READ ME FIRST

All computer software is subject to change, correction, or improvement as the manufacturer receives customer comments and experiences. Radio Shack has established a system to keep you immediately informed of any reported problems with this software, and the solutions. We have a customer service network including representatives in many Radio Shack Computer Centers, and a large group in Fort Worth, Texas, to help with any specific errors you may find in your use of the programs. We will also furnish information on any improvements or changes that are "cut in" on later production versions.

To take advantage of these services, you must do three things:

(1) Send in the postage-paid software registration card included in this manual immediately. (Postage must be affixed in Canada.)

(2) If you change your address, you must send us a change of address card (enclosed), listing your old address exactly as it is currently on file with us.

(3) As we furnish updates or "patches", and you update your software, you must keep an accurate record of the current version numbers on the logs below. (The version number will be furnished with each update.)

Keep this card in your manual at all times, and refer to the current version numbers when requesting information or help from us. Thank you.

APPLICATIONS SOFTWARE VERSION LOG			OP. SYSTEM VERSION LOG
01.00.00			

Introduction

This addendum is a supplement to your copy of THE HOME ACCOUNTANT Plus® user's guide (Radio Shack® Catalog Number 26-534Ø). It lists changes in the text that may affect your use of this versatile program.

Page numbers included with each item of information indicate the page of the manual on which this information should replace the existing information.

Mark these changes in your manual at the appropriate place for future reference.

Screens in this manual (except where noted) are accurate. However, in a few cases the exact allignment of text on these screens may be slightly different.

Note: Radio Shack printers will not print graphs displayed on a Tandy Model 2ØØØ. The software mentioned for printing graphs for non-Radio Shack Printers is not available from Radio Shack.

Manual Changes

page 2. Item 1. under **HARDWARE REQUIREMENTS** should read, "A Tandy Model 2ØØØ Personal Computer with 256K."

page 3. In the list of capabilities of THE HOME ACCOUNTANT Plus system, number 2. should read, "Transaction entries cannot exceed $1Ø,ØØØ,ØØØ.ØØ for more than six months due to file format."

page 7. In the list of "DO's", number 6. should read, "DO be sure to follow the software registration procedures which accompany your Software Registration card."

page 15. The Printed Reports Module section, second paragraph, should read, "The only thing this module won't do is print a check activity report..."

page 28. Screen 2, Hardware Configuration, should look like this:

```
CURRENT HARDWARE CONFIGURATION IS:

PROGRAM DRIVE =    A:     FLOPPY
DATA DRIVE =       B:
200 CATEGORIES
400 MAXIMUM TRANSACTIONS/DISK
DATE FORMAT:        MM/DD/YY
PRINTER IS ANY 80 COLUMN PRINTER
ADD 5 BLANK TRANSACTIONS EACH MONTH

DO YOU WANT TO CHANGE CONFIGURATION:
```

Screen 2—Hardware Configuration

page 29. The screen shown for the selection of the printer to be used is incorrect. Some of these printers are not supported by the first release of this software. The printers not supported on this release are:

E -- Daisy Wheel II
F -- Line Printer I
G -- Line Printer II
H -- Line Printer III
I -- Line Printer IV
J -- Line Printer V / VI (8 1/2)
K -- Line Printer V / VI (14)
L -- Line Printer VIII (8 1/2)
M -- Line Printer VIII (14)

Support for these printers is under development. A replacement diskette will be made available.

page 32. Replace the text on this page with the following:

e. Indicate how many blank/empty transactions should be added each month. Enter the appropriate number for your needs.

f. Select whether you want to enter dates in a MM/DD/YY or DD/MM/YY format. Confirm your choice when asked to do so.

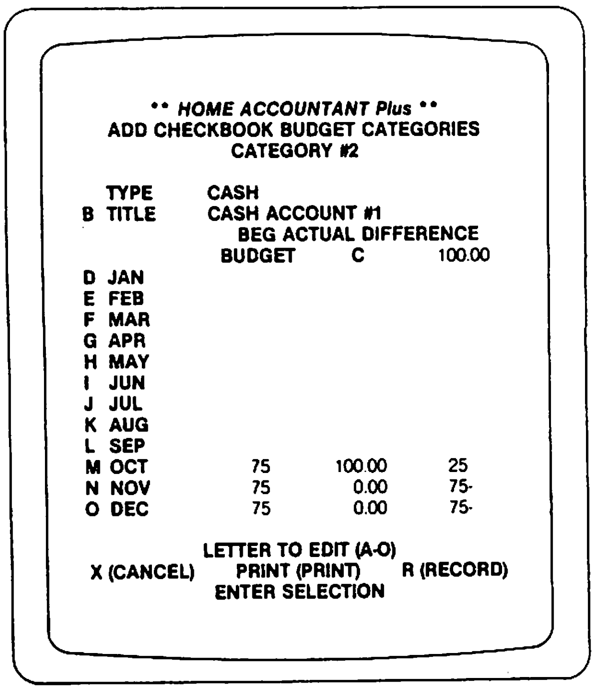
g. The computer asks you to select the type of display installed on your system. Press A if you have a monochrome display or press B if you have a color monitor.

h. If you press B, you are required to indicate if you want to suppress color. Press Y or N in response.

page 37. Step d. should read, "You may cancel the entire screen and start over by pressing <X> or edit an individual field by typing the correct letter (A-D) and then entering the new data. If you wish, you may print this screen by pressing the <SHIFT> key and <PRINT> key together."

page 39. Screen 7, Budget For Checkbook #1, should read "LETTER TO EDIT (B-O)."

page 42. Screen 8, Cash Account For Checkbook #1, should look like this:



Screen 8—Cash Account For Checkbook #1

page 46. Screen 10, Budget For Checkbook #2, should read "LETTER TO EDIT (B-O)."

page 48. Screen 12, Cash Account For Checkbook #2, should read "LETTER TO EDIT (B-O)."

page 67. Toward the bottom of the page, it should read, "c. press C to put the cursor in field C and enter ANYTOWN BANK as the payee. Press ENTER."

page 75. Screen 24, Enter Credit Card Transactions, should look like this:

```
** HOME ACCOUNTANT Plus **
CREDIT CARDS
TIM SAMPLE OCT 1982

MODE 1)PURCHASE 2)RETURN 3)END

A DATE              10/01/82   (M) MODE
B CARD
C MERCHANT
D AMOUNT
E MEMO
F CATEGORY
G TAX (Y/N)
TRANS #     3

LETTER TO CHANGE (A-G)
(X) CANCEL   (PRINT) PRINT   (R) RECORD   (M) MODE
ENTER SELECTION
```

Screen 24—Enter Credit Card Transactions

page 77. Screen 26, Enter Cash Transactions, should look like this:

```
** HOME ACCOUNTANT Plus **
CASH
TIM SAMPLE OCT 1982

MODE 1)PAYMENT 2)RECEIPT 3)END

A DATE              10/01/82   (M) MODE
B CODE
C PAID TO
D AMOUNT
E MEMO
F CATEGORY
G TAX (Y/N)
TRANS #     4
                    BALANCE 100.00

LETTER TO CHANGE (A-G)
(X) CANCEL   (PRINT) PRINT   (R) RECORD   (M) MODE
ENTER SELECTION
```

Screen 26—Enter Cash Transactions

page 84. Toward the middle of the page, it should read, "THE HOME ACCOUNTANT Plus will now display all the checking account transactions..."

page 85. Two-thirds of the way down the page it should read, "You may print Screen 31 by pressing the <SHIFT> key and <PRINT> key together."

page 98. There is an additional step necessary to start a new fiscal year. Follow these instructions:

To start a new fiscal year you must first start a new month.

a. Select START NEW MONTH from the Transaction Menu (Screen 18).

After responding to the prompts for starting a new month, THE HOME ACCOUNTANT Plus displays the following message:

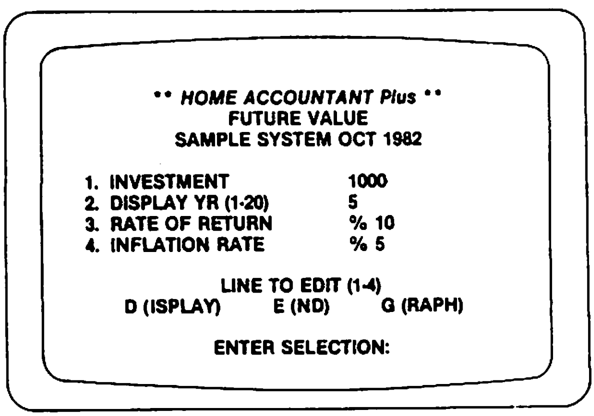
```
*************************************************
                 END OF YEAR
            NO NEW TRANSACTIONS...
```

Continue with the instructions in the manual, however steps a. and b. are now steps c. and d. respectively.

page 120. Figure 10, Check Activity Report, at the bottom, should read:

PER. 1. TIM SAMPLE 2. SAMPLE HOUSEHOLD ACCOUNT

page 130. Screen 43, Future Value, should look like this:



Screen 43—Future Value

page 132. The first sentence of the second paragraph should read, "You may print Screen 44 by pressing the <SHIFT> key and print key together."

page 132. Screen 44, Future Value Display, should look like this:

** *HOME ACCOUNTANT Plus* **
FUTURE VALUE
SAMPLE SYSTEM NOV 1983

INVESTMENT = $1000 YEAR = 1988

PERIOD	FUTURE $	TODAY'S $
NOV	$1645	$1283
DEC	$1659	$1289
JAN	$1673	$1294
FEB	$1687	$1299
MAR	$1701	$1305
APR	$1715	$1310
MAY	$1729	$1316
JUN	$1744	$1321
JUL	$1758	$1327
AUG	$1773	$1332
SEP	$1788	$1338
OCT	$1803	$1343

ENTER SELECTION
PRINT (PRINT)
YEAR TO DISPLAY (1-20) E (ND)

Screen 44—Future Value Display

page 133. Screen 45, Future Goal, should look like this:

** *HOME ACCOUNTANT Plus* **
FUTURE GOAL
SAMPLE SYSTEM OCT 1982

1.	FUTURE GOAL	10000
2.	RATE OF RETURN	% 14
3.	INFLATION RATE	% 9
4.	TIME FRAME	10

LINE TO EDIT (1-4)
D (ISPLAY) E (ND) G (RAPH)

ENTER SELECTION:

Screen 45—Future Goal

page 134. Screen 46, Future goal display, should look like this:

** *HOME ACCOUNTANT Plus* **
FUTURE GOAL
SAMPLE SYSTEM OCT 1982

FUTURE GOAL = $10000
TIME FRAME = 1993 TO 2004

YEAR	MONTHLY AMT
1993	$102.02
1994	$ 93.31
1995	$ 85.95
1996	$ 79.62
1997	$ 74.10
1998	$ 69.23
1999	$ 64.90
2000	$ 61.00
2001	$ 57.47
2002	$ 54.26
2003	$ 51.31
2004	$ 48.59

ENTER SELECTION
PRINT (PRINT)
TIME FRAME (1-100) E (END)

Screen 46—Future Goal Display

page 135. The first sentence of the second paragraph should read, "You may print Screen 46 by pressing the <SHIFT> key and <PRINT> key together."

page 136. Screen 47, Future Budget, should look like this:

** *HOME ACCOUNTANT Plus* **
FUTURE BUDGET
SAMPLE SYSTEM OCT 1982

1. INFLATION RATE % 9
2. DISPLAY YEAR (1-100) 25

LINE TO EDIT (1-2)
D (ISPLAY) E (ND)

ENTER SELECTION:

Screen 47—Future Budget

page 137. Screen 48, Future Budget Display, should look like this:

** *HOME ACCOUNTANT Plus* **
FUTURE BUDGET
SAMPLE SYSTEM NOV 1983

YEAR DISPLAYED = 2008

CATEGORY NAME	CURRENT	FUTURE
CHECKBOOK #1	$200	$1725
CASH ACCOUNT #1	$19	$162
CHECKBOOK #2	$28	$238
CASH ACCOUNT #2	$10	$88
MEDICAL	$10	$86
CAR	$72	$619
VISA	$10	$86
MORTGAGE PRINCIPAL	$125	$1078
SALARY JOB #1	$400	$3449
FOOD	$91	$785
MORTGAGE INTEREST	$99	$854
	$0	$0

ENTER SELECTION
PRINT (PRINT) L (IST) A (LL)
TIME FRAME (1-100) E (END)

Screen 48—Future Budget Display

page 138. The first sentence of the first paragraph should read, "You may print what is displayed on Screen 48 by pressing the <SHIFT> key and <PRINT> key together.

page 166 This page was inadvertantly omitted from the text. It contains index information that may be important to your use of the manual. The index entries that were omitted are:

Cat. 26-5340

Continental
Software

The Home Accountant Plus™

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THE HOME ACCOUNTANT Plus™

TANDY MODEL 2000 VERSION

Printing: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1

TABLE OF CONTENTS

INTRODUCTION

Congratulations on selecting *THE HOME ACCOUNTANT Plus* to be your financial management program.

You have chosen one of the finest, most comprehensive programs available to individuals who want to harness the power of the microcomputer to give them a clear, accurate picture of their financial condition at any time.

Knowing how much money is coming in, and exactly where it is being spent, is important day-to-day information for almost everybody. But it is particularly vital information for any person faced with meeting such challenges as financing a college education, saving for a down payment on a home, or planning for a comfortable retirement.

Carefully tracking income and expenses over a period of time will establish historical data from which you can make realistic financial projections and set financial goals that are attainable for you and your family.

THE HOME ACCOUNTANT Plus will enable you to spend just a small amount of time and effort to track your income and expenses and build an information base for sound financial planning. Its extraordinary flexibility and power will help you organize and maintain financial records ranging in complexity from the amount of cash in your pocket to the value of a sophisiticated investment portfolio.

In today's uncertain economy, *THE HOME ACCOUNTANT Plus* is an invaluable tool designed to aid you in managing your finanical resources now and planning for an even brighter future.

THE HOME ACCOUNTANT Plus PACKAGE

In this package you should have the following:

1. This user's guide in a convenient ring binder.
2. *THE HOME ACCOUNTANT Plus* program disk.
3. Read Me First, Application Software Version Log.
4. Software Registration Card.
5. An order form for ordering pre-printed checks.

It is very important that you fill out the Software Registration Card and register your purchase of *THE HOME ACCOUNTANT Plus.* Please see the instructions which accompany the Registration Card.

If you wish to have *THE HOME ACCOUNTANT Plus* print checks for you, you will need to have specially pre-printed checks. An order form for ordering checks is included in the back of this manual.

HARDWARE REQUIREMENTS

To operate *THE HOME ACCOUNTANT Plus* you will need:

1. A Tandy Model 2000 Personal Computer.

2. A Tandy Model 2000 VM-1 or CM-1 Monitor.

3. A printer capable of printing 80 or 132 columns per line. (132 column printer is necessary for some reports.)

4. A Tandy 10 MB Hard Disk Drive (optional).

In addition to *THE HOME ACCOUNTANT Plus* program disk, you will need at least one blank diskette to be used as your "data disk." It is a good idea to always make back-up copies of both your program and data disks.

THE HOME ACCOUNTANT Plus CAPABILITIES

By using different data disks, you can set up an unlimited number of separate accounting systems from your single set of *THE HOME ACCOUNTANT Plus* program disks.

Each system can be as simple or complex as you like. Remember, *THE HOME ACCOUNTANT Plus* is designed to be flexible enough to meet your individual needs. You can design *THE HOME ACCOUNTANT Plus* system to do everything from simply keeping your checkbook, to monitoring an integrated flow of cash, checks, credit cards, assets, liabilities, income, and expenses.

Each *HOME ACCOUNTANT Plus* system has the capability to:

1. Define up to 200 budget categories.

2. Monitor transactions for cash, checkbooks, credit cards, income, expenses, other assets, and liabilities to an accuracy of up to $99,999,990.00 with a single entry limit of $9,999,990.00 for transactions. (Transaction entries cannot exceed $10,000,00.00 for more than six months due to file format.)

   NOTE: All transactions are checked to see that they conform to the above limits. If the total of all transactions exceeds the limits, a percent sign (%) will be shown in front of the amount.

3. Flag any transactions to be recalled for tax purposes.

4. Search and display single or multiple transactions by date, check number, payee, amount, budget category, memo, or any combination of these items.

5. Extend transaction records over multiple diskettes (approximately 4,000 per floppy diskette) or store up to 30,000 on a hard disk.

6. Keep track of up to five checkbooks.

7. Maintain a separate cash account for each checkbook.

8. Handle automatic monthly transactions (up to five per checkbook).

9. Split or spread an individual transaction over several budget categories.

10. Reconcile bank statements quickly and easily.

11. Print checks, if desired.

12. Print the following reports:

    a. Year's budget or actual activity.

    b. Balance Sheet.

    c. Net Worth Statement.

    d. Income and Expense Summary.

    e. A Comparative Balance Sheet comparing the current standing with a projected budget or prior period.

    f. A Comparative Income and Expense Summary.

    g. Activity Reports for all transactions or for transactions in a given budget category.

    h. Special reports by "field" (e.g., all checks written to a certain party or payments to a specific category).

13. Create three kinds of graphs for any budget category:

    a. Bar Graph—Compares budget amounts to actual expenses.

    b. Line Graph—Gives a point-to-point plot of actual expenditures for up to three categories at a time. (If you are using a color display, each budget category is plotted in a different color.)

    c. Trend Analysis—Allows the use of linear regression on transaction data to show the historical trend of any category. (The point-to-point plot and the trend plot are displayed in different colors if you are using a color display.)

14. Provide forecasts in displayed reports and graphic representations (in different colors if you have a color display) showing:

    a. The future value of an investment as it is affected by assumed rates of return and inflation.

    b. How much money you need to "invest" at various rates of return to reach a financial goal at a definite time in the future.

    c. How much money you will need to be earning to support your current standard of living at any time in the future assuming a specified rate of inflation.

HOW TO USE THIS GUIDE

Don't worry if you don't know how to "boot up," or if words like "format" send you diving for cover. This guide was designed for first-time users. If you read it carefully and follow the step-by-step instructions, you'll be running *THE HOME ACCOUNTANT Plus* like a pro very quickly.

The next section, the System Overview, explains the inner workings of *THE HOME ACCOUNTANT Plus.* It is important for you to understand how information flows in the system so you can make maximum use of *THE HOME ACCOUNTANT Plus's* extensive capabilities.

After the System Overview, Sections 2 through 7 give a step-by-step tutorial designed to teach you quickly how to set up *THE HOME ACCOUNTANT Plus* system, create budget categories, enter transactions, start new data disks, and use the graphing, printing and forecasting capabilities. A review of each of these functions is presented in Section 8—General Reference. Once you have *THE HOME ACCOUNTANT Plus* system up and operating, Section 8 will serve as a quick reference. Should you need a more detailed explanation of a particular feature, you may easily refer back to the step-by-step instructions.

Finally, to take the sting out of computer "buzzwords" we've included a Glossary. Words defined in the Glossary are enclosed in quotation marks the first time they appear in the text.

Even if you're a very experienced user, we recommend you take time to read the System Overview and go through the step-by-step instructions. They present a "hands-on" explanation of all *THE HOME ACCOUNTANT Plus* features, with a lot of suggestions and tips on how to avoid problems when you are setting up your own system.

WHAT YOU NEED TO KNOW

Although this user's guide is designed for beginners, you have to start somewhere. It is assumed your computer, monitor, and printer are connected and ready to go. If your hardware is still in boxes, please refer to the instruction manuals that accompany each component.

POWERING ON AND OFF THE TANDY MODEL 2000

This section describes the day-to-day procedure for turning on your Model 2000 and preparing to run *THE HOME ACCOUNTANT Plus.*

TURNING THE TANDY MODEL 2000 COMPUTER ON

The steps below outline the proper way to turn on your Model 2000. Always follow these steps. If this is the first time you have powered on your Model 2000 System, also power on the display monitor.

1. Turn on any peripheral equipment, such as a printer.

2. Press the **POWER** switch on the main unit. The switch illuminates, indicating that the power is turned on.

TURNING THE TANDY MODEL 2000 COMPUTER OFF

The steps below outline the proper way to turn off your Model 2000. Always follow these steps.

1. Carefully remove any diskettes from the drives.

2. Turn off any peripheral equipment (and the monitor, if it is not connected to the main unit).

3. Press the power switch on the main unit. The switch illumination should go out, indicating that the power is off.

THE IMPORTANCE OF BACKUPS

Protect your valuable data by frequently backing up your data diskettes (if you are using a hard disk, back up your data files to floppy diskettes). This is the only reliable means to ensure that you do not lose important information. Refer to Appendices A and B for the procedures to backup your information.

BEFORE YOU BEGIN: do's and do not's

DO's

1. DO spend some time studying this user's guide before you try operating *THE HOME ACCOUNTANT Plus.*

2. DO read *in advance* the notes and advice given in the Troubleshooting Guide.

3. DO have back-up copies of your program and data disks. Back-up copies are your best protection against having the original disks damaged or lost.

4. DO back-up your data at regular intervals! To do this, follow the instructions in Appendix A, BACKUP AND FORMAT INSTRUCTIONS, and Appendix B, HARD DISK INSTRUCTIONS.

5. DO remember to exit the program properly by selecting Option 0—EXIT from the Main Menu.

6. DO be sure to follow the software registration procedures accompany your Software Registration card. We will not be able to assist you or provide you program enhancements if we do not know you are a registered *HOME ACCOUNTANT Plus* customer.

7. DO remember you will not need to press **Enter** after most single character menu selections. **Enter** is usually required, however, after entering new information. If your system just sits idle for a long time, you probably forgot to complete your entry by pressing **Enter.**

8. DO remember that the program sets the **Num Lock** and **Caps Lock** keys to facilitate use of the numeric key pad and ensure consistency in entering upper-case letters. You may "unlock" these keys while using the program, but remember that during search operations, the computer will be looking at information *exactly* as you typed it in. Please be aware that words typed in lower-case letters will not match those typed in upper-case letters even though the words are the same. When you exit *THE HOME ACCOUNTANT Plus,* the **Num Lock** and **Caps Lock** keys will be reset as they were before you used the program.

DO NOT's

1. DO NOT exit from *THE HOME ACCOUNTANT Plus* program except as directed. You risk losing data.

2. DO NOT reset the system by pressing the **RESET** button, or turn off the power at any time during the operation of the program. DO NOT remove any diskette except as directed. Doing any of these things may result in losing data or in "crashing" a disk. Having back-up copies of your program and data disks is your best protection.

3. DO NOT use a "write protect" tab on either your *HOME ACCOUNTANT Plus* program disk or on your data disks. A write protect tab prevents you from writing any information onto a diskette. As you set up your system, you will need to give *THE HOME ACCOUNTANT Plus* some information about your hardware. This information will be written and stored on the program disk.

1

SYSTEM OVERVIEW

System Overview

The overall purpose of *THE HOME ACCOUNTANT Plus* is twofold:

First, it allows you to see how much money is being earned (including invisible earnings such as home equity) and to track where this money is being spent.

Second, *THE HOME ACCOUNTANT Plus* gives you the opportunity to project how much money will be spent or earned and then to see how close your predictions were to the actual amounts. Being able to compare your projections to the actual amounts helps you become better at preparing budgets and managing your financial resources.

THE HOME ACCOUNTANT Plus program is divided into ten separate modules. Each module performs a specific function and is integrated with the other modules to make up the whole program. Figure 1 should help you see how all the modules fit together.

THE BUDGET MODULE

The BUDGET module is designed to let you set up as many as two hundred different budget categories through which you may keep track of transactions. Individual transactions are entered in the TRANSACTIONS module. When you enter a transaction, *THE HOME ACCOUNTANT Plus* will prompt you for a budget category to assign it to.

It should be emphasized that it is *not* necessary to set up an elaborate budget to use *THE HOME ACCOUNTANT Plus*. If you just want to use the program to keep track of your checking account, you only need to set up two budget categories: a checkbook and a corresponding cash account.

Additional budget categories allow you to keep running totals for expenses, various sources of income, values of assets, and amounts owed on particular debts and long-term liabilities. This information forms the basis for a year-end report that summarizes your total income, total expenditures, and your net worth.

THE HOME ACCOUNTANT Plus uses five broad budget categories. They are:

Assets: Anything of value that you own, such as real estate, cars, fine jewelry, stocks, or savings accounts. Checkbooks and cash accounts are also assets.

Credit Cards: Bank cards, such as VISA or Mastercard, gasoline or department store credit cards. (Credit cards are a type of liability.)

