| Click on Reconciliation to include/exclude reconciled checks  | This selection will only be active if you have selected categories where you expect check-type transactions   |
| Click on Tax Category to include/exclude transactions with a tax consequence                                    | The selection will only be active if you have selected categories that you can tag for tax consequence in <b>MacMoney</b> .   |
| Click on Print Status to include/exclude transactions for which checks have been printed by <i>MacMoney</i>     | This selection will only be active if you have selected categories where you expect check-type transactions. It will have no meaning unless you use <b>MacMoney</b> to print your checks.   |
| Click on the Printer or File button to change the default selection   | Unless you choose another option, all reports are displayed on the screen. You may choose to send any report to the printer or to a file.   |

(continued on next page)

## Custom Transaction Activity Report Selection II

(continued)

| Action                     | Remarks  |
|----------------------------|--|
| Click on the Report button | The report will be displayed on the screen, printed, or saved in a file (you'll be asked to name the file), depending on prior selections. |

**Note:** If you use Print Status to distinguish checks printed by *MacMoney* from checks you've written from your checkbook, always print checks for any unpaid transactions before running this report.

The Save button is used to save the selections for any custom report that you expect to use repeatedly. The Restore button is used to display your list of saved reports, from which you can choose a report to run again, without having to reenter all your selections.

### Outstanding Checks Report

As an example of how you use Custom Transaction Activity Reports, we will create a report showing all outstanding checks. This is a very common need in a financial program and requires a custom report.

### Outstanding Checks Report Selection

| Action  | Remarks  |
|---|--|
| Pull down the Reports Menu and select the Custom Transaction Activity option.         | This will display the first Custom Transaction Activity selection window (Source Category Selection).  |
| Click on the Category Type, Bank Account and All as the Category Selection            | This will set up all transactions for all bank accounts to be included in your custom report. (You might want to report one bank account at a time.) |
| Click on OK   | This will display the second selection window.   |
| Select Checks as the Type by clicking on All to clear all Types, then click on Checks | This will select only check transactions to appear in the report.  |
| (continued on next page)  |  |

## Outstanding Checks Report Selection

(continued)

| Action  | Remarks  |
|---|--|
| Click on the Reconciliation check box. Click on Not Cleared         | This will select only checks that have not been reconciled.  |
| Click on Save if you want to save these selections for reuse later  | You can select a name and later Restore the selections to print the same report again.   |
| Click on the Printer or File button to change the default selection | Unless you choose another option, all reports are displayed on the screen. You may choose to send any report to the printer or to a file.  |
| Click on the Report button  | The report will be displayed on the screen, printed, or saved in a file (you'll be asked to name the file), depending on prior selections. |

R  
E  
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R  
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E

### Reports

**Income & Expense**  
**Personal Balance Sheet**  
**This Month's Activity**  
**Bill Payment Summary**

**Category List**  
**Name List**  
**ID Code List**

**Custom List**  
**Custom Financial Report**  
**Custom Transaction Activity**

**Preprinted Checks**

**Preprinted Checks** can print checks for you on preprinted check forms. Addresses from your Names List may be printed on each check, if you wish. Banks require you to use checks which have magnetically encoded strips for processing. Many, but not all, banks require you to use checks with check numbers already printed on them. These checks have their numbers encoded on the magnetic strip along with other information. The bank's computer reads the check numbers off this strip and reports them on your bank statement. For preprinted checks, please refer to the ordering information in Appendix C.

**Note:** You will **not** be able to print checks with the LaserWriter.

## Check Selection

| Action   | Remarks   |
|--|---|
| Click on Preprinted Checks from the Reports Menu | This will bring up a window to select the bank account from which to print checks.  |
| Select the correct bank and click on Open        | The check register for the account will be displayed.   |
| Click once next to each check you want to print  | Each check you click on will be added to the check printing list. Click again next to any check if you change your mind. Select up to fifty checks to be printed. |

**WARNING:** *MacMoney* will reprint checks if something happens to your preprinted (prenumbered) checks, but you must be careful not to confuse your check numbers. *MacMoney* will remember all the transactions you have entered, but not yet printed, and will correctly change any duplicate check numbers when you later print these checks.

You can reprint any check if required. Click next to any check you want reprinted the next time you print checks. *MacMoney* will automatically change the check number entered in the transaction to be the same as the preprinted check number on the **reprinted** check.

Boxes at the bottom of each check register let you move forward or backward one gulp at a time. To find a specific check, click on the Search button, then enter the starting date for the search and the Name on the check.

Select all checks you want printed and click on the Print button. A window like this will be displayed:

**Check Printing**

**Print existing check number**

**Use preprinted check number starting at:**

**Print addresses**

You can indicate various options for printing checks. For example:

### Check Printing Selection

| Action  | Remarks   |
|---|---|
| Enter the starting check number   | For checks with printed numbers. For checks with no printed check numbers, you would choose to have <i>MacMoney</i> print using the existing check numbers from your transaction entry. |
| Click on the check box next to Print Addresses if you want to print addresses on the checks | You can have up to 100 names and addresses on your Names List, which can be printed on your checks.   |
| Click on the Test button to print test checks   | You can print test checks to make sure your check forms are properly aligned in the printer. At the present time you are unable to use the LaserWriter for check printing.              |

**Note:** If you use up one or more of your prenumbered checks during loading or testing, enter the correct starting number in the appropriate box before printing your checks. The print check register has a column to indicate which checks have previously been printed.

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⌘ File Edit Transactions Lists Plan Reports **Graphs**

*MacMoney* has a complete selection of graphs available for your use. Some graphs are standard, these graphs you can choose and display with just a few clicks of the mouse. A choice of custom graphs can be selected and modified to display the exact information you want. To print a graph, use the Print Window option in the File Menu. See the remarks on LaserWriter printing earlier in the Reference section under File Menu.

## Standard Graphs

The first four options on the Graphs Menu are the standard graphs. To see any of these graphs, pull down the Graphs Menu, select the one you want, and click on the Graph button to display it. To clear a graph from the screen, click in the close box in the upper left-hand corner of the window. Here is a description of each standard graph:

### Graphs

#### Net Worth

Budget vs. Actual  
Major Expenses  
Cash Flow

Custom Line Graph  
Custom Bar Graph  
Custom Pie Chart

Trend Line

The **Net Worth** graph (line graph with trend line) shows your assets compared to your liabilities (i.e. how much you own vs how much you owe). The trend line shows whether your financial picture is improving throughout the year. In this standard graph, the trend line may not be removed.

### Graphs

#### Net Worth

Budget vs. Actual  
Major Expenses  
Cash Flow

Custom Line Graph  
Custom Bar Graph  
Custom Pie Chart

Trend Line

The **Budget vs. Actual** (bar graph) compares the total of your budgeted amounts with your actual amounts by month. If you don't use the budget features, this graph will not be of much interest, but if you do, it will show you how accurate your estimates and projections were.

### Graphs

#### Net Worth

Budget vs. Actual  
Major Expenses  
Cash Flow

Custom Line Graph  
Custom Bar Graph  
Custom Pie Chart

Trend Line

The **Major Expenses** graph (pie chart) displays your eleven largest expenses. It shows how these expenses relate to the total of all other expense categories, which are shown as the twelfth segment.

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R  
E  
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C  
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## Graphs

Net Worth  
Budget vs. Actual  
Major Expenses  
Cash Flow

Custom Line Graph  
Custom Bar Graph  
Custom Pie Chart

Trend Line

The **Cash Flow** graph (line graph with trend line) shows your monthly cash flow (income vs. expenses). The trend line shows the average change of your cash flow over the fiscal year. Examining your cash flow will help you determine if you are spending more than you should.

## Custom Graphs

If the standard graphs don't display the information you need, custom graphs are available. These graphs are similar to custom reports; you can tell *MacMoney* to graph just the information you want to have displayed. Pull down the Graphs Menu and choose any of the custom graph options. A selection window for that particular graph type will be displayed. Make your selections and click on the Graph button to display the graph.

**Note:** In all custom graph selection windows, bank accounts and cash accounts are treated as assets; credit cards are liabilities.

*MacMoney* Graphs follow Macintosh window rules. We have arranged the windows so that while a graph is displayed, you can bring the selection window to the front by clicking anywhere on its exposed edge. The same holds true for bringing the graph forward when the selection window is displayed. You can quickly switch back and forth between the graph and the selection window and look at a graph, make selection changes, and instantly see how the graph picture is changed.

---

## Graphs

Net Worth  
Budget vs. Actual  
Major Expenses  
Cash Flow

Custom Line Graph  
Custom Bar Graph  
Custom Pie Chart

Trend Line

The **Custom Line Graph** option helps you create line graphs that display the specific information you would like to see.

Pull down the Graphs Menu and select the Custom Line Graphs option and *MacMoney* will display the following selection window.

## Graph Selection -- Line

### Category Type

- Asset  
 Liability  
 Income  
 Expense

### Category Selection

- All  
 Specific Category:  
 Include    Exclude

Selected: 3

- |                      |         |
|----------------------|---------|
| • Entertainment      | Expense |
| • Food               | Expense |
| • gifts              | Expense |
| Household Expenses   | Expense |
| Insurance Expense    | Expense |
| Medical/Dental Ex... | Expense |
| Mortgage Interest... | Expense |

### Graph Type



### Category Usage

- Combine any  
 Compare 1-3

### Year

- This Year  
 Previous Year  
 Comparison

### Budget/Actual

- Budgeted Values  
 Actual Values  
 Budget vs. Actual

these selections

previous selections

## Custom Line Graph Selection

| Action  | Remarks  |
|---|--|
| Choose the Category Type  | You can choose from Asset, Liability, Income or Expense categories.  |
| Click in the Specific Category box if you don't want to graph All categories    | This will bring up the list of all available categories of the selected type in the scroll window.   |
| Click on the category(s) you want included in or excluded from the graph        | A counter will show the number of categories selected. Click again to cancel any selected category.  |
| Click on Combine any or Compare 1-3 (if they are not dimmed)                    | If you are graphing selected categories, these two selections will be available. You can compare any two or three categories of the same type. |
| Click on the Year that you want to graph  | You can choose This Year, Previous Year, or Comparison. Comparison will take the category figures for the current and previous year.           |
| Click on the Budget/Actual type that you want to graph (continued on next page) | You can choose Budgeted Values, Actual Values, or Budget vs. Actual  |

REFERENCES

## Custom Line Graph Selection

(continued)

| Action   | Remarks   |
|--|---|
| Click on Save if you want to save these selections for reuse later | You can select a name and later Restore the selections to print the same graph again.                         |
| Click on Graph or Cancel   | You can display a graph based on your selections or cancel the process by clicking on the appropriate button. |

In all custom selection windows, you will see items dim or become available based on your exact selections. The icon (the little picture under Graph Type) changes depending on your selections and is a visual representation of the type of graph you will create. A Trend Line may be superimposed (or removed) from any Custom Line or Custom Bar Graph.

### Graphs

Net Worth  
Budget vs. Actual  
Major Expenses  
Cash Flow

Custom Line Graph  
**Custom Bar Graph**  
Custom Pie Chart

Trend Line

The **Custom Bar Graph** option will provide the selection options to show your information in a bar graph format. *MacMoney* will display the following window:

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R  
E  
N  
C  
E

### Graph Selection -- Bar

**Category Type**

Asset

Liability

Income

Expense

**Category Selection**

American Oil Co.      Credit Card

• Car Loan              Liability

• House Mortgage      Liability

Jones' General Sto...    Credit Card

Visa Carte                Credit Card

Selected: 2

**Graph Type**



**Category Usage**

Combine any

Compare 1-3

**Year**

This Year

Previous Year

Comparison

**Budget/Actual**

Budgeted Values

Actual Values

Budget vs. Actual

Save these selections
Restore previous selections

Cancel
Graph

### Custom Bar Graph Selection

| Action  | Remarks  |
|---|--|
| Choose the Category Type  | You can choose from Asset, Liability, Income or Expense categories.  |
| Click in the Specific Category box if you don't want to graph All categories    | This will bring up the list of all available categories in the scroll box.   |
| Click on the category(s) you want included in or excluded from the graph        | A counter will show the number of categories selected. Click again to cancel an selected category.   |
| Click on Combine any or Compare 1-3 (if they are not dimmed)                    | If you are graphing selected categories, these two selections will be available. You can compare any two or three categories of the same type. |
| Click on the Year that you want to graph  | You can choose This Year, Previous Year, or Comparison. Comparison will take the category figures for the current and previous year.           |
| Click on the Budget/Actual type that you want to graph (continued on next page) | You can choose Budgeted Values, Actual Values, or Budget vs. Actual.   |

## Custom Bar Graph Selection (continued)

| Action   | Remarks   |
|--|---|
| Click on Save if you want to save these selections for reuse later | You can select a name and later Restore the selections to print the same graph again.                         |
| Click on Graph or Cancel   | You can display a graph based on your selections or cancel the process by clicking on the appropriate button. |

**Note:** The icon (the little picture under Graph Type) changes depending on your selections and is a visual representation of the type of graph you will create.

### Graphs

Net Worth  
Budget vs. Actual  
Major Expenses  
Cash Flow

Custom Line Graph  
Custom Bar Graph  
Custom Pie Chart

Trend Line

The **Custom Pie Chart** option provides an attractive display of information and *MacMoney* pie charts are a pleasure to use. Pie charts look best when there are not cut into too many slices, so we have limited them to a maximum of 12 slices. This conveniently will show monthly values for your fiscal year. When you select the Pie Chart option from the Graphs Menu, a selection window like this will appear:

### Graph Selection -- Pie

**Category Type**

Asset  
 Liability  
 Income  
 Expense

**Category Selection**

- All
- Specific Category:
- Include  Exclude

Selected: 3

|  |   |
|--|---|
| <ul style="list-style-type: none"> <li><input type="radio"/> Cash Account</li> <li><input type="radio"/> Computer Equipment</li> <li><input type="radio"/> House</li> <li><input type="radio"/> Personal Checkbook</li> <li><input type="radio"/> Savings Account</li> <li><input type="radio"/> Vehicles</li> </ul> | <ul style="list-style-type: none"> <li><input type="radio"/> Cash</li> <li><input type="radio"/> Asset</li> <li><input type="radio"/> Asset</li> <li><input type="radio"/> Bank Account</li> <li><input type="radio"/> Bank Account</li> <li><input type="radio"/> Asset</li> </ul> |
|--|---|

**Graph Type**



1 to 12 Categories

**Period**

Year-To-Date  
 One Month:   
 One Quarter:   
 All Quarters  
 Monthly Values

**Year**

This Year  
 Previous Year

**Budget/Actual**

Budgeted Values  
 Actual Values

these selections       previous selections

**Note:** If you select All categories, or more than 11 Specific Categories, the pie chart will show a slice for each of the largest eleven categories, and the twelfth slice will show the combined total of the remaining categories selected.

### Custom Pie Chart Selection

| Action   | Remarks  |
|--|--|
| Choose the Category Type   | You can choose from Asset, Liability, Income or Expense categories.  |
| Click in the Specific Category box if you don't want to graph All categories | This will bring up the list of all available categories in the scroll box.   |
| Click on the category(s) you want included in or excluded from the graph     | A counter will show the number of categories selected. Click again to cancel any selected category.  |
| Click on the Period that you want the Pie Chart to represent                 | You can choose Year-To-Date, One Month, One Quarter, All Quarters, or Monthly Values. You can change the Month or Quarter by clicking in the adjacent box. |
| Click on the Year that you want to graph                                     | You can choose This Year or Previous Year.   |
| Click on the Budget/Actual type that you want to graph                       | You can choose Budgeted Values or Actual Values.   |
| Click on Save if you want to save these selections for reuse later           | You can select a name and later Restore the selections to print the same graph again.  |
| Click on Graph or Cancel   | You can display a graph based on your selections or cancel the process by clicking on the appropriate button.  |

**Note:** If you select All Quarters, the pie will be in four slices and each will show the total quarterly amounts for the categories you selected to be included in, or the amounts for all categories not excluded from, the chart. If you select monthly values, 12 slices will be displayed, one for each month. The icon will change depending on your selections.

R  
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## Graphs

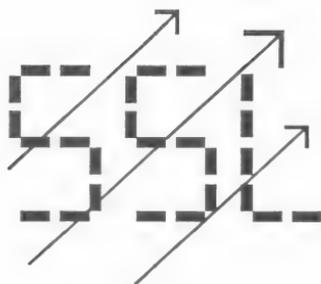
Net Worth  
Budget vs. Actual  
Major Expenses  
Cash Flow

Custom Line Graph  
Custom Bar Graph  
Custom Pie Chart

Trend Line

If **Trend Line** is selected from the Graphs Menu, a trend line will be added to any Custom Line graph or Custom Bar graph you display (a check mark next to the menu option indicates that it is selected). If you want to remove the trend line from a graph, select the Trend Line option a second time. A trend line represents a linear regression line of the historical activity for the selected graph categories and is used to show the trend of your finances over the period entered, and the probable course they will take during the rest of the year,

assuming the same level of income and expense activity.



## 5. PRACTICAL EXAMPLES

By examining this User's Guide, you can clearly see just how *MacMoney* operates. What is not always clear is just how you use this information to accomplish a particular task. How would you enter a coin collection, for example? Look at the Home/Business Inventory example below. In this section of the guide, we will give you a comprehensive selection of concrete examples that will make your decisions as easy as *MacMoney* itself.

We will provide an example of each type of transaction (both single and multiple types), followed by a table of uses including a suggested category type. Please see Appendix A for suggested personal, business, or tax categories.

*MacMoney* is extremely versatile. The examples in the User's Guide provide suggestions to help you get started, but still represent only a portion of the tasks that *MacMoney* will do. As we will show in the example for tracking business expenses (under Business Use, later in this section), there is more than one way to accomplish many of your tasks. Experiment on your own and you'll be pleasantly surprised how close *MacMoney* can come to doing it your way.

For your convenience in finding the information you need, we will split our examples into two parts, Personal Use and Business Use.

### PERSONAL USE

*MacMoney* is set up so that you can use just the features you want. Some people want to keep a simple record of major expenditures, print out a few checks, and perhaps take a look at an occasional graph; all without becoming an expert bookkeeper. You have seen that *MacMoney* will easily do this. Other users want to keep detailed financial records, including stocks and bond transactions, valuable collections, or other more involved financial activities. We will show you some examples; once you are familiar with these transactions you can apply the same principles to any situation.

