

# Money Mentor

A Personal Financial System  
for your Amiga™ Computer

Money Mentor

Ledger for First National Checking

Number	Date	Name	Amount \$	Budget	Note
1020	6/24/86	Ron Rose	\$ 197.85	Gardner	Lawn Care
1021	6/24/86	Dr Mason	\$ 32.00	Medical	Eye Test
1022	7/ 4/86	Safe Insurance	\$ 366.30	Insuran	Car Insurance
101	7/ 7/86	Gold Mine Inc.	\$ 475.22	Stock	Stock Sale
1023	7/ 7/86	Green Valley Church	\$ 300.00	Church	Land Fund

Enter Next Action to Be Taken:	Next Action:	Number	Tax	Month	Cleared
Redo	Enter Checks	1020	Yes	Jun	No
Edit		1021	Yes	Jun	No
Enter Checks		1022	Yes	Jul	No
Enter Deposits	Balance	101	Yes	Jul	No
Done	\$ 3,579.07	1023	No	Jul	No

EDIT/SEARCH ACCOUNT

Conditions for search:

Any Number

Any Date

Name Any Name

Amount From \$ 100.00 to 500.00

Note Any Note

Tax Taxed or Deductible

Cleared Cleared or Not Cleared

Month From start of Jun to end of Jul

Mode Checks

Enter Item to search or RETURN

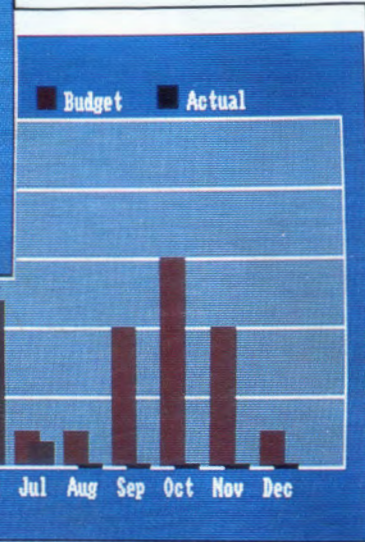
Date

Name

Amount

Budget

Note



SEDONA SOFTWARE

# **Money Mentor Manual**

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# INSTALLATION PROCEDURES

## FOR MONEY MENTOR VERSION 2.0

### FOR NEW USERS

1. Put the Money Mentor program disk into df0.
2. Make a copy of the program disk. You may do this either by using the CLI "EX backup" command or the Workbench "DUPLICATE." The Workbench "DUPLICATE" procedure is as follows:
  - a. Point the mouse at Money Mentor V2.0 icon; click the left button once.
  - b. Point the mouse at Workbench at top of screen; hold down the right button, sliding the mouse to expose the Workbench menu. Point it at Duplicate and let go of the button.
  - c. Follow the instructions that now appear:
    - 1) "Put Money Mentor V2.0 in drive df0." You have done this, so point at "Continue" and click left button.
    - 2) Next you are told to put the Destination disk into df0. Remove the Money Mentor v2.0 disk, insert a disk for the program to be copied on to.
    - 3) These procedures are repeated as some of the program is read from the first disk and copied to the new one until the entire program is copied.
  - d. When this is completed, store the original disk and use the copy.
3. Point the mouse at the Copy of Money Mentor icon and double click the left button.
4. Double click the "Create" icon.
5. As requested, insert the disk to be formatted into df0.
6. After the formatting is completed, the screen will ask you for the Month and Year you want to begin creating data. Type this information and press Return.  
A Mentor Data disk is created.

7. **IMPORTANT:** Make a copy of your Mentor Data disk using your CLI command "EX BACKUP." The Workbench "DUPLICATE" procedure described above **SHOULD NOT BE USED** for your MentorData copies.
  - a. Click the CLI icon from your Money Mentor Program disk and type EX BACKUP when the 1 > appears. Follow the instructions that appear on your screen and a copy will be made.
8. **Getting Started:**

Remove the Mentor Data disk; insert the Program disk into df0; reboot the system and double click the Money Mentor icon.
9. Refer to Chapter 4 for a step by step Tutorial. If you have an external drive, place your MentorData disk in it; otherwise put it in df0 when prompted by the program disk.

#### **IMPORTANT NOTE:**

If a system operations error occurs, Money Mentor will automatically return to the Workbench screen and display the error message, such as "Printer Trouble."

After you resolve the problem, return to Money Mentor by holding down the **Left A** (miga) key and the letter **M**.

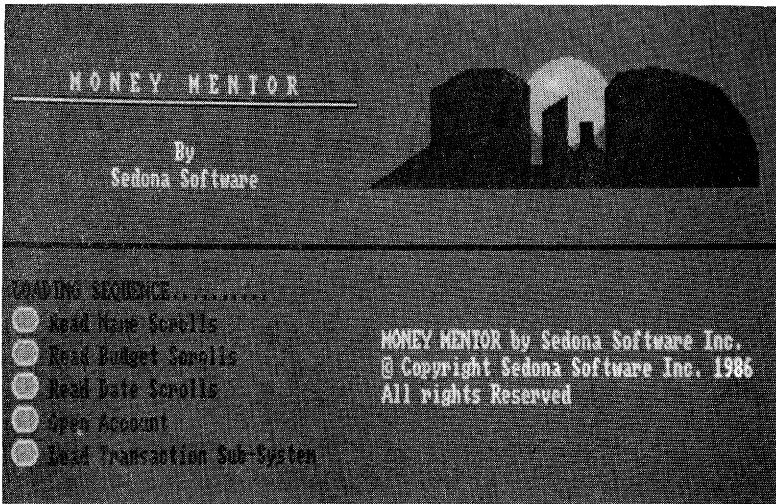
**DO NOT REBOOT**—all the data could be lost.

Holding down the Left A (miga) key and the letter N will return the Workbench screen.

#### **IMPORTANT NOTE ON MULTI-TASKING:**

With expanded memory capabilities, i.e. greater than 512K, multi-tasking can be accomplished by holding down the Left A (miga) key and the letter key N. This takes you to the Workbench screen from which to select additional functions. A (miga) and M returns Money Mentor to the screen.

# INTRODUCTION





## **INTRODUCING MONEY MENTOR**

Thank you for selecting Money Mentor as your personal financial system. It is our firm belief that regular use of Money Mentor will lead to a better understanding of your financial situation.

The financial program which Money Mentor suggests is simple:

Step 1—Set up a budget of expense and income items.

Step 2—Enter your day-to-day transactions.

Step 3—Determine how well you are doing according to the budget by studying printed, screen and graph reports.

Step 4—Adjust your budgets or your spending to stay on track.

With a solid understanding of your financial situation you can determine how much discretionary income you have available to make investments or to create savings programs.

In addition to tracking your budget, Money Mentor will help you maintain good records. This will be of great help at tax time, or when you need to find if you have paid last month's water bill.

The Search Software of Money Mentor provides you with a good analysis tool to investigate any sort of problem. It also allows you to ask complex questions such as, "How much money did I spend on all household categories between January and March?"

The Balancing Software makes account maintenance a breeze.

The Reporting Section of Money Mentor will give you a clear picture of how you are doing this year. It will also do analyses for you. Trends are computed from past history, while Moving Average Software can smooth your data. One of the most useful analyses provided is the Sorted Reports. An example is that it will sort your expenses by the highest actual, which will show where you are spending most of your money. The Variance Sorts will alert you if you are far over budget, or way under budget because perhaps you forgot to pay a bill.

We have done our best to include the kinds of features that will make Money Mentor a financial system that will truly help you in your everyday life. If you like what we did, let us know. If you want more, let us know that, too! In any case, keep the cards and letters coming!