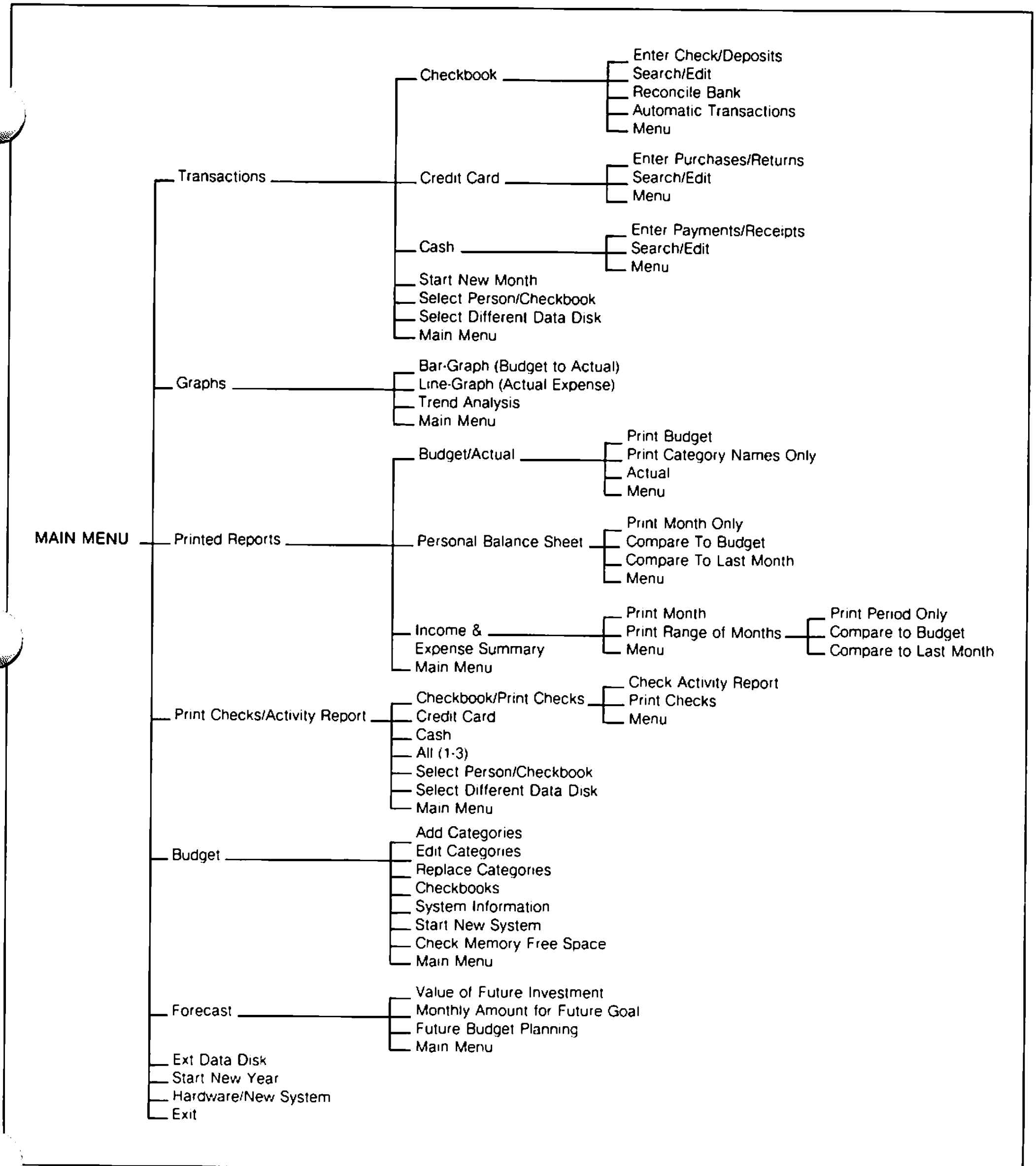


Figure 1. System Overview

Liabilities: A debt you legally (or morally) owe. A liability is different from an expense in that it is usually a long term obligation paid at regular intervals. Most loans or mortgages are liablities.

Income: Any source of revenue you have, such as a salary or hourly wage, dividends, gifts, tips, or interest earned on savings accounts or other investments.

Expenses: Any expenditures you make that are not liabilities. Examples include rent, food, utilities, interest on loans or credit cards, gasoline, or entertainment.

Creating a budget category can be as simple as determining its type (asset, credit card, liability, income or expense), and giving it a name. You do not have to enter either a beginning balance or monthly estimates for any budget category.

However, when setting up the budget, the program will prompt you for a "beginning actual" figure for each budget category. This figure is the current value of an asset or the current amount owned on a liability. For assets, the beginning actual is how much that asset is worth at the time the system is started. For a checkbook (which is considered an asset), the beginning actual would be the current balance of the checking account at the time you start your *HOME ACCOUNTANT Plus* system.

For liabilities, the beginning actual is the amount owed on that liability at the time you start the system. With credit cards (also liabilities), this figure is determined by the current balance (the amount you owe) on the card.

With income and expense categories the beginning actual is usually zero. If you think about it, at the beginning of a year you have no starting income and no expenditures. Income and expenses are generated over time, but they do not carry cumulative balances. The only time you would want to enter a beginning actual for an expense or income category is when you are starting a *HOME ACCOUNTANT Plus* system in the middle of your fiscal or calendar year, and you want to include your income and expenses to date in the year-end totals.

After you enter the beginning actual for a category, the program asks for month-by-month budget figures. This is where you enter your estimates of earnings or expenditures for each category. These figures are anticipated end-of-month totals. The budgeted amounts for assets are how much you expect the asset to be worth at the end of each month. For liabilities and credit cards, this is how much you expect to owe at the end of each month. For income and expense categories, this is how much you expect to have earned or spent at the end of each month.

If you do not wish to enter budgeted amounts, you may enter zeros. However, one of the features of *THE HOME ACCOUNTANT Plus* is the ability to compare budgeted figures with actual figures. This comparison is monitored in the Difference column for each budget category. The Difference column shows the actual amount less the budgeted amount. When you first enter budgeted amounts, the figures in the Difference column will all be negative. This is because no actual amounts have been entered yet via the TRANSACTIONS Module. As actual transactions are recorded for each category, the Difference column will be updated automatically.

THE TRANSACTIONS MODULE

The TRANSACTIONS Module is the module through which data is entered into *THE HOME ACCOUNTANT Plus.* It is from here that checkbook, credit card, and cash transactions are recorded and assigned to individual budget categories. This module also contains the START NEW MONTH routine, which increments the months as you go along. There is also a Search/Edit feature that allows you to bring up each individual transaction, and make any necessary corrections or changes. This section also contains the "automatic transaction" feature, and the "split transaction" routine.

Automatic transactions are transactions that occur every month. An example would be a rent payment. *THE HOME ACCOUNTANT Plus* allows you to enter up to five automatic transactions for each checkbook. At the beginning of each new month these transactions will be automatically recorded. This relieves you of the task of manually entering them each month.

The split transaction routine allows you to assign a single check to more than one budget category. A mortgage payment on a house is a good example. This payment should really be divided into two categories: principal and interest. The split transaction feature allows you to write one check, but assign the principal to a liability budget category and the interest to an expense category. A transaction can be split over an unlimited number of categories, but the total of the splits should equal the amount of the initial transaction.

Figure 2 illustrates how different types of transactions affect balances in the different types of budget categories. Consider the example of writing a check to pay a credit card bill. The balance of the checkbook would decrease, and the balance of what you owe on the credit card would decrease as well. If you wrote another check, but decided to cash it, the checkbook balance would still decrease, but your cash balance would increase. More specific examples on how to enter transactions and how

EFFECTIVE ON CATEGORY ACTIVITY BALANCE

Transaction	Another Checkbook	Another Cash Account	Another Asset Account	A Credit Card	A Liability	An Income Category	An Expense Category
CHECK	Increase	Increase	Increase	Decrease	Decrease	Decrease	Increase
DEPOSIT	Decrease	Decrease	Decrease	Increase	Increase	Increase	Decrease
PURCHASE	Increase	Increase	Increase	Decrease	Decrease	Decrease	Increase
RETURN	Decrease	Decrease	Decrease	Increase	Increase	Increase	Decrease
PAYMENT	Increase	Increase	Increase	Decrease	Decrease	Decrease	Increase
RECEIPT	Decrease	Decrease	Decrease	Increase	Increase	Increase	Decrease

Figure 2. Effects of Transactions on Category Activity Balances

they interrelate to one another are given in both the Tutorial and General Reference sections.

THE GRAPHS MODULE

The GRAPHS Module is divided into three sections: bar graphs, line graphs, and trend analysis. The bar graph will display a comparison of budgeted amounts to actual amounts for a specific budget category. The line graph represents a point-to-point plot of the activity for any given category. A trend analysis graph not only shows a point-to-point plot of activity for a category, but also displays linear regression line showing its historical trend.

Graphs should be plotted at the end of a month's activity and should contain a minimum of two months of data.

Each kind of graph can be saved to a disk for printing later if your printer has graphing capabilities. *THE HOME ACCOUNTANT Plus* will not print graphs. Additional graphics software, which varies with individual printers, is required for this.

THE PRINTED REPORTS MODULE

The PRINTED REPORTS module is extremely comprehensive. *THE HOME ACCOUNTANT Plus* will print budget reports consisting of the names and number of budget categories, budgeted amounts, and actual amounts. It will print a personal balance sheet, detailing your assets and liabilities, and will produce a net worth statement. The amounts in the personal balance sheet can be printed for one month, a range of months, or you can compare budget to actuals for either one month or a range of months.

THE HOME ACCOUNTANT Plus will also generate an income and expense summary with budget-to-actual comparisons. The income and expense summary also contains a column for percentages. These percentages represent the actual activity of income and expense categories compared to the total income. The only thing this module won't do is print a check register report, which is performed by the next module.

THE PRINT CHECKS/ACTIVITY REPORT MODULE

This section will allow you to print out all of the transactions that have been entered into the system. The system will also allow you to specify or "flag" certain items as print criteria. For example, you can print out all of the deposits written to an income category on a specific date, all of the checks that are tax deductible, or all the transactions for a certain credit card.

This extremely powerful feature allows you to tailor reports to fit your particular needs. This module will also print checks on specially preprinted forms. An order blank is included in this package. Again, the ability to specify certain search criteria applies.

THE FORECAST MODULE

The FORECAST MODULE produces displays and graphs to help you evaluate investment strategies and develop future financial plans. All the forecasting displays and graphs are available to you if you have a monochrome display, but you will need a color system to see the graphs in full color.

Three kinds of forecasts may be produced: Value of Future Investment, Monthly Amount for Future Goal, and Future Budget Planning. The first forecast projects what the value of an invested amount will be at some point in the future when certain rates of return and inflation are assumed. The second kind of forecast calculates how much must be set aside ("invested") each month to reach a future financial goal. This forecast is also based on assumptions about the rate of return and the inflation rate. The third forecast option shows how an assumed inflation rate affects a budget for any year up to one hundred years in the future.

THE START NEW YEAR MODULE

The START NEW YEAR module is what prepares *THE HOME ACCOUNTANT Plus* to start a new year. When you reach the end of your fiscal or calendar year, you will be prompted to run this module. *THE HOME ACCOUNTANT Plus* will prepare a new data disk, onto which all of the outstanding checks and the activity for each budget category from the previous year will be transferred.

THE EXTEND MODULE

The EXTEND function is almost identical to START NEW YEAR except that it is usually executed before the end of the year is reached. Remember that the number of transactions that can be stored on a data disk is limited to roughly 4,000. As the disk fills up, *THE HOME ACCOUNTANT Plus* will prompt you on what you need to do to create a new data disk.

As you attempt to leave the TRANSACTION module (this is where you will first receive the "disk full" message), the program will begin to work on your data disk. When you return to the Main Menu and choose the Extend Data Disk option, the program will ask for a copy of the disk to be extended.

From the copy, *THE HOME ACCOUNTANT Plus* will delete all the cleared transactions and will retain the ones flagged as being not cleared. This will create new space on the disk, while maintaining current category balances and uncleared check information. You also have the option of removing *all* transactions, regardless of their cleared status.

THE HARDWARE/START NEW SYSTEM MODULE

The module encompasses the hardware information that applies to your particular system and also has the program for starting up a brand new system from the very beginning.

When you select the HARDWARE/START NEW SYSTEM option from the Main Menu, you will be asked if you are starting a new system. The Hardware Configuration screen will appear whether you answer either "yes" or "no." You would answer "no" if you wanted to continue with an existing system, but wanted to inform *THE HOME ACCOUNTANT Plus* about changes in your hardware configuration. If you are changing your configuration, *THE HOME ACCOUNTANT Plus* will prompt you to enter the information it needs.

THE EXIT MODULE

The final module is the EXIT routine. You may exit to the system, to BASIC, or if you have second thoughts, you can go back and re-run *THE HOME ACCOUNTANT Plus.* When you exit, you will be reminded to make a back-up copy of your data disk.

It is extremely important to always finish working with *THE HOME ACCOUNTANT Plus* by selecting the EXIT option from the Main Menu. Failure to exit properly can result in lost data... or worse!

* * * * *

We hope this overview gives you a better picture of how *THE HOME ACCOUNTANT Plus* works. Now, the step-by-step instructions will help you learn the mechanics of running the program.

2 SETTING UP THE SYSTEM

Setting Up the System

Setting up a *HOME ACCOUNTANT Plus* system involves three tasks:

1. Defining budget categories.

2. Preparing ("formatting") a data disk.

3. Giving *THE HOME ACCOUNTANT Plus* information about your hardware configuration.

Once you have done these tasks, you will be ready to enter the budget categories and amounts into the computer. When the budget is complete, you will be ready to enter actual transactions.

Budget Categories

Remember, a detailed budget is not required, but you will be able to take full advantage of *THE HOME ACCOUNTANT Plus's* capabilities only if you take the time to set one up. On the bright side, you will only need to create a budget one time for each *HOME ACCOUNTANT Plus* system. Thereafter, you should be able to stay financially up-to-date by spending less than an hour per month with the program. If you're interested in using *THE HOME ACCOUNTANT Plus* then you probably know something about "return on investment." We are confident your investment in setting up the system will really pay off!

Setting up the budget categories means gathering all the financial information available to you. This involves finding and organizing all of your financial records, such as checkbooks and old checks, copies of monthly bills, insurance premiums, security statements, and income sources. You may want to separate interest and principal payments for outstanding loans, and you will need to spend time listing your assets, as well as thinking about the rates at which they are increasing or decreasing in value.

The key question to keep in mind as you set up your budget is: "What do I want to keep track of?"

As was mentioned in The System Overview (Section 1), *THE HOME ACCOUNTANT Plus* uses five broad budget categories. They are:

1. **ASSETS:** Assets are things of value that you own. Examples are:

Checkbooks	Cash
Real estate	A business
Furniture	Jewelry
Stocks	Your computer
Bonds	Current value of your profit sharing, pension, or IRA plan
Autos	
Art	

Assets rarely retain the same value. As you create your budget categories, think about the rates at which your assets are increasing or decreasing in value. Usually this relates to such economic indicators as the inflation rate or the prime interest rate.

2. **CREDIT CARDS:** This category is straightforward. Examples of credit cards are:

VISA	Department store cards
Mastercard	American Express
Gasoline cards	Diner's Club
Carte Blanche	

You may want to create a separate expense category for any interest you might pay on your credit cards. You may also want to flag certain credit card transactions that are for business expenses, medical expenses, or other tax deductible items.

3. **LIABILITIES:** One definition of 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 are:

Car loan	Any other kind of loan
Mortgage	

4. **INCOME:** Income is another simple category. Income refers to any source of revenue you have. Examples might be:

Your salary or wages	Gifts
Spouse's salary or wages	Tips
Interest earned on money market	Consulting fees funds or savings accounts

5. **EXPENSES:** Expenses are any expenditures you make that are not liabilities. Examples include:

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

It may help to look through your checkbook to develop your list of categories.

Budget categories can be further broken down by using memos. For example, you may want to create just one budget category for utilities, but separate gas, electricity and water expenses by using the memo field. However, in using the Graphs or Printed Reports modules, only the total utility figure will be shown. (The exception is the Print Checks/Activity Report module where you may specify a report to be printed based on the memo field.)

As you work through the step-by-step instructions given here and in the following five sections, we have determined budget categories for you. You will not need to create your own categories until you are ready to start your own *HOME ACCOUNTANT Plus* system.

Formatting a Data Diskette

You will need to prepare a separate, blank diskette to become your data diskette. The process of preparing a diskette to receive information from the computer is called "formatting".

Carefully follow the instructions given in Appendix A, BACKUP AND FORMAT INSTRUCTIONS, Formatting Data Diskettes.

Booting Up

The following procedure is for floppy diskette based systems only. If you are using a hard disk with your Tandy Model 2000, follow the instructions in Appendix B: HARD DISK INSTRUCTIONS.

Turn on your Model 2000.

Place the **back-up** program diskette in drive A and the formatted data diskette in drive B. Be sure the diskette's read/write window (oval-shaped cut-out) points into the drive and the diskette's label faces up. After fully inserting the diskette, close the drive latch so that it blocks the drive opening.

a. Press the RESET button.

This will automatically boot *THE HOME ACCOUNTANT Plus* program.

The computer will ask you to enter the date. After you enter the date, *THE HOME ACCOUNTANT Plus* title page and copyright notice will appear. Then *THE HOME ACCOUNTANT Plus* "banner screen" will appear briefly, and finally, Screen 1—The Main Menu will be displayed.

> **NOTE:** If you are booting the program disk for the first time, the sequence of screens will be different. You will need to enter information about your "hardware configuration" before *THE HOME ACCOUNTANT Plus* title page appears. Please read the Hardware Configuration section next if this is the case.

The Main Menu

a. Study Screen 1—The Main Menu.

Notice there are ten menu options. Each option refers to a specific *HOME ACCOUNTANT Plus* module. The modules should look familiar to you since they were presented in the System Overview (Section 1).

The order of the Main Menu may at first seem a bit confusing. Rather than being listed in sequential order, the Main Menu options are listed according to how frequently they are used. Once you have set up the system, you will be using TRANSACTIONS very often. You will also use GRAPHS, PRINTED REPORTS, and PRINT CHECKS/ACTIVITY REPORT fairly frequently.

THE HOME ACCOUNTANT Plus is a menu-driven program. When you select an option from the Main Menu, another Sub-Menu will appear showing the various functions for the module you selected. If at any time you become lost, you may work your way back to the Main Menu by repeatedly selecting the EXIT or MENU options. Once you return to the Main Menu, you may retrace your steps forward in the program.

Starting a New System

NOTE: If you just booted *THE HOME ACCOUNTANT Plus* program disk for the very first time, you will need to enter information about your hardware configuration before starting a new system. Please refer to the instructions given in the next section to learn how to do this. Enter the information about your hardware configuration, then follow the instructions below.

When you wish to create a new *HOME ACCOUNTANT Plus* system, you must always begin with Option 9—HARDWARE/START NEW SYSTEM from Screen 1—The Main Menu. Once you have begun to start a new system, you must proceed through to START NEW MONTH in Transactions to have full access to your *HOME ACCOUNTANT Plus* system.

You will also use this option when you need to inform *THE HOME ACCOUNTANT Plus* about changes in your hardware configuration, even though you wish to continue with a previously started system.

**** *THE HOME ACCOUNTANT Plus* ****
MAIN MENU

1. TRANSACTIONS
2. GRAPHS
3. PRINTED REPORTS
4. PRINT CHECKS/ACTIVITY REPORT
5. BUDGET
6. FORECAST MODULE
7. EXTEND DATA DISK
8. START NEW YEAR
9. HARDWARE/START NEW SYSTEM
0. EXIT

ENTER SELECTION (1-0)

Screen 1—The Main Menu

a. Press the number 9 to select the HARDWARE/START NEW SYSTEM option.

Since this is a single character menu selection, you will not need to press **Enter.**

Your selection will appear in "inverse video" on the screen and the bottom of the screen will instruct you to:

****
PRESS 'R' TO RUN OR 'X' TO CANCEL
****

b. Press the letter R to proceed.

You will then be asked:

****
DO YOU WISH TO START A NEW SYSTEM?
****

c. Press Y for "yes" unless you only want to change the hardware configuration without starting a new system.

If you pressed **N** for "no," skip to step **e.** If you pressed **Y,** you will be asked:

****
ARE YOU SURE YOU WANT TO DO THIS?
****

d. Press Y for "yes."

You will then be asked:

****
DO YOU HAVE A FORMATTED DISK?
****

e. Again answer Y for "yes."

Screen 2—Current Hardware Configuration will appear.

```
CURRENT HARDWARE CONFIGURATION IS:

PROGRAM DRIVE =      A        FLOPPY
DATA DRIVE =         B
CATEGORIES
MAXIMUM
TRANSACTIONS/DISK
DATE FORMAT:         MM/DD/YY
PRINTER IS:          DMP-200

DO YOU WANT TO CHANGE CONFIGURATION:
```

Screen 2—Hardware Configuration

> **NOTE:** If you are using a hard disk, the words "HARD DISK" will be displayed in place of the word "FLOPPY" in the above screen.

Unlike the illustration printed here, when Screen 2 appears on your display it will indicate how your current *HOME ACCOUNTANT Plus* system is configured. It will show the disk-drive configuration, the maximum number of budget categories and transactions allowable, the date format used, and what printer option is configured. Press **Y** for "yes" if you want to change your current hardware configuration. If you do not want to change your configuration, press **N** for "no," and then read the instructions in Section 3, Setting Up The Budget.

> **NOTE:** If you are using a hard disk system, the program and data drives will normally be the same.

Hardware Configuration

Screen 3—Printer Set-Up will appear after *THE HOME ACCOUNTANT Plus* has been booted for the first time, or when you are changing your hardware configuration. To work properly, *THE HOME ACCOUNTANT Plus* needs information about your hardware. You will be prompted to provide answers for each configuration data field that is needed.

```
PRINTER SET-UP     PAGE 1

2  —PAGE TWO OF PRINTER LIST
A  —DMP-100
B  —DMP-200
C  —DMP-400/500/2100  (8 1/2)
D  —DMP-400/500/2100  (14)
E  —DAISY WHEEL II
F  —LINE PRINTER I
G  —LINE PRINTER II
H  —LINE PRINTER III
I  —LINE PRINTER IV
J  —LINE PRINTER V/VI  (8 1/2)
K  —LINE PRINTER V/VI  (14)
L  —LINE PRINTER VIII  (8 1/2)
M  —LINE PRINTER VIII  (14)
X  —NO PRINTER SET-UP REQUIRED
Y  —NO PRINTER ON SYSTEM
Z  —USER SUPPLIED PRINTER SET-UP

SELECT PRINTER TYPE (A-M, X, Y, Z):
```

Screen 3—Printer Set-Up

> **NOTE:** While you may set up *THE HOME ACCOUNTANT Plus* for non-Radio Shack printers, please remember that Radio Shack support personnel can NOT answer questions regarding equipment not produced by Radio Shack. See your manual or the dealer from whom you bought such equipment.

a. Select from the printer set-up list the letter that matches your printer or particular configuration.

There is a second page to the printer set-up list. Page two includes these additional printers: NEC 8023A, Okidata Microline 80, MPI 88, Centronics 739, and IDS Micro-Prism 480. If you want to display page two of the printer set-up list, type **2** and press **Enter.**

> **NOTE:** The printer set-up list displayed on your screen may differ from Screen 3. It is constantly updated to accommodate more printers and is subject to change without notification.

If your printer is not listed, you will need to select option X, Y, or Z. These options are described as follows:

X—NO PRINTER SET-UP REQUIRED: Select this option if your printer prints in only one size or is capable of printing 132 columns across and requires a manual set-up to set the print size differently. Letter-quality printers (such as those manufactured by Diablo, NEC, and Qume) generally fall into this category.

Y—NO PRINTER ON SYSTEM: Select this option if you do not have a printer on your system. Selecting this option will prohibit you from executing any of the report printing options.

Z—USER SUPPLIED PRINTER SET-UP: Select this option if you have a printer that does not match any of the other options. When you select this option, you will be asked to supply character codes that set your printer to print 80 and 132 columns across. These codes are usually listed in your printer manual. You may enter up to 9 character codes for each set-up, and the codes may be decimal, octal, or hexadecimal. Enter octal codes with a preceding **O** (e.g., **O12** for octal 12) and hexadecimal codes with a preceding **H** (e.g., **H12**) to distinguish them from decimal codes. When you have entered all the required codes, terminate your input by pressing **Enter** when prompted for another character code. For example these are the steps you would follow to supply the printer set-up for the DMP-200 printer:

1. Consult the printer manual to find the necessary codes (27 and 20 for the DMP-200 printer) and press **Y** when asked if you have consulted the manual.

2. Type **27** and press **Enter** after the prompt "CHARACTER 1:," which is displayed below the instruction to enter the numeric values for the character "string" that sets the printer to an 80-character mode.

3. At the next prompt, "CHARACTER 2:," press **Enter** to end the input for 80-character mode.

4. An instruction will then appear to enter the values for setting the printer in 132-character mode. Type **20** and press **Enter** after the next prompt, "CHARACTER 2:," to end the input for 132-character mode. (If your printer does not print in 132-character mode, you would just press **Enter** after the "CHARACTER 1:" prompt to terminate input.)

b. **Confirm your printer set-up selection by pressing Y when asked to do so.**

c. **Indicate if your printer is serial or parallel by pressing S or P after the prompt.**

If you answer that your printer is serial, you will then need to indicate the baud rate, the number of data bits used, what the parity setting is, and how many stop bits are required. Options for each item except the number of stop bits are provided when you are prompted for the information. Baud rate selections range from 75 to 9600, either 7 or 8 data bits may be indicated, and parity may be set at even (**E**), odd (**O**), or no parity (**N**). After you have entered this information, you will be asked to confirm what you've entered.

> **NOTE:** While we provide the codes for many printers, Radio Shack support personnel can only answer questions regarding Radio Shack printers. For other printers, consult your manual or contact the dealer from whom you purchased the printer.

d. **Indicate which disk drive will be used for programs, and which disk drive will be used for data. Confirm your entry by pressing Y when asked to do so.**

Normally indicate disk drive A for programs and disk drive B for data.

Hard-Disk Systems: Indicate disk drive **C** (or the drive that designates your hard disk) for both programs and data. Press **Y** when asked if this disk drive is a hard disk. You will also be asked to select the maximum number of transactions you want to store on the hard disk. You may enter any number from 1 to 30 to indicate how many *thousand* transactions you want stored. So, for example, if you want to store up to 10,000 transactions on your hard disk, enter 10 in response to the question.

> **NOTE:** If you answer "no" when asked if you have a hard disk, the computer will assume that you are using only one disk drive and will ask you to switch diskettes at the appropriate times.

After you have selected the number of transactions you want stored, the system will indicate approximately how much disk space this will require. This is the number of kilobytes necessary for 200 budget categories. You will be asked to acknowledge that the disk space required is OK. Press **Y** to answer "yes." (If you press **N** for "no," you will have to select another number from 1 to 30.)

Hard Disk Backup: You have two options when you want to backup your hard disk to floppy diskettes:

1. The program HABACKUP will allow you to automatically back up your *HOME ACCOUNTANT Plus* data. You must perform the backup **before** you enter more transactions than will fit on a floppy diskette (4,000 transactions). Using HABACKUP when there are more transactions will cause the data to be saved incorrectly. You may also use the program BACKUP that is supplied with your hard disk (see Appendix B) by specifying the file name(s).