#### Single Transactions

Single transactions are very simple to enter in *MacMoney*, but sometimes, it is not clear exactly what category type should be used. Except for the convenience of not having to write or type in all information, faultless mathematics, and ID Codes (for gathering multiple categories under one code, or sub-classifying a single category under several ID Codes), entering transactions is very similar to the familiar action of writing a check. Some common examples are:

## Single Transaction Examples

| <u>Activity</u>   | <u>Category</u>      | <u>Tax</u> |
|---|----------------------|------------|
| • Child care  | Expense              | Yes        |
| • Credit Card payment   | Credit Card          | No         |
| • Debit Cards   | Bank Account         | No         |
| • Electronic transactions   | Bank Account         | No         |
| • Estimated taxes   | Asset                | Yes        |
|   | (When Paid, Expense) |            |
| • Overdraft Protection  | Liability            | Yes        |
|   | (Interest only)      |            |
| • Fund transfer   | Bank Account         | No         |
| 1. Show as deposit to one account and a withdrawal or check from another account.                             |                      |            |
| 2. (As a split) Show both sides of the transaction, but pass the amount through a separate transfer category. |                      |            |

### Reimbursable Business Expenses

A common use of the program is to accumulate your business related expenses, and present them to your employer in a concise manner. We will show two examples to emphasize the fact that there is more than one correct way to accomplish most tasks with *MacMoney*.

#### Method One:

To gather your business expenses, you can use your personal *MacMoney* system. Add some additional categories for appropriate business-type expenses such as Business Entertainment, Business Mileage, Business Travel, etc. Create an income category to hold your reimbursement amounts (e.g. Business Reimbursement) and an ID Code to gather all business expenses together (e.g. BE = Business Expenses). Now:

- Record all your transactions as you normally would to the various business expense categories, making sure that you use the "BE" ID Code for all of them.
- When your business issues the reimbursement check, deposit it to your bank or cash account, using Business Reimbursement as the category.
- If you receive a travel advance or other advance against your business expenses, just deposit the check as above. As you enter the actual expenses, allocate them to the appropriate business categories, with BE as the ID Code.

To generate a report, select the Custom Transaction Activity option from the Reports Menu. On the first selection window, Leave the selections as All. On the second selection window, just Select ID Code "BE." Save these selections for later use, if you wish, and click on Report. You will see a record of all your business expense transactions, with sub-totals.

### Method Two:

To show the flexibility of *MacMoney*, let's say that you don't want to handle your expenses in the above fashion. You could instead choose to handle them by creating a single business expense category (e.g. Business Expenses). Then:

- Enter all your expenses (check, credit card, cash) in the normal fashion with Business Expense as the category. Use the Memo box and ID Codes to separate different types of business expenses.
- When you are reimbursed, enter the deposit to the appropriate bank-type or cash account, with the category, Business Expense.
- If you receive an advance on expenses, you will enter the transactions in the same manner, but in the opposite order.

Now you can quickly see how you are doing on expenses vs. reimbursements by pulling down the Reports Menu and displaying Category List. If you are even, the Business Expense category current balance will be zero. If the category balance is positive, the company owes you money, if it is negative, you owe the company money. You can create a custom transaction report that will show the detailed activity in your Business Expenses category. Your memos and ID Codes will show additional information about each transaction.

There are still other ways that the same task, for instance the Business expenses could be handled as either a liability or asset account. Try various methods to see which suits you.

## **Split Transactions**

Any transaction (except an adjustment) can be split, it doesn't have to be a check or cash transaction. Let's start with a couple of the most common split transactions.

### Cash Back From Purchase

Often while you are shopping, you will write a check for some amount greater than the cost of goods and receive cash back from the purchase. To keep proper account of your money, you should not allocate the total of the check to the category representing the goods purchased. The cost of goods should go to one category and the cash you received back should go to one of your cash categories. Time for a split transaction:

## Cash Back From Purchase Entry

| Action  | Remarks   |
|---|---|
| Select Bank Account and the particular bank category  | The check form for the selected bank will be displayed.   |
| Enter check information   | Enter the information for the check as you normally do, including payee, total check amount, category for the goods/services, etc.  |
| Click on the Split button   | Eight boxes for the split categories and amounts will be placed at the bottom of the check form.  |
| Type in the amount of the goods/services purchased, and click or type in the cash category  | You have already entered the category for the goods, now you'll need to indicate their cost and which category will be allocated the cash amount.   |
| Place the insertion bar in the amount box for the cash category. Click in the amount left in split box at the lower right-hand corner of the window | You can type in the amount or <i>MacMoney</i> will conveniently transfer the remaining amount to the amount box containing the insertion bar (e.g. cash category) and show that the unallocated amount is now zero. Note that you can not save a split transaction until this amount is zero. |
| Click on the save button  | The transaction will be saved.  |

All split transactions work in the same manner. You can edit or move amounts using the standard editing functions or cancel the transaction and start over if you find that to be easier.

### Deposit From Multiple Income Source

Many people have more than one source of income (e.g. both husband's and wife's salaries or insurance reimbursements). Let's try another example, this time a deposit:

## Deposit From Multiple Income Source Entry

| Action  | Remarks   |
|---|---|
| Select Bank Account and particular bank category                  | The check form for the selected bank will be displayed.   |
| Pull down the Transactions Menu again & select the Deposit option | This will change the check form to a deposit form.  |
| Enter the deposit   | Enter the information for the deposit as you normally do, including date, total deposit amount, memo, etc.  |
| Click on the Split button   | Eight boxes for the split categories and amounts will be placed at the bottom of the deposit form   |
| Type in the categories and amounts for each source of the deposit | Enter the first source (category) of the deposit and its amount. Do the same for each source (remember that you can click in the final amount from the Amount left in split box). |
| Click on the Save button  | The transaction will be saved.  |

### Cash Back From a Deposit

Perhaps you have a deposit where you would like to retain some cash for pocket money or to replenish your petty cash fund. In this case, you would:

### Cash Back From a Deposit Entry

| Action  | Remarks                                     |
|---|---|
| <ul style="list-style-type: none"> <li>• Choose Bank Account to show the accounts and select the account for the deposit</li> </ul>           | The check form will appear on the screen.   |
| <ul style="list-style-type: none"> <li>• Pull down the Transactions Menu again and select Deposit</li> </ul>                                  | The form will change to the deposit format. |
| <ul style="list-style-type: none"> <li>• Enter the deposit items and the net amount of the deposit</li> </ul> <p>(continued on next page)</p> | Enter the Source, Memo, ID Code, etc.       |

## Cash Back From a Deposit Entry (continued)

| Action  | Remarks  |
|---|--|
| Click on the Split button   | Eight boxes for the split categories and amounts will be placed at the bottom of the deposit form.   |
| Enter the proper income category and the <b>gross</b> amount of the deposit     | You need the gross amount to offset the deposit plus the cash you are going to retain.   |
| Enter your cash category in the next box and the amount of cash you will retain | Enter the amount of the cash that you will receive as a negative number (remember that you can click in the final amount from the Amount left in split box).<br><i>MacMoney</i> will make the correct changes to your category balances. |
| Click on the Save button  | The transaction will be saved.   |

### Payroll Deductions

In order to keep close track of your wages or salary for the year, you can split each deposit of your paycheck. Create a category for each of the items deducted from your paycheck. For example, Federal Income Tax, State Income Tax, FICA, State Disability Insurance, Uniform Allowance, and other credit union or insurance plan deductions are common examples. Then, when you deposit your check:

### Payroll Deductions Entry

| Action  | Remarks  |
|---|--|
| Enter the <b>net</b> amount of your payroll check                       | Enter this as a deposit to your checking or savings account.   |
| Click on the Split button   | The eight boxes for allocating your payroll check will appear.   |
| Enter your income Category and the <b>gross</b> amount of the check     | You want the gross amount of the check entered to offset all deductions and your deposit.  |
| Enter the category and corresponding amount for each of your deductions | Make sure you enter all deductions as negative amounts with a minus sign (-) preceding them. This will ensure that <i>MacMoney</i> makes the correct changes to all the category balances. |
| Click on the Save button when you are ready                             | This will enter the transaction in your transaction file.  |

## Split Transaction Example

| <u>Activity</u>   | <u>Category</u>  | <u>Tax</u>             |
|-------------------|--|------------------------|
| • Car/Other Loans | Liability <ul style="list-style-type: none"><li>• Principal</li><li>• Interest</li><li>• Service, late charges</li></ul> | Yes<br>(Interest only) |

## Home/Business Inventory

You often want to keep track of your possessions for insurance or other purposes. If you are in business, the same principal applies. If you have a fire or other disaster and can't show your insurance carrier a detailed listing of damaged or destroyed items, your chance of getting properly reimbursed is slim indeed. As with other tasks using *MacMoney*, there are several ways of handling inventories; the following is one example of the use of *MacMoney* for an inventory of home possessions or office equipment. Create a new system for your inventory in order to show you the details you want without having your regular system grow excessively. Title the new system so that you'll know what it contains (e.g. Home Inventory '86). Then:

### Home/Business Inventory Entry

| Action   | Remarks  |
|--|--|
| Enter categories for each major type of item (asset)                         | You may want to make each room a category. If you are a collector, you might want to assign a separate category for each collection. ID Codes can be used to further identify classifications. |
| Make an adjustment transaction for each item using the correct category type | You can then make your detail entries. For instance you can make an adjustment for a TV set, Couch, and chairs, all under the Living Room Category.  |
| Click on the Save button when you are ready                                  | When each adjustment transaction is complete, save it.   |

Once you have finished your entries you can see what you possess. Pull down the Reports Menu and print reports or the Graphs Menu and graph the items. You can easily see your inventory balances by looking at the Category List report, or you can create your own custom reports. You can see the percent of total value for each item by creating a Custom Financial Report (Balance Sheet).

Save these reports in a safe place in case you need to provide documentation of any losses.

## Investment Portfolios

If you have just a few investments, enter them in your personal *MacMoney* system. If you have many stocks and bonds or other investments, consider creating a system to track the details, similar to the inventory example. Create and name a new system, then:

### Investment Portfolio Entry

| Action   | Remarks  |
|--|--|
| Enter an asset category for each stock, cert. of deposit, T-Bill, money market fund, bond or other investment on a certain date. Use the purchase price as the starting balance. | You should make income categories to hold your interest earned, dividends, short and long term gains (some states even have medium term gains).  |
| Enter bank account transactions to record purchases (checks) and sales (deposits)  | This technique will allow <i>MacMoney</i> to make the proper entries to keep your balances straight. Adjustment transactions may also be used to change asset values due to appreciation or depreciation. Use ID Codes to further identify your investments. |
| Click on the Save button when you are ready  | When each transaction is complete, save it.  |

You can select a Custom Transaction Activity report with all transactions and all categories to show your investment activity. You can see your starting and current balances by using the Category List report.

## BUSINESS USE

Let's get down to business. You have seen that *MacMoney* has been designed for easy use, and that it uses terms that are familiar to all users rather than only to bookkeepers or accountants. Don't let the language fool you, *MacMoney* is at home in the small business world as well. The program allows up to 6,000 transactions per year (depending on hardware configuration), \$99,999,999.99 accuracy, double-entry bookkeeping methods, sub-accounts (ID Codes) of your Chart of Accounts (Categories), vendor list (Names List), and other features geared to the business environment, without strictly adhering to accounting terminology.

If you are more comfortable with numbered accounts in your Chart of Accounts, just enter them in, *MacMoney* will use them properly (see the Examples, Hints section). While there is no category type for Equity, just create a liability account of that name (or number) and you're in business.

*MacMoney* is not a modular General Ledger, Accounts Payable, Accounts Receivable accounting system, but it is based on the same principles. It may be just what you are looking for in an easy to use system to track your business finances. With a little thought, you can closely parallel the modular functions of strictly business systems, while retaining the ease of a personal system. Remember that *MacMoney* is the equivalent of the General Ledger module, but with many added convenience features.

### Single Transaction Examples

| <u>Activity</u>       | <u>Category</u>                                     | <u>Tax</u> |
|-----------------------|---|------------|
| • Drawing Accounts    | 1. Asset (if loan)<br>2. Expense (if against wages) | Yes *      |
| • Inventory purchases | Asset   | Yes *      |
| • Estimated taxes     | Asset   | Yes *      |

(At the end of the year, you adjust the balance to be the tax due, the remainder, if any, will equal your refund due)

\* Check with your tax consultant

### Invoices and Accounts Receivable

There are several methods of handling invoices. If you issue a fairly small number of invoices, say for about 10 customers, you may wish to create an asset for Cash Receipts and a checkbook for each regular customer, with an additional checkbook for customers who deal with you infrequently. This would allow you

to track each customer directly. You would, of course, need to create other categories for discounts taken, counter sales and a Gross Income category. Another method is to set up several checkbooks into which you could group your customers by classification. As always, *MacMoney* gives you several choices which will accomplish the same end. For example, if you have a large clientele, you could use the following method:

- Set up a checkbook called Accounts Receivable, an income category called Gross Income, and an asset category called Cash Receipts.
- When a customer buys on credit, make a deposit transaction using the Accounts Receivable bank account. You may place your customer's name in the Source box. You may use the Memo box to record the product or service. An ID Code could be used to indicate the terms of sale (e.g. CD for COD, 10 for Net 10 days, 30 for Net 30 days). Tailor these suggestions to suit your needs. Use Gross Income as the category.
- When you receive a payment from a customer, enter a check transaction on the Accounts Receivable bank account. You might use the invoice number being paid as the check number (provided your invoice numbers do not exceed six digits); use the Pay To box for the customer's name, and use the Memo box to indicate whether the payment was in full or a partial payment. You can also use the ID Code box to indicate special conditions. Use Cash Receipts as the category for these transactions.
- When you deposit the money into your company bank account, do a normal deposit for that account noting the source as "Week's Receipts," and use the category of Cash Receipts. The Cash Receipts account will go to zero as you transfer your money into the company's bank account.
- If you want to record a discount taken or other expense, split the transaction and enter the appropriate amounts. In this case, assign the discount taken to that income category and the balance to the Cash Receipts category.

The Category List report will show the starting and current balances for all your categories. You can create a Custom Financial report (select Income Statement, Year-to-Date, This Year, Actuals, All Categories) to show your gross sales, less any discounts taken, to ascertain your net income. A Custom Transaction Activity report for all transactions, all categories, will provide a detail record of all your Account Receivable activity.

## Accounts Payable

Using the accrual method of accounting, you can parallel a modular Accounts Payable system very easily. Create an Accounts Payable Credit Card. This is not as strange as it sounds. Purchasing anything on account is very similar to simple Credit Card purchases.

- When you buy anything on account, enter a charge transaction using your Accounts Payable Credit Card. Enter the Merchant, a Memo to describe the purchase, and assign it to the proper category(s). Split the transaction, if appropriate.

- When you pay a bill, enter a check transaction from your business checkbook and use the Accounts Payable Credit Card as the category. Do not split a payment, you want the entire amount to go to the credit card category.

Your Standard and Custom Reports will allow you to view and print the status of your Accounts Payable transactions in various forms.

### Split Transaction Example

| <u>Activity</u>           | <u>Category</u>  | <u>Tax</u> |
|---------------------------|--|------------|
| • Retail sale & Sales Tax | <ul style="list-style-type: none"> <li>• Sales Income</li> <li>• Sales Tax Payable (liability)</li> <li>• Shipping &amp; Handling (expense)</li> <li>• Discount allowance (expense)</li> </ul> | Yes *      |

\* Check with your tax consultant

### HINTS

There are some miscellaneous hints that can save you time in using *MacMoney*. The following are items that we have learned in the process of testing and using *MacMoney*.

#### General

- Whenever you want to split a transaction, but don't have all the information required, save it as a split transaction, including the information you have. You can easily edit the transaction's information later.
- If you set up an Automatic Transaction for a transaction that has an amount which varies each month (e.g. a gas credit card), "pay" the transaction each month when due, then just bring up the check register and edit the transaction's amount, or other item(s).
- If you are using a LaserWriter, or need space for the full Finder, you can gain extra space by removing the *MacMoney* Help file. The program will operate without it, but of course, you will no longer have on-screen help available.
- Whenever you are printing a report relating to budgets (e.g. Budget vs. Actual), remember that you will not see a category on the report unless it has an "X" in the Budget box on the Budget edit/entry window (you don't need to have any budget information entered). You can change the Budget status at any time by editing the Category List. The Tax Category check box works in the same manner.

- If you have any strange occurrence while using *MacMoney*, close down the windows and quit the program. Restart *MacMoney* in the normal manner and try the option again. Please keep notes of your steps when you do this so that we can offer you quick help, if needed. Check all your equipment before writing or calling for assistance.
- We have tested the program from all the angles that we could think of, but occasionally some combination may occur that we have not thought of. If you click rapidly many times, it is possible (the Macintosh uses a "click-ahead" buffer) to give a new command to the program before it has completed its current task, causing unpredictable results. If this happens, just Close and re-Open the system.
- To make sure that the program is as safe as possible, *MacMoney* checks the database for integrity each time the program is started and the program is arranged so that there is little chance of data loss.
- If you don't have enough space on your data disk, *MacMoney* won't bother to ask if you want to extend your system. It knows you can't.
- *MacMoney* Cut and Paste functions work with many of the calculators found in the Apple Menu. You can calculate subtotals, etc. highlight them, and then Cut and Paste to any of the entry boxes in the program.
- *MacMoney* will automatically configure the memory setting of Switcher. It runs with a minimum 256K memory allocation, but runs better with 350K of memory. If the allocation is not big enough, some report sorts and other options will not be available.
- If you want to use numbered accounts, just place zeros to the left of any shorter number. For instance the following numbers would be sorted properly, by number: 0009, 0010, 0100, 0200, 1000, 1010.
- To impress your accountant with a net income (loss) report with all the bells and whistles, export your Financial reports into ReadySetGo (or equivalent program), take your Net Worth from your Balance Sheet and subtract your Profit (Loss) from your Income and Expense report. The result is your retained earnings or owner's equity, depending on your business. You can then add graphics to this report as well.
- When you use *MacMoney* with the HFS file system, the *MacMoney*™ file and the *MacMoney.Help* file must be in the same folder. All of the data files for each *MacMoney* system must be in one folder, which may be separate from the program folder.
- If you lose a *MacMoney* data system that you are sure is on the disk, you may have started the program with a MFS disk (Finder 4.nn) and are trying to read a data disk created with HFS (Finder 5.nn). Restart with the HFS system and you will be able to find your data.

- If you ever lose the icons for *MacMoney*, you can get them back by rebuilding the desktop. To do this, hold down the Command and Option keys while re-starting the computer.

## Automatic Bill Payment

No matter how quickly *MacMoney* will enter a transaction, it is still faster to complete several transactions using Automatic Transactions. In addition, you have the advantage of being reminded when the transaction is due to occur. Automatics can be any bank-type transaction; check, deposit, withdrawal, or service charge.