## **USING THE MANUAL**

Be sure to read Chapter III—Using the System to familiarize yourself with how to use the Scrolls and the Menus. It is easy to miss the fact that a Scroll can be searched. This feature is very nice once the Scrolls become long.

Chapter VI—Transaction Section should be read in detail. There are many features, such as Split Transactions, that are not obvious from just using the system.

The Chapter IV—Tutorial will take some time to go through, but it will be well worth your efforts. It will give you the firsthand experience for how Money Mentor should be used.

The other sections are provided for reference. You should read them when you are ready to use that section.

## **SOME DOs AND DON'Ts**

- DO—Set up your Budgets, especially Budget Labels, before entering Transactions.
- DO—Provide Names for all the active Accounts that you are using.
- DO—Take the time to run Study Account. (It's worth it.)
- DO—Be patient when Money Mentor changes sections.
- DO—Order some printer checks. They will save you much time because you won't have to write out a check and then enter it in Money Mentor.
- DO—Write us if you have problems. We will do our best to fix them.

**DON'T**—Ever break out of the program. Use the normal Exit Sequence.

**DON'T**—Type commas in any number you are entering.

**DON'T**—Forget to back up your data disk.

**DON'T**—Make more than the copies you need of Money Mentor. It is immoral, illegal and will make life more difficult if software vendors are forced to copy-protect their software.



The purpose of this chapter is to acquaint you with exclusive Money Mentor terms as well as with familiar financial terms and how they are used within Money Mentor. We suggest you read through this once and then use it as necessary for reference.

Included here are definitions for: Budget, Accounts, Transactions and Smart Scrolls.

## I. THE BUDGET

The Budget is what you plan for your monthly income and expenses. It is how much money you estimate to receive during any given Month from any given Source. It is how much money you estimate to spend during any given Month for any given Category.

Money Mentor provides a way for you to create your own Budget. You will enter the names of your own Income Sources and Expense Categories along with monthly estimated Amounts for each. Once this is completed, you will be able to keep a close watch on your expenditures and thus have better control over your finances. Money Mentor automatically does the adding and subtracting as well as the comparing of the Budget to what is actually spent or deposited. With the help of Money Mentor you will be able to analyze where your money is going and what changes, if any, need to be made.

This table shows a shortened version of an Expense Budget:

	Jan	Feb	Mar	Apr	May	Jun	Total
Food	500	500	500	500	500	500	3,000
Rent	800	800	800	800	800	800	4,800
Gas	150	150	150	150	150	150	900
Total	1,450	1,450	1,450	1,450	1,450	1,450	8,700

As you spend money, Money Mentor keeps a current table of the Actual amounts you spend. It totals amounts for each Budget

Category in each Budget Month. It also totals the amounts of all categories for each month. This information appears in a table such as the following:

	Jan	Feb	Mar	Apr	May	Jun	Total
Food	520	480	560	500	490	510	3,060
Rent	800	800	800	800	800	800	4,800
Gas	160	145	150	130	175	170	930
Total	1,480	1,425	1,510	1,430	1,465	1,480	8,790

From your Budgeted and Actual information, Money Mentor will calculate many financial Reports. These Reports may be printed tables, screen tables or bar charts. Yet they all report Budgeted or Actual data, or use one of the following analysis techniques:

a) Variance from the Budget:

Expense	Budget minus Actual	Variance
Food, January	\$500 - \$520 =	-\$20
Food, February	\$500 - \$480 =	+\$20
Income	Actual minus Plan	Variance
Stock, January	\$250 - \$300 =	-\$50
Stock, February	\$350 - \$300 =	+\$50

If the Variance is negative, that's "bad".

b) The percent of variance from the Budget:

$$\frac{\text{Variance}}{\text{Budget}} \times 100 = \text{percent over/under budget}$$

Or, as in the above example:

$$\frac{500 - 520}{500} \equiv \frac{-20}{500} \times 100 = 4\% \text{ over budget}$$

c) Variance from last month:

Food, January	\$520
Food, February	\$480

\$ 40 less was spent this month

d) **Projection:**

Money Mentor projects from past information the remainder of the year's outlook using a least squares fit. This helps you to determine if changes need to be made in your Plan or in your spending. It is more valid if you have six months of history.

Money Mentor will allow you to establish up to 100 income and 100 expense Budget categories. It will also allow you to set your own fiscal year. You can start in any month, not just January. See Chapter V—Budget Section for detailed Budget information, and Chapter IX—Maintenance Utilities for how to create a fiscal year.

## **II. ACCOUNTS**

Accounts are the buckets in which Transactions occur. One puts money in and takes money out of an Account. Examples of accounts are: checking, money market, savings, cash, bank card. Money Mentor is capable of containing up to thirty separate Accounts. All Accounts affect the master Budget. An example of this is: In March you spent from your Bank Card Account \$70 on gifts and from your Checking Account \$50 on gifts. The total Actual expenditure for gifts in March would be \$120.

After creating your Accounts, you will be using them to do the following:

### **A. Balance the Account**

Just as you manually compare your bank statement with your records, Money Mentor allows you to view each check and indicate whether it has cleared with the bank or not. You can easily determine if your Money Mentor Account agrees with the bank statement.

### **B. Search and Edit the Account**

This feature is used when you need to find, i.e. Search for, something from past data, and then to change it, i.e. Edit it. A

Search is done by any criteria which you choose, such as by names or Budget Categories. It is necessary when you desire to:

- 1) Correct mistakes (“Why doesn’t this balance with the bank?”)
- 2) Total by multiple criteria (“How much did I spend on food in May, June and August?” “How much did I spend on entertainment and clothing in January and September?” “How much did I spend on tax-deductible items this year?”)
- 3) Look for missing payments (“The gas company said my bill is unpaid; I think I paid it.”)

### **III. TRANSACTIONS**

A Transaction is simply the act of either putting money in or taking money out of your Accounts. Putting money in is referred to as making a Deposit; taking money out is referred to as making out a Check, although in reality it may be in the form of cash or a bank card.

Each Transaction you record will consist of the following information listed in what are called fields:

- a) **NUMBER**—an identification Number which may coincide with the Number printed on your check, or simply be 1-2-3-4, as in a cash Account.
- b) **DATE**—the Date on which the Transaction occurred.
- c) **NAME**—the Name from which the money came, or to which it was given.
- d) **AMOUNT**—the Amount of money which was deposited or withdrawn.
- e) **BUDGET**—the name of the Budget Category, such as food, clothing, gas. This refers back to the Budget or Plan you create, as in the example table above. In which Category is this Transaction taking place? You are, in essence, telling Money Mentor where to include this Actual Amount so that you are always current with your Budget.



- f) **NOTE**—a memo explaining to yourself why you spent the money in this way, or what kind of a deposit this is.
- g) **TAX**—will answer the question, “Is this item taxable?” This will be helpful at the end of the year when you need to total all tax deductions for your income tax return.
- h) **MONTH**—the Month will appear by default (i.e. automatically) the same as that on the Date. However, you may change this if, for example, you make a July payment in late June. This is used to distinguish in which Budget Month this Transaction belongs.
- i) **CLEARED**—will answer the question, “Has this Transaction Cleared with the bank?” “No” will appear by default until you change it to “Yes”. This is done when you are Balancing your Account.

#### **\* Notes on Transactions**

1) Transactions are grouped by MONTH, not by DATE. If you Search for a Transaction in March, its Month specification must be March. If the Month is not March, even if the Date is in March, Money Mentor will not find it. When Transactions are reported, they are reported by Month and by the order of input.