2. The program BACKUP will allow you to transfer files of any length to floppy diskettes. You must specify the names of the files that you wish to transfer.

The computer will ask you to select the type of display installed on your system.

e. Press A if you have a monochrome display or press B if you have a color monitor.

If you press B, the program will additionally ask if you want to suppress color.

f. Press Y or N to indicate if you want to suppress color.

You may want to configure *THE HOME ACCOUNTANT Plus* system to suppress color if you are using a black & white, or green display attached to a color display board.

g. Indicate whether you want to enter dates in a MM/DD/YY or DD/MM/YY format. Confirm your choice when asked to do so.

3 SETTING UP THE BUDGET

Setting Up the Budget

If you are setting up a new system, Option 5—BUDGET will be flashing on the Main Menu (Screen 1).

a. Press the number 5 to proceed to the Budget Menu.

Again, *THE HOME ACCOUNTANT Plus* will ask you to press **R** to run the budget option, or press **X** to cancel your budget request.

b. Press the letter R to run the Budget option.

You will receive the message:

```
*************************************************************
                        NOW LOADING
                          BUDGET
*************************************************************
```

Then Screen 4—The Budget Menu will appear. Option 6—START NEW SYSTEM will be flashing.

```
** HOME ACCOUNTANT Plus **
         BUDGET

1. ADD CATEGORIES
2. EDIT CATEGORIES
3. REPLACE CATEGORIES
4. CHECKBOOKS
5. SYSTEM INFORMATION
6. START NEW SYSTEM
7. CHECK MEMORY FREE SPACE
8. MAIN MENU

   ENTER SELECTION (1-8)
```

Screen 4—The Budget Menu

c. To start entering new budget information, select option 6.

The computer will beep and you will receive the message:

****

BE CERTAIN THAT DRIVE X
CONTAINS A BLANK FORMATTED DISK
PRESS ANY KEY WHEN READY.

PRESS ≪ESC≫ TO CANCEL PROCEDURE

****

Remove any disk from Drive B and insert a blank formatted disk.

> **NOTE:** Hard disk users should just press any key to continue.

d. Insert your data disk in the proper drive and press any key to continue.

> **NOTE:** Remember you must have a *completely* blank formatted disk. If your disk contains any *HOME ACCOUNTANT Plus* data files, this message will keep returning. If you are using a hard disk, you will be warned that any existing *HOME ACCOUNTANT Plus* data will be destroyed and you will then be given the opportunity to continue or to stop.
>
> If you want to save your data from hard disk to floppy disks, use HABACKUP and then return to Screen 4—The Budget Menu. See Appendix B: HARD DISK INSTRUCTIONS for using HABACKUP.

After you press any key, *THE HOME ACCOUNTANT Plus* will proceed with preparing the disk to receive data and will flash the message:

****

PREPARING NEW DATA DISKETTE
PLEASE DO NOT INTERRUPT

****

Preparing the disk will take some time. Once the disk has been prepared, Screen 4—The Budget Menu will appear with Option 5—SYSTEM INFORMATION flashing.

e. Press the number 5 to select SYSTEM INFORMATION.

Screen 5—System Information will appear.

System Information

Screen 5—System Information is asking for information about the accounting system you are starting.

```
             ** HOME ACCOUNTANT Plus **
                      BUDGET

                SYSTEM INFORMATION

SYSTEM NAME: A ________________________

STARTING MONTH/YEAR: (01-12) B      C 19

ENDING MONTH: (01-12) D

               LETTER TO EDIT (A-D)
X (CANCEL)        PRINT (PRINT)      R (RECORD)
                 ENTER SELECTION
```

Screen 5—System Information

The first field asks for the system name. For example, if you are Mr. Smith, and you wish to start a system for your household accounts, you might call this system "Smith Family."

a. For this tutorial, use SAMPLE SYSTEM as your title.

The next field is asking for the month and year you will use to start your system. You may start a system in any month, but for now, select October as the starting month.

> **NOTE:** All month entries must have two digits. (For example, you would enter 01 for January or 06 for June.)

b. Enter the number 10 in field B and type the last two digits of the current year in field C. Press Enter after each entry.

The next field asks for the ending month of your fiscal year. If you are using the calendar year, enter 12. If the end of your fiscal year is June, you would enter 06. Let's assume you are working with the calendar year.

c. Enter the number 12 as the ending month and press Enter.

> **NOTE:** You may enter a month other than December to be your year end.

You may change the beginning and ending months up until you get to the START NEW MONTH option in the TRANSACTIONS module.

d. Review the entries you made.

You may cancel the entire screen and start over by pressing, or edit an individual field by typing the correct letter (A-D) and then entering the new data. If you wish, you may print this screen by pressing the **PRINT** key.

e. When the entries are correct, press R to record them.

Once the entries have been recorded, Screen 4—The Budget Menu will reappear and Option 4—CHECKBOOKS will be flashing.

** *HOME ACCOUNTANT Plus* **
BUDGET

1. ADD CATEGORIES
2. EDIT CATEGORIES
3. REPLACE CATEGORIES
4. CHECKBOOKS
5. SYSTEM INFORMATION
6. START NEW SYSTEM
7. CHECK MEMORY FREE SPACE
8. MAIN MENU

ENTER SELECTION (1-8)

Screen 4—The Budget Menu

Checkbook Information

a. Select Option 4—CHECKBOOKS from the Budget Menu (Screen 4).

Screen 6—Checkbook Information will appear with the cursor flashing in field A. Screen 6 is asking for information about the first checkbook. Remember, you may have up to five checkbooks per system.

```
              ** HOME ACCOUNTANT Plus **
                        BUDGET

SAMPLE SYSTEM              OCT 1982
CHECKBOOK #1

A NAME                     TIM SAMPLE

B BANK                     ANYTOWN BANK

C ACCOUNT #                123-123

                LETTER TO EDIT (A-C)
X (CANCEL)        PRINT (PRINT)        R (RECORD)
                  ENTER SELECTION
```

Screen 6—Checkbook Information

b. Enter the appropriate information for each data field.

For now, assign checkbook #1 to TIM SAMPLE. You may use the information that appears in Screen 6 or create your own entries. Don't forget to complete each entry with **Enter.**

c. Review the entries you have made. When they are correct, press R to record them.

Screen 7—Budget For Checkbook #1 will appear after you record the title information for checkbook #1.

Budgeting Checkbook #1

The first budget categories you will create for *THE HOME ACCOUNTANT Plus* will always be checkbooks. You may have up to five checkbooks for each system. *THE HOME ACCOUNTANT Plus* also creates a separate cash account for each checkbook. The cash account is provided so that you can keep track of cash transactions. Even though a cash account is created automatically, you don't have to use it unless you want to.

```
              ** HOME ACCOUNTANT Plus **
          ADD CHECKBOOK BUDGET CATEGORIES
                    CATEGORY #1

   TYPE       CHECKBOOK
 B TITLE      CHECKBOOK #1
                 BEG ACTUAL DIFFERENCE
                BUDGET      C        1000.00
 D JAN
 E FEB
 F MAR
 G APR
 H MAY
 I JUN
 J JUL
 K AUG
 L SEP
 M OCT           900     1000.00      100
 N NOV           800        0.00      800-
 O DEC           700        0.00      700-

              LETTER TO EDIT (A-O)
 X (CANCEL)     PRINT (PRINT)      R (RECORD)
               ENTER SELECTION
```

Screen 7—Budget For Checkbook #1

Study Screen 7—Budget For Checkbook #1 for a few seconds. Notice the information at the top of the screen indicates this is category #1, the type of category is "checkbook," and the title is "Checkbook #1." This is where you will enter budget information about the first checkbook in your system. The cursor will be flashing in field C.

a. Enter 1000.00 as your beginning actual in field C. Press Enter.

> **NOTE:** The beginning actual should reflect the balance as of the date you are starting your *HOME ACCOUNTANT Plus* system. You will need to enter the exact amount in dollars and cents for this figure. (If you enter a whole number, it will be automatically reformatted to show decimals. For example, 1000 will be reformatted to read 1000.00.)

The cursor will now jump to the month you selected to be the beginning month. (In our sample, that month is October.) You should now enter budget amounts for the ending balance in checkbook #1 for each of the months in the budget.

b. Enter 900 as your ending balance estimate in field M. Press Enter.

c. Enter 800 as your ending balance in field N and 700 in field O. Complete each entry by pressing Enter.

> **NOTE:** Budget amounts must be entered as whole numbers. *THE HOME ACCOUNTANT Plus* will automatically reformat 1000 to read 1000.00 after you press **Enter.** Actual amounts (with dollars and cents) will be entered and calculated during TRANSACTIONS in Section 4.

After you enter an amount for December, the cursor will jump to the bottom of the screen. You may cancel the entire screen and start over by pressing **X,** or print this screen by pressing the **PRINT** key, or edit any field by pressing its corresponding letter.

> **NOTE:** You may not edit the category number, nor can you change the account type for checkbooks, cash, or credit cards.

Notice that the amounts shown in the Difference column for November and December are all negative. The Difference columns show the difference between actual amounts and budgeted amounts. For October, the budgeted actual amount in field C is treated as an actual. Since no actual amounts have been entered for November or December, the difference is a negative number.

d. When your entires are correct, press R to record them.

Cash Account For Checkbook #1

Once you record information for a particular checkbook, *THE HOME ACCOUNTANT Plus* will automatically ask for budget information for a corresponding cash account.

The purpose of the cash account is to allow you to keep track of your cash transactions. It is easy to use a cash account in conjunction with its corresponding checkbook. When you write a check to "Cash" and use the title of the cash account created for that checkbook as the budget category, the cash account balance will automatically be increased by the amount of the check. As you make cash payments, you then record these transactions through the cash account.

It's not necessary to use the cash account unless you want to keep track of cash transactions. If you don't want to keep track of your cash transactions, just enter zeros for the beginning balance and all the monthly budget balances of the cash account when it is added. Then as long as you don't use the title of the cash account for a budget category when you are entering transactions, the cash account won't have any effect on your *HOME ACCOUNTANT Plus* system.

When you press **R** to record the information for Checkbook #1, Screen 8—Cash Account For Checkbook #1 will appear. The cursor will be in field C.

```
             ** HOME ACCOUNTANT Plus **
         ADD CHECKBOOK BUDGET CATEGORIES
                  CATEGORY #2

   TYPE      CASH
 B TITLE     CASH ACCOUNT #1
                BEG ACTUAL DIFFERENCE
              BUDGET       C       1000.00
 D JAN
 E FEB
 F MAR
 G APR
 H MAY
 I JUN
 J JUL
 K AUG
 L SEP
 M OCT          75       100.00      25
 N NOV          75         0.00      75-
 O DEC          75         0.00      75-

             LETTER TO EDIT (A-O)
 X (CANCEL)     PRINT (PRINT)     R (RECORD)
               ENTER SELECTION
```

Screen 8—Cash Account For Checkbook #1

Screen 8 is almost identical to Screen 7. Notice, however, the information at the top of the display indicates this is budget category #2, the type of budget category is "cash," and the title is "Cash Account #1." *THE HOME ACCOUNTANT Plus* will automatically number each budget category for you. Later, you will be able to refer to the categories by these numbers.

a. Enter 100 as your beginning cash balance and press Enter.

The cursor will jump down to October.

b. Enter 75 as your ending cash balance for October in field M.

c. Instead of entering a number in field N, type SAME. Press Enter.

Notice that 75 is automatically filled in for the remaining months. This is a convenient way of avoiding repeated typing if your budget amounts will be the same through the end of the year. You may type **SAME** from any month. Of course, you may edit any of these entries. When you are satisfied your entries are correct:

d. Press R to record the entries.

Screen 9—The Checkbook Menu will appear.

Budgeting
Checkbook #2

Study Screen 9—The Checkbook Menu for a few seconds. If you want to add a new checkbook to your system, or change information about an existing checkbook, it must be done through this menu.

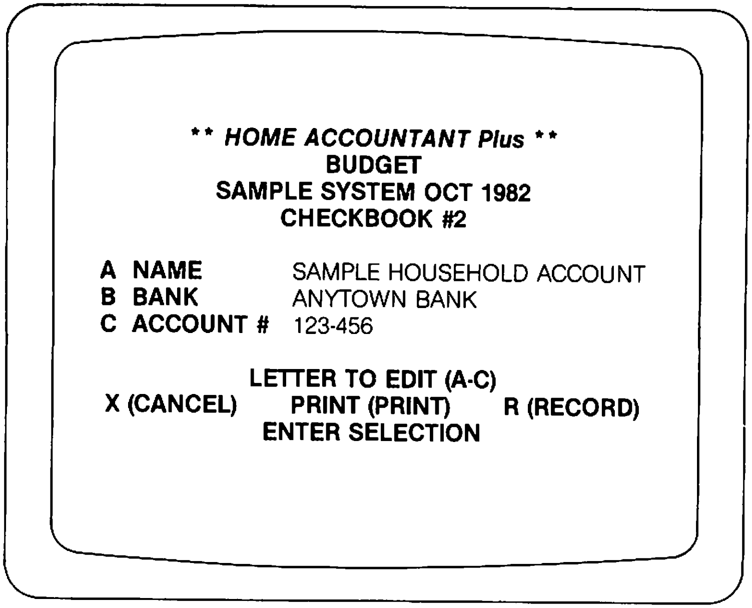
```
** HOME ACCOUNTANT Plus **
BUDGET
SAMPLE SYSTEM OCT 1982
CHECKBOOK MENU

CHECKBOOK/NAME

1. TIM SAMPLE
2.
3.
4.
5.

(A) ADD   NEW CHECKBOOK EDIT (1-1)   (M) MENU
PRINT (PRINT)
ENTER SELECTION
```

Screen 9—The Checkbook Menu

You would press **A** if you wanted to add another checkbook to the system; the number of an existing checkbook if you wanted to change information about it (in this case only 1 exists); **M** to return to the Budget Menu; or press the **PRINT** key together with the **Shift** key if you wanted to print the screen.

a. Press A to add a new checkbook.

Screen 10—Checkbook #2 Information will appear.



Screen 10—Checkbook #2 Information

Screen 10 is asking for information for checkbook #2.

b. Give checkbook #2 the title "Sample Household Account."

This title will just fit the spaces indicated by the underscores. *THE HOME ACCOUNTANT Plus* will never accept entries that exceed the number of underscores.

Proceed with entering information as you did with checkbook #1.

c. When your entries are correct, press R to record them.

Screen 11—Budget For Checkbook #2 will appear.

```
              ** HOME ACCOUNTANT Plus **
          ADD CHECKBOOK BUDGET CATEGORIES
                   CATEGORY #3

   TYPE        CHECKBOOK
 B TITLE       CHECKBOOK #2
                  BEG ACTUAL DIFFERENCE
                BUDGET       C        750.00
 D JAN
 E FEB
 F MAR
 G APR
 H MAY
 I JUN
 J JUL
 K AUG
 L SEP
 M OCT             100      750.00      650
 N NOV             110        0.00      110-
 O DEC             121        0.00      121-

             LETTER TO EDIT (A-O)
 X (CANCEL)     PRINT (PRINT)      R (RECORD)
               ENTER SELECTION
```

Screen 11—Budget For Checkbook #2

Spend a few moments looking at the data at the top of Screen 11—Budget For Checkbook #2.

Notice that the category is now #3, the type is "checkbook," and the title is "Checkbook #2."

a. **Enter 750 as your beginning balance for the second checkbook in field C. Press Enter.**

Again, the cursor will jump down to the beginning month (October).

b. **Enter 100 as your budgeted ending balance for October in field M. Press Enter.**

The cursor will jump to field N.

c. Instead of entering an amount for field N, enter F20 and press Enter.

This tells *THE HOME ACCOUNTANT Plus* to automatically add twenty dollars to each successive month in the budget. Field N will say "120" and field O will say "140." You may select any whole number to be added to each budget figure.

Instead of a fixed number, you may also designate a percentage.

d. Enter N as the letter to edit from the bottom of the screen.

The cursor will jump up to field N.

e. Enter F.10 and press Enter.

This tells *THE HOME ACCOUNTANT Plus* to increase each month's budget amount by ten percent (compounded). Field N should now read "110" and field O should read "121."

f. When your entries are correct, record them by pressing R.

Screen 12—Cash Account for Checkbook #2 will appear.

Cash Account Checkbook #2

Screen 12—Cash Account for Checkbook #2 is asking for information for the cash account. Remember, a cash account is automatically created for every checking account used in *THE HOME ACCOUNTANT Plus,* although it does not necessarily need to be used.

```
             ** HOME ACCOUNTANT Plus **
        ADD CHECKBOOK BUDGET CATEGORIES
                   CATEGORY #4

  TYPE       CASH
B TITLE      CASH ACCOUNT #2
                BEG ACTUAL DIFFERENCE
              BUDGET       C        55.00
D JAN
E FEB
F MAR
G APR
H MAY
I JUN
J JUL
K AUG
L SEP
M OCT           50       55.00        5
N NOV           40        0.00       40-
O DEC           32        0.00       32-

              LETTER TO EDIT (A-O)
X (CANCEL)      PRINT (PRINT)     R (RECORD)
               ENTER SELECTION
```

Screen 12—Cash Account For Checkbook #2

a. Enter 55 as the beginning balance of cash account #2.

The cursor will jump to field M.

b. Enter 50 as your budgeted ending balance for October. Press Enter.

We've covered a quick way of automatically *increasing* your budget category, but what if you think your balances will *decrease*?

c. Enter F-10 in field N.

There! Your budget amounts decreased by ten dollars each month. Field N should say "40" and field O should say "30." **F-x** also works with a percentage. For example, **F-.10** will decrease the budget amount ten percent each month.

> **NOTE:** If you desire, use the numeric key pad to enter amounts. *THE HOME ACCOUNTANT Plus* program sets the **Num Lock** key when you boot up so that you can enter numbers from it.

d. Enter N as the field to edit from the bottom of the screen.

The cursor will jump to field N.

e. Enter F-.20.

This instructs *THE HOME ACCOUNTANT Plus* to decrease each remaining budget amount by twenty percent (compounded). Field N should say "40" and field O should say "32."

> **NOTE:** Please refer to Section 8—General Reference for a summary of the "quick entry" features (**SAME, Fx,** and **F-x**).

f. Record your entries by pressing R.

Screen 13—The Checkbook Menu (Two Entries) will appear.

Editing Checkbook Information

Screen 13—The Checkbook Menu shows the names of the two checkbooks you have created. For our sample, two checkbooks are sufficient.

** *HOME ACCOUNTANT Plus* **
BUDGET
SAMPLE SYSTEM OCT 1982
CHECKBOOK MENU

CHECKBOOK/NAME

1. TIM SAMPLE
2. SAMPLE HOUSEHOLD ACCOUNT
3.
4.
5.

(A) ADD NEW CHECKBOOK EDIT (1-2) (M) MENU
PRINT (PRINT)
ENTER SELECTION

Screen 13—Checkbook Menu (Two Entries)

NOTE: If you have savings accounts or money market accounts that have a lot of activity, you should consider entering these as checkbooks in your *HOME ACCOUNTANT Plus* system. This will facilitate recording deposits, withdrawals, and interest earnings in these accounts.

What if you want to change the information about one of the checkbooks? You may do this from Screen 13. To add another checkbook press **A.** To change the information about an existing checkbook, enter the number of the checkbook you want to edit.

You may wish to try editing a checkbook on your own. If so, please go ahead. For now, however, two checkbooks are enough.

a. Press M (for Menu) to return to the Budget Menu.

Adding Budget Categories

Now it is time to enter all of your budget categories. For our sample, here is a list of categories:

	CATEGORY	TITLE
1.	Checkbook #1	Tim Sample
2.	Checkbook #1-Cash Account	Cash Account #1
3.	Checkbook #2	Sample Household Account
4.	Checkbook #2-Cash Account	Cash Account #2
5.	Asset	House
6.	Asset	Car
7.	Credit Card	VISA
8.	Liability	Mortgage principle
9.	Income	Salary job #1
10.	Expense	Food
11.	Expense	Mortgage interest

Notice that the list is numbered. *THE HOME ACCOUNTANT Plus* will assign numbers to each item exactly as shown above if they are entered in this order.

> **NOTE:** You may **not** use a number or the words "END", "SPLIT" or "GRAPH" as the beginning of a category title. You may use numbers *within* a title, but the first character must always be a letter.

a. From the Budget Menu, select Option 1—ADD CATEGORIES by pressing the number 1.

You will not need to press **Enter.** Screen 14—Budget For Category #5 will appear. This time the cursor will be in field A. You will need to tell *THE HOME ACCOUNTANT Plus* what type of category you are entering. Your codes are:

1. Asset
2. Credit Card
3. Liability
4. Income
5. Expense

b. This will be an asset account. Press the number 1 and press Enter.

The cursor will jump to field B, Title.

c. Type HOUSE in field B. Press Enter.

The cursor will jump to field C, Budget.

d. Enter 75000 as the beginning value of this asset. Press Enter.

The cursor will jump to field M.

```
                ** HOME ACCOUNTANT Plus **
                 ADD BUDGET CATEGORIES
                      CATEGORY #5

    TYPE       1 (1-5) ASSET
  B TITLE      HOUSE
                  BEG ACTUAL DIFFERENCE
                BUDGET       C        75000.00
  D JAN
  E FEB
  F MAR
  G APR
  H MAY
  I JUN
  J JUL
  K AUG
  L SEP
  M OCT          75750    75000.00       750
  N NOV          76508        0.00     76508-
  O DEC          77273        0.00     77273-

                 LETTER TO EDIT (A-O)
  X (CANCEL)      PRINT (PRINT)      R (RECORD)
                   ENTER SELECTION
```

Screen 14—Budget For Category #5

Now you will need to decide if this asset is appreciating or depreciating, and at what rate. For now, assume this house is appreciating at the rate of twelve percent per year, which is one percent per month.

e. Enter 75750 in field M. Press Enter.

The figure in each month field represents your budgeted *ending* balance for that month.

f. Enter F.01 in field N and press Enter.

THE HOME ACCOUNTANT Plus will automatically calculate your budgeted ending balances for the house at an increase of one percent per month.

You may edit your entries, print the screen, cancel the screen, or record the information.

g. Press R to record the entry.

A new screen, identical to screen 13—Budget for Category #5 will appear asking for information for budget category #6.

At this point, you should have no trouble entering the rest of the budget categories on your own. Go ahead and try to enter the list already given, or create your own entries.

> **NOTE:** You will need to enter these budget categories for later use in this tutorial.

To exit Adding Budget Categories, enter **E** as the category type, or enter **END** as a category title. You may exit at any time, although if you do not record a category, *THE HOME ACCOUNTANT Plus* will assume you did not want it included in the budget.

Remember not to use a number at the beginning of a category title and that you cannot enter a title longer than the number of spaces indicated by the underscores. Also keep in mind when you are entering a credit card title that only the first six characters of it will be printed on reports.

THE HOME ACCOUNTANT Plus will not permit you to assign the same title to another category. Once a title is in use, exact duplicates are not accepted.

Practice using the **SAME** and **F** (for "factor") commands to have *THE HOME ACCOUNTANT Plus* automatically calculate budget amounts for you.

> **NOTE:** Remember the discussion in Section 1, The System Overview. You should not enter a beginning balance in field C for income or expense categories. Just enter zero or press **Enter** to move the cursor into the next field. The only time you would want to enter a beginning balance for income or expenses is when you are starting your *HOME ACCOUNTANT Plus* system in the middle of your fiscal or calendar year, and you wish to include the year-to-date figures in your year-end totals.

When you enter budgeted amounts for income and expense categories, *THE HOME ACCOUNTANT Plus* will add a TOTAL figure after field O. This gives you a total of your budgeted income or expenditures for that category through the end of the year.

h. From the Budget Menu, selection Option 7—CHECK MEMORY FREE SPACE by pressing the number 7.

When you select this option, your screen will indicate how many total categories you have added and what the average length of the category names is in characters. The screen will also indicate how many more categories you have space for and what the average length of their names can be.

If you are adding a lot of categories, you can use this option to check how much space is available and to see if you need to shorten the names you are assigning to the budget categories.

To exit Adding Budget Categories, enter **E** as the category type, or enter **END** as a category title. You may exit at any time.

Editing Budget Categories

Now that you have set up your budget, what if you want to make some changes? No problem! Just select Option 2—EDIT CATEGORIES from the Budget Menu (Screen 4).

> **NOTE:** You may not change the type (field A) for checkbooks, cash accounts, or credit cards.

When you select EDIT CATEGORIES Screen 15—Edit Budget Categories will appear.

```
               ** HOME ACCOUNTANT Plus **
               EDIT BUDGET CATEGORIES
                     CATEGORY #

A TYPE       (1-5)
B TITLE      ______________________
                BEG ACTUAL DIFFERENCE
              BUDGET      C
D JAN
E FEB
F MAR
G APR
H MAY
I JUN
J JUL
K AUG
L SEP
M OCT
N NOV
O DEC

                   LETTER TO EDIT
 X (CANCEL)       PRINT (PRINT)       R (RECORD)
                 ENTER SELECTION
```

Screen 15—Edit Budget Categories

The cursor will be in field B TITLE in Screen 15. You will ask *THE HOME ACCOUNTANT Plus* to display a budget category by typing the first few letters of its title, its category number, or the title in full. For our sample, let's edit the House account.

a. Type HOUSE in field B. Press Enter.

THE HOME ACCOUNTANT Plus will search the existing categories to find a match with what you entered. In our example, HOUSE will be listed as category #5, an asset account. The cursor will still be in field B. If this is the category you wish to edit, press **Enter** again. If this is not the category you want, press the **space bar** and *THE HOME ACCOUNTANT Plus* will search for another match. If no matches are found, you will have to enter a new category title (or number) and try again. When you press **Enter** to confirm a category, the budget amounts you entered previously will be displayed again. The cursor will be at the bottom of the screen.

b. Enter B as the letter to edit.