You cannot edit an Automatic Transaction, but this has little effect. To change any item when paying an automatic, it is very quick and easy to complete the transaction, then bring up the register, double-click on its entry, and edit the information you wish to change.

Each time you start *MacMoney*, you receive a message if there are any Automatic Transactions due to be completed. To review or "pay" them, pull down the Transactions Menu and select Automatics. You will see a register of all Automatic Transactions, from which you can choose one or more to Pay, Skip or ignore.

The Bill Payment Summary report shows all Automatic Transactions in a convenient form and can help you determine your cash flow requirements for a given period of time (see the Reference Section for further details and Appendix C for a sample).

## Reconcile Across Fiscal Years

There are several ways that you can reconcile your bank accounts when you have ended one year and started the next year's system.

### Method One

At the end of your fiscal year, print out an extra copy (you will be writing on this copy) of a Custom Transaction Activity report for the particular bank account that you are reconciling, showing all of the transactions that have not cleared.

The first time you reconcile your account in the new fiscal year, use the copy of the uncleared transaction report and check off any of last year's transactions that have cleared your bank since the end of the year. Use the system calculator to total the amount still not cleared. Write this net amount on your report. It should equal the amount by which your *MacMoney's* current year reconciliation is out of balance.

Repeat this procedure each time you reconcile your account until all of the prior year's transactions have cleared the bank.

## Method Two

Before you reconcile your account for the first time in the new fiscal year, start up *MacMoney* and open the prior year's system. Reconcile any transactions that have cleared and print a Custom Transaction Activity report of all uncleared transactions.

The net amount on your report should equal the amount by which your *MacMoney*'s current year reconciliation is out of balance.

Repeat this procedure each time you reconcile your account until all of the prior year's transactions have cleared the bank.

## Manual Distribution Transaction

Any time that you want to distribute amounts manually with complete control, you can make a "zero amount" split transaction. Use a cash account and place zero in the amount box, then distribute your amounts through the eight category and amount boxes, and make sure they balance to zero. When you do this, you circumvent all protection included in *MacMoney* transactions and therefore, you must be familiar with accounting principles. An example might be:

| Cash Account          |                      | Balance | 328.26    |
|-----------------------|----------------------|---------|-----------|
| Date                  | 06/23/86             |         |           |
| Reason                | Corvette Purchase    | \$      | 0.00      |
| Memo                  | record loan purchase |         |           |
|                       |                      | ID Code | JS        |
| Category              | Car Loan             | \$      | -26472.90 |
| Catg. 2               | 1986 Corvette        | \$      | 24967.00  |
| Catg. 3               | sales tax            | \$      | 980.90    |
| Catg. 4               | license fees         | \$      | 525.00    |
| Catg. 5               |                      | \$      |           |
| Catg. 6               |                      | \$      |           |
| Catg. 7               |                      | \$      |           |
| Catg. 8               |                      | \$      |           |
| Amount left in split: |                      |         | 0.00      |
| Save                  | Quit                 | Unsplit |           |

## Bank Account/Credit Card Use With Assets/Liabilities

Bank Accounts are a form of asset and Credit Cards a form of liability. These categories (accounts) are used to manipulate special forms of these accounts. Therefore, you can use either type of category to adjust **any** asset or liability which has frequent balance changes. For this use, you need to understand something of accounting principles.

# APPENDIX A

## SUGGESTED CATEGORIES

If you would like advice on some typical categories to use with your personal *MacMoney* system, this Appendix provides some common categories for personal, business, and tax use. The left-hand column contains a numbering system for your categories if you are not comfortable with unnumbered categories (Chart of Accounts). You can use any system, but be sure to place zeros in front of smaller numbers if needed (e.g. categories 099.5, 099.6, 900.1 will be sorted properly by the program).

### MACMONEY PERSONAL CATEGORIES

The following are some tried and true category examples used for personal accounting systems. You do not need to use all of these categories and conversely can add many categories to those shown. Use with a code number to create a numerical list or without codes for an alphabetical list. Look at the Business and Tax categories to see if they contain other items to add to your system.

| <u>Example</u>        |                          |              |
|-----------------------|--------------------------|--------------|
| <u>Code with Name</u> |                          | <u>Type</u>  |
| 100                   | Personal Checking        | Bank Account |
| 105                   | Savings Account          | Bank Account |
| 120                   | Cash Account             | Cash         |
| 170                   | Collections (Coin/Stamp) | Asset        |
| 175                   | Computer Equipment       | Asset        |
| 180                   | Furniture                | Asset        |
| 185                   | House                    | Asset        |
| 190                   | Stocks & Bonds           | Asset        |
| 195                   | Vehicles                 | Asset        |
| 200                   | Credit Cards - Gas       | Credit Card  |
| 210                   | Credit Cards - Other     | Credit Card  |
| 220                   | Credit Cards - Visa, MC  | Credit Card  |
| 240                   | Alimony                  | Liability    |
| 250                   | Loans - Misc.            | Liability    |
| 260                   | Loans - Mortgage         | Liability    |
| 400                   | Checking Interest        | Income       |
| 410                   | Dividends                | Income       |
| 420                   | Miscellaneous Income     | Income       |
| 430                   | Personal Income          | Income       |
| 440                   | Savings Interest         | Income       |
| 800                   | Auto Expenses            | Expense      |
| 802                   | Auto Expenses, fuel      | Expense      |
| 804                   | Charitable Contributions | Expense      |

(Continued next page)

(Category suggestions continued)

| <u>Code with Name</u>         | <u>Type</u> |
|-------------------------------|-------------|
| 806 Checking Service Charges  | Expense     |
| 808 Clothing                  | Expense     |
| 810 Credit Card Interest Paid | Expense     |
| 812 Dental Expenses           | Expense     |
| 814 Electricity               | Expense     |
| 816 Entertainment/Business    | Expense     |
| 818 Entertainment/Personal    | Expense     |
| 820 F.I.C.A.                  | Expense     |
| 822 Food                      | Expense     |
| 824 Household Expenses        | Expense     |
| 826 Insurance, Health         | Expense     |
| 828 Insurance, Other          | Expense     |
| 830 Insurance, Vehicle        | Expense     |
| 832 Loan Interest Paid        | Expense     |
| 834 Medical Expenses          | Expense     |
| 836 Miscellaneous Expenses    | Expense     |
| 838 Pet Supplies/Food         | Expense     |
| 840 Savings Service Charges   | Expense     |
| 842 S.D.I.                    | Expense     |
| 844 Taxes, Federal            | Expense     |
| 846 Taxes, Personal           | Expense     |
| 848 Taxes, Property           | Expense     |
| 850 Taxes, Sales              | Expense     |
| 852 Taxes, State              | Expense     |
| 854 Telephone                 | Expense     |
| 856 Travel                    | Expense     |
| 858 Utilities                 | Expense     |

## MACMONEY BUSINESS CATEGORIES

For your business system, here is a selection of common business categories. The number codes come from a text on small business accounting and both the numbering scheme and categories may be changed or omitted as required.

| <u>Example Code</u> | <u>Name</u>           | <u>Type</u>  |
|---------------------|-----------------------|--------------|
| 100                 | Cash                  |              |
| 101                 | Cash in Bank, General | Bank Account |
| 103                 | Cash in Bank, Payroll | Bank Account |
| 105                 | Savings Account       | Bank Account |
| 107                 | Cash on Hand          | Cash         |

| <u>Code</u> | <u>Name</u>   | <u>Type</u> |
|-------------|---|-------------|
| <b>110</b>  | <b>Receivables</b>                                  |             |
| 111         | Accounts Receivable                                 | Asset       |
| 113         | Accounts Receivable/Employee                        | Asset       |
| 114         | Accounts Receivable/Other                           | Asset       |
| 115         | Notes Receivable                                    | Asset       |
| 116         | Claims Receivable                                   | Asset       |
| 117         | Interest Receivable                                 | Asset       |
| 118         | Allowance Doubtful Accounts                         | Asset       |
| <b>120</b>  | <b>Inventory</b>                                    |             |
| 121         | Finished Goods                                      | Asset       |
| 122         | Work in Process                                     | Asset       |
| 123         | Raw Materials                                       | Asset       |
| 124         | Supplies  | Asset       |
| <b>130</b>  | <b>Deferred Expenses</b>                            |             |
| 131         | Prepaid Rent  | Asset       |
| 132         | Prepaid Insurance                                   | Asset       |
| 133         | Prepaid Taxes                                       | Asset       |
| 134         | Prepaid Interest                                    | Asset       |
| 138         | Returned Checks                                     | Asset       |
| <b>140</b>  | <b>Investments</b>                                  |             |
| 141         | Securities  | Asset       |
| 143         | Real Estate   | Asset       |
| 151         | Land  | Asset       |
| 154         | Buildings   | Asset       |
| 156         | Building Improvements                               | Asset       |
| <b>160</b>  | <b>Equipment</b>                                    |             |
| 161         | Furniture & Equipment                               | Asset       |
| 162         | Machinery & Equipment                               | Asset       |
| 163         | Accumulated Depreciation<br>(Machinery & Equipment) | Asset       |
| 165         | Automotive Equipment                                | Asset       |
| <b>170</b>  | <b>Other Assets</b>                                 |             |
| 176         | Leasehold Improvements                              | Asset       |
| 191         | Organization Expense                                | Asset       |
| 192         | Patents, Copyrights, etc.                           | Asset       |
| 194         | Franchise Cost                                      | Asset       |
| 195         | Deposits  | Asset       |
| 196         | Goodwill  | Asset       |
| <b>200</b>  | <b>Current Liabilities</b>                          |             |
| 201         | Accounts Payable                                    | Liability   |
| 205         | Notes Payable/Bank                                  | Liability   |
| 206         | Notes Payable                                       | Liability   |
| 207         | Contracts Payable                                   | Liability   |
| 209         | Federal Income Tax Payable                          | Liability   |
| 221         | Accrued Payroll                                     | Liability   |
| 222         | Payroll Tax Payable/S.U.I.                          | Liability   |
| 223         | Payroll Tax Payable/F.I.C.A.                        | Liability   |

| <u>Code</u> | <u>Name</u>                                | <u>Type</u> |
|-------------|--|-------------|
| 224         | Payroll Tax Payable/W.T.                   | Liability   |
| 225         | Payroll Tax Payable/F.U.I.                 | Liability   |
| 230         | Accrued Expenses                           | Liability   |
| 231         | Sales Tax                                  | Liability   |
| <b>240</b>  | <b>Long Term Liabilities</b>               |             |
| 241         | Trust Deeds Payable                        | Liability   |
| 243         | Notes Payable                              | Liability   |
| <b>300</b>  | <b>Net Worth</b>                           |             |
| 303         | Capital Stock                              | Liability   |
| 305         | Capital Surplus                            | Liability   |
| 310         | Earned Surplus                             | Liability   |
| <b>400</b>  | <b>Income</b>                              |             |
| 401         | Sales                                      | Income      |
| 405         | Sales/Resale                               | Income      |
| 407         | Sales/Non-Taxable                          | Income      |
| 420         | Cash Discounts Allowed                     | Income      |
| 421         | Returns & Allowances                       | Income      |
| 431         | Professional Fees                          | Income      |
| 441         | Rental Income                              | Income      |
| 450         | Management Fees                            | Income      |
| 455         | Commission Income                          | Income      |
| 491         | Miscellaneous Income                       | Income      |
| <b>500</b>  | <b>Cost of Sales</b>                       |             |
| 501         | Direct Labor                               | Expense     |
| 510         | Material Purchases                         | Expense     |
| 534         | Inventory Adjustments                      | Expense     |
| <b>700</b>  | <b>Selling Expenses</b>                    |             |
| 751         | Salaries & Wages                           | Expense     |
| 752         | Commissions Paid                           | Expense     |
| 758         | Travel/Business Promotion                  | Expense     |
| 760         | Advertising                                | Expense     |
| 769         | Vehicle Expenses                           | Expense     |
| 770         | Dues & Subscriptions                       | Expense     |
| 777         | Freight Out                                | Expense     |
| <b>800</b>  | <b>General and Administrative Expenses</b> |             |
| 803         | Salaries & Wages                           | Expense     |
| 805         | Bank Charges                               | Expense     |
| 806         | Payroll Taxes                              | Expense     |
| 807         | Compensation Insurance                     | Expense     |
| 808         | Group Insurance                            | Expense     |
| 809         | Employee Welfare                           | Expense     |
| 810         | Rent                                       | Expense     |
| 814         | Depreciation                               | Expense     |
| 816         | Amortization                               | Expense     |
| 820         | Office Supplies & Expense                  | Expense     |

| <u>Code</u> | <u>Name</u>               | <u>Type</u> |
|-------------|---------------------------|-------------|
| 821         | Postage                   | Expense     |
| 824         | Repair & Maintenance      | Expense     |
| 825         | Janitorial Services       | Expense     |
| 830         | Telephone                 | Expense     |
| 831         | Utilities                 | Expense     |
| 841         | Travel/Business Promotion | Expense     |
| 842         | Vehicle Expenses          | Expense     |
| 846         | Legal & Accounting        | Expense     |
| 855         | Taxes & Licenses          | Expense     |
| 865         | Bad Debt Expenses         | Expense     |
| 866         | Credit & Collection Costs | Expense     |
| 868         | Contributions             | Expense     |
| <b>880</b>  | <b>Other Income</b>       |             |
| 881         | Interest Income           | Income      |
| 882         | Dividend Income           | Income      |
| 883         | Rental Income             | Income      |
| 886         | Other Income              | Income      |
| 888         | Capital Gains             | Income      |
| <b>890</b>  | <b>Other Expense</b>      |             |
| 891         | Miscellaneous Expense     | Expense     |
| 892         | Interest Expense          | Expense     |
| 898         | Capital Losses            | Expense     |

## MACMONEY TAX CATEGORIES

Remember that tax laws constantly change. Consult your tax advisor for information on the current status of laws relating to your situation.

| <u>Description</u>               | <u>Category</u>   | <u>Type</u> | <u>ID</u> |
|----------------------------------|-------------------|-------------|-----------|
| <b>FORM 1040:</b>                |                   |             |           |
| Wages, salaries, tips, etc.      | Wages             | Inc         | 40        |
| Refunds of state & local taxes   | Tax Refunds       | Inc         | 40        |
| Alimony received                 | Alimony Received  | Inc         | 40        |
| Fully taxable pensions etc.      | Pension, Taxable  | Inc         | 40        |
| Other pensions & annuities, etc. | Pension, Other    | Inc         | 40        |
| Unemployment compensation        | Unemployment Comp | Inc         | 40        |
| Social Security Benefits         | Social Security   | Inc         | 40        |
| Other income                     | Income, Other     | Inc         | 40        |
| Moving expense                   | Moving Expense    | Exp         | 40        |
| IRA deduction                    | IRA               | Exp         | 40        |
| Payments to a Keogh              | Keogh             | Exp         | 40        |
| Penalty, early withdrawal        | Interest Penalty  | Exp         | 40        |
| Alimony paid                     | Alimony Paid      | Liab        | 40        |
| Federal income tax withheld      | Tax Withheld      | Exp         | 40        |
| Estimated tax payments           | Estimated Tax     | Asset       | 40        |

## SCHEDULE A:

|                                    |                        |      |   |
|------------------------------------|------------------------|------|---|
| Prescription medicines & drugs     | Prescription Medicines | Exp  | A |
| Doctors, dentists, hospitals, etc. | Doctors, Etc.          | Exp  | A |
| Medi. transportation & lodging     | Medical, Transport     | Exp  | A |
| Other medical                      | Medical, Other         | Exp  | A |
| State & local income taxes         | Tax, Local Income      | Exp  | A |
| Real estate taxes                  | Tax, Real Estate       | Exp  | A |
| General sales tax                  | Tax, Sales             | Exp  | A |
| Sales tax on motor vehicles        | Tax, Vehicle           | Exp  | A |
| Other taxes                        | Taxes, Other           | Exp  | A |
| Home mortgage paid (loan co.)      | Mortgage, Loan Co.     | Liab | A |
| Home mortgage paid (individual)    | Mortgage, Individual   | Liab | A |
| Credit card & account interest     | Interest, Credit Card  | Exp  | A |
| Other interest you paid            | Interest, Other        | Exp  | A |
| Cash contributions                 | Contributions, Cash    | Exp  | A |
| Cash contributions over \$3,000    | Contributions, Large   | Exp  | A |
| Union & professional dues          | Dues                   | Exp  | A |
| Tax return preparation fee         | Tax Return Fee         | Exp  | A |
| Miscellaneous deductions           | Deductions, Misc.      | Exp  | A |

## SCHEDULE B: Interest and Dividend Income

|                                |                 |     |   |
|--------------------------------|-----------------|-----|---|
| Interest: seller-financed home | Mortgage Income | Inc | B |
| Other interest income          | Interest Income | Inc | B |
| Dividend income                | Dividends       | Inc | B |

## SCHEDULE C1

|                      |                       |     |    |
|----------------------|-----------------------|-----|----|
| Purchases            | Purchases             | Exp | C1 |
| Cost of labor        | Labor Cost            | Exp | C1 |
| Materials & supplies | Materials             | Exp | C1 |
| Other Costs          | Business Costs, Other | Exp | C1 |

## SCHEDULE C: Profit or Loss from Business Profession

|                              |                     |     |   |
|------------------------------|---------------------|-----|---|
| Gross receipts or sales      | Receipts, Gross     | Inc | C |
| Returns & allowances         | Allowances          | Inc | C |
| Other income                 | Income, Business    | Inc | C |
| Advertising                  | Advertising         | Exp | C |
| Bad debts, sales or services | Bad Debts           | Exp | C |
| Bank service charges         | Bank Charges        | Exp | C |
| Car & truck expenses         | Vehicle Expenses    | Exp | C |
| Commissions                  | Commissions         | Exp | C |
| Depletion                    | Depletion, Business | Exp | C |
| Dues & publications          | Dues/Publications   | Exp | C |
| Employee benefit programs    | Employee Benefits   | Exp | C |
| Freight                      | Freight             | Exp | C |
| Insurance                    | Insurance, Business | Exp | C |

|                                |                          |     |   |
|--------------------------------|--------------------------|-----|---|
| Interest on business debt      | Interest, Business       | Exp | C |
| Laundry & cleaning             | Cleaning, Business       | Exp | C |
| Legal & professional services  | Professional Services    | Exp | C |
| Office expense                 | Supplies, Office         | Exp | C |
| Pension & profit-sharing plans | Pension Plans            | Exp | C |
| Rent on business property      | Rent, Business           | Exp | C |
| Repairs                        | Repairs, Business        | Exp | C |
| Supplies                       | Supplies, Business       | Exp | C |
| Taxes                          | Taxes, Business          | Exp | C |
| Travel & entertainment         | Travel/Entertainment     | Exp | C |
| Utilities & telephone          | Utilities, Business      | Exp | C |
| Wages to employees             | Salaries/Wages, Business | Exp | C |
| Other expenses                 | Expenses, Business       | Exp | C |