2) **SPLIT TRANSACTIONS**—With the use of this, one Transaction that falls under two or more Budget Categories can be shown as Split between the different Budgets.

An example of this would be writing one check to Z Store for \$100; \$60 of that was for food, \$40 was for clothing. When you record the Transaction in Money Mentor, you can also record separate amounts for the two Budget categories of Food and Clothing.

3) **TRANSFER**— As mentioned above, Money Mentor allows you to keep up to thirty different Accounts. If you take money out of one of your Accounts and deposit in another one, you have not spent any money in any category. You have only moved funds from one place to another. Using the Transfer facility of Money Mentor you can record this type of Transaction without affecting the master Budget.

4) Money Mentor keeps track of twelve months of data. At any time you may choose to change the **STARTING MONTH**. For

example, let's say it is October (10th month) 1986. You decide to make June as a new starting month. Money Mentor will go through the entire Transaction file between January and May. It needs a place to put the non-cleared Transactions. That special place is called the "OLD" Month.

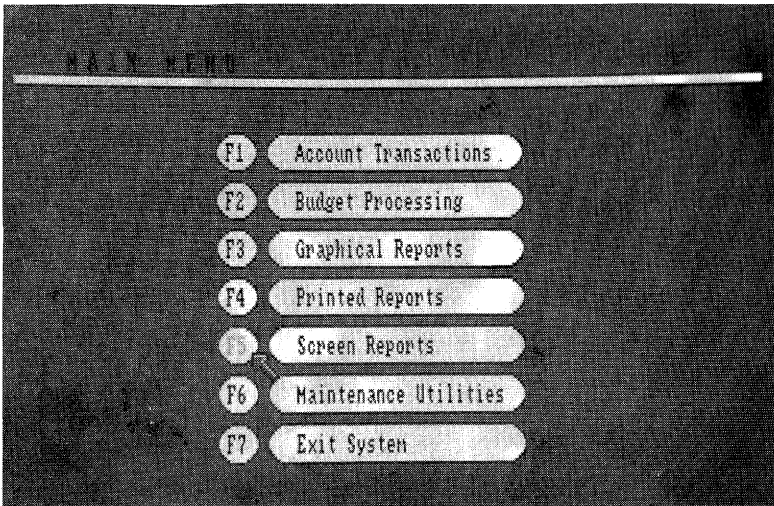
#### **IV. SMART SCROLLS**

As discussed above, Money Mentor keeps track of nine fields of data for each Transaction. This would appear to indicate a lot of typing for you to do. Not so with Money Mentor! Scrolls is a feature which enables the computer to keep lists of information from which you choose what you need when you need it. Typing is reduced to a minimum because once data is put into a Scroll, it will remain there. You do not retype it.

Smart Scrolls goes a step further. Not only does it remember all the entered numbers, dates, names, etc., it also remembers the relationships between them. For example, when you choose to enter a monthly check written to the Green Valley Church, Smart Scrolls will choose a default amount, budget, note and tax status for you taken from past Transactions with Green Valley Church.

The Smart Scrolls are created by running the "Study Account" program. It is suggested that you run this after Transactions for one month have been entered.

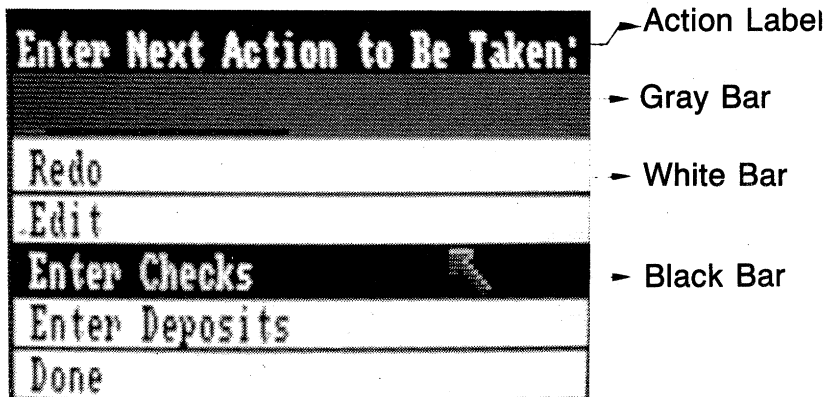
# USING THE SYSTEM



To use Money Mentor you will need to be familiar with using two features, the Menus and the Scrolls. These are fundamental to the system and simple to master. This chapter will explain the basic steps in how to use them.

## I. THE SCROLL SYSTEM

As we enter into the world of Money Mentor, we begin with a Scroll. DATA IS ALWAYS ENTERED INTO MONEY MENTOR THROUGH A SCROLL.



The Scrolls contain six bars:

The top blue bar is the Action Label which will indicate what the next action is going to be.

The grey bar will display newly-typed data.

The one black bar and four white bars will usually contain items that pertain to the next action.

To complete the action prompted in the blue bar, you will need to do one of two things: Type or Select Data.

## **A. TO TYPE DATA:**

The Grey Bar with the flashing red cursor is where new data will be typed. The maximum number of characters which can be included here is equal to the number of small lines found in this space. To erase, simply backspace. After typing data, press Return to complete the entry.

If inappropriate data is typed, Money Mentor will TELL you so. In some cases the word you type must be in the list of the white and black bars. Another example of inappropriate data is when you type a name when a number is required.

## **B. TO SELECT DATA:**

The four White Bars and one Black Bar will display all or part of the data that is in this particular Scroll. Numbers will be in numerical order; words will usually be in alphabetical order.

**DATA CAN BE SELECTED ONLY WHEN IT APPEARS IN THE BLACK BAR.** In order to view more of the Scroll or to move desired data into the Black Bar, you may use the Arrow Keys or the Mouse:

1) Depress the up or down arrow key once. The list will move up or down by one item. Continue depressing one of these keys and the list will continue moving. The item that remains in the Black Bar may be selected by touching Return.

2) To select data with the mouse, point the mouse in the black bar and click the left button once.

To use the mouse to move data, point it in the white bar just above the black bar and click it once. The list will move down by one item.

Point the mouse in the second white bar above the black bar, click it and the list will move down two items.

To move the list up, point the mouse in the white bars below the black bar.

Notice that the item in the white bar which you click appears in the black bar.

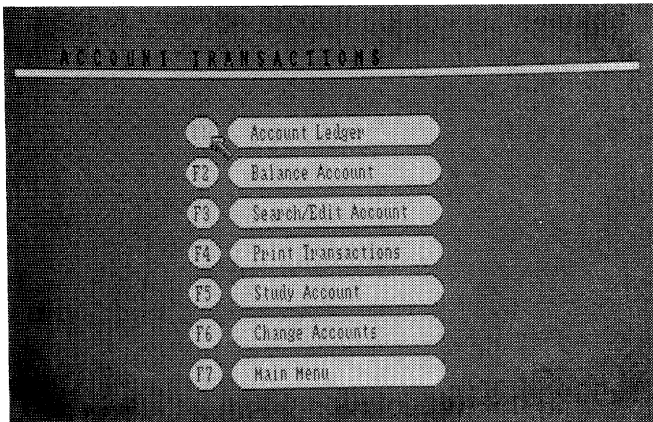
To move the list up or down by five items, point the mouse slightly below the bottom white bar or above the top white bar and click it.

3) When it is necessary to find data from an especially long list, a Search Mode can be put into effect in this way:

Type in the grey bar the first number, letter or name of the data you need and then touch the down arrow key. Money Mentor will quickly search the Scroll and put the first item beginning with that number, letter or name into the black bar. Or, you may want to type the first two or three letters if there are quite a few names beginning with the same letter.