The cursor will jump back to field B.

c. Change the name of this account from "HOUSE" to "MY NEW HOUSE." Press Enter.

d. Record your new title by pressing R.

You may edit as many categories as you like. But for now, assume you only want to make one change.

e. Enter END as the title of the category to edit. Press Enter.

Entering **END** as a category title will take you back to the Budget Menu (Screen 4).

Replacing Budget Categories

There is no *HOME ACCOUNTANT Plus* option for deleting budget categories. This is a safety feature to prevent you from accidentally deleting a category you didn't mean to. However, you may replace one budget category with another. This effectively lets you delete a category and reassign its number to a different budget item.

You may not, however, change the category TYPE for checkbooks, cash accounts, or credit cards.

Normally, you would use the REPLACE CATEGORIES option only when you want to reassign an old budget category number to a new budget category. Otherwise, you would just add new categories or edit the existing ones.

Here is an example. Let's say you wanted to change category #5, which is now an asset account for MY NEW HOUSE, to an expense account for MEDICAL. You would:

a. Press 3 to select Option 3—REPLACE CATEGORIES from the Budget Menu.

Screen 16—Replace Budget Categories will appear.

b. Type MY NEW HOUSE and press Enter.

THE HOME ACCOUNTANT Plus will search for a category entitled "MY NEW HOUSE," and will display its category number and type. You could also have entered the category number (5) or just the first letters of the title. When *THE HOME ACCOUNTANT Plus* finds a match, the cursor will still be in field B. If this is not the category you were looking for, press the **Space** Bar. *THE HOME ACCOUNTANT Plus* will look for another match. When your category is found and displayed:

c. Press Enter again to confirm this is the budget category you want.

The title line will clear. You may now enter a new title for this category number.

d. Enter MEDICAL as the title and press Enter.

You may now proceed with entering budget amounts for this category.

Before you record the entry, check to see that the new category has the correct "TYPE" designation. In this case, you have changed from an asset to an expense category.

e. Press A as the letter to edit and enter 5 as the type designation since this is now an expense line.

```
             ** HOME ACCOUNTANT Plus **
             REPLACE BUDGET CATEGORIES
                    CATEGORY #

A TYPE
B TITLE        ______________________________
                BEG ACTUAL DIFFERENCE
              BUDGET       C
D JAN
E FEB
F MAR
G APR
H MAY
I JUN
J JUL
K AUG
L SEP
M OCT
N NOV
O DEC

               LETTER TO EDIT (A-O)
X (CANCEL)      PRINT (PRINT)       R (RECORD)
                 ENTER SELECTION
```

Screen 16—Replace Budget Categories

f. Now record the entry by pressing R.

To return to the Budget Menu, enter **END** as the title in field B.

If you wanted to create a new budget category for HOUSE you would go back into the ADD mode from the Budget Menu to do so.

From the Budget Menu (Screen 4) select Option 8—MAIN MENU. This will take you back to Screen 1—The Main Menu.

Congratulations! If you have made it this far, the rest will be easy. Don't stop now however. You need to go through to START NEW MONTH in TRANSACTIONS before you will have full access to your *HOME ACCOUNTANT Plus* system. If you do decide to exit now, make sure you do so by selecting Option O-EXIT from The Main Menu. When you return to *THE HOME ACCOUNTANT Plus* you will be able to continue setting up the system from this point.

It is a good idea to make an *additional* back-up copy of your data disk now. Store this disk in a separate place, away from where you normally keep your diskettes. This is a safety precaution to avoid having to re-enter your budget categories should your regular working diskettes fall prey to some disaster.

4 TRANSACTIONS

Transactions

If you are running *THE HOME ACCOUNTANT Plus* for the first time, or if you are starting a new year, Option 1—TRANSACTIONS will be flashing on the Main Menu (Screen 1).

a. Select Option 1—TRANSACTIONS by pressing the number 1.

b. Confirm your selection by pressing R to "RUN."

You will receive a message that says:

****

NOW LOADING
TRANSACTIONS

****

And another that says:

****

NOW READING FILES
PLEASE DO NOT INTERRUPT

****

Screen 17—Checkbook/Name Menu will appear.

** *HOME ACCOUNTANT Plus* **

CHECKBOOK/NAME

1. TIM SAMPLE
2. SAMPLE HOUSEHOLD ACCOUNT

SELECT (1-2)

Screen 17—Checkbook/Name Menu

Screen 17 will appear if you have more than one checkbook and have not previously selected a checkbook in another module. If you have more than one checkbook, you will need to select the checkbook through which you will be making all transactions. You will probably use different checkbooks for different kinds of expenses. This screen allows you to switch from one checkbook to another. The last checkbook selected will remain as the active checkbook until you make a change through this screen.

c. Press the number 1 to select checkbook #1.

Screen 18—The Transactions Menu will then appear.

Starting A New Month

** *HOME ACCOUNTANT Plus* **
TRANSCTIONS
TIM SAMPLE

1. CHECKBOOK
2. CREDIT CARD
3. CASH
4. START NEW MONTH
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MAIN MENU

ENTER SELECTION (1-7)

Screen 18—The Transactions Menu

If you are using a brand-new *HOME ACCOUNTANT Plus* data disk, starting a new system, or if you have just started a new year, Option 4—START NEW MONTH will be flashing on Screen 18—The Transactions Menu.

You will also need to run this option when you have recorded all the transactions for a given month and you want to begin recording activity for a new month.

a. Press 4 to select the START NEW MONTH option.

Screen 19—The Start New Month Confirmation Screen will appear.

```
*******************************************
          ALL 2 CHECKBOOKS WILL
  START NEW MONTH AND ALL AUTOMATIC
    TRANSACTIONS WILL BE RECORDED
*******************************************

   (S) START NEW MONTH      (M) MENU
   (A) AUTOMATIC TRANSACTION REVIEW

   0 TRANSACTIONS ARE ON THIS DISK
          (C) CLOSE DATA DISK

           ENTER SELECTION
```

Screen 19—The Start New Month Confirmation Screen

Automatic Transactions

THE HOME ACCOUNTANT Plus has a way for you to record automatic deposits or charges to any of your checkbooks. You may have up to five automatic transactions per month per checkbook.

> **NOTE:** All automatic charges or deposits will be recorded at the *start* of each new month even though the date will be as you selected it.

If you decide not to use automatic transactions, simply enter **S** to proceed with starting a new month.

However, let's set up an automatic transaction for our sample.

a. Press A to begin entering automatic transactions for checkbook #1. Press Enter.

Screen 20—Automatic Transactions will appear.

```
          ** HOME ACCOUNTANT Plus **
                 CHECKBOOK
                 TIM SAMPLE
                 AUTOMATIC

   MODE 1)CHECK 2)DEPOSIT 3)END

   A  DATE              10/01/82   (M) MODE
   B  CHECK #           X1
   C  PAID TO
   D  AMOUNT            0.00
   E  MEMO              INACTIVE
   F  CATEGORY          NO CATEGORY
   G  TAX (Y/N)         N
   H  CLEARED           N

            LETTER TO CHANGE (A-H)
(X) CANCEL  (PRINT) PRINT   (R) RECORD  (M) MODE
               ENTER SELECTION
```

Screen 20—Automatic Transactions

Study Screen 20 for a few minutes. The cursor will be flashing after the words ENTER SELECTION at the bottom of the screen. Notice the line that begins with the word MODE. The word CHECK is inversed on the screen. This means you are in the CHECK mode, and that the automatic transaction you are about to enter will be charged to your account (i.e., an amount will be deducted from your balance even though you may not actually write a check).

Notice also that *THE HOME ACCOUNTANT Plus* automatically supplied the date as the first day of the month. Remember, all automatic transactions will be recorded at the beginning of each new month.

Here are some notes about each data field.

Field A DATE: You may manually change this date, but the automatic transaction will still be recorded at the start of each new month. The automatic transaction will show the date you enter. You may automatically enter the date you logged on with by pressing **D.** However, your account balance will be adjusted on the first day of each new month. Remember, only valid dates are accepted. A date such as 04/32/82 will not be accepted.

If you enter a date other than the current month, you will receive a "WRONG MONTH" message. You may go ahead and enter the transaction anyway, but it will be treated as if it occurred during the current month.

From this field you may also enter **M** to change the MODE. This will cause the cursor to move up to the MODE line in the screen. You could change from the CHECK mode to the DEPOSIT mode or select **END** to exit back to the Transactions Menu (Screen 18) by entering the corresponding number of each mode.

Field B CHECK #: You may leave this blank, or you may assign it a number beginning with X. The X (or any letter appearing anywhere in the check number) tells *THE HOME ACCOUNTANT Plus* this is not a real check number, but it allows you to number these automatic transactions. Later, you may go back and enter a real check number if you need to.

b. Enter X001 as the check number in field B. Press Enter.

The cursor will jump to the bottom of the screen.

Field C PAID TO: This is where you will enter the name of the payee.

c. Press C to put the cursor in field C and enter ANYTOWN BANK and the payee. Press Enter.

If the name of the payee is the title of a budget category (for example, VISA, just type an asterisk(*) and the first letter of the category title. *THE HOME ACCOUNTANT Plus* will search the existing budget categories for a match. If the match displayed is correct, press **Enter** to accept it. If not, press the

space bar and another match will be displayed. If no more matches are found, you will have to re-enter the information.

Field D AMOUNT: This is where you will enter the amount of the automatic transaction.

d. Press D to move the cursor to field D and enter 100 as the AMOUNT. Press Enter.

Field E MEMO: This must not be left INACTIVE or the automatic transaction will not be recorded. You may press **Enter** to leave this field blank if you wish.

e. Enter CAR PAYMENT as the memo in field E. Press Enter.

Field F CATEGORY: This refers to the budget categories you set up. You may leave this line as "NO CATEGORY" by pressing **Enter** or you may enter the name of an existing budget category. Once you type something in this line, just pressing **Enter** will restore it to "NO CATEGORY."

f. Leave this as NO CATEGORY.

> **NOTE:** Items designated as "NO CATEGORY" are NOT held in a miscellaneous account. Items not assigned to a specific budget category will not appear in your income and expense reports. If you want to create a miscellaneous category, you must do so through the budget.

THE HOME ACCOUNTANT Plus will automatically assume this transaction is not tax deductible and that it has not cleared the bank. Fields G and H will "default" to **N** when Screen 20—Automatic Transactions first appears. If this is correct, you may leave these categories alone.

Field G TAX (Y/N): This tells *THE HOME ACCOUNTANT Plus* to flag this transaction as tax deductible.

Field H CLEARED: This is for indicating whether your bank has recorded the transaction as having taken place.

When all your entries are correct:

g. Record the automatic transaction by pressing R.

> **NOTE:** To set up an automatic deposit, you would switch the MODE to DEPOSIT and proceed with entering the information in fields A through H.

In the DEPOSIT mode, you will see a SOURCE field. This field works as a memo field, allowing you to keep track of your income sources. For example, you would use this field if you wanted to separate over-time pay within a regular income budget category.

When you have finished entering all automatic transactions for checkbook #1, press **M** and then enter #3 as the MODE.

```
*****************************************
        ALL 2 CHECKBOOKS WILL
  START NEW MONTH AND ALL AUTOMATIC
   TRANSACTIONS WILL BE RECORDED
*****************************************
  (S) START NEW MONTH       (M) MENU
  (A) AUTOMATIC TRANSACTIONS REVIEW

  0 TRANSACTIONS ARE ON THIS DISK
        (C) CLOSE DATA DISK

          ENTER SELECTION
```

Screen 19—The Start New Month Confirmation Screen

To set up automatic transactions for another checkbook you will need to select **M** to return to the Transactions Menu (Screen 18). You would then need to select Option 5—SELECT PERSON CHECKBOOK. Screen 17—Checkbook/Name will appear. Select the different checkbook and then return to the Transactions Menu (Screen 18).

If you are starting a new *HOME ACCOUNTANT Plus* system, Option 4—START NEW MONTH will still be flashing. As before, when you select this option, Screen 19—The Start New Month Confirmation Screen will be displayed.

h. Now press S and press Enter to START A NEW MONTH.

This tells *THE HOME ACCOUNTANT Plus* to post all the automatic transactions, and move forward to the next month.,

> **NOTE:** When you are starting a new system, the first time you run the START NEW MONTH option, only the automatic transactions will be recorded. *THE HOME ACCOUNTANT Plus* will remain in the starting month, waiting for you to enter actual transactions. While the START NEW MONTH program is operating you will receive a message that says:

```
**************************************************
                     WORKING
**************************************************
```

Automatic Transactions *continued*

When all the automatic transactions for a new month have been posted, the Transactions Menu (Screen 18) will appear.

At this point it would be a good idea to EXIT and copy your data disk. To exit, select Option 7—MAIN MENU from Screen 18—The Transactions Menu. Screen 1—The Main Menu will appear. Select Option 0—EXIT.

Checkbook Transactions

When you select Option 1—CHECKBOOK from the Transaction Menu, Screen 21—The Transactions Checkbook Sub-Menu will appear.

```
           ** HOME ACCOUNTANT Plus **
                  CHECKBOOK
             TIM SAMPLE OCT 1982
                ANYTOWN BANK

   1. ENTER CHECK/DEPOSITS
   2. SEARCH/EDIT
   3. RECONCILE BANK
   4. AUTOMATIC TRANSACTIONS
   5. MENU

             ENTER SELECTION (1-5)
```

Screen 21—The Transactions Checkbook Sub-Menu

Study Screen 21. Note that you may enter more automatic transactions via Option 4—AUTOMATIC TRANSACTIONS if you wish. For now, let's concentrate on entering checks and deposits.

a. Press the number 1 to select the first option, Enter Checks/Deposits.

Screen 22—Enter Checks/Deposits will appear.

```
              ** HOME ACCOUNTANT Plus **
                     CHECKBOOK
                 TIM SAMPLE OCT 1982
                    ANYTOWN BANK

    MODE 1)CHECK 2)DEPOSIT 3)END

    A DATE              10/01/82  (M) MODE
    B CHECK #
    C PAID TO
    D AMOUNT
    E MEMO
    F CATEGORY
    G TAX (Y/N)
    H CLEARED
    TRANS #   2
                        BALANCE 900.00

              LETTER TO CHANGE (A-H)
 (X) CANCEL   (PRINT) PRINT   (R) RECORD   (M) MODE
                 ENTER SELECTION
```

Screen 22—Enter Checks/Deposits

Study Screen 22 for a few seconds. Notice the top says TIM SAMPLE OCT 1982. (If this is the wrong checkbook you will need to use the SELECT PERSON/CHECKBOOK option from the Transactions Menu.)

Since you are starting a new system, you are still in the beginning month. After you enter at least one transaction, the next time you run START NEW MONTH, *THE HOME ACCOUNTANT Plus* will move you into the next month.

The categories in screen 22 are exactly the same as for Screen 20—Automatic Transactions. However, you will have to enter information in fields A through G yourself. (Field H CLEARED is automatically defaulted to read N.)

Notice a transaction number is shown at the bottom of the screen. This is the number of the current transaction.

b. Enter 10/01/82 in field A. Press Enter.

Just pressing **Enter** will tell *THE HOME ACCOUNTANT Plus* to default to the last date you entered. If you enter a date that is not in the current month, you will receive a warning. You can ignore the warning and use the date, but the current month's balances will still be affected.

c. Enter 102 as the check number in field B. Press Enter.

THE HOME ACCOUNTANT Plus will automatically number checks for you. If you wish to accept these numbers, simply press **Enter.**

d. Enter JOE'S GARAGE as the payee in field C. Press Enter.

If the name of the payee is an existing budget category (for example, General Telephone) you may type an asterisk (*) and the first letter or letters of the budget category. *THE HOME ACCOUNTANT Plus* will then search the existing budget categories for a match. If the category title displayed is correct, press **Enter** to accept it. If the first category displayed is incorrect, press the **space bar** to instruct the program to search and display another category title.

e. Enter 81.25 as the amount in field D. Press Enter.

Notice the BALANCE column at the bottom of the screen is immediately updated to reflect this payment.

f. Enter CAR REPAIRS as the memo in field E. Press Enter.

g. Press Enter to enter NO CATEGORY in field F.

h. Enter N in field G. Press Enter.

The cursor will move to the bottom of the screen. *THE HOME ACCOUNTANT Plus* assumes this transaction has not been cleared by the bank and field H will default to N. However, if you wish to edit field H, you may do so.

i. Review the entry, make any changes you need, and record it by pressing R.

When you record the entry, a new screen will appear for you to enter another transaction. The cursor will again be in field A. From this position you may also enter **M** to move the cursor up to the MODE line. If you wish to switch to making DEPOSITS you would enter **2** from the MODE line.

Checkbook deposits work in exactly the same way as checks. You may enter a deposit number in field B (instead of a check number). If you do not want to assign numbers to your deposits, go ahead and leave field B blank. You will also have a SOURCE field, where you may identify the source of this deposit.

When you have finished entering checks and deposits, select 3 (END) from the MODE line. This will take you back to Screen 21—The Transactions Checkbook Sub-Menu.

For now, please return to screen 18—The Transactions Menu by selecting Option 5—MENU.

Credit Card Transactions

Selecting Option 2 -CREDIT CARD from the Transactions Menu will bring up Screen 23—The Transactions Credit Card Sub-Menu.

```
                ** HOME ACCOUNTANT Plus **
                      CREDIT CARDS
                   TIM SAMPLE OCT 1982

        1. ENTER PURCHASES/RETURNS
        2. SEARCH/EDIT
        3. MENU

                  ENTER SELECTION (1-3)
```

Screen 23—The Transactions Credit Card Sub-Menu

a. Select Option 1—ENTER PURCHASES/RETURNS.

Screen 24—Enter Credit Card Transactions will appear.

```
** HOME ACCOUNTANT Plus **
CREDIT CARDS
TIM SAMPLE OCT 1982

MODE 1)CHECK 2)DEPOSIT 3)END

A DATE            10/01/82   (M) MODE
B CARD
C MERCHANT
D AMOUNT
E MEMO
F CATEGORY
G TAX (Y/N)
TRANS #     3

LETTER TO CHANGE (A-G)
(X) CANCEL   (PRINT) PRINT   (R) RECORD   (M) MODE
ENTER SELECTION
```

Screen 24—Enter Credit Card Transactions

Study Screen 24. You will need to determine which mode you want to be Purchases, Returns, or End. For now, let's stay in Purchases.

b. Accept the current date by pressing Enter.

You could also press **D** and press **Enter** to automatically enter the date you logged on with.

c. Enter the card name or its category number in field B.

If you type the first few letters of the card, *THE HOME ACCOUNTANT Plus* will attempt to match those letters with an existing credit card budget category. A title will be displayed and the cursor will be flashing in field B. If this is the category you wanted, press **Enter** to accept it. If this is not the card you were looking for, press the **Space** Bar. *THE HOME ACCOUNTANT Plus* will attempt to find another match. If none is found, you will have to repeat instruction **c** and enter a more specific title or the card's category number.

If you enter the card's category number, *THE HOME ACCOUNTANT Plus* will automatically supply the card name for you, and the cursor will move to field C. If you have no credit cards defined, type **END** to exit the credit card mode.

d. Enter GINO's the name of the merchant in field C. Press Enter.

e. Enter 25.47 as the amount of the purchase in field D. Press Enter.

Your entry must be less than $10,000,000.00. Notice an adjustment is immediately made to the credit card's balance when you enter an amount in field D.

f. Enter SALAMI in field E. Press Enter.

g. Enter FOOD as the category in field F. Press Enter.

You must enter the title of an existing budget category in this field.

h. Enter N in field G. Press Enter.

Field G will default to N if you press **Enter.** The cursor will then jump to the bottom of the screen.

i. Record your entry by pressing R.

The screen will be cleared waiting for a new entry.

Credit card returns work in a very similar manner. However, you will need to change the mode from Purchases to Returns.

j. Enter M in field to change the mode. Enter 2.

You may now proceed with entering a Return. When you have recorded the Return:

k. Enter M in field A to change the mode. Enter 3 to END.

Screen 23—The Transactions Credit Card Sub-Menu will appear.

l. Enter 3 to return to the Transactions Menu (Screen 18).

Cash Transactions

Selecting Option 3—CASH from the Transactions Menu will bring up Screen 25—The Transactions Cash Sub-Menu.

```
** HOME ACCOUNTANT Plus **
CASH
TIM SAMPLE OCT 1982

1. ENTER PAYMENTS/RECEIPTS
2. SEARCH/EDIT
3. MENU

ENTER SELECTION (1-3)
```

Screen 25—The Transactions Cash Sub-Menu

a. Select Option 1—ENTER PAYMENTS/RECEIPTS.

Screen 26—Enter Cash Transactions will appear.

```
** HOME ACCOUNTANT Plus **
CASH
TIM SAMPLE OCT 1982

MODE 1)CHECK 2)DEPOSIT 3)END

A DATE              10/01/82   (M) MODE
B CODE
C MERCHANT
D AMOUNT
E MEMO
F CATEGORY
G TAX (Y/N)
TRANS #      4
                    BALANCE 100.00

LETTER TO CHANGE (A-G)
(X) CANCEL   (PRINT) PRINT   (R) RECORD   (M) MODE
ENTER SELECTION
```

Screen 26—Enter Cash Transactions

Screen 26 is very similar to the other transaction screens we reviewed. Your procedure for making entries is identical: first decide on the mode you need to be in, then enter the appropriate information.

The only difference here is in field B, CODE. If you would like to number your cash transactions, you may enter numbers in this field. Or you may create certain codes to help you classify common cash transactions.

You are limited to using six characters for your codes. For example, if you pay cash for stamps, parking, and tips, you might want to use POST for postage, PK for parking, and TIPS for tips.

This time, create your own sample cash transaction and enter it. If you have been following the tutorial up to this point, you should have no trouble.

After you record your entries, press **M** to change the MODE. Press **3** to END. Screen 25—The Transactions Cash Sub-Menu will appear. Press **3** to return to Screen 18—The Transactions Menu.

The Search/Edit Function

THE HOME ACCOUNTANT Plus has very powerful search and edit capabilities. It will search for a specific transaction or for a range of transactions from a checkbook, cash account, or credit card. Each transaction may be edited as it is displayed.

In the Search/Edit mode, you will need to specify "search criteria" (characteristics of the transaction you are looking for). You may specify a single field (for example, date, check number, amount) or any combination of fields as the search criteria.

The more specific you are in selecting search criteria, the narrower the range of possibilities. For example, while you may have entered several transactions on a given date, you should have entered only one transaction for a given check number.

Let's work through an example.

a. Select Option 1—CHECKBOOK from Screen 18—The Transactions Menu.

Screen 21—The Transaction Checkbook Sub-Menu will reappear.

b. Select Option 2—SEARCH/EDIT from Screen 21.

Screen 27—Checkbook Search/Edit will appear.

Study Screen 27—Checkbook Search/Edit. This screen indicates you are in Search/Edit function for Checkbook #1, Tim Sample. The word CHECK is in inverse video in the MODE line, indicating you will be searching for a checking transaction. The cursor is at the bottom of the screen.

a. Enter A to use field A (DATE) as a search criterion.

b. Enter 10/01/82 as the date to search for. Press Enter.

The cursor will return to the bottom of the screen. At this point, you may designate more fields to search by, or you may initiate the search.

Take a look at field I. It says MO 10 ->10 10 ->10. This field designates the range of months to search through. The first set of numbers indicates your beginning month and the current month. You may not change these, they are simply reference numbers.

You may specify the range of months you want to search through in the second set of numbers. In our example, no transactions have been entered for November so both sets of numbers are the same. If you had started a new month and entered transactions in it, the second set of numbers would reflect this. You may leave this range as is or you may change it. To change:

```
           ** HOME ACCOUNTANT Plus **
                  CHECKBOOK
             TIM SAMPLE OCT 1982
                 SEARCH/EDIT

MODE 1)CHECK 2)DEPOSIT 3)END

A  DATE                 (M) MODE
B  CHECK #
C  PAID TO
D  AMOUNT
E  MEMO
F  CATEGORY
G  TAX (Y/N)
H  CLEARED
I  MO 10- > 10    10- > 10
J  TR # -     4

            LETTER TO CHANGE (A-J)
   (X) CANCEL      (S) SEARCH      (M) MODE
               ENTER SELECTION
```

Screen 27—Checkbook Search/Edit

c. Press I to alter the range of months.

The cursor will jump to the first number in the second set of month numbers.

d. Press 10 to specify October as the beginning of the month range. Press Enter.

THE HOME ACCOUNTANT Plus will not accept invalid months in this field. If you haven't entered transactions for November, October (10) is the only month that will be accepted.

The cursor will return to the bottom of the screen.

e. Press I again to change the ending month in the range.

The cursor will jump up to the second number in the range. For now, keep it as October.

f. Press 10 as the ending month range. Press Enter.

At this point, you may designate more search criteria if you wish. Do this by pressing the letter of the field you wish to use. The cursor will move to that field. Type in the information to search for, and press **Enter.**

You may also press **X** to cancel the search criteria and start over.

Take a look at field J. This field refers to the transaction numbers. *THE HOME ACCOUNTANT Plus* will automatically assign sequential numbers to each transaction you enter. You may use a single transaction number as a search criterion, but you may not search a range of transaction numbers.

When you are satisfied with the search criteria, you may start the search.

Press S to begin the search.

THE HOME ACCOUNTANT Plus will start searching through all Checkbook #1 checking transactions entered on 10/01/82. It will display the first one it finds. See Screen 28—Checkbook Search/Edit Entry.

```
              ** HOME ACCOUNTANT Plus **
                      CHECKBOOK
                 TIM SAMPLE OCT 1982
                     SEARCH/EDIT

    MODE 1)CHECK 2)DEPOSIT 3)END

    A  DATE              10/01/82 (M) MODE
    B  CHECK #           X001
    C  PAID TO           ANYTOWN BANK
    D  AMOUNT            100.00
    E  MEMO              CAR PAYMENT
    F  CATEGORY          NO CATEGORY
    G  TAX (Y/N)         Y
    H  CLEARED           N

    TRANS #      1       BALANCE 818.75

              LETTER TO CHANGE (A-H)
(X) CANCEL  (PRINT) PRINT   (R) RECORD  (M) MODE
                 ENTER SELECTION
```

Screen 28—Checkbook Search/Edit Entry

Study screen 28. This is an automatic transaction for your car payment.

h. Press R to review other transactions that meet the search criteria.