### SCHEDULE E: Supplemental Income Schedule

|                                 |                       |     |   |
|---------------------------------|-----------------------|-----|---|
| Rents received                  | Rents Received        | Inc | E |
| Royalties received              | Royalties Received    | Inc | E |
| Advertising                     | Advertising, Property | Exp | E |
| Auto & travel                   | Auto/Travel, Property | Exp | E |
| Cleaning & maintenance          | Cleaning, Property    | Exp | E |
| Commissions                     | Commissions, Property | Exp | E |
| Insurance                       | Insurance, Property   | Exp | E |
| Interest                        | Interest, Property    | Exp | E |
| Legal & other professional fees | Fees, Property        | Exp | E |
| Repairs                         | Repairs, Property     | Exp | E |
| Supplies                        | Supplies, Property    | Exp | E |
| Taxes                           | Taxes, Property       | Exp | E |
| Utilities                       | Utilities, Property   | Exp | E |
| Wages & salaries                | Wages, Property       | Exp | E |
| Other rent & royalty expenses   | Expenses, Property    | Exp | E |

### SCHEDULE SE: Computation of Social Security Self-Employment Tax

|                                |          |     |    |
|--------------------------------|----------|-----|----|
| Soc. Sec. wages, tips, & RRRTA | R.R.T.A. | Exp | SE |
| Unreported tips/Soc. Sec.      | Tips     | Inc | SE |

### FORM 2106: Employee Business Expenses

|                                     |                   |     |    |
|-------------------------------------|-------------------|-----|----|
| Fares for airplane, bus, taxi, etc. | TAXI              | Exp | 06 |
| Meal, lodging & other expenses      | MEALS             | Exp | 06 |
| Outside salesperson's expenses      | Business Expense  | Exp | 06 |
| Other reimbursed expenses           | Bus Expense Other | Exp | 06 |
| Employer's payments                 | Payments          | Exp | 06 |
| Gasoline, oil, lubrication          | Gas               | Exp | 06 |
| Other (actual car expenses)         | Repairs           | Exp | 06 |
| Business parking fees & tolls       | Parking           | Exp | 06 |

# APPENDIX B

## SYSTEM MESSAGES

*MacMoney* is very easy to use, but you may occasionally receive a system message. Often, the message tells you how to correctly enter information so that the program can understand your entry. At other times, it may indicate a minor error that you need to correct before proceeding. If you see a message not listed in this section, consult your *Macintosh Manual* for Apple system messages. Here is a list of some *MacMoney* system messages which you might receive:

### System Messages

### Remarks

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• A Printer Error (number) has occurred. Printing will cancel.</li> </ul>              | <p>The program has detected an error ( # (error) ) related to your printer. Correct the error and reprint.</p>                                 |
| <ul style="list-style-type: none"> <li>• All values negative or zero. Can't draw Pie Chart. Try Bar or Line Graph.</li> </ul> | <p>Your selections contain either no information or negative information that cannot be shown with a Pie Chart. Use a Bar or Line Graph.</p>   |
| <ul style="list-style-type: none"> <li>• Blank amount box found for Category.</li> </ul>                                      | <p>All categories in a transaction must have amounts (splits, an amount for each Category).</p>  |
| <ul style="list-style-type: none"> <li>• Both Check Range boxes can't be blank.</li> </ul>                                    | <p>You must have at least one valid check number entered in a range.</p>   |
| <ul style="list-style-type: none"> <li>• Both dates can't be blank.</li> </ul>  | <p>You must enter at least one valid date.</p>   |
| <ul style="list-style-type: none"> <li>• Can't change starting balance of active Category. Use an Adjustment.</li> </ul>      | <p>Once a Category is used in a transaction or as a Default Category, it cannot be changed. An adjustment can change your balance to zero.</p> |
| <ul style="list-style-type: none"> <li>• Can't change type of active Category.</li> </ul>                                     | <p>Once a Category is used in a transaction or as a Default Category, its type cannot be changed.</p>  |
| <ul style="list-style-type: none"> <li>• Category name already in use.</li> </ul>   | <p>You cannot have two identical Category entries.</p>   |
| <ul style="list-style-type: none"> <li>• Category: (category) not found.</li> </ul>   | <p>Could not find requested Category, check the spelling or add to the list.</p>   |
| <ul style="list-style-type: none"> <li>• Check number must be 0 to 999999.</li> </ul>   | <p>The program allows check numbers from 0 to 999,999.</p>   |
| <ul style="list-style-type: none"> <li>• Congratulations, you and the bank agree!</li> </ul>                                  | <p>You have correctly reconciled your Bank Account.</p>  |
| <ul style="list-style-type: none"> <li>• Date: (date) not correct.</li> </ul>   | <p>Part of the date (date) is not valid.</p>   |
| <ul style="list-style-type: none"> <li>• Date: (date) not in current Fiscal Year.</li> </ul>                                  | <p>Date entered (date) is not within the current fiscal year.</p>  |
| <ul style="list-style-type: none"> <li>• Day of month: (day) not valid.</li> </ul>  | <p>Day of the month (day) is not valid.</p>  |
| <ul style="list-style-type: none"> <li>• File (filename) not found, returning to the Finder.</li> </ul>                       | <p>File (filename) was not found, you are returned to the Apple Finder.</p>  |

## System Messages (continued)

- ID Code already in use. You cannot have two identical ID Code entries.  
Only the characters shown may be part of an ID Code.
- ID Code must contain only 0-9, A-Z, or a-z. Invalid content or value of an amount entered.
- Invalid amount found. You cannot have two identical Name entries.
- Name already in use. The space allotted to Categories is full. Delete an unimportant Category.
- No room for an additional Category. The space allotted to ID Codes is full. Delete an unimportant Code.
- No room for an additional ID Code. The space allotted to Names is full. Delete an unimportant Name.
- No room for an additional Name entry. The space allotted to Automatic Transactions is full. Delete an unimportant Transaction.
- No room in the Automatic Transaction file. This Transaction will not be saved. There is not enough room on the current disk to save your Report or Graph selection. Copy some to another disk, or delete an unimportant selection.
- No room on this disk to save selections. You have taken up too much room on the current disk with Report or Graph selections or other files. Copy some to another disk, or delete an unimportant selection file.
- Not enough room on data disk to spool this report. Printing will cancel. Not enough room to create the system. Often because you are trying to create the system on the same single-sided disk that MacMoney is on.
- Not enough room on disk for MacMoney system: (system name) -- Your entry contains non-numeric values.
- Numbers only please. Must have at least one month selected for each Automatic Transaction.
- Please choose at least one month. Review, correct, and reenter the item. A valid Category name must be entered.
- Please correct and try again. The name of a valid Category must be entered.
- Please enter Category name. A valid ID Code name must be entered.
- Please enter Default Category. The name of a valid Category must be entered.
- Please enter ID Code. A valid ID Code name must be entered.
- Please enter Name. A valid Name must be entered.
- Ran out of space on the disk while attempting to create system. System may not work. Not enough room on the current disk to create a new system. The system may be incomplete.

## System Messages (continued)

- Selected report must be printed either with 'Wide' orientation or on 15" ImageWriter & 'Computer Paper'
- Sorry, (item) not supported.
- Specific Category chosen, but no categories selected.
- Starting balance not valid.
- The Database is damaged, therefore this transaction cannot be saved.
- The Print option on the File Menu is not supported.
- The Volume (volume name) is Locked or Write Protected, returning to Finder.
- There is insufficient memory for this operation, returning to Finder.
- This Category has activity and can't be deleted.
- To date can't be earlier than From date.
- To number can't be less than From number.
- You cannot have a starting balance for Income or Expenses, use an adjustment instead.
- You still have unresolved Automatic Transactions -- New Year cannot be started.
- Your Transaction file is almost full.
- Your Transaction file is almost full. Do you want to extend it?

Pull down the File Menu and select the Page Setup option. Click on the proper circle or print using a wide ImageWriter & 14 7/8" inch computer paper.

Your selection (item) is not supported at the present time.

You must select at least one Category to include or exclude after choosing Specific Category in Reports or Graphs.

Entered balance is not a valid dollar figure.

You may try to produce Reports or Graphs, but you may not save a transaction until the MacMoney database is intact.

The Print option on the Desktop is not supported at this time.

MacMoney writes information to the data disk, therefore, the data disk cannot be locked or write protected.

Program ran out of memory during a procedure. Check that you have not set too large a spooler or cache buffer. Re-start the program and directly try the operation again.

Once a Category has been used, it cannot be deleted.

Date range must be valid (e.g. 01/01/86 to 06/01/86).

Number range must be valid (e.g. 1 to 100).

Income and Expense Starting Balances are normally zero. If starting in mid-year, use an Adjustment transaction to enter current balance.

You must Pay, Skip, or Delete all Automatic transactions before starting a New Year.

You have room for about five more transactions. Transfer your data to a larger disk, if available.

You have enough room on your disk to extend the system. Take the opportunity if you have more than a few transactions yet to enter for the current year.

## System Messages (continued)

- Your Transaction file is full -- the current Transaction WILL NOT be saved.
  - Your balance is greater {less} than the bank's by (amount) Please make sure you have included all Service Charges and transactions.
- You have ignored the message above.  
Consider starting a new system.
- When reconciling, you will be shown whether your system's balance is greater {less} than the bank's calculated balance.

# APPENDIX C

## SAMPLE REPORTS

This section contains sample reports which can be produced by *MacMoney*. Remember, your custom reports may look quite different from the ones shown here, depending upon the selections you make.

### Standard Reports

#### *Income & Expense*

The Income & Expense report totals all your income and expense categories and determines your Net Income for the current month and year to date.

| INCOME & EXPENSE                               |                 |                  |                  |                        |
|--|-----------------|------------------|------------------|------------------------|
| (Income Statement; YTD; This Yr; Actuals; All) |                 |                  |                  |                        |
| <b>Smith Family '86</b>                        |                 |                  |                  |                        |
| Date: 06/20/86                                 |                 |                  |                  | MacMoney 81.08 Page: 1 |
| Time: 10:15 AM                                 |                 |                  |                  |                        |
| ACCOUNT NAME                                   | MONTH           | Jun 1986 Actuals |                  |                        |
|  |                 | % TOTAL          | YEAR-TO-DATE     | % TOTAL                |
| <b>INCOME</b>                                  |                 |                  |                  |                        |
| >Misc. In                                      | 0.00            | 0.00             | 12.45            | 0.08                   |
| Interest Earned                                | 0.00            | 0.00             | 37.99            | 0.24                   |
| Other Income                                   | 0.00            | 0.00             | 0.00             | 0.00                   |
| Personal Income                                | 2,450.00        | 100.00           | 15,700.00        | 99.68                  |
| <b>Total INCOME</b>                            | <b>2,450.00</b> | <b>100.00</b>    | <b>15,750.44</b> | <b>100.00</b>          |
| <b>EXPENSE</b>                                 |                 |                  |                  |                        |
| >Misc. Out                                     | 0.00            | 0.00             | 324.89           | 2.85                   |
| Bank Service Charge                            | 5.00            | 0.29             | 33.95            | 0.30                   |
| Clothing                                       | 0.00            | 0.00             | 499.88           | 4.39                   |
| Contributions                                  | 0.00            | 0.00             | 25.00            | 0.22                   |
| Credit Card Interest Paid                      | 0.00            | 0.00             | 9.85             | 0.09                   |
| Entertainment                                  | 489.21          | 27.90            | 760.61           | 6.68                   |
| Food   | 429.73          | 24.51            | 1,455.64         | 12.78                  |
| gifts  | 0.00            | 0.00             | 0.00             | 0.00                   |
| Household Expenses                             | 0.00            | 0.00             | 2,112.89         | 18.55                  |
| Insurance Expense                              | 0.00            | 0.00             | 0.00             | 0.00                   |
| Medical/Dental Expenses                        | 0.00            | 0.00             | 211.00           | 1.85                   |
| Mortgage Interest Paid                         | 510.00          | 29.09            | 3,090.00         | 27.12                  |
| Other Interest Paid                            | 25.71           | 1.47             | 169.26           | 1.49                   |
| Taxes Paid                                     | 0.00            | 0.00             | 0.00             | 0.00                   |
| Telephone                                      | 99.41           | 5.67             | 314.60           | 2.76                   |
| Travel   | 0.00            | 0.00             | 275.00           | 2.41                   |
| Utilities                                      | 179.52          | 10.24            | 797.26           | 7.00                   |
| Vehicle Expenses                               | 14.67           | 0.84             | 1,311.98         | 11.52                  |
| Veterinary Fees                                | 0.00            | 0.00             | 0.00             | 0.00                   |
| <b>Total EXPENSE</b>                           | <b>1,753.25</b> | <b>100.00</b>    | <b>11,391.81</b> | <b>100.00</b>          |
| <b>NET INCOME</b>                              | <b>696.75</b>   |                  | <b>4,358.63</b>  |                        |

# Personal Balance Sheet

The Personal Balance Sheet lets you see your Net Worth based on the year to date information.

## PERSONAL BALANCE SHEET

(Balance Sheet; YTD; This Yr; Actuals; All)

Date: 06/20/86  
Time: 10:19 AM

Smith Family '86

MacMoney 81.08 Page: 1

| ACCOUNT NAME           | Jun 1986         | Actuals |
|------------------------|------------------|---------|
|                        | YEAR-TO-DATE     | % TOTAL |
| <b>CASH</b>            |                  |         |
| Cash Account           | 335.91           | 100.00  |
| Total CASH             | 335.91           | 100.00  |
| <b>BANK ACCOUNT</b>    |                  |         |
| Personal Checkbook     | 1,759.80         | 26.98   |
| Savings Account        | 4,762.99         | 73.02   |
| Total BANK ACCOUNT     | 6,522.79         | 100.00  |
| <b>OTHER ASSET</b>     |                  |         |
| Computer Equipment     | 3,917.65         | 4.61    |
| House                  | 72,000.00        | 84.69   |
| Vehicles               | 9,100.00         | 10.70   |
| Total OTHER ASSET      | 85,017.65        | 100.00  |
| <b>CREDIT CARD</b>     |                  |         |
| American Oil Co.       | 0.00             | 0.00    |
| Jones' General Store   | 104.90           | 14.76   |
| Visa Carte             | 605.93           | 85.24   |
| Total CREDIT CARD      | 710.83           | 100.00  |
| <b>OTHER LIABILITY</b> |                  |         |
| Car Loan               | 1,616.56         | 3.14    |
| House Mortgage         | 49,790.00        | 96.86   |
| Total OTHER LIABILITY  | 51,406.56        | 100.00  |
| <b>NET WORTH</b>       | <b>39,758.96</b> |         |

## This Month's Activity

This Month's Activity is a list of all transactions for the current month. They appear in the order in which they were entered.

**THIS MONTH'S ACTIVITY**  
(All Transactions; All Categories; This Month only)  
**Smith Family '86**

Date: 06/20/86  
Time: 10:20 AM MacMoney 81.08 Page: 1

| DATE     | CHK# | PAID TO                                    | AMOUNT            | TYPE              | MEMO / SPLIT \$  | CATEGORY                              | ID | Tx | SOURCE     |
|----------|------|--|-------------------|-------------------|--|---------------------------------------|----|----|------------|
| 06/02/86 | 442  | New Home Mortgage Co.                      | 550.00            | Check             | monthly payment<br>-s- 40.00<br>-s- 510.00                 | House Mortgage<br>Mortgage Intere...  | JS |    | Persona... |
| 06/02/86 |      |  |                   |                   |  |                                       |    | Tx |            |
| 06/04/86 | 443  | Monthly Service Charge<br>American Oil Co. | 5.00<br>23.45     | BnkSvc<br>Check   |  | Bank Service C...<br>American Oil Co. | LS |    | Persona... |
| 06/04/86 | 444  | A & Pastoral Market                        | 142.32            | Check             | Pay in full<br>Groceries + Cash<br>-s- 107.32<br>-s- 35.00 | Food<br>Cash Account                  | LS |    | Persona... |
| 06/05/86 | 7    | Survivor Software<br>American Oil Co.      | 2,450.00<br>14.67 | BnkDep.<br>CrdChg | Paycheck<br>Gasoline                                       | Personal Income<br>Vehicle Expenses   | JS | Tx | Persona... |
| 06/06/86 | 445  | Argon Stereo                               | 445.23            | Check             | CD Player  | Entertainment                         | JS |    | Persona... |
| 06/11/86 | 446  | Southwestern Electric...                   | 93.85             | Check             | Electricity Bill   | Utilities                             | EU |    | Persona... |
| 06/11/86 | 447  | Southwest Gas Co.                          | 46.09             | Check             | Heating Bill   | Utilities                             | GU |    | Persona... |
| 06/11/86 | 448  | Southwestern Phone Co.                     | 99.41             | Check             | Telephone  | Telephone                             | LS |    | Persona... |
| 06/11/86 | 449  | Southwestern Water Co.                     | 39.58             | Check             | Water Bill   | Utilities                             | WU |    | Persona... |
| 06/20/86 | 450  | SSL Credit Union                           | 175.45            | Check             | car loan payment<br>-s- 149.74<br>-s- 25.71                | Car Loan<br>Other Interest...         | V1 |    | Persona... |
| 06/20/86 | 451  | A & Pastoral Market                        | 152.12            | Check             | Groceries  | Food                                  | LS |    | Persona... |
| 06/21/86 | 452  | Last Intercommunity B...                   | 175.00            | Check             | To savings   | Savings Account                       | LS |    | Persona... |
| 06/22/86 |      | Pocket Cash                                | 80.00             | BnkWth            | Automatic Teller   | Cash Account                          | LS |    | Persona... |
| 06/25/86 | 453  | American Oil Co.                           | 14.67             | Check             | Paid in full   | American Oil Co.                      | LS |    | Persona... |
| 06/25/86 | 454  | Visa Carte                                 | 125.00            | Check             |  | Visa Carte                            | LS |    | Persona... |
| 06/25/86 | 455  | A & Pastoral Market                        | 114.06            | Check             | Groceries  | Food                                  | LS |    | Persona... |
| 06/25/86 | 456  | Broiling Seafood                           | 56.23             | Check             | Anniversary dinner   | Food                                  | JS |    | Persona... |
| 06/25/86 | 457  | Music Center                               | 43.98             | Check             | Anniversary concert  | Entertainment                         | JS |    | Persona... |

**REPORT TOTALS:**

| Category | Check/CrdChg | BnkDep/CrdRet | BnkWth/CrdSvc | BnkSvc/CshPmt | Adjust/CshRct |
|----------|--------------|---------------|---------------|---------------|---------------|
| Total    | 2,296.44     | 2,450.00      | 80.00         | 5.00          | 0.00          |
|          | 14.67        | 0.00          | 0.00          | 0.00          | 0.00          |

## Bill Payment Summary

The Bill Payment Summary is a report of the Automatic transactions you have set up.