An example of this would be when you need the word Zahringer and your are viewing Adams. Type Z, touch the down arrow key. The first word beginning with Z will quickly move into the black bar.

## II. THE MENU SYSTEM



The concept of the Menu System is similar to reading a menu in a restaurant and selecting what you want from it.

Money Mentor begins with the Main Menu. From this you will choose a function within which you desire to work. This function in turn will have its own menu of unique functions from which to choose. This process continues until you reach the section you need.

This is a general view of the Menu:

F1	ITEM 1
F2	ITEM 2
F3	ITEM 3
F4	ITEM 4

Menus may contain up to seven items. To choose from a Menu you will do one of the following:

- 1) Depress the corresponding F (function) key located at the top of your keyboard.

- 2) Point the mouse in the appropriate F circle. As the mouse enters a circle, that circle changes from black to red and you will hear a beep. When this happens you know the mouse is in the correct position. Click the left button once to select that particular menu item.

# CHAPTER **IV**

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## **GETTING STARTED (TUTORIAL)**



Using Money Mentor as your personal financial system begins first of all with creating a Budget for an Account. Once this is done, Transactions are recorded and relationships are built within them. In time, comparisons are made between the planned Budgets and the actual Transactions.

The purpose of this tutorial is to go through the following steps, most of which are part of the day-to-day use of Money Mentor:

- I. Name an account.
- II. Create a budget.
  - A. Write labels (names) for income sources (categories).
  - B. Plan amounts of income from each source for each month.
  - C. Write labels (names) for expense categories.
  - D. Plan amounts to be spent in each category for each month.
- III. Enter transactions into the account.
- IV. Create scrolls for the account.
- V. Balance the account.

To begin, turn on your Amiga and run Kickstart 1.2. When the request for a workbench disk appears, put Money Mentor in the computer. Write the name "Tutorial" on a Mentor Data disk copy that you made when you installed the system. If you have an external drive, insert it in that. When you use the system for your own finances, you will use the other Mentor Data disk. When the window opens, click the Money Mentor icon twice.

When Money Mentor is ready for you to begin, you will see a Scroll directing you to ENTER TODAY'S DATE. The date 1/1/87 is in the black bar. You need to select a date.

**NOTES:** As explained in Chapter III, Scroll data is moved into and selected from the black bar in one of two ways. You may point at the desired data with the mouse and click the left button; point and click again when it is in the black bar. OR, you may move the desired data with the arrow keys into the black bar and then press Return. Menu selections are made either by pressing the corresponding Function key OR by pointing the mouse at the item's F circle and clicking the left button.

In this tutorial just ONE of the appropriate ways will be suggested at a time for selecting data. By the end of the chapter you will have tried all the ways. However, if you prefer not to follow the steps word for word because you are most comfortable with one particular way, feel free to exclusively use that one.

Words appearing in **bold print** are the directions for you to follow.

**\*\*Point the mouse in the black bar and click.**

1/1/87 has been entered as today's date.

The Main Menu will now appear on the screen with these options:

- F1 ACCOUNT TRANSACTIONS
- F2 BUDGET PROCESSING
- F3 GRAPHICAL REPORTS
- F4 PRINTED REPORTS
- F5 SCREEN REPORTS
- F6 MAINTENANCE UTILITIES
- F7 EXIT SYSTEM

**NOTE:** ALWAYS use the F7 Exit System when you are finished with Money Mentor. If your Amiga is turned off without using this, data may be lost.

## **I. NAME AN ACCOUNT**

Maintenance Utilities contains functions that you will need to do just once in awhile, such as naming an Account. Before you do anything within an Account, you will probably want to give it a name.

**\*\* Press the F6 key to select MAINTENANCE UTILITIES from the Main Menu.**

The Maintenance Utilities Menu is:

- F1 STUDY ACCOUNT
- F2 SPECIFY ACCOUNT
- F3 NEW YEAR
- F4 VERIFY DATABASE
- F5 MAIN MENU

**\*\* Press the F2 key to select SPECIFY ACCOUNT.**

Your screen will now display the heading Specify Account, a Scroll, and windows at the right. Each window will in turn be red when it is time to enter that particular data. When it has been entered, the window will turn white. Data is entered through the Scroll.

The Action Label of the Scroll is prompting you to **SELECT OLD NAME ACCOUNT**. These selections are listed in the Scroll as Account 1 through Account 30. Your first step is to specify Account 1 as your checking account with The Club Checking.

- \*\* Point the mouse in the black bar and click it once.**  
The data "Account 1" is entered in its corresponding Name of Old Account window.

The Action Label is now prompting you to **ENTER NEW ACCOUNT NAME**.

- \*\* Type [the club checking].**  
It is not necessary to type capital letters. Please do not type the brackets; they are used here to set apart for easier reading what you will be typing. What you type is shown as The Club Checking in the grey bar of the Scroll and also in the New Account Name window.

- \*\* Press Return.**  
The Club Checking has been entered.

The Action Label is now prompting you to **ENTER NEW ACCOUNT TYPE** with the choices of CASH, CHECKING, CREDIT CARD, and SAVINGS.

- \*\* Move CHECKING into the black bar and select it.**

The Action Label prompts **ENTER STARTING BALANCE**.

- \*\* Type [100]. Do not type dollar signs or commas.**
- \*\* Press Return.**  
Notice your 100 is displayed in the Starting Balance window as \$100.00.

The Action Label prompts **CHANGE ANOTHER ACCOUNT?** The Scroll lists the choices of **DONE, YES, NO**.

- \*\* Point the mouse at DONE and click the left button once.**
- \*\* When DONE is in the black bar, point the mouse at the black bar and click it.**

The screen returns to the Maintenance Utilities Menu.

**\*\* Point the mouse in the F5 circle, click it to select MAIN MENU.**

## **II. CREATE A BUDGET**

You are now ready to create a Budget for your Safe Saving Account. A Budget is an estimate of income and expenditures, amounts that can be changed at any time. It is necessary to create one so that Money Mentor can create Smart Scrolls and various reports for your convenience.

Money Mentor will keep your Current Account, i.e. the Account you are working in, as Safe Saving until you tell it to Change Accounts. If you were to end Money Mentor at this point (through F7 Exit System), Safe Saving would still be the Current Account when you again turned on the computer.

**\*\* Point the mouse in the F2 circle and click it in order to select BUDGET PROCESSING from the Main Menu.**

The Budget Processing Menu appears on your screen with these options:

- F1 INCOME BUDGETS
- F2 EXPENSE BUDGETS
- F3 MAIN MENU

**\*\* Point the mouse at F1 INCOME BUDGET and click it.**

The Income Budget Processing Menu appears with these choices:

- F1 CREATE BUDGET LABELS
- F2 EDIT BUDGET LABELS
- F3 CREATE BUDGET
- F4 BUDGET MENU

### **A. BUDGET LABELS—INCOME**

The first thing to do is to give labels to the sources of your income, so . . .

**\*\* Point the mouse at F1 CREATE BUDGET LABELS and click it.**

The screen will now display a Scroll for entering data, appropriate windows and a table to organize and show that data. The Scroll is prompting you to ENTER LABEL OR DONE.

**\*\* Type [pay] and press Return.**

Pay is entered in the Next Income Label window. (This typing of new data overwrites the black bar data of DONE.)

The Action Label now prompts ENTER TAX DEFAULT and the Scroll has the choices of TAXED, DEDUCTIBLE, ASK EACH TIME.

**\*\* Point the mouse at TAXED and click it.**

**\*\* When TAXED is in the black bar, point the mouse there and click it.**

TAXED is entered in the window.