Another check written on 10/01/82 will be displayed.

i. Press R to review other transactions that meet the search criteria.

If there were other transactions in the file that meet your search criteria, they will now be displayed. You may either edit them or press **R** to review other transactions that meet the search criteria.

Editing a transaction is very simple. Enter the letter of the field you wish to change. The cursor will move to that field. Enter the new information and press **Enter.** When the transaction has been changed to your satisfaction, press **R** to record it. The next transaction that meets your search criteria will be displayed.

When no more transactions are found, Screen 27—Checkbook Search/Edit will appear. You will still be in the Search/Edit mode but no entry will be listed. When you wish to exit Search/Edit:

j. Enter M for MODE. When the cursor moves to the MODE field, enter 3 to END.

Screen 21—The Transactions Checkbook Sub-Menu will reappear. If you have trouble locating a specific transaction, make sure you are looking in the correct checkbook. Remember, you can change checkbooks by selecting Option 5—SELECT PERSON/CHECKBOOK from the Transactions Menu (Screen 18).

The Search/Edit function can be used for checkbooks, cash, or credit card transactions by first making the appropriate selection from the Transactions Menu (Screen 18).

Reconcile Bank

THE HOME ACCOUNTANT Plus has the ability to help you reconcile your checkbook bank statements. Instead of manually marking the individual checks that have cleared, you will update field H in checkbook transactions for each check. When Field H—CLEARED is changed from N to Y ("no" to "yes") *THE HOME ACCOUNTANT Plus* assumes this check has been paid by the bank.

From The Transactions Menu (Screen 18), select option #1 Checkbook. Screen 21—The Transaction Checkbook Sub-Menu will reappear. Notice you will be working on Checkbook #1.

> **NOTE:** Be sure to enter any unrecorded bank charges and/or credits shown on your bank statement prior to reconciling.

a. Select Option 3—RECONCILE BANK from Screen 21.

```
** HOME ACCOUNTANT Plus **
CHECKBOOK
TIM SAMPLE OCT 1982
RECONCILE
ANYTOWN BANK

ENTER ENDING BALANCE FROM STATEMENT

BALANCE ______________________

ENTER BANK CHARGES OR CREDITS
FROM CHECKBOOK
```

Screen 29—Reconcile Checkbook

Screen 29—Reconcile Checkbook is asking you to enter the ending balance as it appears in your bank statement.

b. Enter 850.37 as your ending balance and press Enter.

The balance will read 850.37 and you will be asked:

```
*****************************************************************
IS THIS CORRECT (Y/N) (E) EXIT
*****************************************************************
```

If you forgot to enter any bank charges or credits to adjust the balance in Checkbook #1 you will need to enter **E** to exit. This will take you back to Screen 21—The Transactions Checkbook Sub-Menu. Select Option 1—ENTER CHECKS/DEPOSITS to make these adjustments.

If you are entering bank charges, use a check number that begins with a letter. This tells *THE HOME ACCOUNTANT Plus* that no actual check was written. The same holds true for deposits. You may also want to enter **Y** in field H to clear the transaction for bank charges or credits.

When you are satisfied the balance in Checkbook #1 is up to date:

c. Enter Y to confirm the balance entry.

THE HOME ACCOUNTANT Plus will not display all the checking account transactions that have not been marked as cleared in field H. An example is given in Screen 30—Reconcile Checkbook Entry.

** *HOME ACCOUNTANT Plus* **
CHECKBOOK
TIM SAMPLE OCT 1982
RECONCILE
ANYTOWN BANK

MODE 1)CHECK 2)DEPOSIT 3)END

A	**DATE**	10/01/82 **(M) MODE**
B	**CHECK #**	102
C	**PAID TO**	JOE'S GARAGE
D	**AMOUNT**	81.25
E	**MEMO**	CAR REPAIRS
F	**CATEGORY**	NO CATEGORY
G	**TAX (Y/N)**	N
H	**CLEARED**	

BALANCE **918.75**

LETTER TO CHANGE (A-H)
(S) SKIP (PRINT) PRINT (R) RECORD (M) MODE
ENTER SELECTION

Screen 30—Checkbook Reconcile Entry

If these transactions appear on your bank statement as having been paid, change field H from N to Y. (The cursor will be flashing in field H automatically.)

d. Enter Y in field H for all transactions that have cleared the bank. Be sure to complete each entry by pressing Enter.

Field H will default to Y if you just press **Enter.**

> **NOTE:** If you need to change any other part of a transaction you may do so at this time. For example, you may see that an amount paid was different than what you entered. If the bank is correct, go ahead and change the amount field.

When you record your changes, the next outstanding transaction will be displayed.

When you have reviewed all outstanding transactions, Screen 31—Reconciliation Report will appear.

> **NOTE:** You can stop reviewing transactions and get to the Reconciliation Report by using the "skip" option. If you press **S** for SKIP once, you will skip over all checks and be able to review deposits only. If you press **S** a second time, you will also skip over all deposits and go directly to the Reconciliation Report. A message will be displayed at the bottom of your screen when you are using the skipping feature to indicate if you are skipping checks only or both checks and deposits.

If your balance and the bank's agree, you will receive a congratulatory message. If there is a discrepancy, the report will state the amount of the difference and whether the difference is too high or too low. Naturally, you will want to keep reviewing and marking transactions until your statement is reconciled. The logic for doing this is the same as you have been doing for years, except *THE HOME ACCOUNTANT Plus* will do the addition and subtraction for you. This eliminates arithmetic errors that so frequently cause reconciliation problems.

You may print Screen 31 by pressing the **PRINT** key.

> **NOTE:** If you created any of your own transactions to enter for practice, your Reconciliation Report will not be the same as Screen 31.

e. Press R to return to the Transactions Checkbook Sub-Menu.

> **NOTE:** If when reconciling your statement you change a transaction that was brought forward from a prior data disk, you should also make the change on the old disk to maintain an accurate monthly activity record. You may reconcile statements for checkbooks only, not for credit cards or cash accounts.

```
** HOME ACCOUNTANT Plus **
CHECKBOOK
TIM SAMPLE OCT 1982
RECONCILE
ANYTOWN BANK

                          $AMOUNTS

STATEMENT BALANCE          850.37

OUTSTANDING CHECKS           0.00(-)

OUTSTANDING DEPOSITS         0.00(-)
*******************************************
NET BALANCE                850.37
___________________________________________
CHECKBOOK BALANCE         1000.00
*******************************************

YOUR CHECKBOOK:
DOES NOT RECONCILE
YOUR BALANCE IS            149.63 TOO HIGH

(PRINT) PRINT      (R) RETURN
ENTER SELECTION
```

Screen 31—Reconciliation Report

Splitting Transactions

There may be times when you will want to allocate portions of a single transaction to more than one budget category. For example, you might want to split your single mortgage payment into principal and interest. Or, perhaps you write a check at the grocery store and receive cash back. Part of this one check belongs to the FOOD budget category and part of it belongs to the CASH budget category. These types of transactions are called "split transactions."

Assume that your mortgage payment is $500 and that $100 goes towards reducing the principal and $400 is for interest.

a. From Screen 21—The Transactions Checkbook Sub-Menu, select Option 1—ENTER CHECKS/DEPOSITS.

Screen 32—Split Transaction Entry will appear.

```
               ** HOME ACCOUNTANT Plus **
                       CHECKBOOK
                  TIM SAMPLE OCT 1982
                     ANYTOWN BANK

   MODE 1)CHECK 2)DEPOSIT 3)END

   A DATE              10/05/82 (M) MODE
   B CHECK #           104
   C PAID TO           ANYTOWN BANK
   D AMOUNT            500.00
   E MEMO              MORTGAGE PAYMENT
   F CATEGORY          SPLIT
   G TAX (Y/N)         Y
   H CLEARED           N
   TRANS #      5
                       BALANCE 500.00
                       SPLIT 500.00

                 LETTER TO CHANGE (A-H)
(X) CANCEL   (PRINT) PRINT   (R) RECORD   (M) MODE
                    ENTER SELECTION
```

Screen 32—Split Transaction Entry

b. Press A to change the date to 10/05/82. Press Enter.

c. Enter 104 as the check number in field B.

d. Enter ANYTOWN BANK as the payee in field C.

e. Enter 500 as the amount.

> **NOTE:** You must first enter a transaction for the *total* amount of the transaction to be split. Then you will post each portion of the total to the correct budget category.

f. Enter MORTGAGE PAYMENT as the memo.

g. Enter SPLIT as the category in field F.

h. Enter Y in field G.

The cursor will move to the bottom of the screen. Field H will automatically read N. If you wish to edit this you may do so.

i. Press R to record the transaction.

The entry will be recorded and the screen will be ready for a new entry. The new screen will have a split balance displayed below the balance. The split balance will be displayed until the memo field does not start with "SPLIT." To allocate the SPLIT, continue as follows:

j. Press Enter for fields A, B, and C.

These fields will be automatically filled in later.

k. Enter 100 in field D for the amount.

We will allocate this portion of the mortgage payment to principal.

l. Enter SPLIT-1 MORT. PRIN for the memo in field E.

The first five letters must be "SPLIT." You may follow this with a number, indicating a portion of the split, or you may type in a true memo. In our example, we did both.

> **NOTE:** When you enter an amount in category D, both the balance and the split balance will be decreased. However, when you enter SPLIT in the memo category, the balance will be restored. Remember, the balance already reflects the total mortgage payment.

m. Enter MORTGAGE as the budget category. Press Enter again to confirm this category.

You must either enter a valid existing category title, or press Enter for NO CATEGORY.

n. Enter N in field G.

o. Record the entry by pressing R.

The entry will be recorded, and the screen will be waiting for new input. To finish the example:

p. Press Enter for fields A, B, and C.

These fields will be automatically filled in again.

q. Enter 400 as the amount.

This will reduce the split balance to zero.

r. Enter SPLIT-2 MORT. INTEREST as the memo in field E.

s. Enter MORTGAGE INTEREST as the budget category in field F. Press Enter again to confirm this category.

Remember to enter either a valid category title or use NO CATEGORY by just pressing **Enter.**

t. Enter Y in field G since interest is tax deductible.

When the word "SPLIT" is entered in field E MEMO, field H will automatically change to Y. There should be no reason to change this. When the check clears, you will mark the original transaction.

u. Record the entry by pressing R.

NOTE: You may split the transaction over any number of budget categories, but *be sure* the total of the "split" amounts equals the total of the original transaction to the penny. Also, when the check clears, you will only need to change field H (CLEARED) for the original transaction. The "split" items will then be automatically marked as cleared by *THE HOME ACCOUNTANT Plus.*

Starting A New Month With An Existing System

When you finish entering all the transactions for a given month you will need to begin a new month.

> **WARNING:** Do not start a new month until you have entered *all* the transactions for the prior month.

To start a new month:

a. Select Option 4—START NEW MONTH from the Transactions Menu (Screen 18).

Screen 19—The Start New Month Confirmation Screen will reappear.

```
*****************************************
          ALL 2 CHECKBOOKS WILL
   START NEW MONTH AND ALL AUTOMATIC
     TRANSACTIONS WILL BE RECORDED
*****************************************
    (S) START NEW MONTH      (M) MENU
   (A) AUTOMATIC TRANSACTIONS REVIEW

     0 TRANSACTIONS ARE ON THIS DISK
          (C) CLOSE DATA DISK

            ENTER SELECTION
```

Screen 19—The Start New Month Confirmation Screen

The START NEW MONTH option will accomplish two things:

1. It will close out the current month and start a new one.
2. It will record the automatic transactions, for all the checkbooks in your system.

If you do not want all the automatic transactions recorded, select A to review them and make any necessary changes.

When you are satisfied that the automatic transactions are correct:

b. Press S to start a new month and then press Enter.

> **WARNING:** Once you start a new month, *THE HOME ACCOUNTANT Plus* will expect you to enter transactions with dates in the new month. If you try to enter a date from a previous month you will receive a "WRONG MONTH" warning. You may ignore this warning and still enter a transaction from a prior month or a future month. However, the transaction will affect the balance in the *current* month.

For example, assume your current month is now November. If you were to enter a check that you wrote in October, *THE HOME ACCOUNTANT Plus* would still process it as a November entry and the November balance would reflect the transaction.

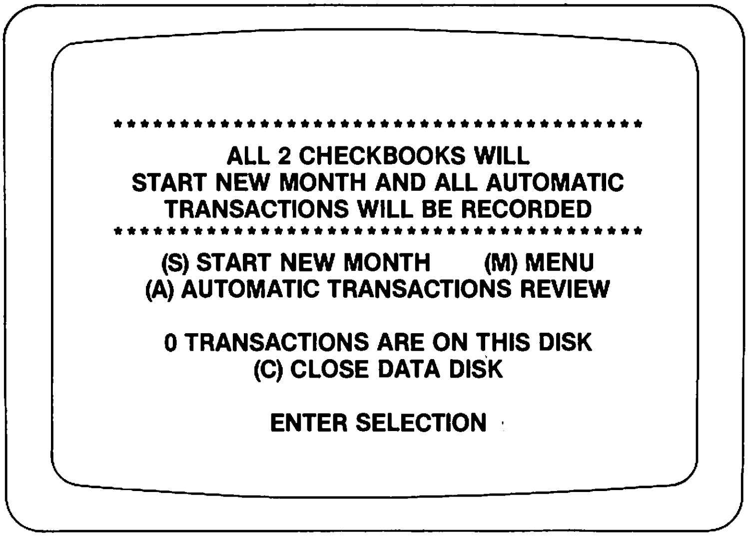
For this reason, it is not a good idea to try to enter a transaction from a prior month once you have started a new month. If you think you might need to add something to a prior month, create a "dummy" transaction or two before you close the month. Leave the amount blank, and enter NO CATEGORY. Later you will be able to edit this dummy transaction to adjust for the prior month. It will have the same effect as adding a new transaction.

You may want to specify an automatic transaction to be a dummy transaction. This will instruct *THE HOME ACCOUNTANT Plus* to create a dummy transaction automatically for you, so at least one will exist for every month.

5 NEW DATA DISKS

New Data Disks

There are several times when you will need to change to new data disks, such as at the end of the year, or when the disk is full. The first step in extending to a new data disk is to close the old one.



Screen 19—The Start New Month Confirmation Screen

Closing A Data Disk

Take another look at Screen 19—The Start New Month Confirmation Screen. There is a line that indicates how many transactions are on your data disk. A data disk can hold approximately 4,000 transactions. As your data disk approaches this number you may receive a DISK FULL message.

If your data disk becomes full during transactions, *THE HOME ACCOUNTANT Plus* will automatically close it for you. Once a disk has been closed, no new transactions can be entered to it. If your disk is almost full at a convenient stopping point (for example, at the end of a month), you may want to close it manually. To do this:

a. Select Option 4—START NEW MONTH from the Transactions Menu (Screen 18).

Screen 19—The Start New Month Confirmation Screen will appear.

b. Press C to close the disk from Screen 19—The Start New Month Confirmation Screen. Press Enter.

This will close the current data disk. You will receive the message:

****

DISK FULL
NO NEW TRANSACTIONS MAY BE RECORDED
UNTIL A NEW DATA DISK HAS BEEN STARTED.
RETURN TO MAIN MENU TO DO THIS.
NEW MONTH NOT STARTED
NO AUTOMATIC TRANSACTIONS RECORDED
HIT ANY KEY TO CONTINUE.

****

This message indicates your disk is closed and no more transactions can be entered to it. After you hit any key to continue, you may select one of two Options from the Main Menu: 7—EXTEND DATA DISK, or 8—START NEW YEAR. Use whichever selection is appropriate.

> **NOTE:** Make sure you have *two* (2) back-up copies of your data disk before you close it. This is very important because one of the copies will be re-formatted to become your new disk.

Closing A Data Disk *continued*

This message tells you your data disk is closed and that the new month has not yet been started. To continue using *THE HOME ACCOUNTANT Plus* you will need to start a new data disk by using Option 7—EXTEND DATA DISK, from the Main Menu.

c. Press any key to continue.

Screen 1—The Main Menu will appear.

Extending A Data Disk

Once a disk is closed, you may extend it. Extending a data disk involves erasing old, cleared transactions and retaining transactions that have not yet been marked as clear. This retains the information you need to continue with the system, but makes room for new transactions on the disk. You also have the option to have *all* transactions removed, regardless of whether they have been marked as cleared.

> **NOTE:** If you have not reconciled the checkbooks on this disk, ALL check transactions will be transferred to the extended disk. This may result in a premature DISK FULL message. You should reconcile your checkbooks before you extend a disk.

a. Select Option 7—EXTEND DATA DISK from The Main Menu (Screen 1).

You will receive the message:

****

DO YOU HAVE A COPY OF THE CURRENT DATA DISK TO BE EXTENDED?

INSERT THE COPY IN DRIVE X PRESS ANY KEY WHEN READY

****

> **NOTE:** The drive "X" specified in this message will depend on your hardware configuration. When using a hard disk system, if you do not back up your data to floppy diskettes, it will be *lost*. To save your data to floppy diskettes, use HABACKUP and then return to Extend a Data Disk.

Remember you can only extend closed disks and you should reconcile your checkbooks before you extend.

> **NOTE:** Make sure you have two (2) copies of the data disk to be extended. One of these will be used as the base for your extended data disk.

b. Press Y to answer "Yes."

You will be prompted to insert the copy of the data disk in the appropriate drive.

c. Press any key.

When the extended disk is ready, The Main Menu (Screen 1) will reappear.

Starting A New Year

If you try to enter a transaction for a date after the end of the current fiscal year, *THE HOME ACCOUNTANT Plus* will give you the following message:

****

END OF YEAR
NO NEW TRANSACTIONS MAY BE RECORDED
UNTIL A NEW DATA DISK HAS BEEN STARTED.
RETURN TO MAIN MENU TO DO THIS.
NEW MONTH NOT STARTED
NO AUTOMATIC TRANSACTIONS RECORDED.
HIT ANY KEY TO CONTINUE.

****

a. Select Option 8—START NEW YEAR.

You will receive the message:

****

DO YOU HAVE A COPY OF THE CURRENT
DATA DISK TO START NEW YEAR?

INSERT THE COPY IN DRIVE X
PRESS ANY KEY WHEN READY

****

> **NOTE:** Make sure you have two (2) back-up copies of the current data disk. The drive "X" specified in this message will depend on your hardware configuration. When using a hard disk system, if you do not back up your data to floppy diskettes, it will be *lost.* To save your data to floppy diskettes, use HABACKUP and then return to Extend a Data Disk (see Appendix B: HARD DISK INSTRUCTIONS).

b. Answer Y, insert a copy of the current data disk in the appropriate drive, and press any key.

You will be asked:

****

UNRECONCILED CHECKS CARRIED

OVER TO NEW DISK? (Y/N)

****

Answering **Y** tells *THE HOME ACCOUNTANT Plus* to transfer all uncleared transactions to the new disk. Answering **N** will cause all transactions from the prior year to be deleted regardless of whether or not they have been marked as cleared.

Next, you will be asked:

****

REPLACE LAST YEAR'S BUDGET AMOUNTS
WITH LAST YEAR'S ACTIVITY? (Y/N)

****

Answering **Y** will cause *THE HOME ACCOUNTANT Plus* to replace the budgeted amounts in each category with your actual year-end totals. This allows you to automatically update your budgeted figures for the new year based on your true historical data, without having to manually enter the estimates for each budget category. If you answer **N** to this question, your original budgeted amounts will be entered in each category for the new year.

You will then be prompted to insert one of the copies on the proper drive and to press any key when ready. *THE HOME ACCOUNTANT Plus* will erase all the old, closed transactions on the disk, while retaining any outstanding balances.

You may now use this disk to begin entering transactions for the new year.

> **NOTE:** You may only start a new year on disks that contain transactions for the last month in the designated fiscal year. For example, if your year-end is December, your data disk must contain December transactions before *THE HOME ACCOUNTANT Plus* will accept it for starting a new year.

Changing Data Disks

There may be times when you are reviewing transactions on one disk and you wish to stop and review another data disk from the same system. It is possible to do this without having to re-boot *THE HOME ACCOUNTANT Plus.*

Make sure you have booted using the current data disk. Then, from Screen 18—The Transactions Menu:

a. Select Option 6—SELECT DIFFERENT DATA DISK.

You will be prompted to insert the new data disk and press **Enter.** You may then continue reviewing transactions on this new disk. If you are using a hard disk you will be asked for a disk drive designator where the diskette containing the data you want to review will be placed.

To return to the disk you were using before the switch, simply repeat the process and switch back to the current data disk.

This is how you view a prior period's information. Insert the diskette containing the prior information into drive B and enter the drive's designation (B).

If you are using a hard disk and wish to view information saved using HABACKUP, insert the diskette and enter the drive's designation. If you enter the hard disk drive designator, the program knows that it is impossible to place a floppy disk into the hard disk drive and will halt. You will have to press ESC to cancel.

> **NOTE:** The most current data disk must be in the drive when you enter and exit the TRANSACTIONS module.

6 GRAPHING AND PRINTING FUNCTIONS

Graphing and Printing Functions

One of the greatest strengths of *THE HOME ACCOUNTANT Plus* is its ability to organize all of your financial data into a large number of easy-to-read graphs, charts, and reports that can be printed by your printer. All of the graphs generated by *THE HOME ACCOUNTANT Plus* may be viewed on the screen.

You may use these reports in a variety of ways. For example, you can generate a balance sheet, income statement, and net worth summary, literally at the touch of a few buttons.

You can graph your budgeted expenses against actual expenses to see how close you came in your budget estimates. Or you can perform a trend analysis on historical expenses to help you make better forecasts for the future.

This section gives examples and explanations for all the graphs and reports that can be prepared by *THE HOME ACCOUNTANT Plus.* As you read, you should keep these things in mind:

1. If you do not have 132-column printing capabilities, you will not be able to run the budget or actual reports to reflect a full year's worth of data. (You may be able to run them, but they will be difficult to read because the lines will break in odd places.)

2. If you are using a color system to display graphs, and if your printer has graphics capabilities, you will be able to print the graphs; but only if you have the appropriate graphics software for your printer. This is additional software not found on *THE HOME ACCOUNTANT Plus* program disk, since it varies from printer to printer. If you want to print a graph you must first save it to a formatted disk other than your *HOME ACCOUNTANT Plus* program disk or data disks.

3. If you only have a limited amount of transactions recorded, the graphs and reports may look sparse. They will become more informative as your data base grows.

Graphs

To use the graphing feature:

a. Select Option 2—GRAPHS from Screen 1—The Main Menu.

When you confirm this selection, Screen 33—The Graphing Module Menu will appear.

** *HOME ACCOUNTANT Plus* **
GRAPHING MODULE
SAMPLE SYSTEM OCT 1982

1. BAR-GRAPH (BUDGET TO ACTUAL)
2. LINE-GRAPH (ACTUAL EXPENSE)
3. TREND ANALYSIS
4. MENU

ENTER SELECTION (1-4)

Screen 33—The Graphing Module Menu

Notice there are three kinds of graphs you may select.

A BAR GRAPH is a histogram of estimated budget information compared to actual transactions for any single budget category.

A LINE GRAPH is a point-to-point plot of activities in any existing category. You may make a line graph of up to three budget categories at a time. However, you must have two or more months of transaction activity before *THE HOME ACCOUNTANT Plus* will create a line graph.

A TREND ANALYSIS GRAPH gives a point-to-point plot of actual activity in any existing budget category. In this graph, a linear regression analysis is performed on the actual plots to give a trend line. If you are using a color monitor, the trend line and point-to-point plots will be in two separate colors on the screen.

Trend Analysis is always for a single budget category, and you must have at least two months of transaction activity before *THE HOME ACCOUNTANT Plus* will plot this kind of graph.

To look at a graph:

b. Enter the number of the type of graph you wish to view from Screen 33—The Graphing Module Menu.

c. Enter the name (or first few letters of the name) or number of the budget category you wish to see graphed and press Enter.

THE HOME ACCOUNTANT Plus will search through the existing budget category for a match. When a match is found the complete category name will be listed. If this is not the category you had in mind, press the **space bar.** *THE HOME ACCOUNTANT Plus* will continue searching for another match. When the correct category is listed:

d. Press Enter to confirm.

The graph will be plotted on the screen. If you wish to see the graph against a grid and you have a color system:

e. Press G to enter a grid over the graph.

Pressing G a second time will display a grid in another color. At this point, however, you cannot remove the gridlines without re-entering the graph.

If you have a color system and you are using it to display graphs and if you also have a printer with graphics capabilities and the necessary software to reload a graph from disk and send it to your printer, then you may save *THE HOME ACCOUNTANT Plus* graphs to a disk for later printing. The steps to save a graph are as follows:

1. Press S while a graph is being displayed.

You will then be asked to enter a file number from 1 to 9 under which the graph will be saved.

2. Press a number from 1 to 9 to indicate the file number.

You will then be asked to place a graphics disk in the disk drive where *THE HOME ACCOUNTANT Plus* data disk is. The graphics disk is a formatted disk that should be dedicated to storing only graphs.

3. Strike any key to continue.

THE HOME ACCOUNTANT Plus program will now create a file on the graphics disk named PLOTn.PIX to be used later by your graphics program in sending the graph to your printer. The "n" in the file name is the number that you specified in step 2. For example, if a 1 was specified, the graph would be saved under the file name PLOT1.PIX.

After the graph has been saved, you will be asked to remove the graphics disk from the disk drive and replace it with *THE HOME ACCOUNTANT Plus* data disk.