**BILL PAYMENT SUMMARY**  
(All Automatic Transactions)  
**Smith Family '86**

Date: 06/20/86  
Time: 10:22 AM MacMoney 81.08 Page: 1

| NEXT DUE | MONTHS TO OCCUR | PAID TO             | AMOUNT   | TYPE   | MEMO / SPLIT \$                             | CATEGORY                         | ID | SOURCE     |
|----------|-----------------|---------------------|----------|--------|---|----------------------------------|----|------------|
| 07/02/86 | JFMAMJJASOND    | New Home Mortgag... | 550.00   | Check  | monthly payment<br>-s- 32.00<br>-s- 518.00  | House Morg...<br>Mortgage Int... | JS | Persona... |
| 06/20/86 | JFMAMJJASOND    | SSL Credit Union    | 175.45   | Check  | car loan payment<br>-s- 144.74<br>-s- 30.71 | Car Loan<br>Other Interes...     | V1 | Persona... |
| 07/05/86 | JFMAMJJASOND    | Survivor Software   | 2,450.00 | BnkDep | Paycheck                                    | Personal Inco...                 | JS | Persona... |

The List Reports are listings of the information contained in each of your Lists (Categories, Names and ID Codes).

### Categories List

| CATEGORY LIST             |          |             |          |          |               |                |         |
|---------------------------|----------|-------------|----------|----------|---------------|----------------|---------|
| (Categories; All Types)   |          |             |          |          |               |                |         |
| Smith Family '86          |          |             |          |          |               |                |         |
| Date: 06/20/86            |          |             |          |          |               | MacMoney 81.08 | Page: 1 |
| Time: 10:23 AM            |          |             |          |          |               |                |         |
| NAME                      | CATEGORY | TYPE        | BALANCES |          | TAX CATEGORY? | HAS BUDGET?    |         |
|                           |          |             | STARTING | CURRENT  |               |                |         |
| >Misc. In                 |          | Income      | 0.00     | 12.45    |               |                |         |
| >Misc. Out                |          | Expense     | 0.00     | 2,316.89 |               |                |         |
| American Oil Co.          |          | Credit Card | 0.00     | 52.02    |               | Yes            |         |
| Bank Service Charge       |          | Expense     | 0.00     | 51.70    |               | Yes            |         |
| Car Loan                  |          | Liability   | 2,500.00 | 697.10   |               | Yes            |         |
| Cash Account              |          | Cash        | 25.00    | 328.26   |               | Yes            |         |
| Clothing                  |          | Expense     | 0.00     | 908.42   |               | Yes            |         |
| Computer Equipment        |          | Asset       | 3,695.00 | 4,399.77 |               | Yes            |         |
| Contributions             |          | Expense     | 0.00     | 40.00    | Yes           | Yes            |         |
| Credit Card Interest Paid |          | Expense     | 0.00     | 13.12    | Yes           | Yes            |         |
| Entertainment             |          | Expense     | 0.00     | 1,220.54 |               | Yes            |         |
| Food                      |          | Expense     | 0.00     | 3,139.96 |               | Yes            |         |

### Names List

| NAME LIST                |  |                      |                |         |
|--------------------------|--|----------------------|----------------|---------|
| (Names; All Types)       |  |                      |                |         |
| Smith Family '86         |  |                      |                |         |
| Date: 06/20/86           |  |                      | MacMoney 81.08 | Page: 1 |
| Time: 10:28 AM           |  |                      |                |         |
| NAME                     | ADDRESS  | DEFAULT CATEGORY     |                |         |
| A & Pastoral Market      | 2110 Regent St.,<br>Lawndale, CA. 90013          | Food                 |                |         |
| American Oil Co.         | 356 So. Hillcrest St.,<br>Los Angeles, CA. 90004 | American Oil Co.     |                |         |
| Jones' General Store     | 81131 So. Pasadena St.,<br>Lawndale, CA. 90000   | Jones' General Store |                |         |
| Last Intercommunity Bank | 2384 Middletown Rd.,<br>Lawndale, CA. 90015      | Savings Account      |                |         |
| New Home Mortgage Co.    | 999 House St.,<br>Los Angeles, CA. 90001         | House Mortgage       |                |         |

### ID Codes List

| ID CODE LIST          |                     |                |         |
|-----------------------|---------------------|----------------|---------|
| (ID Codes; All Types) |                     |                |         |
| Smith Family '86      |                     |                |         |
| Date: 06/20/86        |                     | MacMoney 81.08 | Page: 1 |
| Time: 10:30 AM        |                     |                |         |
| ID CODE               | DESCRIPTION         |                |         |
| AS                    | Annette Smith       |                |         |
| EU                    | Electricity Utility |                |         |
| GU                    | Gas Utility         |                |         |
| HI                    | Health Insurance    |                |         |
| IO                    | Insurance, Other    |                |         |
| JS                    | John Smith          |                |         |
| LS                    | Louise Smith        |                |         |
| OU                    | Other Utilities     |                |         |
| PT                    | Property Taxes      |                |         |
| ST                    | Sales Tax           |                |         |
| V1                    | Vehicle #1          |                |         |
| V2                    | Vehicle #2          |                |         |

APPENDIX

# Custom Reports

## Custom List

This report allows you to print variations of the Categories List. A sample might be a list of only your asset categories.

| CUSTOM LIST      |           |       |           |           |               |                |         |
|------------------|-----------|-------|-----------|-----------|---------------|----------------|---------|
| (Categories)     |           |       |           |           |               |                |         |
| Smith Family '86 |           |       |           |           |               |                |         |
| Date: 06/20/86   |           |       |           |           |               | MacMoney 81.08 | Page: 1 |
| Time: 10:33 AM   |           |       |           |           |               |                |         |
| NAME             | CATEGORY  | TYPE  | BALANCES  |           | TAX CATEGORY? | HAS BUDGET?    |         |
|                  |           |       | STARTING  | CURRENT   |               |                |         |
| Computer         | Equipment | Asset | 3,695.00  | 4,399.77  |               | Yes            |         |
| House            |           | Asset | 72,000.00 | 72,000.00 |               | Yes            |         |
| Vehicles         |           | Asset | 9,100.00  | 9,100.00  |               | Yes            |         |

## Custom Financial Report

This report is a customized version of the Income and Expense report or the Personal Balance Sheet report. This example shows a financial report by quarter showing actual values.

| CUSTOM FINANCIAL REPORT                       |                        |                  |                  |                  |                |         |
|---|------------------------|------------------|------------------|------------------|----------------|---------|
| (Balance Sheet; All Q; This Yr; Actuals; All) |                        |                  |                  |                  |                |         |
| Smith Family '86                              |                        |                  |                  |                  |                |         |
| Date: 06/20/86                                |                        |                  |                  |                  | MacMoney 81.08 | Page: 1 |
| Time: 10:36 AM                                |                        |                  |                  |                  |                |         |
| ACCOUNT NAME                                  | 1986 Quarterly Actuals |                  |                  |                  |                |         |
|   | 1st Quarter            | 2nd Quarter      | 3rd Quarter      | 4th Quarter      |                |         |
| <b>CASH</b>                                   |                        |                  |                  |                  |                |         |
| Cash Account                                  | 70.28                  | 335.91           | 190.14           | 328.26           |                |         |
| Total CASH                                    | 70.28                  | 335.91           | 190.14           | 328.26           |                |         |
| <b>BANK ACCOUNT</b>                           |                        |                  |                  |                  |                |         |
| Personal Checkbook                            | 953.34                 | 1,759.80         | 1,868.04         | 4,116.08         |                |         |
| Savings Account                               | 4,075.00               | 4,762.99         | 4,135.49         | 4,635.49         |                |         |
| Total BANK ACCOUNT                            | 5,028.34               | 6,522.79         | 6,003.53         | 8,751.57         |                |         |
| <b>OTHER ASSET</b>                            |                        |                  |                  |                  |                |         |
| Computer Equipment                            | 3,917.65               | 3,917.65         | 4,399.77         | 4,399.77         |                |         |
| House   | 72,000.00              | 72,000.00        | 72,000.00        | 72,000.00        |                |         |
| Vehicles                                      | 9,100.00               | 9,100.00         | 9,100.00         | 9,100.00         |                |         |
| Total OTHER ASSET                             | 85,017.65              | 85,017.65        | 85,499.77        | 85,499.77        |                |         |
| <b>CREDIT CARD</b>                            |                        |                  |                  |                  |                |         |
| American Oil Co.                              | 40.34                  | 0.00             | 15.56            | 52.02            |                |         |
| Jones' General Store                          | 184.00                 | 104.90           | 105.90           | 104.72           |                |         |
| Visa Carte                                    | 418.48                 | 605.93           | 522.70           | 532.65           |                |         |
| Total CREDIT CARD                             | 642.82                 | 710.83           | 644.16           | 689.39           |                |         |
| <b>OTHER LIABILITY</b>                        |                        |                  |                  |                  |                |         |
| Car Loan                                      | 2,062.78               | 1,616.56         | 1,161.34         | 697.10           |                |         |
| House Mortgage                                | 49,904.00              | 49,790.00        | 49,192.00        | 49,042.00        |                |         |
| Total OTHER LIABILITY                         | 51,966.78              | 51,406.56        | 50,353.34        | 49,739.10        |                |         |
| <b>NET WORTH</b>                              | <b>37,506.67</b>       | <b>39,798.96</b> | <b>49,695.94</b> | <b>44,181.11</b> |                |         |

## Custom Transaction Activity

This report allows you to see your transactions in different ways. This example shows a summary of transactions marked for tax purposes.

| CUSTOM TRANSACTION ACTIVITY |      |                                    |          |        |                  |                    |                        |    |            |
|-----------------------------|------|------------------------------------|----------|--------|------------------|--------------------|------------------------|----|------------|
| Date: 06/20/86              |      | (All Transactions: All Categories) |          |        |                  |                    | MacMoney 81.08 Page: 1 |    |            |
| Time: 10:06 AM              |      | Smith Family '86                   |          |        |                  |                    |                        |    |            |
| DATE                        | CHK# | PAID TO                            | AMOUNT   | TYPE   | MEMO / SPLIT \$  | CATEGORY           | ID                     | Tx | SOURCE     |
| 01/04/86                    | 355  | New Home Mortgage Co.              | 550.00   | Check  | Monthly Payment  | House Mortgage     | JS                     |    | Persona... |
|                             |      |                                    |          |        | -s- 30.00        | Mortgage Intere... |                        | Tx |            |
|                             |      |                                    | 2,450.00 |        | 520.00           | Personal Income    | JS                     | Tx | Persona... |
| 01/20/86                    | 363  | SSL Credit Union                   | 175.45   | Check  | car loan payment | Other Interest...  | V1                     |    | Persona... |
|                             |      |                                    |          |        | -s- 144.74       | Car Loan           |                        |    |            |
|                             |      |                                    |          |        | 30.71            | Other Interest...  |                        |    |            |
| 02/02/86                    | 2    | Survivor Software                  | 1,000.00 | BrkDep | Bonus            | Personal Income    | JS                     | Tx | Persona... |
| 02/02/86                    | 368  | New Home Mortgage Co.              | 550.00   | Check  | monthly payment  | Mortgage Intere... | JS                     |    | Persona... |
|                             |      |                                    |          |        | -s- 32.00        | House Mortgage     |                        | Tx |            |
|                             |      |                                    | 2,450.00 |        | 518.00           | Personal Income    | JS                     | Tx | Persona... |
| 02/05/86                    | 3    | Survivor Software                  | 2,450.00 | BrkDep | Paycheck         | Personal Income    | JS                     | Tx | Persona... |
| 02/20/86                    | 377  | SSL Credit Union                   | 175.45   | Check  | car loan payment | Other Interest...  | V1                     |    | Persona... |
|                             |      |                                    |          |        | -s- 145.74       | Car Loan           |                        |    |            |
|                             |      |                                    |          |        | 29.71            | Other Interest...  |                        | Tx |            |

### Preprinted check

MacMoney can print checks and the accompanying stub containing the memo and payment information.

There are several printing companies that offer a check compatible with MacMoney. One supplier is NEBS. Their address for the Computer Forms division is 12 South Street, Townsend, MA 01469. The checks MacMoney uses are either 9022 or 9025 (the difference is check color and carbon or NCR in multi-part). Contact them at 800-225-9550 for ordering information. Another supplier is Deluxe Computer Forms. Their address is P. O. Box 64467, St. Paul, MN 55164-0467. The checks MacMoney uses are 1004, available in several options. Both companies also have window envelopes for their checks.

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# Planning Reports

You can print several types of planning reports while in Plan. A Loan Amortization Schedule or Summary report is helpful as is your Retirement Plan report. Here are examples:

## Loan Amortization Schedule

| LOAN AMORTIZATION SCHEDULE |       |                              |              |                            |             |               |
|----------------------------|-------|------------------------------|--------------|----------------------------|-------------|---------------|
| (Computer Equipment)       |       |                              |              |                            |             |               |
| Date: 06/20/86             |       | The Bank                     |              | Loan No.:                  | 1234-0987   |               |
| Time: 10:39 AM             |       | \$3,750.00 for 3.00 years at |              | 11.2500% interest per year |             |               |
| Monthly Payment:           |       | \$123.21                     |              | Balloon Payment:           |             | \$0.00        |
| Beginning:                 |       | July 20, 1986                |              | Ending:                    |             | June 20, 1989 |
| Total Interest:            |       | \$685.56                     |              | Total Paid:                |             | \$4,435.56    |
| PYMT NO.                   | MONTH | PRINCIPAL BALANCE            | TO PRINCIPAL | TO INTEREST                | NEW BALANCE | PERCENT PAID  |
| 1                          | Jul   | 3,750.00                     | 88.05        | 35.16                      | 3,661.95    | 2.35          |
| 2                          | Aug   | 3,661.95                     | 88.88        | 34.33                      | 3,573.07    | 4.72          |
| 3                          | Sep   | 3,573.07                     | 89.71        | 33.50                      | 3,483.36    | 7.11          |
| 4                          | Oct   | 3,483.36                     | 90.55        | 32.66                      | 3,392.81    | 9.53          |
| 5                          | Nov   | 3,392.81                     | 91.40        | 31.81                      | 3,301.41    | 11.96         |
| 6                          | Dec   | 3,301.41                     | 92.26        | 30.95                      | 3,209.15    | 14.42         |
| 1986 Total                 |       |                              | 540.85       | 198.41                     |             |               |

APPENDIX

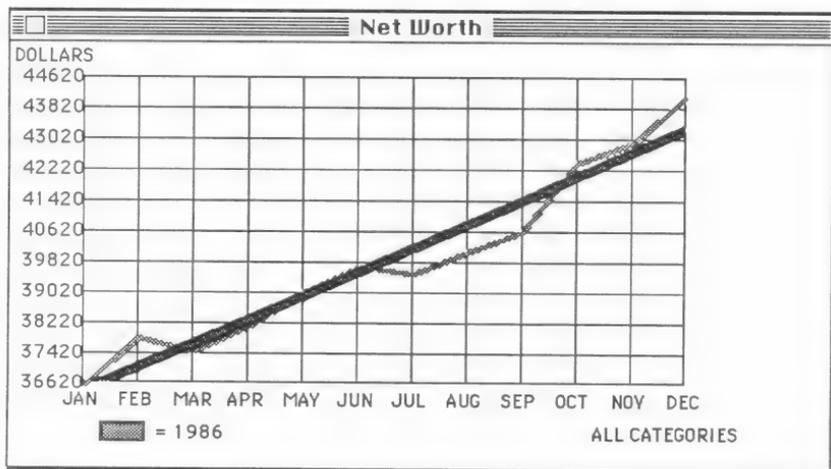
## Retirement Plan

| RETIREMENT PLAN  |               |                   |
|--|---------------|-------------------|
| (Joe Smith)  |               |                   |
| Date: 06/20/86   |               |                   |
| Time: 10:48 AM   |               |                   |
| MacMoney 81.08 Page: 1   |               |                   |
| To retire in the year 2010 with a monthly income of \$975.00 for 20 years, assuming: |               |                   |
| Original investment of:  | \$5,000.00    |                   |
| Average rate of return on investment:  | 9.25%         |                   |
| Average inflation rate:  | 5.00%         |                   |
| To reach this goal, you must save monthly, an additional:                            |               |                   |
| BEGINNING YEAR   | USING CAPITAL | USING INCOME ONLY |
| 1986   | 11.74         | 41.27             |
| 1987   | 12.56         | 44.14             |
| 1988   | 13.45         | 47.30             |
| 1989   | 14.44         | 50.77             |
| 1990   | 15.53         | 54.62             |
| 1991   | 16.75         | 58.90             |
| 1992   | 18.11         | 63.68             |
| 1993   | 19.64         | 69.05             |
| 1994   | 21.37         | 75.12             |
| 1995   | 23.33         | 82.04             |
| 1996   | 25.59         | 89.97             |
| 1997   | 28.21         | 99.17             |
| At retirement, your capital will be:   |               |                   |
|  | \$19,701.75   | \$34,447.06       |
| After 20 years, your capital will be:  |               |                   |
|  | \$0.00        | \$34,447.06       |

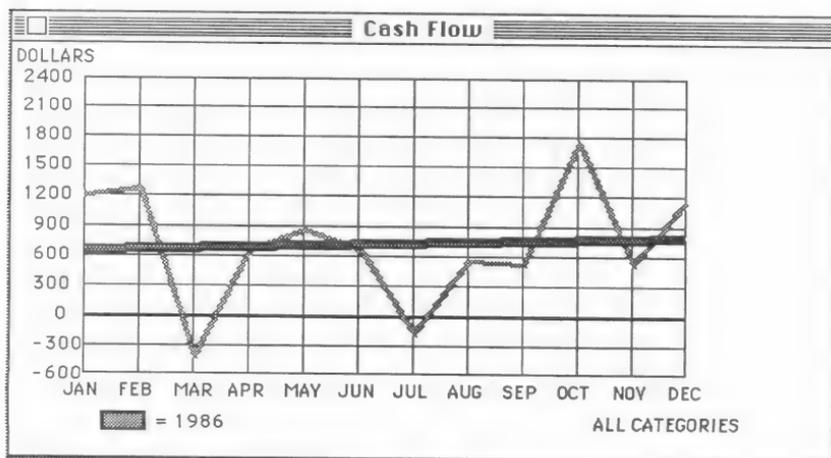
## APPENDIX D SAMPLE GRAPHS

This section contains sample graphs which can be created and printed by *MacMoney*. Remember, your graphs may look quite different from the ones shown here, depending upon your data and the selection criteria you use.