Now answer the question EVERYTHING CORRECT? From the choices of DONE, YES, NO, select YES.

**\*\* Point the mouse at YES, click it. Point and click again at it when it is in the black bar.**

This Pay data has now been entered into the table and the Scroll is ready for you to enter another label.

Using the above procedures, enter this income label:

**\*\* [stock].**

**\*\* Taxed.**

**\*\* YES, Everything correct.**

**\*\* DONE.**

Now you are ready to give Budget amounts to these two income labels. The Income Budget Menu should be on the screen.

**\*\* Press the F3 key to select CREATE BUDGET.**

## **B. BUDGET AMOUNTS—INCOME**

Although entering amounts is not mandatory until you want to do reports comparing budgeted vs. actual amounts, it will be helpful to do so now in order to become familiar with the Budget table. You will create an Income Budget by giving monthly value amounts to each of the INCOME BUDGET Categories. At a future date you may need to change amounts. This will be done on this same screen using the same procedures as explained here for creating the Budget. New values are simply typed over the ones you need to change.

Notice the screen is displaying a table with space for up to thirteen Category labels and monthly values. As you put in monthly values, Money Mentor automatically calculates and displays yearly totals for each Category, monthly totals of all the Categories and the year's total for the entire Budget.

The table is actually a movable Scroll. The alphabetical list of up to 100 Categories can be moved up and down; the twelve months are moved from right to left, left to right, displaying five at a time. One of the value spaces will always be in red. This red space indicates where the action is occurring, the action being either moving the Scroll or entering a value.

Keeping the red box within the spaces that already have a Budget label with \$0.00 value automatically displayed, you may now practice the two ways to position the red box:

- 1 \* Press the arrow keys, one at a time, to move the box up, down, right and left.**
- 2 \* Connected with the mouse is a red outline, showing what space the mouse is pointing at. For faster moving over a distance, you will want to point the mouse at a space and click it. Point the mouse now at a value space and click it.**

Now practice moving the other months into view:

- 1 \* Position the red box in the Pay, May value space.**
- 2 \* Press the right arrow key.** (The red box moves right, into the next month of June. January moves out of view.)
- 3 \* Position the red box in the far left Pay value space.**
- 4 \* Press the left arrow key.** (The red box moves left, bringing into view January.)

Before moving the Scroll up or down, you will need more than thirteen Budget Category labels. The principle, however, is the same: Position the red box in the bottom row of value space, press the down arrow key, the red box moves down. Position the red box in the top row, press the up arrow key, the red box moves up.

To create an Income Budget you will need to enter value amounts for each Category, for each Month. The Functions listed on the screen will be used. Here are brief explanations of those:

- F1 EDIT — The default mode; used for entering and editing values.
- F2 COPY — Used to copy a value from one space into another.
- F3 REPEAT — Used to repeat a value through to the end of the year.
- F4 EXIT — Used when finished with this screen; returns to the Create Budget Menu.

The scenario is that you plan to receive as "Pay" \$3000, January through April; \$4000, May through December. Your Stock income is estimated as 0, January through February; \$100 for the rest of the year. Follow these sample steps to create an Income Budget:

- 1\* **Press the F1 key if F1 EDIT is not already in red.**
- 2\* **Position the red box in the Pay, January value space.**
- 3\* **Type 3000; press Return.** (3000 is entered.)
- 4\* **Press the F2 key to Copy.**
- 5\* **Point the mouse in Pay, February and click it.** (3000 is copied into this space.)
- 6\* **Point the mouse in Pay, March and click it.**
- 7\* **Point the mouse in April and click it.**
- 8\* **Press F1 to Edit.**
- 9\* **Press the right arrow key.** (The red box should now be in Pay, May.)
- 10\* **Type 4000 and press Return.**
- 11\* **Press the F3 key to Repeat this amount June through December.**

**NOTE:** Another use of the F2 COPY function is to position the red box in any value space; press F2. Point the mouse at any other value space and click it. That amount will be copied.

Now using procedures similar to the above, create your Income Budget for "Stock."

Default Categories (such as Split, Transfer, etc.) will be on your table along with what you have entered:

Income	Jan.	Feb.	March	April	May	Year Total
Pay	3000	3000	3000	3000	4000	44,000
Stock	0	0	100	100	100	1,000
Month Total	3000	3000	3000	3100	4100	45,000

**\*\* Press F4 to exit to the Create Budget Menu.**

**\*\* Press F4 to see the Budget Menu.**

### **C. BUDGET LABELS—EXPENSE**

To create an Expense Budget you will be following the same steps as for the Income Budget above. First the Category Labels are named and then monthly values are entered for each.

**\*\* Press the F2 key to select EXPENSE BUDGET from the Menu.**

**\*\* When that Menu appears, press the F1 key to select CREATE BUDGET LABELS.**

Once again you are looking at windows, a table and a Scroll that is prompting you to ENTER LABEL OR DONE.

**\*\* Type [mortgage] and press Return.**

**\*\* Answer ENTER TAX DEFAULT with TAXED.**

**\*\* Select YES, EVERYTHING CORRECT.**

Repeat those steps to enter the following Expense Labels:

**1\* Household—Taxed.**

**2\* Car—Taxed.**

**3\* Medical—Taxed.**

**4\* Charity—Deductible.**

**5\* Savings—Taxed.**

**6\* ENTER LABEL OR DONE—Press Return.**

### **D. BUDGET AMOUNTS—EXPENSE**

Now you are ready to CREATE BUDGET for these expense Categories, so . . .

**\*\* Press F3 to select this from the Menu.**

Enter the following value amounts for each label, for each month of the year, just as you did in the Income Budget section.



- 1\* Car—400.
- 2\* Charity—200.
- 3\* Household—700.
- 4\* Medical—100.
- 5\* Mortgage—1500.
- 6\* Savings—200.
- 7\* F4 EXIT.
- 8\* F4 CREATE BUDGET MENU.
- 9\* F3 MAIN MENU.

### III. ACCOUNT TRANSACTIONS

You now have a named Account entered in Money Mentor with a starting balance of \$100. You have a Budget of estimated amounts with names of probable sources of income and expense categories. Now it's time to enter Transactions, to put money in and to take money out of the Account.

**\*\* Select F1 ACCOUNT TRANSACTIONS from the Main Menu by pressing the F1 key.**

The screen shows the menu used for working within Transactions. The options are:

- F1 ACCOUNT LEDGER
- F2 BALANCE ACCOUNT
- F3 SEARCH/EDIT ACCOUNT
- F4 PRINT TRANSACTIONS
- F5 STUDY ACCOUNT
- F6 CHANGE ACCOUNTS
- F7 MAIN MENU

**\*\* Press the F1 key to select ACCOUNT LEDGER.**

You are now looking at a "page" from your new "account book." Notice at the top the words "Ledger for The Club Checking." Below this and at the bottom right is your Ledger with spaces to fill in everything concerned with a Transaction. These spaces will become red when you are entering that data.

The Balance window displays the current balance, changing as you put in or take out money. The Mode (Next Action) window will indicate what function you are currently working in.

In the Scroll you will read what you need to do as well as enter that information. The Action Label is now prompting ENTER NEXT ACTION TO BE TAKEN. The Scroll contains the choices of possible actions:

DELETE RECORD  
EDIT  
CHECKS  
DEPOSITS  
DONE  
GET BACK  
PAY BACK  
PRINT CHECK  
CHANGE ACCOUNT

Please see Chapter X, Addendum, for explanations of these functions.