4. Remove the graphics disk from the disk drive and insert your data disk.

5. Strike any key to continue.

> **NOTE:** Since little error checking can be done while saving graphs, the instructions given above must be followed carefully.

To graph another category:

f. Press any key.

To return to Screen 33—The Graphing Module Menu:

g. Enter END as the category.

h. Select Option 4—MENU to return to the Main Menu (Screen 1).

Figures 3, 4, and 5 are samples of the three kinds of graphs generated by *THE HOME ACCOUNTANT Plus.*

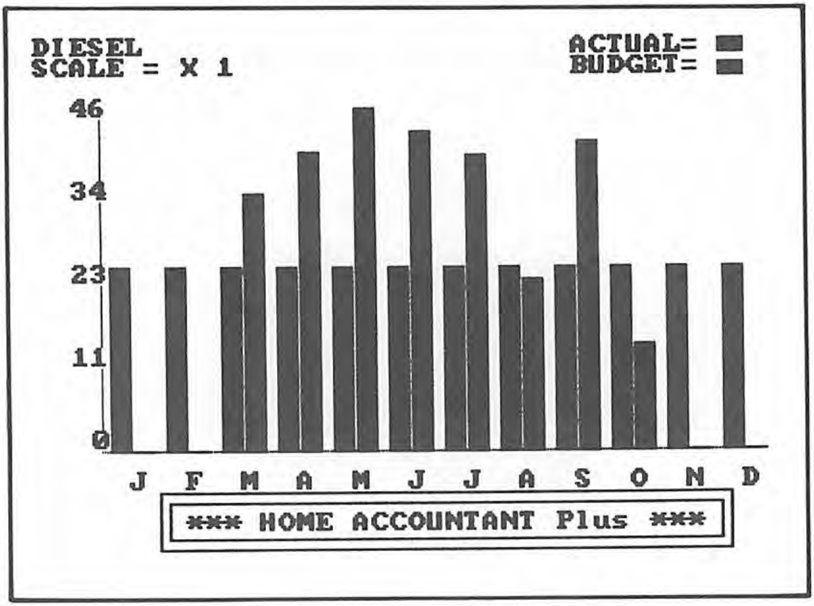


Figure 3—Sample Bar Graph

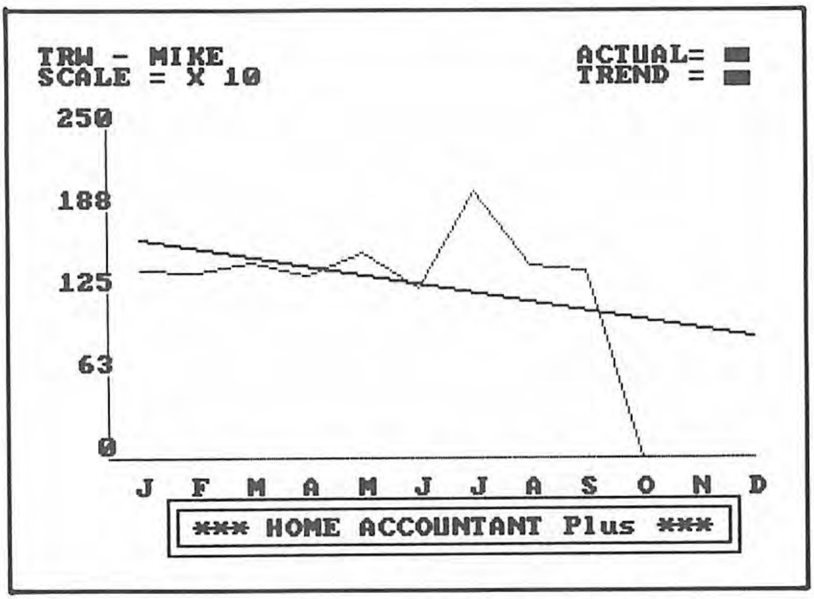


Figure 5—Sample Trend Analysis Graph

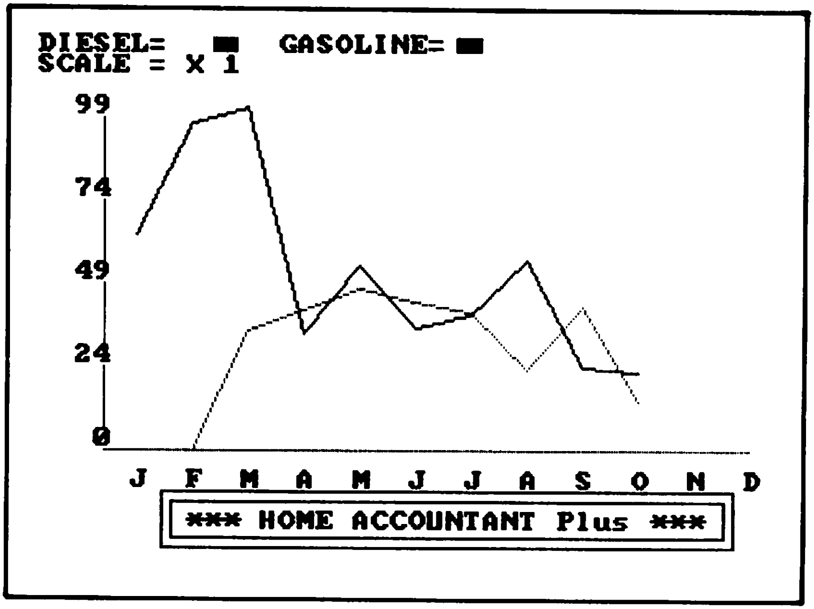


Figure 4—Sample Line Graph

Printed Reports

To have *THE HOME ACCOUNTANT Plus* print reports based on your budget and transaction data:

a. Select Option 3—PRINTED REPORTS from the Screen 1—The Main Menu.

b. Confirm your selection by pressing R.

Screen 34—The Printed Reports Sub-Menu will appear.

**** *HOME ACCOUNTANT Plus* ****
PRINTED REPORTS
SAMPLE SYSTEM OCT 1982

1. BUDGET/ACTUAL
2. PERSONAL BALANCE SHEET
3. INCOME & EXPENSE SUMMARY
4. MAIN MENU

ENTER SELECTION (1-4)

Screen 34—The Printed Reports Sub-Menu

Study Screen 34 for a moment. There are three report categories and each of these categories offers further report options. Screen 35—The Budget/Actual Report Sub-Menu shows the Budget/Actual Report options.

** *HOME ACCOUNTANT Plus* **
PRINTED REPORTS
SAMPLE SYSTEM OCT 1982

BUDGET/ACTUAL

1. PRINT BUDGET
2. PRINT CATEGORY NAMES ONLY
3. ACTUAL
4. MENU

ENTER SELECTION (1-4)

Screen 35—The Budget/Actual Report Sub-Menu

Print Budget—This report requires a 132-column printer. It gives you a month-by-month summary of budgets for all the budget categories as well as your projected net worth and net income.

Print Category Names Only—This lists all the budget categories and their corresponding numbers. No budget amounts are given. This report can help you keep track of your category titles and numbers.

Print Actual—This report requires a 132-column printer. It lists transactions for each financial category and also gives you monthly totals for net worth and net income.

Screen 36—The Personal Balance Sheet Report Sub-Menu shows the report options that related to your personal balance sheet.

```
** HOME ACCOUNTANT Plus **
PRINTED REPORTS
SAMPLE SYSTEM OCT 1982

PERSONAL BALANCE SHEET

1. PRINT MONTH ONLY
2. COMPARE TO BUDGET
3. COMPARE TO LAST MONTH
4. MENU

ENTER SELECTION (1-4)
```

Screen 36—The Personal Balance Sheet Report Sub-Menu

Print Month Only—This report shows the actual balances for checkbooks, cash, other assets, credit cards, and other liabilities. You may display only the current month or a previous month.

Compare To Budget—This report prints the same information as the Print Month Only Report, but adds the budgeted amounts for each category and calculates the difference between budgeted and actual amounts.

Compare To Last Month—This is similar to the Compare To Budget Report, except that the current month and the prior month are compared, and the differences are then calculated and printed. This report is available only after you have recorded transactions for at least two months.

Screen 37—Income & Expense Summary Report Sub-Menu shows more report options.

```
** HOME ACCOUNTANT Plus **
PRINTED REPORTS
SAMPLE SYSTEM OCT 1982

INCOME & EXPENSE SUMMARY

1. PRINT MONTH
2. PRINT RANGE OF MONTHS
3. MENU

ENTER SELECTION (1-3)
```

Screen 37—Income and Expense Summary Report Sub-Menu

Print Month—This option prints the Income and Expense Summary for a selected month.

Print Range of Months—This option prints the total income and expenses for a range of selected months. When you select this option, you will be able to select printing the period only, comparing it to the budgeted amounts, or comparing it to last month.

Option 3 will return you to Screen 34—The Printed Reports Sub-Menu.

The procedure for printing all the different reports is basically the same. Here are the steps you will need to follow:

a. Select the option you wish from Screen 34—The Reports Menu.

One of the three Report Sub-Menus will appear (Screen 35, 36, or 37).

b. Select the report you wish to have printed from the Sub-Menu.

c. Enter the report date as prompted.

The current date is given to you as the default.

d. Turn on the printer and set the paper to the top of form as instructed in your printer manual.

e. Press any key to continue.

THE HOME ACCOUNTANT Plus will proceed to send the report to your printer.

Figures 6 through 9 give samples of the various printed reports *THE HOME ACCOUNTANT Plus* will generate.

BUDGET FOR
TIM SAMPLE
OCT 8, 1983

PAGE 1

ASSETS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
CASH												
CASH ACCOUNT #1	100	100	100	100	100	100	100	100	100	100	100	100
CASH ACCOUNT #2	150	150	150	150	150	150	150	150	150	150	150	150
TOTAL CASH	250	250	250	250	250	250	250	250	250	250	250	250
CHECKBOOKS												
CHECKBOOK #1	500	500	500	500	500	500	500	500	500	500	500	500
CHECKBOOK #2	300	300	300	300	300	300	300	300	300	300	300	300
TOTAL CHECKBOOKS	800	800	800	800	800	800	800	800	800	800	800	800
OTHER ASSETS												
HOUSE MAIN STREET	75000	75750	76508	77273	78405	78826	79614	80410	81214	82026	82847	83675
CONDO NEWPORT BEACH	30000	30300	30603	30909	31218	31530	31846	32164	32486	32811	33139	33470
SAVINGS FIRST FEDERAL	10000	10200	10400	10600	10800	11000	11200	11400	11600	11800	12000	12200
MONEY MARKET FUND	25000	25250	25502	25758	26015	26275	26538	26803	27071	27342	27616	27892
FURNITURE	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000
I.B.M. STOCK (100 SHARES)	5000	5050	5100	5152	5203	5255	5308	5361	5414	5468	5523	5578
COIN COLLECTION	15000	15015	15030	15045	15060	15075	15090	15105	15120	15136	15151	15166
AUTO CHEVY	3000	3100	3200	3300	3400	3500	3600	3700	3800	3900	4000	4100
JEWELRY	2000	2100	2205	2315	2431	2553	2680	2814	2955	3103	3258	3421
TOTAL OTHER ASSETS	175000	176765	178548	180352	182172	184014	185876	187757	189660	191586	193534	195502
TOTAL ASSETS	176050	177815	179598	181402	183222	185064	186926	188807	190710	192636	194584	196552

Figure 6—Budget Report

ACTUAL FOR
TIM SAMPLE
OCT 8, 1983

PAGE 4

EXPENSE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
RENT	650	0	0	0	0	0	0	0	0	0	0	0	650
FOOD	323	361	357	371	290	251	410	356	300	299	400	254	3972
CLOTHES	154	0	54	0	0	0	0	68	0	201	0	0	477
UTILITIES	57	56	50	59	62	51	53	59	60	61	60	63	691
CREDIT CARD INTEREST	0	0	0	0	0	0	0	0	0	0	0	0	0
ENTERTAINMENT	143	100	58	13	24	45	125	54	87	43	58	157	907
GASOLINE	100	110	90	100	100	100	95	90	100	100	100	100	1185
MORTGAGE INTEREST	0	0	0	0	0	0	0	0	0	0	0	0	0
MISCELLANEOUS EXPENSE	28	0	44	0	98	0	0	48	157	100	0	20	495
CAR EXPENSES	990	0	0	0	0	0	0	0	0	0	0	0	990
TOTAL EXPENSE	2445	627	653	543	574	447	683	675	704	804	618	594	9367
NET INCOME	105	1623	1597	2091	1676	1803	1863	1825	2147	1446	2117	1656	19949

Figure 7—Sample Actual Report

PERSONAL BALANCE SHEET FOR
TIM SAMPLE
OCT 8, 1983

PAGE 1

ASSETS	JAN '82	BUDGET	DIFFER.
CASH			
CASH ACCOUNT #1	112	100	12
CASH ACCOUNT #2	145	150	5-
TOTAL CASH	257	250	7
CHECKBOOKS			
CHECKBOOK #1	547	500	47
CHECKBOOK #2	277	300	23-
TOTAL CHECKBOOKS	824	800	24
OTHER ASSETS			
HOUSE MAIN STREET	75000	75000	0
CONDO NEWPORT BEACH	30000	30000	0
SAVINGS FIRST FEDERAL	10000	10000	0
MONEY MARKET FUND	25000	25000	0
FURNITURE	10158	10000	158
I.B.M. STOCK (100 SHARES)	5000	5000	0
COIN COLLECTION	15000	15000	0
AUTO CHEVY	3000	3000	0
JEWELRY	2000	2000	0
TOTAL OTHER ASSETS	175158	175000	158
TOTAL ASSETS	176239	176050	189

PERSONAL BALANCE SHEET FOR
TIM SAMPLE
OCT 8, 1983

PAGE 2

LIABILITIES	JAN '82	BUDGET	DIFFER.
CREDIT CARDS			
VISA	516	100	416-
M/C	250	100	150-
AMEX	300	50	250-
MAYCO	173	75	98-
TOTAL CREDIT CARDS	1239	325	914-
OTHER LIABILITIES			
MORTGAGE HOUSE	37000	37000	0
TOTAL OTHER LIABILITIES	37000	37000	0
TOTAL LIABILITIES	38239	37325	914-
NET WORTH	138000	138725	725-

Figure 8—Sample Personal Balance Sheet

INCOME & EXPENSE SUMMARY FOR
12 MONTH(S) ENDED DEC 1982
TIM SAMPLE
OCT 8, 1983

PAGE 1

INCOME	DEC '82	PCT.	NOV '82	PCT.	DIFFER.	PCT.
SALARY JOB #1	27000	92.1	24750	91.4	2250	9.1
SALARY JOB #2	1250	4.3	1250	4.6	0	0.0
STOCK DIVIDEND	0	0.0	0	0.0	0	0.0
MISC. INCOME	1066	3.6	1066	3.9	0	0.0
TOTAL INCOME	29316	100.0	27066	100.0	2250	8.3

INCOME & EXPENSE SUMMARY FOR
12 MONTH(S) ENDED DEC 1982
TIM SAMPLE
OCT 8, 1983

PAGE 2

EXPENSE	DEC '82	PCT.	NOV '82	PCT.	DIFFER.	PCT.
RENT	650	2.2	650	2.4	0	0.0
FOOD	3972	13.5	3718	13.7	254-	6.8-
CLOTHES	477	1.6	477	1.8	0	0.0
UTILITIES	691	2.4	628	2.3	63-	10.0-
CREDIT CARD INTEREST	0	0.0	0	0.0	0	0.0
ENTERTAINMENT	907	3.1	750	2.8	157-	20.9-
GASOLINE	1185	4.0	1085	4.0	100-	9.2-
MORTGAGE INTEREST	0	0.0	0	0.0	0	0.0
MISC. EXPENSE	495	1.7	475	1.8	20-	4.2-
CAR EXPENSE	990	3.4	990	3.7	0	0.0
TOTAL EXPENSE	9367	32.0	8773	32.4	594-	6.8-
NET INCOME	19949	68.0	18293	67.6	1656	9.1

Figure 9—Income & Expense Summary

Printing Checks And Activity Reports

In addition to the printed reports already described, *THE HOME ACCOUNTANT Plus* will print checks for you. You will need to have specially formatted, pre-printed checks (an order form is included in your *HOME ACCOUNTANT Plus* package).

Besides printing checks, you may also print activity reports that will show activity for any type of transaction. You may specify search criteria for the activity reports in much the same way as you did when you used the Search/Edit function in the TRANSACTIONS module. For example, you could print all transactions made on a certain date, to a certain payee, to a certain budget category, etc. You may specify any combination of data fields to be the search criteria for printing activity reports.

To print checks or an activity report:

a. **Select Option 4—PRINT CHECKS/ACTIVITY REPORT from Screen 1—The Main Menu.**

b. **Confirm your selection by pressing R.**

You will receive a message that says:

****

NOW LOADING
PRINT CHECKS/ACTIVITY REPORT

****

And another that says:

****

NOW READING FILES
PLEASE DO NOT INTERRUPT

****

In a few seconds, Screen 38—The Activity Report/Print Checks Sub-Menu will appear.

**** *HOME ACCOUNTANT Plus* ****
ACTIVITY REPORT/PRINT CHECK
TIM SAMPLE OCT 1982

1. CHECKBOOK/PRINT CHECKS
2. CREDIT CARD
3. CASH
4. ALL (1-3)
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MAIN MENU

ENTER SELECTION (1-7)

Screen 38—Activity Report/Print Checks Sub-Menu

c. Select Option 1—CHECKBOOK/PRINT CHECKS Screen 38.

Screen 39—The Checkbook Report Sub-Menu will appear.

** *HOME ACCOUNTANT Plus* **
CHECKBOOK
TIM SAMPLE OCT 1982
ANYTOWN BANK

1. CHECK ACTIVITY REPORT
2. PRINT CHECKS
3. MENU

ENTER SELECTION (1-3)

Screen 39—The Checkbook Report Sub-Menu

Notice which checkbook is specified at the top of Screen 39. If this is the wrong checkbook, select Option 3—MENU to return to Screen 38—The Activity Report/Print Checks Sub-Menu, and select Option 5—SELECT PERSON/CHECKBOOK. Enter the appropriate checkbook number and return to Screen 39 using the steps outlined above.

From Screen 39—The Checkbook Report Sub-Menu:

d. Select Option 1—CHECK ACTIVITY REPORT.

Screen 40—Check Activity Report Entry will appear.

This screen should look very familiar to you since it is identical to Screen 27—Checkbook Search/Edit except for the words "CHECK ACTIVITY REPORT" at the top. You will need to select search criteria for your activity report in exactly the same way as for the Search/Edit function in the TRANSACTIONS module. The MODE Line at the top of Screen 40 indicates whether you are printing a report based on checking or on deposit activity.

When you are ready to print the report:

e. Press S to initiate the search.

You will be prompted to enter the report date.

f. Enter the date of the report.

The current date is the default. Just press **Enter** if you want this date as the date of the report.

```
              ** HOME ACCOUNTANT Plus **
                     CHECKBOOK
                 TIM SAMPLE OCT 1982
               CHECK ACTIVITY REPORT

    MODE 1)CHECK 2)DEPOSIT 3)END

    A  DATE (M) MODE
    B  CHECK #
    C  PAID TO
    D  AMOUNT
    E  MEMO
    F  CATEGORY
    G  TAX (Y/N)
    H  CLEARED
    I  MO 10->10  10-> 10
    J  TR #-  2

               LETTER TO CHANGE (A-J)
(X) CANCEL   (S) SEARCH   (M) MODE   (PRINT) PRINT
                 ENTER SELECTION
```

Screen 40—Check Activity Report Entry

g. Ready the printer and align the paper to the top of form.

h. Press any key to begin printing, or the ESC key to abort.

> **NOTE:** "Split" transaction amounts are not added to the report total unless the split category is requested for the report. Figure 10 gives a sample check activity report. Look at the last two columns on the right.

CLR indicates the check has cleared the bank. PTD indicates the check was printed by *THE HOME ACCOUNTANT Plus.*

> **NOTE:** A question mark appearing in the CLR column means the status is unknown. This is likely to occur if you are printing a report from a prior data disk after having started a new year. You can check the current disk for the status of this check.

Remember, the more criteria you select, the shorter the report will be, since each criterion selected narrows the field of checks.

CHECKBOOK TRANSACTIONS
CHECK ACTIVITY REPORT
FOR ALL
OCT 8, 1983

TRAN	DATE	ITEM #	NAME	AMOUNT	MEMO	CATEGORY	TAX	CLR	PTD	PER
2	01/04/82	1023	SEARS	157.94	END TABLE	FURNITURE	N	N	N	1
3	01/04/82	1024	WINSTON TIRE COMPANY	346.87	4 NEW TIRES & ALIGNMENT	CAR EXPENSES	N	N	N	1
4	01/10/82	1025	SAFEWAY	54.35		FOOD	N	N	N	1
7	01/10/82	1026	LANDLORD	650.00	RENT	RENT	N	N	N	1
15	01/04/82	2045	PACIFIC TELEPHONE	23.45	PHONE BILL	UTILITIES	N	N	N	2
18	01/24/82	1027	VOLUME CONTROL	643.45	CONCORD STEREO & 4 SPEAKERS	CAR EXPENSES	N	N	N	1
			TOTAL	1876.06						

PER: 1. TIM SAMPLE 2. JANE SAMPLE

Figure 10—Check Activity Report

By selecting the appropriate option from Screen 38—Activity Report/Print Checks Sub-Menu, you may print activity reports for checkbooks (Option 1), credit cards (Option 2), cash transactions (Option 3), or all of these combined (Option 4). If you have more than one checkbook in your system, you may use Option 5 to change from one to the other. If you want to print reports from another data disk, Option 6—SELECT DIFFERENT DATA DISK allows you to do this. Option 7 will return you to the Main Menu.

Figure 10 is a sample activity report that includes all kinds of transactions. Notice an additional column is added that indicates the type of transaction. CLR and PTD refer to the checkbook entries only, and REF is the check number.

The very last column PER refers to the person/checkbook from which the transaction was made.

> **NOTE:** If you do not have a 132-column printer, some of the lines will either be broken into two lines, or they will be cut-off after characters.

ALL TRANSACTIONS
CHECK ACTIVITY REPORT
FOR ALL
OCT 8, 1983

TRAN	DATE	ITEM #	NAME	AMOUNT	MEMO	CATEGORY	TAX	CLR	PTD	TYPE	PER
2	01/04/82	1023	SEARS	157.94	END TABLE	FURNITURE	N	N	N	CHCK	1
3	01/04/82	1024	WINSTON TIRE COMPANY	346.87	4 NEW TIRES & ALIGNMENT	CAR EXPENSES	N	N	N	CHCK	1
4	01/10/82	1025	SAFEWAY	54.35		FOOD	N	N	N	CHCK	1
7	01/10/82	1026	LANDLORD	650.00	RENT	RENT	N	N	N	CHCK	1
8	01/08/82	MAYCO	MAY COMPANY	23.47	READING LAMP	MISC. EXPENSE	N			CARD	1
9	01/23/82	VISA	SALAS	15.79	DINNER FOR FRIEND	FOOD	N			CARD	1
10	01/14/82	VISA	BULLOCKS	154.32	CLOTHES FOR WORK	CLOTHES	N			CARD	1
11	01/08/82		LUNCH WAGON	3.50		FOOD	N			CASH	1
12	01/03/82		ARCO	20.00	GAS FOR THE WEEK	GASOLINE	N			CASH	1
14	01/13/82		MANN THEATERS	15.00	THREE TICKETS FOR MOVIE	ENTERTAINMENT	N			CASH	1
15	01/04/82	2045	PACIFIC TELEPHONE	23.45	PHONE BILL	UTILITIES	N	N	N	CHCK	2
16	01/24/82		FRIEND AT WORK	5.00	BORROWED FOR LUNCH	MISC. EXPENSE	N			CASH	2
18	01/24/82	1027	VOLUME CONTROL	643.45	CONCORD STEREO & 4 SPEAKERS	CAR EXPENSES	N	N	N	CHCK	1
			TOTAL	2113.14							

PER: 1. TIM SAMPLE 2. JANE SAMPLE

Figure 11—All Transactions Activity Report

Print Checks

If you have ordered specially printed checks, you may have *THE HOME ACCOUNTANT Plus* print checks for you. (See the order form enclosed with your package.)

You may only print checks which have been recorded in the TRANSACTIONS module. You may not print deposit tickets. Also, you may only print a check one time. The only exception to this is when you enter the transaction number as the sole search criterion.

This option is virtually identical to printing an activity report.

a. From Screen 38—The Activity Reports/Print Checks Sub-Menu, select Option 1—CHECKBOOK/PRINT CHECKS.

Screen 39—The Check Report Sub-Menu will appear.

b. From Screen 39, select Option 2—PRINT CHECKS.

You will be asked:

****

DO YOU WANT TO SUPPRESS CHECK NUMBERS (Y/N):

****

You may instruct *THE HOME ACCOUNTANT Plus* not to print check numbers.

You will then be asked:

****

DO YOU WANT TO PRINT ADDRESSES ON CHECKS (Y/N)?

****

You may instruct *THE HOME ACCOUNTANT Plus* to print the address of the payee directly on the check if you wish. This is useful if you have window envelopes.

You will then be asked:

****

DO YOU WANT A TEST CHECK (Y/N)?

****

c. Keep answering Y until the checks are aligned properly in the printer.

When the test check is properly aligned:

d. Answer N to the test check question.

Screen 41—Print Checks Entry will appear.

```
              ** HOME ACCOUNTANT Plus **
                      CHECKBOOK
                 TIM SAMPLE OCT 1982
                    PRINT CHECKS

     MODE 1)CHECK 2)DEPOSIT 3)END

     A  DATE                        (M) MODE
     B  CHECK #
     C  PAID TO
     D  AMOUNT
     E  MEMO
     F  CATEGORY
     G  TAX (Y/N)
     H  CLEARED
     I  MO 10->10 10->10
     J  TR #->2

               LETTER TO CHANGE (A-J)
 (X) CANCEL   (S) SEARCH   (M) MODE   (PRINT) PRINT
                  ENTER SELECTION
```

Screen 41—Print Checks Entry

This screen should look familiar. It is almost identical to Screen 40—Check Activity Report Entry, except for the words PRINT CHECKS at the top of the screen. You will need to enter search criteria for printing checks in exactly the same manner as you did for printing the Check Activity Report.

e. Enter the desired selection criteria.