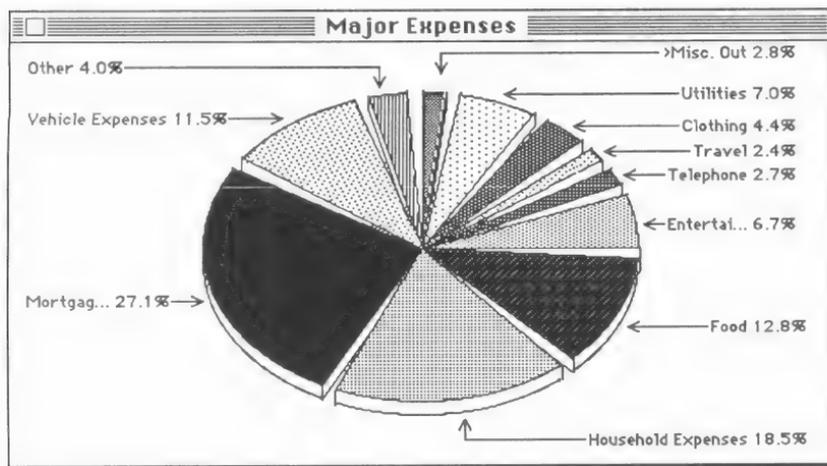
### *Net Worth Graph*



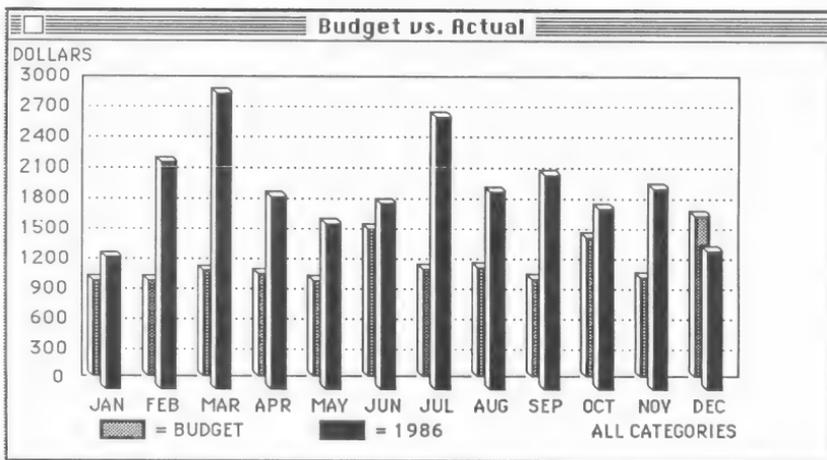
### *Budget Vs. Actual*



## Major Expenses



## Cash Flow



Each of the Custom Graph types present a graph with the same appearance as the standard ones shown above. However, they will contain just the information you specify. On Bar and Line Graphs, you have the option to add or remove the Trend Line.

# APPENDIX E

## COMMAND KEYS

### Command Keys

Several of the options which you can select from the various menus have an equivalent Command key combination to accomplish the same task. Simply press the Command key and the appropriate letter key at the same time.

| <u>Command Key</u> | <u>Action</u>  |
|--------------------|--|
| A                  | Make current transaction an Automatic  |
| C                  | Copy highlighted text to the clipboard   |
| G                  | Show the Categories List   |
| H                  | Access MacMoney on-screen help   |
| I                  | Show the ID Codes List   |
| N                  | Show the Names List  |
| P                  | Print the active window  |
| Q                  | Quit MacMoney and return to the desktop  |
| R                  | Show the Register/Log for the current account  |
| V                  | Paste the text currently in the clipboard,<br>starting at the insertion bar position |
| X                  | Cut the highlighted text and place it in the<br>clipboard                            |

### Single Key Search

When you are in any of the List windows, just press the first letter of any item that you want to search for. Instantly, *MacMoney* will show you the first item starting with that letter. If there is no item starting with the selected letter, the program will either beep or go to the next item alphabetically greater than the key pressed. You can quickly click on the exact item you wish, or scroll further in the list.

## APPENDIX F

### TRANSFERRING INFORMATION

Perhaps not all *MacMoney* users need this feature, but if you want to produce output ready for corporate management or to dazzle your bankers, or if you want to rearrange your data, this is the tool! All reports provide you with the means to transfer or export information from *MacMoney* to a text file. In the text file, each column is separated by a tab (which positions the information in spreadsheets like Excel) and each line is separated by a carriage return. This file can then be read by any program that reads Macintosh text files. Some programs which we have tried are:

- MacWrite™ (all versions)
- Excel™ (all versions)
- Multiplan™ (version 1.1 and up)
- ReadySetGo™ (version 2.1 and 3)
- Microsoft Word™ (all versions)
- Helix™ (all versions, including Double Helix™)
- MacInTax™ (1986 tax year version)

Make sure you set the tabs in the application or know how that application program treats them. You will have to add your own titles, headings, and in some cases, totals. You may want to print out the *MacMoney* report to check our headings and totals before transferring the information to a file. We transfer the report information in a plain format to allow you the most flexibility. Flexibility means you can set up your own routines, macros, and templates for productive use of this information. Use your creativity and ingenuity and go to town.

If you develop a really clever template or application using the data from *MacMoney* please let us know, we'll pass it on to others.

#### To Transfer Information:

Simply click the **File** button anywhere *MacMoney* gives you the option of printing to the screen, a printer, or a file, then click on Report. You will be asked for a file name. We give you a default of the report title plus the letters ".txt" or you can type in your own file name. Make sure you have enough room on the disk on which you will be creating the file. Click on Save when you are ready. That's all! *MacMoney* will create a file with an icon that looks like a blank sheet of paper or the MacWrite text file icon. Double-clicking on this icon will cause MacWrite to run, if it is available.

## To Enter Information Into Another Program:

Any program that can read a text file gives you instructions in its manual for reading or loading files, follow these instructions. We give you a few hints below, although we assume you know how to use the other program. We cannot give you support for programs other than *MacMoney*.

In general, make sure that carriage returns are treated as paragraphs and remember you will have to set tabs or perhaps change the column widths or set up fields. To ensure that each item comes out in the right column in Excel or Multiplan there are a few extra tabs in places you might not expect.

The transaction activity reports and several other reports are quite wide and will need to be printed using wide page setup (landscape for LaserWriters). Selecting a different point size and/or font will change the width required to print the report. Note that any items which we truncate show a part of the item name with "..." at the end. These items on the report are transferred in their complete form to the text file. Therefore, a row of the file information is wider than a row of the printed information on a report.

### **MacWrite:**

Run MacWrite from its icon and select Open from the File Menu. Choose the file you have created with *MacMoney*. In response to the question about how to treat carriage returns, click on Paragraph Breaks. You'll have to add your own title, column headers, and some total lines. Change the margins, spacing, tabs, font and point size to whatever suits you. Several of the reports are really too wide for MacWrite so you will have to experiment.

### **Microsoft Word:**

Open the text file directly from the File Menu while running Word. You'll have to add your own report title, column headers, and some total lines. Change the spacing, font and point size to whatever suits you. You might want to turn on the Show ¶ option with a Command-Y so you can see where the tabs and paragraph breaks are located.

You'll want to make sure you set the tabs for the whole report. Select the whole report, by highlighting it (Command-Click in the left margin is a shortcut), before you start setting tabs. This will keep you from getting frustrated having to set 4 to 20 tabs for each line (which is a paragraph in Word).

## Excel:

The reports flow directly and smoothly into Excel. Run Excel and select Open from the File Menu and choose the file you have created with *MacMoney*. Adjust the column widths as necessary, add blank rows, define your database and any associated worksheets, and off you go

Several reports also transfer their total lines to the text file. These totals at the bottom of the report are in a different format. You may want to delete them or move them to another worksheet. You're the boss, do whatever will accomplish your goals.

**Caution:** Be careful of split transactions on activity reports, they need special handling because of their format.

## Multiplan (version 1.1 and up):

Starting with version 1.1, Microsoft Multiplan allows you to load a text file. See "Loading Text Files" in the Version 1.1 Addendum. Transferring information is easy. Select Open from the File Menu while running Multiplan and choose the file you have created with *MacMoney*. Manipulate your data as you wish and save it as a Multiplan file.

Be aware of the totals at the bottom of the file on transaction activity reports, they are in a different format and will need to be addressed differently. Also note how split transactions appear on these worksheets.

## Helix or Double Helix:

Loading your *MacMoney* file into a database like Helix is a little tricky but not really difficult. You just need to make sure you understand how the text file has been written; where the tabs are and the order of the data. See the section on Dump & Load in the Helix manual. A Tab in Helix makes the data go into the next field and the carriage return is interpreted as an Enter.

Create a Template or input form containing Data rectangles (fields) for each tab from your *MacMoney* file. We recommend that you include a few extra fields which may remain blank, this will take care of any hidden tabs you haven't accounted for.

Create a Selection using this Template and open the form by doing a Show Form from the Search Menu of Helix or the View Menu of Double Helix. Select Load from the File Menu and away you go.

After a successful load to Helix, go back to your input form (Template) and browse through your database. Delete any fields you don't really need and manipulate the information as you wish.

### **ReadySetGo (version 2.1):**

This is for those of you who really want to get fancy and do things to a report that you can't do in MacWrite or Word. Because a text block can only have 5 tabs, plus the paragraph indent, you are obviously limited to the smaller reports, unless you are very creative. (Try putting the wider reports in Multiplan first then transferring each column to its own block through the clipboard.) You will have to add your own report title, column headings and totals. You can add all sorts of lines and graphics to your information as well.

To put your *MacMoney* file into ReadySetGo run the program and start a new document or open an existing one. Create a text block of an appropriate size. Select Get Text from the File Menu and choose the file you have created with *MacMoney*. Resize your text block and/or create text links. Reflow until you have the appearance you want.

### **ReadySetGo 3**

RSG3 has expanded the possibilities for ways to show your *MacMoney* data. There are many more tabs but are used differently. If you are familiar with RSG3 you should be able to get the desired results with a little trial and error.

To put your *MacMoney* file into RSG3 the procedure is the same as above. Blocks are now called objects and linking is much easier.

### **MacInTax™ (1986 tax year version)**

MacInTax for the 1986 tax year will allow you to open a text file for data input. Use *MacMoney* to create a report that has your tax information, for example, the Custom List Report with tax category selected. Print this report to a file giving it a name that will indicate its purpose. Run MacInTax and display the form you wish to work with, then open the text file created by *MacMoney*. You will get another window with your report data. Click on the amount you want to transfer from your data to the tax form and then click on the box in the tax form where it belongs. You should be familiar with MacInTax so you can put the right things in the right places. We just provide you with the data.

### **Others**

These are not the only ways you can use your data. The only limitation is available software and your creativity.

## APPENDIX G

### DATA CONVERSION

Because *MacMoney*™ has been written by the same authors as The Home Accountant and Financial Planner™ for the Macintosh, you are able to use your data from that program in *MacMoney*. It is a simple but one-way process.

Each time you start *MacMoney*, you may either start a new system, open an existing system, or convert a Macintosh Home Accountant [HAMac] system.

To convert: This is a one-way process and cannot be undone. Please make a backup of your data disk before you convert. Run *MacMoney*, Select and Open an existing HAMac system. *MacMoney* will tell you it is not a *MacMoney* system and ask if you want to convert it. Click on OK to convert.

The conversion takes only a few seconds and then *MacMoney* will continue. All data and Automatics are converted. You will have to resave any report formats you have set up, as they are not converted.

# GLOSSARY

**Active window:** The frontmost window on the Macintosh desktop. The title bar on the active window is always striped. Click once on any window to make it active.

**Adjustment transaction:** The type of transaction used to correct past errors or adjust current category balances.

**Amortization schedule:** A report showing how each loan payment is apportioned between the amount to principal and the interest paid. It also shows total interest, payment amount, etc.

**Asset category:** Assets are a category type used to account for things of value that you own, typically houses, cars, stocks, bonds, furniture, jewelry, etc.

**Automatic transaction:** A special bank account transaction, *MacMoney* reminds you of the due date, each time you start the program. Automatic transactions are regular transactions modified by the Make Automatic option, which places them on your Automatic Transaction List.

**Bank account:** One of the seven types of Category. Commonly used for checking accounts, savings accounts, money market funds, or any other bank-type account. It can be used for other types of asset activity as well.

**Budget:** Estimates of how much you think you will earn or spend, available for each category. Use Budgets only if you wish, they are not required. Also referred to as projections.

**Button:** Buttons appear on many *MacMoney* screens and dialog boxes

(messages). Click on a button to designate, confirm, or cancel an action. The mouse has a switch which is also referred to as a button. It is pressed to "click" on screen buttons or other selections. Both radio (circle) and command (rounded-edge rectangles) buttons are referred to simply as buttons in this guide.

**Cache Disk (Buffer):** A software utility that lets you use some of your computer's memory to store program or data information. Used to reduce the number of times the program must access the disk drive(s).

**Cash account:** A category type used to track the cash in your pocket, purse, or wallet or petty cash box, regardless of its source.

**Category:** This is the same as an account in the "Chart of Accounts" for business. *MacMoney* uses seven types of categories: asset, bank account (a type of asset), cash account (another type of asset), income, liability (long-term debt or obligation), credit card (a type of liability), and expense. You may use numbered categories that match a numbered chart of accounts. To sort them by number, use leading zeros (e.g. account 099.12, 100.01, 100.10, etc.).

**Category List:** An alphabetized list of your categories. The list can be shown in a Macintosh window titled Categories, or as a report titled Category List.

**Click:** Quickly pressing and releasing the mouse button after you have positioned the pointer on an appropriate box, button, or text item.

**Close box:** A small square box in the upper left-hand corner of an active window. Clicking on the close box will remove the active window from the screen. Sometimes referred to as a go-away box.

**Command:** There are several menu selections which can be accessed by pressing the Command and another key at the same time (e.g. Command-H, for Help). See Appendix D for a list of MacMoney commands.

**Credit Card category:** A category type used for tracking credit card purchases, charges, and returns. It can also be used for other types of liability with activity as well.

**Custom Graph:** Graphs which allow you to specify exactly what information is to be included.

**Custom Report:** Reports which allow you to specify exactly what information is to be included.

**Data disk:** The separate floppy or hard disk used to store your MacMoney system(s), including all related transactions.

**Default:** A value or selection which is automatically assumed by the program unless you change it.

**Default category:** A preset category associated with your Names List, assumed and entered in a transaction by the program. This category can be changed at any time.

**Dialog box:** An on-screen box which gives or requests information.

**Dimmed option:** When certain options are not available at a particular time in the program, they will appear

in dimmed (gray) type on the Macintosh screen.

**Double-click:** Quickly pressing and releasing the mouse button two times in rapid succession (without moving the mouse) after positioning the pointer on a box, button, or text item.

**Double-entry method of accounting:** A system of accounting where a change in one account is always balanced by a corresponding change in another account. This accurately records (and balances) all financial transactions and transfers.

**Drag:** Position the pointer and then press and hold down the mouse button while moving the pointer across a box of text, numbers, or menu items.

**Elevator shaft:** Another term for scroll box.

**Expense category:** A type of category used to record expenditures you make (e.g. rent, food, utilities, interest paid) Payments made for long-term debts (such as loan payments) are not expenses and should be recorded through liability categories.

**External drive:** Any floppy or hard disk drive attached to your Macintosh in addition to its internal floppy disk drive.

**Go away box:** Another term for close box.

**Gulp:** A term specific to the *MacMoney* program. Only a certain amount of information can be held in Mac's memory at one time. This amount is called a gulp. Information within a gulp can be scrolled. Use the Previous or Next buttons on certain *MacMoney* screens to tell the program to gulp backwards or forwards.

**Help List:** An on-screen list of *MacMoney* menu options and features with brief explanations. You may display the Help List by clicking on any Help box, by selecting the "About MacMoney" option in the Apple menu, or by opening the Help icon.

**Highlight/Highlighted text:** Text which is marked for editing or deletion is shown as white characters on a dark background.

**Icon:** A graphic representation of a file or command.

**ID code:** A two-character abbreviation used to group transactions allocated to several different categories.

**ID Code List:** An alphabetized list of your two-letter ID Codes. The list can be shown in a Macintosh window titled ID Codes, or as a report titled ID Code List.

**Income category:** A type of category used to monitor money you earn through salary or investments.

**Insertion bar:** A blinking vertical bar (I-Beam) on the screen which marks the point where the next information typed from the keyboard will be inserted.

**Internal drive:** The floppy disk drive which is built-in to the Macintosh case.

**Liability category:** A category type used for tracking long-term debts or obligations such as loans, contracts payable or alimony.

**Menu:** A list of commands or options which may be selected. Select an item by dragging the mouse through the menu, then release the mouse

button when the desired menu item is highlighted.

**Mouse:** The small tracking device which comes with the Macintosh. When you move the mouse, the on-screen pointer moves proportionately.

**Mouse button:** The button on top of the mouse which lets you make selections by clicking, dragging and clicking, or double-clicking on various items.

**Name:** A person or company with whom you do personal or commercial business.

**Name List:** An alphabetized list of all names used with *MacMoney*. The list can be shown in a Macintosh window titled Names, or as a report titled Name List.

**Pointer:** The small shape on the screen (usually an arrow, sometimes an I-Beam) which lets you track movements made with the mouse.

**Program disk:** A disk which contains the *MacMoney* program.

**Radio button:** A circle which darkens when selected. The radio button is used to toggle selections on and off.

**Scroll bar:** An oblong box along the right edge or bottom of a window. Clicking in the scroll bar's gray area allows you to scroll through a document or list a page at a time. Also referred to as an elevator shaft.

**Scroll box:** The white box in the scroll bar which indicates what portion of the document is currently shown. You may scroll through the document or list by clicking and dragging the scroll box.

**Split transaction:** A single transaction which relates to more than one category. It is used for distributing transaction amounts between several categories.