- \*\* Point the mouse at DEPOSITS and click it.**
- \*\* When it is in the black bar, point the mouse there and click.**

Notice DEPOSITS is in the Next Action window and the Number space in the Ledger is red.

The Action Label of the Scroll will prompt you through the transactional items to be entered. They are Number, Date, Name, Amount, Budget and Note. Notice the corresponding spaces become red, one at a time. Follow these steps to enter your first deposit:

- 1\* Type [1] and press Return.**
- 2\* Press Return to select today's Date which is in the black bar.**
- 3\* Type [smith company] (remember, don't bother with capitals) and press Return to enter this source of deposit as the Name, or Source of Deposit.**
- 4\* Type [3000] and press Return to enter Name.**
- 5\* Type [p], press the up arrow key. When Pay is in the black bar, press Return to enter this Budget.**
- 6\* Type [monthly] and press Return to enter a Note.**

That's it. You've entered your first Transaction! Notice in the Balance window that the balance has changed. It should be \$3100. Notice the Tax, Month and Cleared spaces of the Ledger have automatically been filled in. By default the Month is the same as the Date's month. Tax data is taken from the Budget you created. The Cleared is NO until you change through Balancing the Account.

Now you're ready to spend some money.

- 1\* Select CHECKS from the Scroll.**
- 2\* Type [100] and press Return to enter a Number.**
- 3\* Select today's Date from the black bar.**
- 4\* Type [1st savings and loan], press Return to enter Name.**
- 5\* Type [1500], press Return to enter Amount.**
- 6\* Select Mortgage from the Scroll to enter Budget.**
- 7\* Type [payment] to enter Note.**

Using the same procedures, enter the following CHECKS with Numbers, Dates, Names, Amounts, Budgets and Notes. Before typing a number or a Date, notice what is in the black bar by default (i.e. automatically placed there).

The Numbers will appear for each succeeding Transaction in numerical order. Therefore, you can enter it simply by pressing Return. You need not type it. The last Date chosen will appear in the black bar. You will be able to sometimes use this one.

- 1\* Always begin with selecting CHECKS from the Scroll.**
- 2\* 101, 1/5/87, Jacks, \$125, Household, Food. Press the up arrow key until 1/5/87 is in the black bar; press Return. Type [h], press up arrow key to scroll Household to the black bar; press Return.**
- 3\* 102, 1/7/87, Green Valley Church, \$300, Charity, Missions. (Notice the Tax.)**
- 4\* 103, 1/10/87, Z Motor Credit, \$250, Car, Payment.**
- 5\* 104, 1/10/87, Dr. Sang, \$50, Medical, Checkup.**
- 6\* 105, 1/15/87, Jacks, \$150, Household, Food.**
- 7\* 106, 1/16/87, TS Oil Co, \$50, Car, Gas.**
- 8\* 107, 1/16/87, Mr. Fixit, \$100, Household, Plumber.**

- 9\* 108, 1/25/87, Dr. Mill, \$100, Medical, Dental.
- 10\* 109, 1/30/87, S and P National, \$200, Savings, Monthly.
- 11\* 110, 1/30/87, Jacks, \$195, Household, Food.
- 12\* Select DONE from the Scroll.

#### **IV. STUDY ACCOUNT**

Before moving on to next month, you can tell Money Mentor to create Scrolls which you will use when entering Transactions.

**\*\* Select F5 STUDY ACCOUNT from the Account Transactions Menu.**

This is all that's required of you. Name, Amount and Note Scrolls are being created. When they are ready, the Account Transactions Menu will return to the screen.

**\*\* Using the mouse, select F1 ACCOUNT LEDGER.**

You will want to run Study Account monthly to keep your Scrolls updated.

#### **ENTERING MORE TRANSACTIONS**

As you enter the following Transactions for February you will be able to use your new Smart Scrolls. When the data you want to use is in a Scroll, use the arrow keys OR the mouse to move that data into the black bar. Press Return.

Again, before typing data, notice what is in the black bar and what is in the Scroll lists. Because your new Smart Scrolls have been created, more information that you can use will appear either directly in the black bar or in the list to be easily scrolled into the black bar. Much typing has been eliminated.

Numbers will continue to appear numerically in the black bar. The Date just previously entered will appear in the black bar. Every Name that has been used will be alphabetically listed in the Name Scroll, ready to be scrolled into the black bar and selected from there.

After a Name is entered, the Amount, the Budget and the Note previously used with that Name will in turn appear in the black bar. This data need not be chosen. Any data typed in will overwrite that in the black bar. Any data listed can be moved into the black bar and selected.

In short, it is for your convenience if you can use the black bar data appearing by default.

- 1\* **Select DEPOSITS from the Scroll.**
- 2\* **2, 2/1/87, Smith Company, \$3000, Pay, Monthly.**  
(For example, number 2, 2/1/87, Smith Company, \$3000, Pay and Monthly will be found in their respective Scrolls.)
- 3\* **Select CHECKS from Scroll.**
- 4\* **111, 1/31/87, 1st Savings and Loan, \$1500, Mortgage, Payment.**
- 5\* **112, 2/3/87, GE, \$150, Household, Utilities.**
- 6\* **113, 2/7/87, Green Valley Church, \$300, Charity, Missions.**
- 7\* **114, 2/10/87, Z Motor Credit, \$250, Car, Payment.**
- 8\* **115, 2/10/87, Jacks, \$125, Household, Food.**
- 9\* **116, 2/15/87, EDJ Group, \$75, Car, Insurance.**
- 10\* **117, 2/20/87, Tophs House, \$250, Household, Furniture.**
- 11\* **118, 2/20/87, TS Oil Co, \$50, Car, Gas.**
- 12\* **119, 2/27/87, S and P National, \$200, Savings, Monthly.**
- 13\* **120, 2/28/87, Dr. Mill, \$100, Medical, Dental.**
- 14\* **Turn on printer.**
- 15\* **Select PRINT CHECK from the Scroll.**  
The Dr. Mill Transaction will be printed out in the form of a check. The Balance window should be \$80.00.
- 16\* **Select DONE from the Scroll.**  
The Account Transactions Menu will return.

## **V. SEARCH/EDIT ACCOUNT**

- \*\* **Select F3 SEARCH/EDIT ACCOUNT from the Account Transactions Menu.**

A Scroll and two tables with the transaction fields listed will be displayed.

When you need to Search for a particular Transaction(s), you will specify the conditions through the Scroll. These will then be recorded in the tables at the top and at the right.

Your imaginary scenario for this function is that you want to know how much you spent on the car in January and February. Notice the conditions as they are now listed for each item.

You will need to search for CHECKS—ACTIVE ACCOUNT, of any Number, any Date, any Amount, Taxed or Deductible, Cleared or Not, from the start of January to the end of February, for CAR Budget. Notice that most of the conditions already fit your specifications. Budget is the only item necessary to change.

The Scroll is now prompting that you ENTER ITEM TO SEARCH. All the items are listed. There are two ways to enter the item:

- 1\* **Point the mouse at Budget at the top of the screen and click it. The red box will appear around this spot and Budget will scroll into the black bar. Select it by clicking once the left button of the mouse. OR:**
- 2\* **Scroll Budget from the list into the black bar by pressing the up arrow key. Select it by pressing Return.**

Next the Scroll prompts ENTER BUDGET and it contains your list of Budget categories.

- \*\* Select CAR from the list.**

Notice it is entered in the Budget table above.

Since no other condition need be specified, press Return when the Scroll prompts ENTER ITEM TO SEARCH OR RETURN.

The Search now goes into action. The Ledger appears on the screen and the first Car Transaction is put into it. The Scroll prompts you to indicate the NEXT ACTION.