When the selection criteria is satisfactory:

f. Enter S to begin the search function and print the report.

If you answered Y to the question about inserting addresses, the following will appear:

```
*****************************************************************
CHECK #          XX
PAID TO          NAME OF PAYEE
ADDRESS 1        ________________________
ADDRESS 2        ________________________
ADDRESS 3        ________________________
                     ADDRESS OK (Y/N/C  CANCEL)?
*****************************************************************
```

The cursor will be flashing in the ADDRESS 1 field. Enter each address line and press **Enter**. When the address is correct, type Y after the question IS THIS CORRECT (Y/N)? If you press C, this activity will be cancelled and the program will return to the main menu.

You will receive a message that says:

```
*****************************************************************
                          PRINTING
                  PLEASE DO NOT INTERRUPT

                   << ESC >>   TO ABORT
*****************************************************************
```

After the checks are printed, Screen 41—Print Checks Entry will reappear. You may enter new search criteria and print more checks.

To exit:

g. Enter M to change the mode, and enter 3 when the cursor moves to the MODE field.

Screen 39—The Check Report Sub-Menu will appear.

h. Select Option 3—MENU.

Screen 38—The Activity Report/Print Checks Sub-Menu will appear.

i. Select Option 7—MAIN MENU.

Screen 1—The Main Menu will appear.

7 FORECASTING FUNCTIONS

Forecasting Functions

We have seen how *THE HOME ACCOUNTANT Plus* can assist you in organizing and keeping financial records. Record keeping is fundamental to financial planning because it establishes an accurate and complete picture of your current financial condition. Forecasting is another essential part of financial planning. Its function is to help you determine what to do *now* to reach a future goal.

The FORECAST MODULE produces financial projections based on your assumptions about the rate of return you expect on your investments and the inflation rate you believe will prevail in the future. Forecasts based on these assumptions are necessarily inexact, but they are good guidelines. They also enable you to see immediately how different assumptions about the rate of return or the inflation rate affect the future value of an investment, financial goal, or future budget plan.

Forecasts produced by this module are displayed on your screen in tabular and graphic form. All displays and graphs are available to you if you have a monochrome display, but you will need a color system to see graphs in full color. If you have a color system and your printer has graphics capabilities, you will be able to print the graphs by using special graphics software for your printer. This software is not found on *THE HOME ACCOUNTANT Plus* program disks. If you want to print a graph, you must first save it to a formatted disk other than your *HOME ACCOUNTANT Plus* program disk or data disks.

This section illustrates how *THE HOME ACCOUNTANT Plus's* three forecasting functions can help you in financial planning. To use the FORECAST MODULE:

a. Select Option 6—FORECAST MODULE from the Main Menu.

b. Confirm your selection by pressing R.

Screen 42—The Forecast Module Menu will appear.

** *HOME ACCOUNTANT Plus* **
FORECAST MODULE
SAMPLE SYSTEM OCT 1982

1. VALUE OF FUTURE INVESTMENT
2. MONTHLY AMOUNT FOR FUTURE GOAL
3. FUTURE BUDGET PLANNING
4. MAIN MENU

ENTER SELECTION (1-4)

Screen 42—The Forecast Module Menu

Value Of Future Investment

If you're considering making an investment, you're undoubtedly interested in projecting what value your investment will have in the future. The Value of Future Investment option in FORECAST MODULE can help you make this kind of projection quickly. All you need to do is to enter the amount of the investment, the year you want future values for, the rate of return you expect, and the inflation rate you anticipate during the period of the investment. *THE HOME ACCOUNTANT Plus* program will compute the value of the investment as it is affected by the rates of return and inflation you specified. You can display the computed values for any year up to twenty years from the date of the investment, and you can also graphically compare the value of the invested amount in future dollars to the value in today's dollars.

Let's assume that you have $1000 to invest. You expect a ten percent return on your investment each year, and you anticipate the annual inflation rate will be five percent. With these assumptions, you want to know the value of your investment in five years. To find the answer:

a. Select Option 1—VALUE OF FUTURE INVESTMENT from The Forecast Module Menu.

Screen 43—Future Value will appear.

```
** HOME ACCOUNTANT Plus **
      FUTURE VALUE
 SAMPLE SYSTEM OCT 1982

1. INVESTMENT           10000
2. DISPLAY YR (1-20)    5
3. RATE OF RETURN       % 10
4. INFLATION RATE       % 5

     LINE TO EDIT (1-4)
D (DISPLAY)   E (END)   G (GRAPH)

     ENTER SELECTION:
```

Screen 43—Future Value

b. Enter 1000 for field 1.

c. Enter 5 for field 2.

d. Enter 10 for field 3.

e. Enter 5 for field 4.

If you do not wish to consider the affect of the inflation rate, press **Enter** for this field.

f. Press D to display the value of your investment.

Screen 44—Future Value Display will appear.

** *HOME ACCOUNTANT Plus* **
FUTURE VALUE
SAMPLE SYSTEM OCT 1982

INVESTMENT = $1000 YEAR = 1987

PERIOD	FUTURE $	TODAY'S $
OCT	$2107	$1645
NOV	$2134	$1659
DEC	$2160	$1673
JAN	$2187	$1687
FEB	$2215	$1701
MAR	$2242	$1715
APR	$2270	$1729
MAY	$2299	$1744
JUN	$2327	$1758
JUL	$2356	$1773
AUG	$2386	$1788
SEP	$2416	$1803

ENTER SELECTION
PRINT (PRINT)
YEAR TO DISPLAY (1-20)   E (END)

Screen 44—Future Value Display

Value of Future Investment *continued*

Study Screen 44 for a few seconds. You will notice the year at the top righth and side of the screen is 1987, which is five years from the time the investment was to be made. Amounts are given for each month to show what the value for the investment would be in future (inflated) dollars and today's (current) dollars.

You may print Screen 44 by pressing the **PRINT** key. You may also display another year by entering a number from 1 to 20.

To graph the information:

g. Press E and press Enter as your selection for Screen 44.

You will then be returned to Screen 43—Future Value.

h. Press G as your selection for Screen 43.

Figure 12 illustrates what the graph displayed on your screen will look like.

> **NOTE:** If you are using a color system and have a printer with graphics capabilities and the necessary software, you may save the graph on disk for later printing by following the instructions given in Section 6.

i. Press any key after viewing the graph to return to Screen 43.

j. Press E as your selection for Screen 43 to return to the Forecast Module Menu (Screen 42).

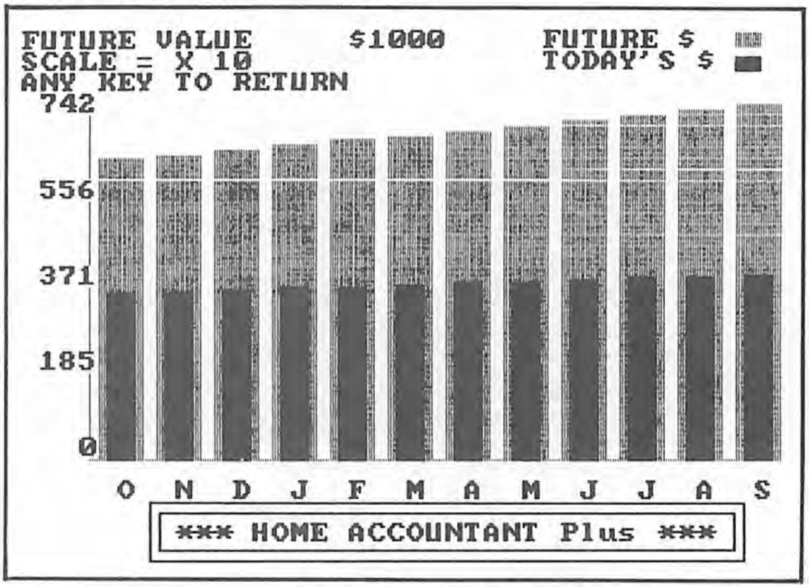


Figure 12—Value of Future Investment Display

Monthly Amount For Future Goal

Determining what you need to do now to reach a future financial goal is an important part of a sound financial plan. At one time or another, almost everyone faces the challenge of meeting such goals as saving for a down payment on a house or setting aside a "nest egg" for retirement.

The Monthly Amount For Future Goal option in *THE HOME ACCOUNTANT Plus* FORECAST MODULE is designed to help you determine how much you need to set aside each month to reach a financial goal. You indicate the amount of your goal, the rate of return you expect on what you set aside, what inflation rate you anticipate, and the number of years you have to attain your goal. The program performs the calculations and displays the results in tabular or graphic form.

As an example of how this option may be used, let's say you want to "invest" some money each month so that you can provide a college education for your children. It will be ten years before they enter college, and at that point you want to have $10,000 in today's dollars available to pay educational expenses. You project the annual rate of return on the money set aside each month will be fourteen percent, and you also assume that annual inflation rate will be nine percent. What is the monthly amount you should set aside to reach your goal of accruing $10,000 in ten years? To find out:

a. **Select Option 2—MONTHLY AMOUNT FOR FUTURE GOAL from the Forecast Module Menu (Screen 42).**

Screen 45—Future Goal will appear.

```
            ** HOME ACCOUNTANT Plus **
                  FUTURE VALUE
             SAMPLE SYSTEM OCT 1982

   1. FUTURE GOAL              10000
   2. RATE OF RETURN           % 14
   3. INFLATION RATE           % 9
   4. TIME FRAME               10

               LINE TO EDIT (1-4)
      D (DISPLAY)     E (END)     G (GRAPH)

                ENTER SELECTION:
```

Screen 45—Future Goal

Monthly Amount For Future Goal *continued*

b. Enter 10000 for field 1.

c. Enter 14 for field 2.

d. Enter 9 for field 3.

e. Enter 10 for field 10.

f. Press D to display the monthly amount you need to set aside.

Screen 46—Future Goal Display will appear.

```
          ** HOME ACCOUNTANT Plus **
                 FUTURE GOAL
           SAMPLE SYSTEM OCT 1982

            FUTURE GOAL = $10000
         TIME FRAME = 1982 TO 2003

YEAR                  MONTHLY AMT

1992                  $102.02
1993                  $ 93.31
1994                  $ 85.95
1995                  $ 79.62
1996                  $ 74.10
1997                  $ 69.23
1998                  $ 64.90
1999                  $ 61.00
2000                  $ 57.47
2001                  $ 54.26
2002                  $ 51.31
2003                  $ 48.59

               ENTER SELECTION
                PRINT (PRINT)
        TIME FRAME (1-100)     E (END)
```

Screen 46—Future Goal Display

Screen 46 displays the monthly amounts you need to set aside to accrue $10,000 by each of the years displayed on the left-hand side of the screen. A range of twelve years is displayed one at one time, and the range is noted at the "time frame" at the top of the screen.

You may print Screen 46 by pressing the **PRINT** key. You may also display another range of years by entering a number from 1 to 100. (Enter 1 if you want to display monthly amounts starting with the current year.)

> **NOTE:** The monthly amounts and the future goal amount are in today's (current) dollars.

To graph the information:

g. Press E and press Enter as your selection for Screen 46.

You will then be returned to Screen 45—Future Goal.

h. Press G as your selection for Screen 45.

The monthly amounts required to reach the future goal will be graphed on your screen against a range of years. Figure 13 illustrates how the graph will appear.

i. Press any key after viewing the graph to return to Screen 45—Future Goal.

j. Press E as your selection for Screen 45 to return to the Forecast Module Menu (Screen 42).

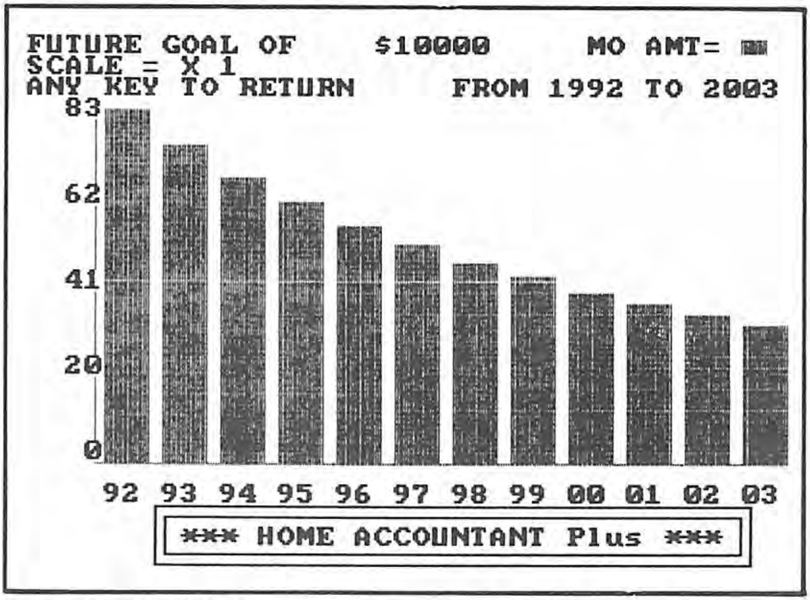


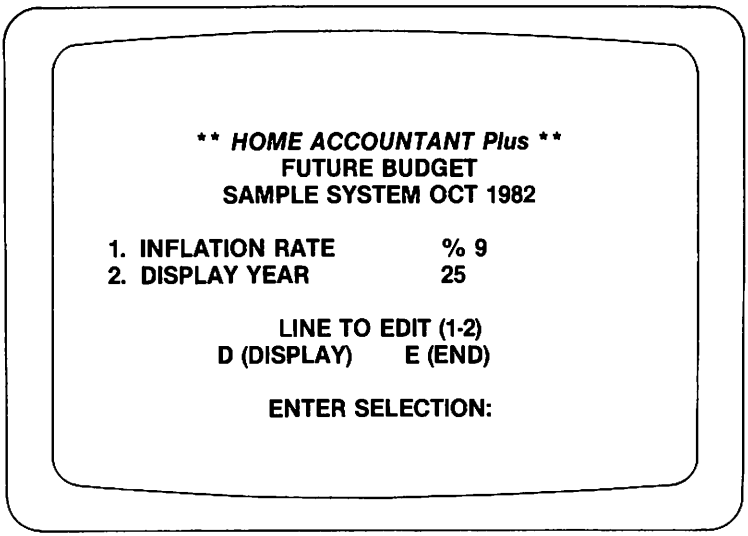
Figure 13—Monthly Amount for Future Goal Display

Future Budget Planning

Inflation has become an important budgeting factor in recent years. You know what your budget is now, but you probably don't know exactly how inflation will affect it in the future. Let's see what the budget of our sample system will be like in twenty-five years if we assume there will be a constant nine percent rate of inflation.

a. Select Option 3—FUTURE BUDGET PLANNING from Screen 42—The Forecast Module Menu.

Screen 47—Future Budget will appear.



Screen 47—Future Budget

b. Enter 9 for field 1.

c. Enter 25 for field 2.

d. Press D to display the current and future budget.

Screen 48—Future Budget Display will appear.

Screen 48 displays the average monthly amounts for each budget category. The current budget is displayed next to the budget for the year 2007, which is twenty-five years from 1982. Twelve categories may be displayed at one time. Since our sample system has only eleven categories, the last line does not have a category name, and the budget amounts are zero.

If there were more than twelve categories, you could display them by entering **L** as your selection, and you could continue to do this until all the categories had been displayed.

You may also display budget information for another year by entering a number from 1 to 100 as your selection on Screen 48.

** *HOME ACCOUNTANT Plus* **
FUTURE BUDGET
SAMPLE SYSTEM OCT 1982

YEAR DISPLAYED = 2007

CATEGORY NAME	CURRENT	FUTURE
CHECKBOOK #1	$800	$6900
CASH ACCOUNT #1	$76	$648
CHECKBOOK #2	$112	$952
CASH ACCOUNT #2	$40	$352
HOUSE	$76512	$659756
CAR	$7800	$67260
VISA	$100	$862
MORTGAGE PRINCIPAL	$100	$862
SALARY JOB #1	$2500	$21558
FOOD	$400	$3449
MORTGAGE INTEREST	$400	$3449
	$0	$0

ENTER SELECTION
PRINT (PRINT) L (LIST) A (ALL)
TIME FRAME (1-100) E (END)

Screen 48—Future Budget Display

You may print what is displayed in Screen 48 by pressing the **PRINT** key. If you want to print all the categories with the current and future budget amounts, enter **A** as your selection.

To exit:

e. Press E and press Enter as your selection for Screen 48.

You will then be returned to Screen 47—Future Budget.

f. Press E as your selection for Screen 47 to return to the Forecast Module Menu (Screen 42).

g. Select Option 4—MAIN MENU.

Screen 1—The Main Menu will appear. You may exit by selecting Option 0.

* * * * *

This is the end of *THE HOME ACCOUNTANT Plus* tutorial. By now you should have an overview of how to set up budgets and record transactions. You should also be familiar with the program's graphing, printing, and forecasting capabilities. The next section, General Reference, summarizes the instructions given in the turorial and lists things to remember as you work with each module.

8 GENERAL REFERENCE

This section summarizes the operation of each *HOME ACCOUNTANT Plus* module. Helpful hints, examples, and points to remember are also included.

BUDGET SUMMARY

The BUDGET module is the core of all *HOME ACCOUNTANT Plus* functions. While it is not essential to create a detailed budget, doing so will allow you to take full advantage of *THE HOME ACCOUNTANT Plus's* extensive capabilites. Screen 4—The Budget Menu lists all the options available in this module.

```
** HOME ACCOUNTANT Plus **
         BUDGET

1. ADD CATEGORIES
2. EDIT CATEGORIES
3. REPLACE CATEGORIES
4. CHECKBOOKS
5. SYSTEM INFORMATION
6. START NEW SYSTEM
7. CHECK MEMORY FREE SPACE
8. MAIN MENU

   ENTER SELECTION (1-8)
```

Screen 4—The Budget Menu

1. ADD CATEGORIES: Creating your list of budget categories is the biggest single job in setting up a *HOME ACCOUNTANT Plus* system. You will need to gather all the financial records available to you and spend some time developing budget categories which fit your particular financial situation. The question to keep in mind when determining your budget categories is "What do I want to keep track of?"

The five budget category types and codes are: (1) assets, (2) credit cards, (3) liabilities, (4) income, and (5) expenses. Checkbooks and cash accounts are treated as special assets. You may have up to five checkbooks in any one *HOME ACCOUNTANT Plus* system, but you must create a separate cash account for each checkbook. The cash account is used to monitor cash transactions from each checkbook.

You are not *required* to enter monthly budgeted amounts for each category. (You may enter zeros instead.) However, since one of the primary functions of *THE HOME ACCOUNTANT Plus* is to help you make more accurate financial projections, we strongly recommend that you do enter budget estimates. The budget estimates for each month represent what you think the ending monthly balance will be for that budget category.

To assist you in entering budget amounts, *THE HOME ACCOUNTANT Plus* has the following "quick entry" features:

SAME: Once you have entered an amount for one month, typing **SAME** will cause the same amount to be entered automatically for all the remaining months. You may, of course, edit any of these entries at any time.

Fx: Once you have entered an amount for one month, typing **Fx** will tell *THE HOME ACCOUNTANT Plus* to add "x" dollars to each successive month. This works on a cumulative basis. Instead of a fixed amount, "x" may also be a percentage. For example, if you wanted your budget estimate to increase by 25 percent each month you would enter: **F.25.**

F-x: Once you have entered an amount for one month, typing **F-x** will tell *THE HOME ACCOUNTANT Plus* to subtract "x" dollars from each successive month. This also works on a cumulative basis, and "x" may be a percentage.

When first entering budget amounts, the Difference column will show negative totals until actual amounts are entered via the TRANSACTIONS module. The Difference column is the actual amount minus the budgeted amount for each category.

2. EDIT CATEGORIES: This is the option to select when you want to change the information for a particular budget category. For example, you may want to change the category title or the budgeted amount sometime after you have started your *HOME ACCOUNTANT Plus* system.

You may also edit actual amounts for a budget category through this option. To do this, enter the letter of the field you wish to edit preceded by the **Alt** key. For example, to edit an actual amount in October (field M) you would hold down the **Alt** key and press **M** at the same time. The cursor will move to the actual field for October. Type in a new figure and press **Enter.** The total and Difference column will be automatically updated to reflect this new actual.

3. REPLACE CATEGORIES: There is no provision for deleting budget categories once they have been created in a *HOME ACCOUNTANT Plus* system. This is to prevent you from accidentally destroying important information.

However, you may replace one budget category with another. For example, if you originally created a category for a money market account, and you closed that account, you could reassign the old category number to some other category with a completely new title and new budget amounts.

CHECKBOOKS: This is the option to select when you are entering information about the checkbooks in your *HOME ACCOUNTANT Plus* system. You will be prompted to enter the name, bank, and account number for each checkbook. You will also be automatically prompted to create a separate cash account for each checkbook.

5. **SYSTEM INFORMATION:** When you are starting a new *HOME ACCOUNTANT Plus* system, this option lets you specify the system name, the beginning month and year, and the ending month.

6. **START NEW SYSTEM:** When you are starting a new *HOME ACCOUNTANT* system, this option will prepare a disk to become a data disk. You will be prompted to insert a blank formatted disk in the appropriate drive (depending on your hardware configuration). *THE HOME ACCOUNTANT Plus* will then create the necessary data files on the disk.

7. **CHECK MEMORY FREE SPACE:** When you are adding budget categories, you can use this option to check how much space is available and if you need to shorten the name you are assigning to the budget categories.

8. **MAIN MENU:** This option will return you to the Main Menu.

POINTS TO REMEMBER

1. *THE HOME ACCOUNTANT Plus* will automatically assign a number to each budget category.
2. You may not use the words "SPLIT", "END", "GRAPH" as category titles. Commas, semicolons, and colons should also be avoided.
3. You may not use a number as the first character in a category title. (You may use a number *within* the title.)
4. You may change any entries by selecting Option 2—EDIT CATEGORIES from the Budget Menu.
5. You may use memos to sub-categorize categories. For example, you may want to note how much of your gasoline expense is going for which vehicle. The total gasoline expense balance will be unaffected, but you can keep more detailed records via the memo field. One restriction to keep in mind is that *THE HOME ACCOUNTANT Plus* graphs and printed reports are based on budget categories and not on memos.

6. Do not enter a beginning balance for income or expense categories unless you are starting your *HOME ACCOUNTANT Plus* in the middle of your fiscal year and you want your year-to-date figures included in the year-end totals.

7. You may use NO CATEGORY for transactions that do not belong to any of your existing budget categories. However, remember that NO CATEGORY entries will not be included in some reports. If you want to create a miscellaneous category, you must do so through the BUDGET module.

8. When entering category titles or system information, your entries cannot exceed the number of characters indicated by the underscores.

TRANSACTIONS SUMMARY

The TRANSACTIONS module is where you enter individual transactions. Transactions always happen through a checkbook (Option 1), a credit card (Option 2), or a cash account (Option 3). When entering transactions, you will select one of these options from Screen 18—The Transactions Menu. Each transaction is then assigned to a specific budget category.

```
** HOME ACCOUNTANT Plus **
TRANSACTIONS
TIM SAMPLE

1. CHECKBOOK
2. CREDIT CARD
3. CASH
4. START NEW MONTH
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MAIN MENU

ENTER SELECTION (1-7)
```

Screen 18—The Transactions Menu

1. CHECKBOOK: This is the option to select for entering any checkbook transactions. A sub-menu will appear asking if you wish to enter checks or deposits, do a search/edit of existing transactions, reconcile your bank statement, review or enter automatic transactions, or return to the Transactions Menu. Be sure you are in the correct mode (checks or deposits) when working with a checkbook.

2. CREDIT CARD: This is the option to select for entering any credit card transactions. A sub-menu will appear asking if you want to enter purchases or returns, do a search/edit of existing transactions, or return to the Transactions Menu. Be sure you are in the correct mode (purchases or returns) when working with credit card transactions.

3. CASH: This is where you enter any cash transactions you make. Again, be sure you are working in the proper mode (payments or receipts).

You may "split" any check, credit card, or cash transaction. Splitting a transaction involves assigning it to more than one budget category. An example of a split transaction is a mortgage payment, where part of the payment should be assigned to reducing principal (a liability account) and part should be assigned to interest (an expense account).

4. START NEW MONTH: Use this routine when you have finished entering transactions for one month and you wish to begin a new one.

> **WARNING:** Be sure you have finished entering *all* transactions for the current month before you start a new one.

If you think you will need to go back and make changes, you should create a "dummy transaction" for no amount and assign it to NO CATEGORY. You might consider using the automatic transaction feature to create a dummy transaction for each month.

When starting a new *HOME ACCOUNTANT Plus* system, the very first time you use the START NEW MONTH option, your automatic transactions will be recorded, but the system will remain in the starting month until you run the option a second time.

The START NEW MONTH option is also where you may manually close a data disk that is almost full. You may also create automatic transactions through the START NEW MONTH routine or through Option 1—CHECKBOOK. When you start a new month, all automatic transactions in all checkbooks are recorded on the first day of the new month.

5. SELECT PERSON/CHECKBOOK: If you are using more than one checkbook in your *HOME ACCOUNTANT Plus* system, this option allows you to switch from one to the other. When you select this option, a menu listing all the checkbooks in your system will appear. The new checkbook you select will remain active until you select another through this option.

6. SELECT DIFFERENT DATA DISK: Sometimes you may want to review transactions from a prior data disk. This option allows you to switch from the current data disk to another disk from the same system.

> **NOTE:** Always boot and exit *THE HOME ACCOUNTANT Plus* with the *current* data disk.