**Spool; Spooling:** To write temporary information to a disk file in order to arrange it before printing. This file is usually erased after printing is completed.

**Standard Graph:** A prestructured graph which does not ask you to make decisions about what is shown. Four Standard Graphs are offered.

**Standard Report:** A prestructured report which does not require you to make decisions about what is shown. Seven Standard Reports/Lists are offered.

**Switcher:** A program distributed by Apple Computer, Inc. that allows you to quickly switch and transfer information between two separate Macintosh programs.

**Transaction:** Any *MacMoney* financial transaction recording money earned or spent, whether by check, cash, or credit card. Other transactions are adjustment transactions, which are used to reflect changes in your asset or liability values, or to correct errors.

**Volume Name:** The name that you give to each disk when you create it. It may later be changed, if you wish.

**Work disk:** A copy of your original *MacMoney* disk used in your normal transaction and reporting sessions.

**Zoom box:** A square box in the upper right-hand corner of a window, used to increase or decrease its size. This feature is only available with Apple Computer's 128K ROMS.

# INDEX

## -A-

- About MacMoney option 11, 31
- Accounts Payable 104
- Accounts Receivable 104
- Active window 50
- Actual amounts 15
- Adding categories 15, 56
  - Budget box 15
  - While entering transactions 21
- Adding names 17, 60
- Adding ID Codes 61
- Addresses
  - Printing 85
- Adjustment transactions 9, 25, 45, 46, 53
  - Audit trail 25
  - Editing 46
  - Offsetting entries 46
  - Searching, 46
- Adjustment Register 46
- Amortization schedule 26, 67
  - Printing 67
- Apple Menu 10, 31
- Applications
  - Business 103-105
  - Hints 105-108
  - Personal 95-102
- APR (Annual % Rate) 26, 65
- Audit trail 25, 51
- Automatic bill payment 106
- Automatic Teller 38
- Automatic transactions 13, 33, 36, 40
  - Bill Payment Summary Report 73
  - Changing 47, 105
  - Deleting 48
  - Editing 48, 107
  - Generating 47
  - Ignoring 47
  - Paying 41, 47, 107
  - Reminder notice 13
  - Reviewing 14
  - Saving 40
  - Selecting months 41
  - Skipping 47
- Automatics 14, 47, 106

## -B-

- Backspace key 6
- Backup 9, 33
- Balancing bank statements 107
  - (see Reconcile Bank Account)
- Balloon payments 26, 66
- Bank Account 19, 37
  - Checks 19, 37
  - Check Register 39
  - Deposits 22, 38
  - Make Automatic 40, 41
  - Reconciliation 49
  - Selecting 37
  - Service Charges 22, 39
  - Withdrawals 22, 38
- Bank Account selection message 19
- Bank Account transactions 19, 37
  - Editing 40
  - Searching 40
- Bill Payment Summary
  - Report 47, 73, 122
- Budgets 2, 15, 62
  - Actual amounts 15, 63
  - Budget column 15, 16, 63
  - Difference column 15, 63
  - Entering amounts 15, 16, 63
- Budget box 15, 105
- Budget option 62, 105
- Budget window 63
- Budget vs. Actual graph 86, 127
- Business expenses 96, 97
- Business Use 103

## -C-

- Cache disk 5
- Calculate button 26, 28, 65, 68, 70
- Calendar year 12
- Cash Account 41, 87
  - Cash Log 42, 43
  - Payments 24, 42
  - Receipts 24, 42
- Cash back from deposit 99
- Cash back from purchase 97
- Cash Flow Graph 87, 128

- Cash Account transactions 23
  - Editing 43
  - Methods of tracking 24
  - Searching 42, 48
  - Splitting 24
- Categories 2, 11, 14, 20, 109
  - >Misc. In 11
  - >Misc. Out 11
  - Adding 15, 56
  - Assets 58, 72, 87, 108
  - Bank Account 5, 9, 58, 71, 87, 108
  - Budgeting 2, 15, 57, 62
  - Cash Account 11, 58, 71
  - Changing names 11
  - Credit Card 58, 108
  - Current Balance 57
  - Deleting 62
  - Editing 14, 55, 62
  - Expenses 57, 59, 71
  - Income 57, 59, 71
  - Liabilities 59, 71, 87, 108
  - Naming 56
  - Number allowed 14
  - Personal Checkbook 11, 13
  - Starting balance 14, 15, 56, 57
  - Tax consequence 57
  - Type 2, 15, 58, 59
- Categories List 2, 11, 14, 20
- Category edit/entry window 14, 55
- Category List Report 73, 123
- Changing systems 32
- Charge Register 45
- Checkbook
  - (also see Bank Account)
  - Starting balances 9
- Checks 19
  - Amount box 19, 20, 21
  - Entering 20, 21
  - ID Code box 19, 20, 21
  - Memo box 19, 20, 21, 54
  - Numbering 20, 54
  - Outstanding 82
  - Pay To box 19, 20
  - Preprinted forms 54
  - Printing 84, 85
  - Reconciliation 49
  - Saving 21
  - Voiding 51
- Check Register 39
- Close box 6
- Close option 32
- Closing a system 32
- Command keys 129
- Common transactions
  - Cash back from deposit 99
  - Cash back from purchase 97
  - Deposit from multiple income source 98
  - Home/Business Inventory 101
  - Investment Portfolio 102
  - Payroll deductions 100
- Converting data (see Data conversion)
- Copying disks 7, 8
  - With a hard disk drive 8
- Copy option 64
- Copyright ii
- Correcting errors 25
- Create a new system 12
- Credit Card 24, 43, 87
  - Charge 24, 44
  - Charge Register 45
  - Return 24, 44
  - Service Charge 24, 44
- Credit Card transactions
  - Editing 45
  - Paying 43
  - Searching 45
  - Splitting 25, 43
- Current balances 25
- Custom Bar Graph 89
- Custom Financial Report 76, 124
- Custom Graphs 1, 87-93, 128
  - Selection criteria 88, 90, 92
- Custom Line Graph 87
- Custom List 75, 124
- Custom Pie Chart 91
- Custom Reports 1, 57, 71, 74-85
- Custom Transaction Activity
  - Report 72, 78, 125
  - Item selection 79, 81
  - Outstanding check example 82
  - Print status 81
  - Reconciliation 81
  - Selection range 81
  - Sort sequence 80
  - Tax category 81
  - Type 81
- Cut option 36, 106

## -D-

- Data Conversion 134
- Data disk
  - Initializing 12
- Data files 5
- Default category 17, 60
- Deleting transactions 57
- Deposits 19, 22
  - Entering 22
  - Numbering 23, 54
- Deposit from multiple income sources 98
- Desk Accessories 5
- Destination category 79
- Difference column 15
- Dimmed options 6
- Disks
  - Copying 7, 8
  - Copying with a hard disk 8
  - Data 12
  - Program 7
- Double-entry accounting method 1, 22

## -E-

- Editing transactions 40
- Edit Menu 35
  - Copy option 36
  - Cut option 35
  - Paste option 35, 36
- Edit option 62
- Ending Session 32
- Entering budget amounts
  - Adding 16, 64
  - Changing by a percentage 16, 64
  - Exact duplication 16, 64
  - Subtracting 16, 64
- Entering deposits 22, 38
- Entering memos 20, 21
- Enter key 6, 20
- Error messages (see System Messages)
- Exiting the program 35
- Extending transactions 12
- Exporting information 1, 29, 71, 130-133

## -F-

- File Menu 11, 32
- Finder 5, 7, 105
- Fiscal year 12, 107
- Fonts 8
- Future Value/Goal
  - Calculating amounts 28, 69, 70
  - Entry 69
  - Printing 70
  - Window 29, 69

## -G-

- Gathering financial records 8
- Graphs 30, 85
  - Budget vs. Actual 86
  - Cash Flow 87
  - Custom 30
  - Custom Bar 89
  - Custom Line 87
  - Custom Pie Chart 91
  - Major Expenses 86
  - Net Worth 86
  - Printing 85
  - Removing from screen 86
  - Saving selection criteria 89, 91, 92
  - Standard 30, 86
  - Trend Line 30, 89, 93
- Graphs Menu 85, 30
- Gulp 39, 46

## -H-

- Hard disk drives 5, 8, 10, 11, 12
- Help button 11
- Help List 10, 11, 13, 31
  - Scrolling 11
  - Statistics 13, 31
- HFS 5, 107
- Highlighted characters 15
- Hints 105-108
- Home/Business Inventory 101

## -I-

- Icons 106

ID Codes 2, 3, 11  
  Adding 61  
  Edit/entry window 54, 61  
  Entry in transaction 20  
  Limitations 3  
  Number allowed 18  
  Versatility 17, 95  
ID Codes List Report 74, 123  
Income & Expense Report 71, 120  
Initializing data disks 12  
Inventories  
  Business 101  
  Home 101  
Investment portfolios 101  
Invoices 104

## -L-

LaserWriter 29, 30, 33, 105  
Lists 14  
  Deleting entries 18  
  Displaying 14  
  Entry in transaction 20  
  Editing entries 18, 55  
  Removing from screen 18  
  Searching 14  
Lists Menu 21, 54  
  Categories List 54  
  ID Codes List 54  
  Names List 54  
Loan Planning 26, 65  
  Amortization schedule 26, 67, 126  
  APR (Annual % Rate) 26, 65, 66  
  Balloon payments 26, 66  
  Calculating amounts 26, 66  
  Entry window 27, 65  
  Interest rates 26, 27  
  Payments 26  
  Summary 67  
  Term 26, 227  
Logs 23

## -M-

Macintosh terms 6  
Major Expenses Graph 86, 128  
Make Automatic option 23, 40, 41  
Manual Category Distribution 108

Memos  
  Entering 20, 21  
MFS 5, 107  
Mouse 5, 20

## -N-

Names  
  Default Category 17  
Names List 2, 11, 14, 16, 20  
  Adding 60  
  Number allowed 17  
Names List Report 74, 123  
Name edit/entry window 55, 60  
Naming a new system 34, 35  
Net Income (Loss) Report 106  
Net Worth Graph 86, 127  
New option 32  
Next button 39, 46  
Numbered Accounts 106

## -O-

Open option 11, 32  
Operating requirements 5  
Outstanding Checks Report 82

## -P-

Page Setup option 33  
Paste option 36, 106  
Paying Credit Cards by check 43  
Payroll deductions 100  
Personal Balance Sheet Report 72,  
  121  
Personal use 95  
Planning features 26, 64  
  Future Value/Goal 28  
  Loans 26, 65, 66  
  Retirement 27  
Plan Menu 26  
Preprinted Checks option 83  
Previous button 39, 46  
Print Status 85  
Printing amortization schedules 67  
Printing checks 83  
  Ordering printed forms 125  
  Reprinting duplicate check  
  numbers 84

Printing checks (continued)  
  Selecting starting check  
    number 85  
  Test checks 85  
  With addresses 85  
Printing Future Value/Goal 69  
Printing graphs 85  
Printing reports to a file 29  
Printing Retirement Plans 69  
Print Window option 29, 33, 83  
Program disk 7  
Projections 2

## -Q-

Quit button 21  
Quit option 35

## -R-

RAM cache 5  
Receiving cash back from a  
  deposit 99  
Reconcile Bank Account 48, 49, 50  
  Across years 107  
  Common errors 50  
  Marking cleared transactions 49  
  Message 49  
  Searching 49  
Reconciliation Register 48  
Registers 23, 39, 45  
  Gulp 39, 46  
Reimbursable business expenses 96,  
  97  
Reports 29, 71  
  Bill Payment Summary 47, 73,  
    122  
  Category List 73, 124  
  Custom 30, 71, 74  
  Custom Financial Report 76, 124  
  Custom List 75, 123  
  Custom Transaction Activity 78,  
    125  
  ID Code List 74, 123  
  Income & Expense 71, 120  
  Name List 74, 123  
  Outstanding checks 82  
  Personal Balance Sheet 72, 121  
  Removing from the screen 71

  Saving selection criteria 71, 74  
  Saving report to a file 74, 77, 79  
  Standard 29, 71  
  This Month's Activity 72, 122  
  Reports Menu 29, 71  
Restore button 74, 82  
Retirement Planning 27, 67  
  Calculating amounts 27, 68  
  Entry window 27, 68  
  Present cash 27, 68  
  Printing 69, 126  
  Using capital 27, 28, 68  
  Using income only 27, 28, 68  
Return key 6, 20  
Reviewing Automatic transactions 14

## -S-

Save button 21, 82  
Saving selection criteria 71, 74, 89,  
  91, 92  
Screen  
  Clearing 71, 86  
Scroll bar 39  
Searching  
  Single-key 14, 18, 129  
Searching Registers/Logs 40  
Selecting a bank account 19  
Selecting a cash account 41  
Selecting Credit Cards 23  
Selection criteria  
  Saving 74, 89, 91, 92  
Service charges 23  
Show Categories option 55  
Show ID Codes option 55  
Show Names option 55  
Single-key search 14, 18, 129  
Single transaction 95  
Source Category 79  
Split transactions 12, 24, 37, 43, 52,  
  97, 101, 105  
  Calculations 53  
  Editing 53  
  Limitation 21, 22  
  Saving 22  
  Unsplitting 53  
Split amounts 22  
Split button 21

I  
N  
D  
E  
X

Standard graphs 86, 87, 127, 128  
Standard reports 71-74, 120-123  
Starting a new system 12  
    Changing the year 12  
    Mid-year 9  
    System name 12, 34, 35  
Starting a new year 33, 34  
    Deleting unused categories 35  
    With Automatic Transactions 34  
    With uncleared checks  
        (see Reconcile Bank Account,  
        Across years)  
Starting balances 9, 15  
Starting the program 8, 9, 11  
Starting with an existing system 13  
Start New Year option 33  
Support ii  
Switcher 5, 106  
System Disk 7  
System Messages 116-119  
System Requirements 5  
Systems  
    Capacity 11, 34  
    Changing 32  
    Closing 32  
    Extending 12, 106  
    Limitation 34  
    Naming 12, 34, 35  
    Statistics 31

## -T-

Tab key 6  
Tax categories 15  
Tax Category box 15, 105  
Tax sequence 2  
Test system 9  
This Month's Activity Report 72,  
    122  
Time & date 5

Transactions 19, 36  
    Adjustments 37  
    Bank Account 19, 37  
    Cash Account 24, 41  
    Credit Card 24, 43  
    Deleting 51  
    Editing 40, 53  
    Entering 50, 51  
    Extending 12  
    Number allowed 1, 12, 31  
    Saving 21  
    Splitting 52  
    Tips 51  
    Types 1, 36  
    Unsplitting 52  
    Voiding 51  
Transactions Menu 36  
Transfer information 1, 29, 71,  
    130-133  
Trend Line 30, 89, 93  
Tutorial 7, 11

## -U-

Unsplit button 21  
Using This Guide 7  
Utilities 5

## -V-

Voiding transactions 51

## -W-

Warranty registration ii,iv, 7  
Wide reports 33, 78, 131  
Withdrawals 12, 23  
Work disk 7, 8, 10

## Help Notes

Here is some additional information which you may find helpful. Most of these are from questions posed by customers. If you have comments or suggestions please let us know. Make sure you give your name and address so that we may respond to your letters.

**Q:** How do I get a record of my fund transfers? Using the bank account as the category my balances are okay but I don't see the deposit in my check register.

**A:** As you know there are several ways to transfer funds from one bank account to another and maintain correct balances. The following method provides you with a complete audit trail. The transactions will then show on all your activity reports and registers, and can easily be reconciled with your bank statements.

- Create an asset category called "Transfers." This category temporarily holds the funds and should always be zero when your transfer is completed.
- Select the appropriate bank account-type category from which the funds will be taken. Enter a check or withdrawal to the normal payee and use Transfers as the category.
- Change to the bank account to which the funds are to be transferred. Enter a deposit with the Source describing the reason for the transfer (e.g. "From 1st InterCity Bank") and use Transfers as the category.

A Custom Transaction Activity Report with All selected on the first screen and the category Transfers selected on the second selection screen will produce a report showing the audit trail of all your fund transfers.

**Q:** Eight categories are not enough when I deposit my paycheck. How can I get the breakdown I want?

**A:** To get more than eight categories for disbursement you will need to enter two or more transactions that are related. Evaluate the categories you need and find a logical or convenient grouping so that the two transactions will be easy to understand. The technique demonstrated in this case uses a manual distribution transaction to distribute more than eight

items to their appropriate categories. (Hint: once you have set up your payroll check the way that you wish, make the transactions Automatics, for easy editing when you receive each paycheck.)

- Set up an expense type category which will be a temporary holding category. In our example, we have used "Extra DB" (DB stands for disbursement). This item will be the total amount of the insurance deductions to be split over the appropriate categories. Extra DB should always have a zero balance when these transactions are completed.
- Now, enter your deposit, splitting the deposit into eight categories. The eighth category will be Extra DB. See the example below for details.

| Personal Checkbook    |                | Balance | 345.86  |
|-----------------------|----------------|---------|---------|
| Date                  | 03/12/86       | Deposit | 15      |
| Source                | Paycheck       | \$      | 1175.00 |
| Memo                  |                | ID Code |         |
| Category              | Gross Income   | \$      | 2000.00 |
| Catg. 2               | Federal Tax    | \$      | -500.00 |
| Catg. 3               | FICA           | \$      | -25.00  |
| Catg. 4               | Disability Tax | \$      | -25.00  |
| Catg. 5               | State Tax      | \$      | -100.00 |
| Catg. 6               | Transfer       | \$      | -100.00 |
| Catg. 7               | United Way     | \$      | -25.00  |
| Catg. 8               | Extra DB       | \$      | -50.00  |
| Amount left in split: |                |         | 0.00    |
| Save                  |                | Quit    |         |
|                       |                | Unsplit |         |

- Next, use a manual distribution transaction ("zero amount transaction") to split the amount left in Extra DB into its component values and send the amounts to their various categories.

In our example below, we are using another deposit transaction, using the same deposit number. This requires that both transactions be cleared during bank reconciliation. Notice the signs on the amounts are consistent with the first transaction.

| Personal Checkbook    |                      | Balance | 345.86  |
|-----------------------|----------------------|---------|---------|
| Date                  | 03/12/86             | Deposit | 15      |
| Source                | Paycheck (continued) | \$      | 0.00    |
| Memo                  | rest of deductions   | ID Code |         |
| Category              | Extra DB             | \$      | 50.00   |
| Catg. 2               | Equit Group Ins      | \$      | -42.00  |
| Catg. 3               | Equit Dental         | \$      | -5.00   |
| Catg. 4               | LTD Ins              | \$      | -2.00   |
| Catg. 5               | Addtl Life Ins       | \$      | -1.00   |
| Catg. 6               |                      | \$      |         |
| Catg. 7               |                      | \$      |         |
| Catg. 8               |                      | \$      |         |
| Amount left in split: |                      |         | 0.00    |
| Save                  |                      | Quit    | Unsplit |

This manual distribution transaction can be used any time an eight category split is insufficient for your needs. It is also useful for "Journal Entries" and double-sided adjustments, just be careful of the signs on the amounts.