- \*\* NEXT is in the black bar; press Return.**

The next Car Transaction will then be added to the Ledger.

- \*\* Continue selecting NEXT until the Search Results appear in a black box and the Scroll asks REDO SEARCH?**

- \*\* Click NO.**

The Search results should read \$675.00. The Account Transactions Menu returns.

Now look for that mortgage payment you made in January but want to keep in with the Month of February Transactions. The conditions we need are Checks—Active Account, Month—January, Budget—Mortgage.

- 1\* Select again F3 SEARCH/EDIT ACCOUNT.
- 2\* Notice what condition is in Mode.
- 3\* Select Month as ENTER ITEM TO SEARCH. Point the mouse (moving the red outline) at MONTH; click.
- 4\* Select January as the Month.
- 5\* For ENTER SECOND MONTH, again select January.
- 6\* Select Budget as ENTER ITEM TO SEARCH.
- 7\* Select Mortgage as the Budget.
- 8\* Press Return to activate Search.
- 9\* After the first January Mortgage check is in the Ledger, select NEXT from the Scroll.
- 10\* After the 1/31/87 Mortgage check appears, select EDIT from the Scroll.
- 11\* Select Month from the Scroll as the ITEM TO EDIT.
- 12\* Change the Month to February.
- 13\* Select NO for REDO SEARCH?

## VI. BALANCE THE ACCOUNT

Now it's time to look at your bank statement and compare it to your records in Money Mentor.

**\*\* Select F2 BALANCE ACCOUNT from the Menu.**

The heading will display BALANCE The Club Checking.

The window at the right shows:

Checkbook Balance .....	\$ 80
Cleared Balance .....	100
Bank Statement's Balance .....	_____
Needed to Clear .....	_____

Through the Scroll, ENTER BANK STATEMENT'S BALANCE:

**\*\* Type [525], which you have just "copied" from your bank statement.**

It is entered at the right for Bank Statement's Balance. Money Mentor calculates what is Needed to Clear, \$425, and it enters it at the right.

To begin the balancing process,

**\*\* Select YES from the Scroll, EVERYTHING is CORRECT.**

Once again you will see a Ledger. Your first non-cleared Transaction will appear in it. Through the Scroll you will answer if this Transaction has cleared the bank.

As each Transaction is displayed for your consideration, select, as listed below, YES or NO from the Scroll when asked CLEARED BANK?

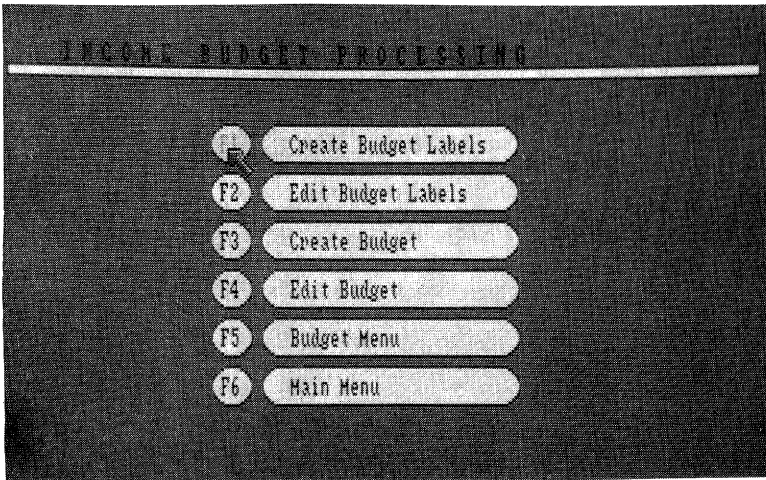
- 1\* 1/1, Smith and Company, \$3000—YES
- 2\* 100, 1/1, 1st Savings and Loan, \$1500—YES
- 3\* 101, 1/5, Jacks, \$125 —YES
- 4\* 102, 1/7, Green Valley Church, \$300—YES
- 5\* 103, 1/10, Z Motor Credit, \$250—YES
- 6\* 104, 1/10, Dr. Sang, \$50—NO
- 7\* 105, 1/15, Jacks, \$150—YES
- 8\* 106, 1/16, TS Oil Co, \$50—YES
- 9\* 107, 1/16, Mr. Fixit, \$100—NO
- 10\* 108, 1/25, Dr. Mill, \$100—NO
- 11\* 109, 1/30, S and P National, \$200—YES
- 12\* When the following appears, DO NOT select YES or NO: 110, 1/30, Jacks, \$195—Select DONE at this point.

When all of your non-cleared Transactions have been displayed, Money Mentor will calculate if your records balance with the bank's. You can read the message, "Congratulations, your account balances," or "Sorry, your account does not balance."

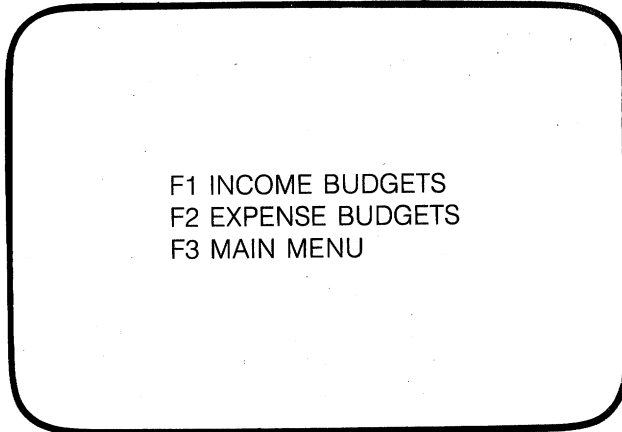
After reading the Congratulations (we hope) message now, hit Return to go back to the Account Transactions Menu.



# BUDGET SECTION



A Budget consists of labels, or names, for Categories and of a planned Amount for that Category for each month. A distinction is made between Income and Expense Budgets. The steps to create and edit these Budgets are identical, but they are done separately as indicated by the Budget Processing Menu:



When you have completed creating your Budget, you should print it out using the Monthly Budget Report. (See Chapter VII—Printed and Screen Reports.)

## **I. F1—INCOME BUDGETS**

### **A. THE MENU**

To create a Budget for income, F1 INCOME BUDGETS is selected from the menu and the following menu will appear:

F1 CREATE BUDGET LABELS  
 F2 EDIT BUDGET LABELS  
 F3 CREATE BUDGET  
 F4 EDIT BUDGET  
 F5 BUDGET MENU  
 F6 MAIN MENU

## B. F1—CREATE BUDGET LABELS

Create Expense Budget Labels

Next Expense Label	Expense Labels	Tax
	Account	Ask
	Car	Yes
	Charity	No
	Household	Yes
	Medical	Yes
	Mortgage	Yes
	Other	Ask
	SPLIT	Ask
	Savings	Yes
	TRANSFER	Ask

Tax Default  
 Enter label or Done:  
 Done  
 Account  
 Car

The first step in creating a Budget is to give labels to the sources of income. This is done within F1 CREATE BUDGET LABELS. After this is done, the screen displays a Scroll, two windows and a table. The Action Label of the Scroll prompts the necessary steps:

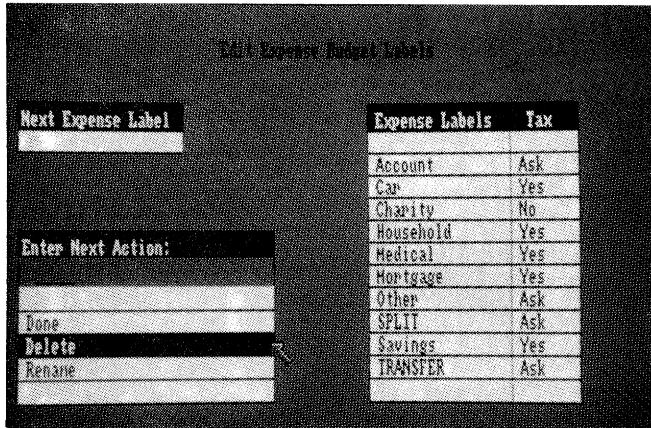
- 1) ENTER LABEL OR DONE—  
 DONE appears in the window at the top left because it is currently the choice in the black bar.