7. **MAIN MENU:** This option will return you to Screen 1—The Main Menu.

SOME COMMON TRANSACTIONS

Cash Back From Purchase: If you are making a purchase and you write a check for more than the purchase amount to get cash back, you would record this as a split transaction.

a. **Enter the total amount of the check and use SPLIT as the category.**

b. **Assign the amount of the purchase to the appropriate category. Use the word SPLIT in the MEMO field, and the category title in the CATEGORY field.**

c. **Assign the amount of cash you received to a cash account. Use the word SPLIT in the MEMO field, and the title of the cash account in the CATEGORY field.**

Payroll Deductions: One of the most frequently asked questions about using *THE HOME ACCOUNTANT Plus* is how to record payroll checks and deductions. The preferred method for doing this is as follows:

a. **Enter the net amount of the payroll check as a deposit to your checkbook and enter SPLIT as the category.**

b. **Split the deposit by assigning the gross amount of the paycheck to an income category.**

c. **Assign the deductions (taxes, credit union, insurance) to the appropriate expense categories. To do this use negative amounts. This will create the correct balances in the appropriate expense categories, and offset the gross amount of the paycheck to equal the net amount of your deposit.**

Deposit From Two Income Sources: Use the split transaction feature to enter first the total amount of the deposit, and then assign the correct amounts to the individual income categories.

Paying A Credit Card From A Checkbook: Write a check from your checkbook and assign it to the appropriate credit card category. It is also a good idea to enter "payment" in the memo field.

Receiving Cash Back From A Deposit: Use the split transaction feature to enter the total amount of the deposit. Then assign the amount of cash you received as a *negative* amount to your cash account. This will adjust your cash balance and your checkbook balance properly. (Refer to Figure 2.)

POINTS TO REMEMBER

1. Make sure you are working in the correct checkbook. If you have trouble finding a transaction, you are probably looking in the wrong checking account. Remember credit cards and cash also use separate checkbooks.

2. If you are writing a check and the payee has the same name as an existing budget category title, you may simply type an asterisk (*) and the first letter of the title. *THE HOME ACCOUNTANT Plus* will attempt to find a match. Press **Enter** to accept the match or the **space bar** to see another. If no more matches are found you will have to re-enter the information.

3. When using the Search/Edit functions, remember the more search criteria you specify, the more you will narrow down the field of possible matches.

4. Be sure to finish entering each transaction by recording it. If you fail to record it by pressing **R**, *THE HOME ACCOUNTANT Plus* has no way of storing the transaction.

EXTEND SUMMARY

The EXTEND module allows you to continue with a *HOME ACCOUNTANT Plus* system on a new data disk. You will need to extend to a new disk when your data disk is full, or when you come to the end of your fiscal year.

You may only extend *closed* data disks. *THE HOME ACCOUNTANT Plus* will automatically close a disk when it is full, or when you come to the end of your fiscal year. You may want to manually close a disk at a convenient point if you realize your disk is almost full, say at the end of a month. Do this through Option 4—START NEW MONTH from Screen 18—The Transactions Menu.

When extending a disk, make sure you have two (2) back-up copies. One of your copies will become the new current disk, leaving you with only one back-up copy.

When extending, you will have the option of retaining transactions that have not yet been marked as cleared in field H, or in removing all transactions, regardless of their cleared status.

START NEW YEAR SUMMARY

The START NEW YEAR module is what prepares *THE HOME ACCOUNTANT Plus* to start a new year. You will be prompted to run this module when you reach the end of your fiscal or calendar year. The program will prepare a new data disk onto which all of the outstanding checks and the activity for each budget category from the previous year will be transferred.

When you start a new year you have the option of automatically transferring your year-end actual figures to become your budgeted figures for the new year. Your other options are to retain your original budget estimates for another year, or manually enter new budget estimates.

GRAPHS SUMMARY

THE HOME ACCOUNTANT Plus can generate three kinds of graphs: bar graphs, line graphs, and trend analysis graphs.

Graphs are always displayed on your display screen. If your printer has graphics capabilities, you may save graphs to another disk so that you can use additional software to send them to your printer. You may not save graphs to either *THE HOME ACCOUNTANT Plus* program disk or to your data disk.

If you are using a color system, graphs for different budget categories will appear in different colors. You may also superimpose a grid over the graph to make it easier to read. This grid is also in color.

Generally, you should use the graphing feature at the end of a month. You should also have several months of data stored to make the graphs useful.

PRINTED REPORTS SUMMARY

One of the most powerful features of *THE HOME ACCOUNTANT Plus* is its ability to organize your data into a variety of reports and summaries. The three main categories of reports are: Budget/Actual, Personal Balance Sheet, and Income and Expense Summary. Within these categories, you have a variety of options that allow you to tailor a report to your specific needs.

Some reports require 132-column printing capabilities.

Printed reports are based on existing budget categories.

PRINT CHECKS/ACTIVITY REPORTS SUMMARY

This module differs from PRINTED REPORTS in that you may actually print checks on specially formatted blank checks, and you may print activity reports based on search criteria from any field. Whereas the other *HOME ACCOUNTANT Plus* reports can only be organized by existing budget categories, you may designate any field to be the report criteria for an

Activity Report. For example, if you were using the memo field to further break down your gasoline expense by automobile, you could generate an Activity Report based on the memo field.

FORECAST MODULE SUMMARY

The FORECAST MODULE produces three kinds of financial forecasts as aids to evaluating investment strategies and developing financial plans. These forecasts are: Value of Future Investment, Monthly Amount for Future Goal, and Future Budget Planning. Each type of forecast may be tailored to your specific requirements and is based on your assumptions about the rate of return you expect and/or the future inflation rate. Once you have entered information to define your assumptions and requirements, you may elect to display or graph the forecast.

HARDWARE/START NEW SYSTEM SUMMARY

This is Option 9 from the Main Menu. Select it when you are using *THE HOME ACCOUNTANT Plus* for the very first time, or when you make changes in your hardware configuration. You will be asked if you are starting a new system. If you are, answer **Y** to all of these related questions. If you are not starting a new system, answer **N**. This will bring up Screen 2—Current Hardware Configuration, but *THE HOME ACCOUNTANT Plus* will continue with the existing system. If you then indicate you want to change your configuration, you will be prompted to enter configuration information and confirm your entries.

EXIT SUMMARY

Be sure to always finish working on *THE HOME ACCOUNTANT Plus* through Option 0—EXIT from the Main Menu. You may exit to the system, to BASIC, or if you have second thoughts, you can go back and re-run *THE HOME ACCOUNTANT Plus.* When you exit, you will be reminded to make a back-up copy of your data disk.

Appendix A: BACKUP AND FORMAT INSTRUCTIONS

Backing Up Program Diskettes

To protect information that you store on diskettes, copy all your diskettes. Make copies of your application diskettes immediately; then store the originals in a safe place and use them only for making copies. To back up your *HOME ACCOUNTANT Plus* program diskette, follow these steps EXACTLY.

1. Turn on your Model 2000. Insert *THE HOME ACCOUNTANT Plus* program diskette (source diskette) into Drive A. Insert a blank diskette (target diskette) into Drive B (the upper drive). First make sure that the target diskette's write protect notch is NOT covered by an adhesive tab.

2. Press the RESET button.

Boot the program normally. When you reach the Main Menu, choose Option O—EXIT. Another menu will appear; select X—EXIT to return to the operating system.

TYPE: FORMAT B: (press ENTER)

FORMAT displays this message:

Insert new diskette for drive B:
and strike any key when ready

3. Press the SPACEBAR. FORMAT begins formatting the target diskette. The screen shows:

Formatting tracks

\- -

Each dash represents an area on the diskette. As an area is formatted without error, the corresponding dash is replaced with a period (.). If an area contains a flaw, FORMAT replaces the dash with a question mark (?); FORMAT then locks out the flawed portions of that area so that MS-DOS never writes to them.

4. When finished, FORMAT displays this message:

Format complete

nnnnn bytes total disk space
nnnnn bytes in bad sectors
nnnnn bytes available on disk

Format another (Y/N)?

Press N. MS-DOS exits the FORMAT command and returns to the system prompt.

5. To copy all files from your *HOME ACCOUNTANT Plus* (or any other) source diskette onto the tartget diskette.

Type: DISKCOPY A: B: (press ENTER)

MS-DOS displays:

Insert source diskette in drive A:

Insert target diskette in drive B:

Strike any key when ready

The diskettes should already be in the drives. Press the SPACEBAR to continue.

6. When DISKCOPY is finished, it displays this message:

Copy complete

Copy another (Y/N)?

Press N. MS-DOS exits the DISKCOPY command and returns to the system prompt.

Formatting Data Diskettes

A data diskette is a formatted diskette that does not contain an operating system (MS-DOS) or any system files.

To create a data diskette, follow these steps:

1. Turn on your Model 2000. Insert *THE HOME ACCOUNTANT Plus* program diskette (source diskette) into Drive A. Insert a blank diskette (target diskette) into Drive B (the upper drive). First make sure that the target diskette's write protect notch is NOT covered by an adhesive tab.

2. Follow Steps 2 through 4 in the previous section. This time, however, do not use DISKCOPY to copy the source diskette to the formatted diskette.

With a *HOME ACCOUNTANT Plus* diskette (that contains MS-DOS) in Drive A, you can now use your data diskette in Drive B.

Copying Data Diskettes

If something happens to a data diskette and you don't have a copy of it, you might spend hours re-entering infomation. To avoid this, copy your data diskettes periodically, following the steps below:

1. Turn on your Model 2000. Insert *THE HOME ACCOUNTANT Plus* program diskette (source diskette) into Drive A.

2. Press the RESET button.

Boot the program normally. When you reach the Main Menu, choose Option 0—EXIT. Another menu will appear; select X-EXIT to return to the operating system.

3. At the system prompt:

Type: DISKCOPY A: B: (press ENTER)

MS-DOS displays:

Insert source diskette in drive A:

Insert target diskette in drive B:

Strike any key when ready

When the drive light goes out, remove *THE HOME ACCOUNTANT Plus* diskette from Drive A and insert the data diskette to be copied (your "source" data diskette). Insert a blank, formatted diskette in Drive B. First make sure the target diskette's write-protect notch is not covered by an adhesive tab. **Press the SPACEBAR.**

4. When DISKCOPY is finished, it displays this message:

Copy complete

Copy another (Y/N)?

If you don't want to copy another diskette, press N. MS-DOS exits the DISKCOPY command and returns to the system prompt. If you do want to make another copy, press Y, and MS-DOS performs another copy in the same drives.

Appendix B: HARD DISK INSTRUCTIONS

Overview

To use *THE HOME ACCOUNTANT Plus* on the Tandy Model 2000 with a hard disk, you must transfer your program files from your *HOME ACCOUNTANT Plus* master diskette to the hard disk.

Description

Your hard disk must be formatted before you can use it. If your hard disk is not formatted, follow the instructions in the **Introduction to the Model 2000** manual before proceeding.

Procedure

1. Power on your hard disk and your Model 2000 main unit, followng the procedure for Powering On and Off the Tandy Model 2000.

2. Insert *THE HOME ACCOUNTANT Plus* program master diskette into Drive A. Insert the diskette with the label facing up.

3. Close the drive latch to block the drive opening.

4. Press the RESET button. The banner screen will appear, followed by the Main Menu.

5. Select Option 0—EXIT. Another menu will appear; select X—EXIT to return to the Operating system.

6. You will see the prompt A. To copy all necessary files to your hard disk (C:):

Type: HDINSTAL (press ENTER)

All the files will be copied from the diskette in drive A to your hard disk, drive C. When all files are copied, the prompt C > will be displayed, indicating that you are under hard disk control.

7. Remove *THE HOME ACCOUNTANT Plus* master program diskette from Drive A and store it in a safe place.

8. You can now run your *HOME ACCOUNTANT Plus* program from the hard disk.

   NOTE: *THE HOME ACCOUNTANT Plus* files transferred to your hard disk include a file that creates a sub-directory for *THE HOME ACCOUNTANT Plus* (\HA), as well as a file that allows you to access the program from the root directory.

RUNNING *THE HOME ACCOUNTANT Plus* WITH THE HARD DISK

Overview

Once you have transferred your *HOME ACCOUNTANT Plus* files to the hard disk, you can load and run the program from the hard disk.

Procedure

1. Turn on your hard disk and your Model 2000 main unit. The Operating system loads into memory.

2. ENTER NEW DATE:

   Type in the current calendar date in the format:
   MM-DD-YY (press ENTER).

   NOTE: For years through 1999, you may enter just the last two digits of the year (e.g. Jan. 12, 1983 = 01-12-83). For years after 1999, enter all four digits of the year (e.g. Jan. 12, 2001 = 01-12-2001).

3. CURRENT TIME IS HH:MM:SS.CC
   ENTER NEW TIME:

The current time (time elapsed since loading the Operating system) displays in hours, minutes, seconds, and hundreths of a second. You are prompted to enter a new time.

Options

a. To set the time, type the current time in 24-hour format. You may enter as much of the time as you wish. Use the same format as shown above, for example, to enter 3:30 PM:

Type: 15:30 (press ENTER)

b. If you do not want to change the time, press ENTER.

NOTE: If the prompt A> is displayed instead of C>, your system is under floppy disk control. To change to hard disk control, type C: (press ENTER). The prompt C> will be displayed.

4. C>

Type: HA (press ENTER)

The Banner Screen will be displayed, followed by the Main Menu. Choose the selection you wish.

NOTE: The first time *THE HOME ACCOUNTANT Plus* is run, you will be prompted to choose certain selections. These selections will allow you to quickly set up your system and enter the data necessary for successful operation of *THE HOME ACCOUNTANT Plus.*

BACKING UP *THE HOME ACCOUNTANT Plus* FILES FROM THE HARD DISK

Overview

To safeguard *THE HOME ACCOUNTANT Plus* data on your hard disk, regularly back up these hard disk files onto a floppy diskette. In order to use HABACKUP, the program that saves just *THE HOME ACCOUNTANT Plus* files, you **must** save these files while they will fit on one diskette. This means that you must save data files containing less than 4,000 transactions if you want to use this program. Store your backup diskettes in a safe place. If you accidentally damage the data on your hard disk, you can restore the hard disk from the backup floppy diskette.

Description

Before you can back up onto a floppy diskette, you must format the diskette(s). Use the HABACKUP command to back up all *THE HOME ACCOUNTANT Plus* data files from the hard disk to your floppy diskette.

Procedure

1. Power on your hard disk and your Model 2000. The Operating system loads automatically.

2. Enter the date and time.

a. If you need to format blank diskettes, go to step 3.

b. If your diskettes are already formatted, go to step 8.

3. C >

Insert your working copy of *THE HOME ACCOUNTANT Plus* (or an Operating system diskette) into Drive A. To return to floppy disk control:

Type: A: (press ENTER)

4. A >

To start the Format procedure:

Type:FORMAT (press ENTER)

5. INSERT NEW DISKETTE FOR DRIVE A:
   AND STRIKE ANY KEY WHEN READY

When the Drive light goes out, remove the system diskette from Drive A. Insert the blank diskette you want to format into Drive A.

NOTE: If the write-protect notch on the diskette is protected by an adhesive tab, remove the tab before you insert the diskette.

Press ENTER. The Operating system will format the diskette in Drive A.

As formatting takes place, a sequence of dashes (formatting tracks) is displayed. Each dash represents a sector of the diskette. If a sector is formatted without error, the corresponding dash is replaced with a period. If a sector has a flaw, the dash is replaced with a question mark (?) and the bad sector is marked so that the system cannot write to it.

6. When formatting is finished, the following message is displayed:

```
             FORMAT COMPLETE
nnnnnn   BYTES TOTAL DISK SPACE
nnnnnn   BYTES IN BAD SECTORS
nnnnnn   BYTES AVAILABLE ON DISK

           FORMAT ANOTHER (Y/N)?
```

If you need to format another diskette, type: Y. Repeat steps 5 and 6 for each diskette.

After you format the diskettes you need, type: N to exit the format procedure.

7. A >

To return to hard disk control:

Type C: (press ENTER)

8. C >

Type: CD \ HA (press ENTER)

9. C >

To run the program that will back up just the applicable files for *THE HOME ACCOUNTANT Plus:*

Type: HABACKUP C: A: (press ENTER)

This command will transfer all of *THE HOME ACCOUNTANT Plus* data files from the hard disk (C) to the floppy diskette in Drive A.

When the transfer is completed, remove the diskette and label it, indicating the contents and the date.

NOTE: To restore your hard disk data files from the HABACKUP Program, you must use the command:

Type: COPY A:*.* C:\HA (press ENTER)

BACKING UP ALL FILES FROM THE HARD DISK

Overview

To safeguard the data on your hard disk, regularly back up your hard disk files onto a series of floppy diskettes. Store your backup diskettes in a safe place. If you accidentally damage the data on your hard disk, you can restore the hard disk from the backup floppy diskette.

Description

Before you can back up onto a floppy diskette, you must format enough diskette(s) to complete the procedure (see the formatting procedure). Use the BACKUP command to back up all files from the hard disk to your floppy diskettes.

Procedure

1. Power on your hard disk and your Model 2000. The Operating system loads automatically.

   When you are prompted, enter the date and time if you wish.

2. C>

   Place a formatted diskette in Drive A.

To run the program that will back up all the files on your hard disk to the floppy diskette in Drive A:

Type: BACKUP C:\ A:/S (press ENTER)

The name of each file displays as it is copied to the floppy diskette.

When the diskette in Drive A is filled, you are prompted to insert a new diskette.

Remove the full diskette and place a label on it indicating the contents, the date, and a diskette sequence number. This number should indicate the sequence in which the backup diskettes are inserted.

Insert a new, formatted diskette and press ENTER to continue. When the backup procedure is complete, the C> prompt is displayed.

> **NOTE:** Once you back up your hard disk, you have the option of backing up only the files modified since the last backup. See the following section.

BACKING UP MODIFIED FILES FROM THE HARD DISK

Overview

Once you have done a full backup of all the files from your hard disk, you can back up the files modified since the last backup.

Procedure

1. Power on your hard disk and your Model 2000. The Operating system loads automatically.

2. Enter the date and time.

3. C >

Insert the first diskette in the set of backup floppy diskettes for your hard disk into Drive A, and:

Type: BACKUP *.* A:/M (press ENTER)

The system copies all the files in the current directory for the hard disk that have been modified since the last backup.

When all the files on the current floppy diskette in Drive A have been updated, the system prompts you to insert a new diskette.

Remove the diskette in Drive A and place the current date on the label.

Insert the next diskette in the backup sequence and press ENTER to continue. When the backup is complete, the C > prompt will be displayed.

RESTORING THE HARD DISK FROM BACKUP DISKETTES

Overview

If you accidentally lose the data on your hard disk, you can restore the data from your set of backup floppy diskettes.

The restore procedure works only if the backup floppy diskettes were created using the backup procedure shown in the preceding two sections.

Procedure

1. Power on your hard disk and your Model 2000. The Operating system loads automatically.

2. Enter the date and time.

3. C >

To begin the procedure:

Type: RESTORE A:C: \ /S (press ENTER)

You will be prompted to insert a backup diskette.

Insert the first diskette in the set of backup floppy diskettes and press ENTER. When the data from the current diskette is restored, the system prompts you to insert the next diskette.

Remove the current diskette and insert the next diskette in the sequence. When the restore procedure is complete, the C > prompt will be displayed.

GLOSSARY

Back-up: A duplicate copy of one of your diskettes, or the process of copying one of your diskettes. It is always a good idea to keep a back-up copy of each of your diskettes in case something unfortunate happens to an original. Data diskettes should be backed-up often, at least once a week. They contain information important to you, and re-creating your data by entering it all over again is no fun.

Banner Screen: These are messages that appear on your display screen to tell you what the computer is doing. LOADING MAIN MENU is an example. These messages let you know the program is working, and they usually appear between the initial command and the completion of a routine.

Beginning Actual: The current value of an asset or the current amount owed on a liability. The beginning actual is usually zero for income and expense categories.

Boot Up: This means to load your program into the computer and start the system. (It comes from the phrase "to pull oneself up by one's own bootstraps.")

Buzzword: Technical jargon relating to a specific industry. Most of the terms defined in this glossary are computer buzzwords.

Cold Start: Starting the computer by actually turning on the power.

Crash: A hardware or software malfunction, whether of major or minor proportions. Also known as when a program "bombs."

Cursor: The flashing square of light which marks where the next character you type will appear on the screen.

Data Diskette: A diskette that contains data files. These data files are manipulated by a program diskette.

Default Value: Any value or set of values that the program reads as a "given." For example, *THE HOME ACCOUNTANT Plus* always defaults to the last entered date. Default values can usually be altered.

DOS: An acronym standing for Disk Operating System. This is the system that controls "housekeeping" functions, such as copying disks or preparing them to receive data.

DOS Prompt: The "A>" characters displayed when DOS is waiting for you to enter a command. The letter to the left of the ">" indicates your default drive. A default drive is the disk drive that DOS assumes will contain the diskette you specify in a command.

Entry: Any block of data within a single record. Entries make up records; records make up data files; data files make up data disks.

Field: A unit of information within a record, or a specific part of an entry. For example, "Check #" could be a field.

File: Any group of related records or entries. They may be related by purpose, format, or data source, and may or may not be arranged sequentially.

Format: The process of preparing a diskette to receive information.

Hardware Configuration: The physical components and electronic settings of your computer system. It is necessary to inform *THE HOME ACCOUNTANT Plus* of any changes in your hardware configuration.

Hard Copy: A paper-printed verison of a file or screen.

Kilobyte: 1,024 bytes or characters. A kilobyte roughly corresponds to the amount of information on one-half of a typewritten page. K or KB is the abbreviation for a kilobyte.

Menu: A list of selections or choices available at certain points in the program.

Write Protect: Placing a piece of tape over the square notch on the side of a 5¼" diskette so that it cannot be written on or changed.

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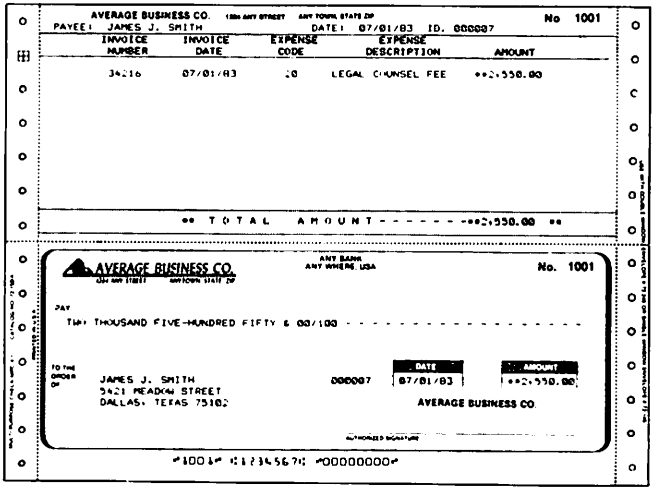
Figure 11. All Transactions Activity Report, 122

CONTINUOUS FORMS FROM Radio Shack®

A Division of Tandy Corporation

FOR The Home Accountant Plus™
SOFTWARE NO. 26-5340



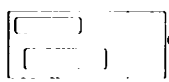
FORM IS 9½" x 7" (8½" x 7" DETACHED).

THE BASE PRICE FOR THIS CHECK INCLUDES (A) UP TO FIVE LINES OF TYPE IN THE HEADING (B) ALL NECESSARY BANK INFORMATION, (C) ONE LINE OF TYPE IN THE VOUCHER, AND, IF NEEDED, (D) ARABIC CONSECUTIVE NUMBERS, (E) EXTRA SIGNATURE LINE, AND (F) EXTRA SIGNATURE LINE NAME. CUSTOM LOGOS, CONSECUTIVE MICR NUMBERS, ETC., REQUIRE EXTRA CHARGES. ALL IMPRINTING IN BLACK INK ONLY. YOU MUST FORWARD CAMERA READY ARTWORK OF LOGO.

MULTI-PURPOSE CHECK

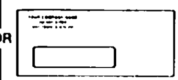
NUMBER OF PARTS	FORM NO.	500	1,000	2,000	3,000	5,000
1	72-158	55	100	195	275	385
2	72-159	100	180	340	480	670
3	72-160	120	215	415	575	810

USE THESE ENVELOPES



DOUBLE WINDOW, WITH INSIDE TINT
SIZE: 3 5/8" x 8 5/8"
CATALOG NO. 72-246

OR



SINGLE WINDOW, WITH INSIDE TINT
SIZE: 3 5/8" x 8 5/8"
CATALOG NO. 72-145 IMPRINTED
72-245 UNIMPRINTED

PRICES SUBJECT TO CHANGE WITHOUT NOTICE

IMPORTANT NOTES:

(1) INSURE COMPATIBILITY OF FORMS AND SOFTWARE. BEFORE YOU ORDER, VERIFY THAT THE SOFTWARE NUMBER LISTED ABOVE IS THE SAME NUMBER AS THE RADIO SHACK SOFTWARE YOU ARE USING.

(2) MICR NUMBERING

A. ALL CHECKS REQUIRE AN ACCOUNT IDENTIFICATION "MICR" (MAGNETIC INK CHARACTER RECOGNITION) NUMBER FOR BANK PROCESSING. PLEASE SUBMIT WITH YOUR ORDER A MICR BANK SPECIFICATION SHEET (AVAILABLE FROM YOUR BANK) OR A VOIDED CURRENT BUSINESS CHECK SAMPLE.

B. CONSECUTIVE MICR NUMBERS THAT ALLOW YOUR BANK TO SORT ALL CHECKS SEQUENTIALLY ARE ALSO AVAILABLE. IF YOU REQUIRE CONSECUTIVE MICR NUMBERS, PLEASE SPECIFY STARTING NUMBER AND ADD $20.

RADIO SHACK, A DIVISION OF TANDY CORPORATION

U.S.A.: FORT WORTH, TEXAS 76102
CANADA: BARRIE, ONTARIO L4M 4W5

TANDY CORPORATION

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12/83 SL

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