**Q:** Why do I have a negative credit card balance?

**A:** The program is indicating that you have made more payments than charges.

- Check to see that your starting balance was entered correctly.
- Make sure you have entered all your charges. Including Service Charges.

- Run the Custom Transaction Activity Report, selecting the specific credit card on both the first and second screens (Selection I & II). This will show your total activity for this category. Make sure all purchases, returns, service charges and payments are entered correctly.
- If the report shows an error, correct the transaction or use an adjustment transaction to correct your balance.

**Q:** I'm printing a Custom Transaction Activity Report for an expense and it is blank.

**A:** You have probably selected "Expenses" on the first selection screen (Selection I) of the report. This screen selects the source category, that is, the category from which the transaction originated. If you select anything other than All, Bank Account, Credit Card, or Cash, only adjustment transactions will be shown. To show all transactions for a specific expense category:

- Select All on the first selection screen (Selection I)
- Select the specific expense category on the second selection screen (Selection II).

**Q:** I'm creating a new system and my choices for the year are centered on 1904. How can I get the current year.

**A:** The clock on your Macintosh needs to be reset or changed. MacMoney looks at the clock to determine the center of the selection range. 1904 is the starting year in the Macintosh internal world. Cancel out of MacMoney and reset your clock using the Alarm Clock desk accessory, then try again to create your MacMoney system. Once you have started a system for a given year you cannot change it. (Hint: You may use Start New Year to change the year but this loses any transactions you may have entered.)

2.03

B3777534

# MacMoney™

A program for financial recordkeeping and financial planning for the home or business, designed for the Macintosh™ with the user in mind.

**MacMoney** is an all-around financial tool. If you want to simply keep track of your finances, **MacMoney's** point and click techniques let you quickly enter, change, or retrieve information with a minimum of effort or training. If you want to have the most complete personal or business system ever, it's still easy, just enter additional items and reap the reward of full financial reports and graphs, accurate to the last detail.

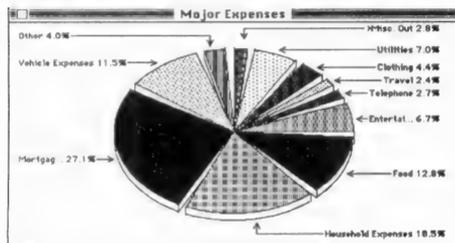
| CUSTOM FINANCIAL REPORT |                                  |                  |                  |                        |
|-------------------------|----------------------------------|------------------|------------------|------------------------|
| Date: 05/23/88          | Balance Sheet: All 12 Months Ago |                  |                  | MacMoney 91.50 Page: 1 |
| Time: 4:51 PM           | Smith Family '88                 |                  |                  |                        |
| ACCOUNT NAME            | 1st Quarter                      | 2nd Quarter      | 3rd Quarter      | 4th Quarter            |
| <b>CASH</b>             |                                  |                  |                  |                        |
| Cash Account            | 79.28                            | 136.21           | 196.14           | 255.24                 |
| Total CASH              | 79.28                            | 136.21           | 196.14           | 255.24                 |
| <b>BANK ACCOUNT</b>     |                                  |                  |                  |                        |
| Personal Checking       | 444.24                           | 714.22           | 1,044.22         | 1,114.22               |
| Mortgage Account        | 4,078.00                         | 4,782.89         | 4,188.48         | 4,888.48               |
| Total BANK ACCOUNT      | 4,522.24                         | 5,496.11         | 5,232.70         | 6,002.70               |
| <b>OTHER ASSET</b>      |                                  |                  |                  |                        |
| Owner's Equipment       | 1,617.88                         | 1,617.88         | 1,617.88         | 1,617.88               |
| Auto                    | 72,000.00                        | 72,000.00        | 72,000.00        | 72,000.00              |
| Auto                    | 5,100.00                         | 5,100.00         | 5,100.00         | 5,100.00               |
| Total OTHER ASSET       | 68,717.88                        | 68,717.88        | 68,717.88        | 68,717.88              |
| <b>CREDIT CARD</b>      |                                  |                  |                  |                        |
| American Express        | 44.34                            | 4.00             | 18.00            | 30.20                  |
| James' Rewards          | 184.00                           | 154.00           | 190.00           | 154.78                 |
| Visa Cards              | 419.48                           | 696.00           | 825.70           | 582.48                 |
| Total CREDIT CARD       | 647.82                           | 714.00           | 1,033.70         | 767.46                 |
| <b>OTHER LIABILITY</b>  |                                  |                  |                  |                        |
| Car Loan                | 1,082.79                         | 1,114.88         | 1,114.88         | 1,114.88               |
| Home Mortgage           | 48,904.00                        | 48,793.00        | 48,182.00        | 48,942.00              |
| Total OTHER LIABILITY   | 49,986.79                        | 49,907.88        | 49,306.88        | 49,756.88              |
| <b>NET WORTH</b>        | <b>27,814.67</b>                 | <b>28,776.80</b> | <b>28,633.84</b> | <b>28,161.11</b>       |

**MacMoney** gives you:

- up to 200 categories (bank accounts, cash accounts, credit cards, assets, liabilities, income and expenses)
- up to 100 names and addresses
- a listing of 50 ID Codes, but use of up to 1,296 different codes
- a choice of 3,000 or 6,000 transactions per year (depending on hardware)

You can also print checks which include a memo. Use the ImageWriter™ or LaserWriter™ to print reports and graphs.

Expand your horizons by transferring your financial data to other programs like Excel™ or Helix™ or 1986 MacInTax™.



Let your requirements and imagination guide your use of this versatile program.

Requires at least a 512K Macintosh, works on Mac XL and Macintosh Plus.

charges; cash account payments; and credit card returns.

This helps when trying to obtain a running balance report in a spreadsheet. You will need to re-evaluate all the spreadsheet and database templates you have set up using data from this report. Experiment first with a simple selection before dumping a massive report to your spreadsheet. [Note: we hope to be adding a running balance report in our next release.]

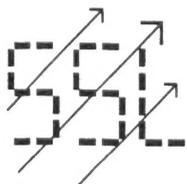
## Graphs

The last new feature for this release is found in Graphs when used in connection with the Edit Menu features. The Copy option will now copy a graph window into the clipboard. This means that you can paste MacMoney graphs directly into the scrapbook or into another program without saving them as a file using Command-Shift-3.

## Conclusion

We hope these changes to MacMoney have taken care of a few problems and made reports a little easier. Thank you for your comments and suggestions, we'll keep working!

**Thank you for your support.**



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## MacMoney Version 2.03 Addendum

MacMoney™ version 2.03 is a "fine tuning" update. MacMoney is compatible with System 4.1 on the Macintosh Plus, SE and II, and works on all Macintoshes with a minimum of 512K of memory (including the XL). As of May 1987, it is recommended that Macintosh Plus users continue to use System 3.2 and Finder 5.3 unless the newer system is needed for some of the features used by applications such as PageMaker 2.0 or AppleShare. The Macintosh SE and II should use at least System 4.1. Survivor Software Ltd. will continue to deliver System 3.2 on our disks for the time being.

This update contains fixes and new features which are described in this addendum. Before using your new MacMoney disk, make a working copy and put the master in a safe place.

### 400K Update

The 400K update consists of one 400K disk with the MacMoney program and Help file *only*. No System Folder is included. MacMoney has now grown large enough that it will no longer fit on a single 400K disk with the MiniFinder. To use MacMoney you must start your Macintosh with a disk containing a System Folder.

If you have only 400K drives, start your Mac with a System Disk (use **any** Macintosh disk containing the Apple System Folder with the appropriate version of the System and Finder), put the Program Disk into your external drive and run MacMoney by double-clicking on the MacMoney icon. When it comes time to open a MacMoney system, eject the Program Disk and replace it with the disk containing your data. The program has been loaded into memory so this arrangement of disks will minimize disk swaps.

### 800K Update

The 800K update consists of one disk with the System Folder, printer drivers, MacMoney program and Help file. Use a work copy of this new disk unless you need the newer System. In that case, create your work disk to contain the System you want along with MacMoney.

## Hard Disks

If you have a hard disk, simply drag the MacMoney icon from the new disk onto your hard disk. Make sure you have first locked your new Program disk so you will not erase it.

## Fixes

### Custom Transaction Activity First Selection Screen

The first selection screen of the Custom Transaction Activity Report is for the selection of the source category for the report to be produced. A source category is normally a bank account, cash account or credit card type category. The "Other Asset," "Other Liability," "Income," or "Expense" type categories can only be source categories for adjustment transactions. Therefore, selecting one of these last four category types on the first selection screen will result in a report containing *only* adjustment transactions for that category. A label has been added to the first selection screen to help you remember this important fact. Most reports are generated through the use of the "All Transactions" selection on the first selection screen.

The screenshot shows a dialog box titled "Custom Transaction Activity Source Category Selection". It is divided into two main sections: "Category Type" and "Category Selection".

**Category Type:**

- Bank Account
- Credit Card
- Cash

**Adjustments only:**

- Other Asset
- Other Liability
- Income
- Expense

**Category Selection:**

- All
- Specific Category:

Below the "Category Selection" section is a large empty rectangular area with a scroll bar on the right side. At the bottom of the dialog box are two buttons: "Cancel" and "OK".

If you want to see all transactions for a certain category (eg., travel) select "All Transactions" on the first selection screen, go to the second selection screen and choose the specific category under "Show List" on the bottom right by the window.

the report to just check, withdrawal and service charge transactions; or a cash journal summary for a business when you narrow the report to just the deposit transactions.

This button makes many reports easier to get than they were before. Experiment to obtain reports containing just the information you want.

### RESET Button

The purpose of the RESET button is to restore the last set of report button selections to *easily* repeat a report. For example, you make some specific selections just to see what the report will look like, and print the report to the screen; then decide to print this report on the printer or to a file. Before this change, you had to close the report and select Custom Transaction Activity again and try and remember which selections that report contained. Now by clicking the RESET button, MacMoney will automatically reset the last set of selections, so all you have to do is click on REPORT or SUMMARY again to get the same report.

The RESET button is available on the Custom Transaction Activity and Custom Financial Reports. These are the only reports with sufficient selections to make it helpful.

### Multiple Page Reports on Screen

You can now see multiple pages of the Custom Transaction Activity Report on the screen. Many users have requested the ability to go back to a previous page in the Custom Transaction Activity Report while the report is displayed on screen. Depending on the amount of memory in your Macintosh, you can display eight to ten pages of the report at one time on the screen and can scroll forward and backward between these pages. If your report is longer than one segment clicking on the NEXT PAGE button will give you the next eight to ten pages. You still may not go back to the previous set of pages without re-running the report.

### Custom Transaction Activity Report to a File

Another new feature is a change to the way the transaction reports are written when "printed" to a file. Those transactions which deduct from the **source category** balance (remember the source category?) are now represented by a negative number. These transactions are: bank account checks, withdrawals, and service

### Check # Sort

A sort by check number will use the check number or deposit number to sort your transactions. Withdrawal transactions and other transactions without a check number will appear at the top of the list.

### ID Code Sort

A sort by ID Code will group transactions with the same ID Code together. Subtotaling is still by category only when specific categories are selected.

### **New Buttons**

Along the bottom of the Custom Transaction Activity selection window you will notice two new buttons. You still have the REPORT button which will cause MacMoney to produce the requested report. And there is still the SAVE and RESTORE buttons that allow you to save and restore report selections. The descriptive wording by these buttons has been abbreviated because of space limitations. The new buttons are SUMMARY and RESET.

**NOTE:** You will need to resave your report selections. Version 2.03 will not read prior saved selection files because of the new options.

### SUMMARY Button

The new SUMMARY button can do two things. One, if you select several categories from the Show List category selection and then click SUMMARY, the report that is produced (as if you clicked REPORT) contains just the subtotal and total lines for those categories and transactions, but *no* transaction detail. Two, if you do not select a specific category(s) on the second selection screen, the report will give you the subtotals for categories defined by the transactions selected. For example, if you want to know the totals for the categories that affected your Personal Checkbook for the month of May, you would make the following selections: On the first selection screen, select Bank Account, Specific Category, and Personal Checkbook; on the second selection screen set the Date Range for 05/01/87 to 05/31/87; and then click SUMMARY. The report you see on the screen will consist of the subtotals for all categories that were used for May within the Personal Checkbook. This is a perfect disbursement summary report when you also narrow the report to just check, withdrawal and service charge transactions;

### **LaserWriter Usage**

With the release by Apple of System 4.1 and Finder 5.5, which is needed for the Macintosh SE and Macintosh II, a new LaserWriter driver was also released—version 4.0. Earlier versions of MacMoney were unable to use the new driver on a LaserWriter and only printed one page on a LaserWriter Plus. MacMoney version 2.03 has corrected these problems and now works correctly on both LaserWriter models.

### **Line Graphs**

Line graphs, both standard and custom, have been changed so that they end in "mid-air" rather than plunging to zero when plotting partial year data. Trend lines, of course, continue to the end of the year. A minor change, but one that helps you get a clearer picture of the data.

### **Previous Year's Data**

The standard reports—the first three reports on the Reports Menu of MacMoney—normally use the current month for year-to-date totals. The current month is determined by the Macintosh clock. Prior to this update, if you wanted to view one of these reports with the complete year's information for a year outside the current fiscal year, you had to either change your Mac's clock or use the Custom Financial Report, selecting One Month and setting the report for the last month of the fiscal year. MacMoney has now been adjusted so that all standard reports give you whole year figures for the previous year's data while allowing current month figures for the current year.

### **Registers**

Sometimes the registers would not update properly when a transaction was saved while the register was open. This has now been corrected so that the registers correctly reflect changes to the database.

### **"Non-zero only"**

The "non-zero only" option on the Custom Financial Report has been removed. The report gave erroneous totals when this option was selected. The problem was in the internal definition of a "non-zero" transaction. We have decided it is in the best interest to delete this option.

## Custom Transaction Activity Report Printing

MacMoney had the annoying characteristic of stopping the printing before it had completed a report. This happened when the list of subtotals was long enough to cross over to the next page; MacMoney thought it was finished and therefore stopped. It has now been fixed so that the complete report will print.

## New Features

The new features of version 2.03 are mainly in the Reports Menu with one change to the graphs. These changes will make your life a little easier when trying to see your financial data your way. We are planning many more changes for version 2.10, due in the Fall of 1987.

Basically, the changes to reports affect the Custom Transaction Activity Report, with the RESET button appearing on the Custom Financial Report screen as well.

The second selection screen of the Custom Transaction Activity Report contains the new features:

**All Transactions: All Categories**

**Sort Sequence**  
 Entry    Check #    ID Code  
 Date    Category

**Selection Range**  
 Date Range:   to  
 Check Range:   to

**Item Selection**  
 Memo:  
 Amount:  
 Name:  
 Category:  
 ID Code:

**Type**  
 Non-Adjustments    Tax Category:  
 Yes  
 No  
 Adjustments    Print Status:  
 Printed  
 Not Printed

Reconciliation:  
 Cleared  
 Not Cleared

**Show List:**  
 Name  
 Category  
 ID Code

Save to file   Restore from file   Reset to previous

To:  Screen    Printer    File   Cancel   Summary   Report

## Sort Sequence

First, on the upper left under "Sort Sequence" there are now three additional sort buttons: Category, Check #, and ID Code. These give you three new ways of sorting your data. You asked for them, you got them. In each case, you select the primary sort; the secondary sort is determined by MacMoney (usually by date or entry order).

### Category Sort

A sort by category allows the transactions for more than one category to be viewed with the transactions of each category grouped together. If the selected category is one item of a split transaction, only the portion of the transaction reflecting the requested category will show (the other parts of the split will not be shown). Using this sort selection will give a business report similar to a General Ledger listing.

Here is a simple report using the categories "clothes" and "gifts" sorted by category:

| CUSTOM TRANSACTION ACTIVITY |              |                                    |                |                 |                 |               |                        |    |            |
|-----------------------------|--------------|------------------------------------|----------------|-----------------|-----------------|---------------|------------------------|----|------------|
| Date: 07/28/87              |              | (All Transactions: All Categories) |                |                 |                 |               | MacMoney V2.03 Page: 1 |    |            |
| Time: 10:43 AM              |              | Examples                           |                |                 |                 |               |                        |    |            |
| DATE                        | CHK#         | PAID TO                            | AMOUNT         | TYPE            | MEMO / SPLIT \$ | CATEGORY      | ID                     | Tx | SOURCE     |
| 05/23/86                    | 3451         | Department Store                   |                | Check           | -s-             | 76.45 clothes |                        |    | Persona... |
| 05/25/86                    |              | Shoes Delight                      | 35.95          | CrdChg          | shoes           | clothes       |                        |    | Visa #1    |
| 05/23/86                    | 3451         | Department Store                   |                | Check           | -s-             | 47.90 gifts   |                        |    | Persona... |
| 05/30/86                    |              | Flower Shop                        | 23.50          | CshPmt          | gift for Jane   | gifts         |                        |    | Cash Ac... |
| REPORT TOTALS:              |              |                                    |                |                 |                 |               |                        |    |            |
| Category                    | Check/CrdChg | BankDep/CrdRet                     | BankWth/CrdSvc | BankSvc/CashPmt | Adjust/CashRct  |               |                        |    |            |
| clothes                     | 76.45        | 0.00                               | 0.00           | 0.00            | 0.00            |               |                        |    |            |
|                             | 35.95        | 0.00                               | 0.00           | 0.00            | 0.00            |               |                        |    |            |
| gifts                       | 47.90        | 0.00                               | 0.00           | 0.00            | 0.00            |               |                        |    |            |
|                             | 0.00         | 0.00                               | 0.00           | 23.50           | 0.00            |               |                        |    |            |
| Total                       | 124.35       | 0.00                               | 0.00           | 0.00            | 0.00            |               |                        |    |            |
|                             | 35.95        | 0.00                               | 0.00           | 23.50           | 0.00            |               |                        |    |            |

Notice the clothes part of check # 3451 is listed with the other clothes transactions and the gifts part of the same check is listed with the gifts transactions. The subtotals for each category reflect, as always, the totals of the transactions for the indicated categories. This report is less confusing than a report that shows the whole transaction multiple times.