DONE is selected in order to get out of this section and return the screen to the Budget Processing Menu. To ENTER A LABEL, type the label. It will overwrite DONE and will appear in the window at the top of the screen.

- 2) ENTER TAX DEFAULT. Ask yourself, is this income taxable? The Scroll choices are:
  - a) TAXED—Select this if this income is always taxed. For example, Salary would be taxed. This is shown as YES in the window.
  - b) DEDUCTIBLE—Select this if the income is tax deductible. It is shown in the window as NO.
  - c) ASK EACH TIME—Select this if the tax status may change. This is shown as ASK in the window.
- 3) EVERYTHING CORRECT? with the Scroll choices:
  - a) DONE—If everything is correct and this label is the last one to enter, select DONE. The label is alphabetically entered into the table at the right and the screen returns to the Budget Processing Menu.
  - b) YES—If everything is correct and another label is to be done after this one is entered, select this. The label is alphabetically entered into the table at the right and the Scroll returns to ENTER LABEL OR DONE.
  - c) NO—If this label is not correct, select this and the Scroll will allow you to change it.

### **C. F2—EDIT BUDGET LABELS**

After creating a label, you may find that it is spelled wrong, that you want to call it something else or that it is no longer a source of income. In such cases you will need to EDIT the income BUDGET LABELS. When F2—EDIT BUDGET LABELS is chosen from the menu, the screen will display a table with your labels listed alphabetically and a Scroll.



The Scroll will prompt the necessary action, beginning with ENTER NEXT ACTION and the choices of: DONE, DELETE, RENAME.

- 1) DONE is used to get out of this function and to return to the Income Budget Menu.
- 2) DELETE is selected to remove a Budget Category label from your list. When it is selected, the Scroll will prompt:
  - a) ENTER LABEL TO DELETE with the list of the Budget Labels. One of these is selected and will then appear in the window at the top. The Scroll prompts:
  - b) EVERYTHING CORRECT? with DONE, YES, and NO as the the choices for an answer.  
DONE deletes the label and returns the screen to the Budget Processing Menu.

**Two exceptions for deletions are:**

- System categories (Split, Transfer, Account, Other) which are a part of Money Mentor, cannot be deleted.
- A Budget category that has already been used, i.e. a Transaction has been recorded within this category, cannot be deleted unless:
  - You first go to the Search/Edit section and Search for Transactions listed by that Budget which you want

to delete. That particular Budget label can then be replaced by another existing Budget label through the Edit function.

(Note: Budget Labels exist only because they have been created through the Create Budget Labels section.)

- 3) **RENAME** is selected to change an existing label to a different spelling or a different name. The Scroll prompts:
  - a) **ENTER LABEL TO RENAME** and the list of Budget Labels is in the Scroll. One is selected and will then appear in the window at the top left.
  - b) **ENTER NEW LABEL**—The new name is typed, Return touched and it appears in the other window at the top left.
  - c) **EVERYTHING CORRECT?** with the choices of **DONE, YES, NO.**
    - DONE**—the new name is entered alphabetically into the list and the Income Budgets Menu returns.
    - YES**—the new name is entered alphabetically into the list and the Scroll prompts **ENTER NEXT ACTION.**
    - NO**—in order to change what is in one or both of the windows.

#### **D. F3—CREATE BUDGET**

A Planned Amount of monthly income from each source of income needs to be entered in order to fully utilize Money Mentor's capacity to analyze your financial situation. Individual month amounts may be estimates that can always be changed at a later date (through F4 EDIT BUDGET) if they consistently do not match reality. Although individual monthly amounts cannot be changed from this section, an entire year may be re-entered through here.

To enter the Planned Amounts, select F3 CREATE BUDGET from the Budget Processing Menu. Once again, the action is done through the use of the Scroll with the Action Label prompting each step:

	Month	Plan	Actual	Difference
	Jan			
	Feb			
	Mar			
	Apr			
	May			
	Jun			
	Jul			
	Aug			
	Sep			
	Oct			
	Nov			
	Dec			
	Total			

- 1) **ENTER BUDGET LABEL**—The Labels created previously are listed here in the Scroll and one of these needs to be selected.  
It is entered in the Budget Label window.
- 2) **ENTER PLAN VALUE FOR (JAN–DEC)**—An amount is now entered first of all for January. After this is typed, it is entered into the table at the right. Next the Scroll prompts to enter an amount for February and it contains the choices of the amount just entered and REPEAT.
  - a) A different amount may be typed.
  - b) The same amount may be selected.
  - c) REPEAT may be selected to enter that same amount for every month remaining.  
-- The Total for the year is displayed.
- 3) **DO ANOTHER LABEL?**—After the amounts for the twelve months are entered, this question is asked with the choices:
  - a) DONE—The Income Budget Processing Menu will appear.
  - b) YES—The procedures begin again with Enter Budget Label.
  - c) NO—The Income Budget Processing Menu will appear.

## E. F4—EDIT BUDGET

Month	Plan	Actual	Difference
Jan	400	300	100
Feb	400	375	25
Mar	0	0	400
Apr	400	0	400
May	400	0	400
Jun	400	0	400
Jul	400	0	400
Aug	400	0	400
Sep	400	0	400
Oct	400	0	400
Nov	400	0	400
Dec	400	0	400
Total	4,800	675	4,125

Budget Label  
Car

Enter Plan value for Mar:  
325

As mentioned above, the amounts that you planned to receive may need to be changed. This is done through F4—EDIT BUDGET. When it is selected from the menu, the screen will display a table as used in creating the Budget amounts. The necessary changes are made through the Scroll:

- 1) ENTER BUDGET LABEL—From the choices of your labels listed in the Scroll here, one is chosen. It is then shown in the label window at the top and the table displays the Budget as it is: the planned amounts, any actual amounts recorded, and the difference between the two.
- 2) ENTER MONTH TO EDIT—From the twelve months listed in the Scroll, one is chosen. That space becomes red in the table.
- 3) ENTER PLAN VALUE FOR MONTH—An amount is typed, Return is pressed. The new amount is displayed in the table.
- 4) DO ANOTHER MONTH? with the choices of DONE, YES, NO. If DONE or NO, the Scroll prompts:
- 5) DO ANOTHER LABEL? with the choices of DONE, YES, NO. DONE and NO return the screen to the Budget Processing Menu.



## **II. F2—EXPENSE BUDGETS**

The Expense Budget Processing Menu and procedures are identical to that of the Income Budget Processing, except of course everything pertains to expenses rather than income.

Here is a brief synopsis of the options concerning expenses:

### **F1—CREATE BUDGET LABELS**

Names of the categories of expenses are entered in this section.

### **F2—EDIT BUDGET LABELS**

To change the spelling or wording of existing Labels, or to remove one from the Budget, this section is used.

### **F3—CREATE BUDGET**

To enter planned amounts to be spent within each expense category, choose this section.

### **F4—EDIT BUDGET**

To make changes within the Budget amounts entered above, use this section.

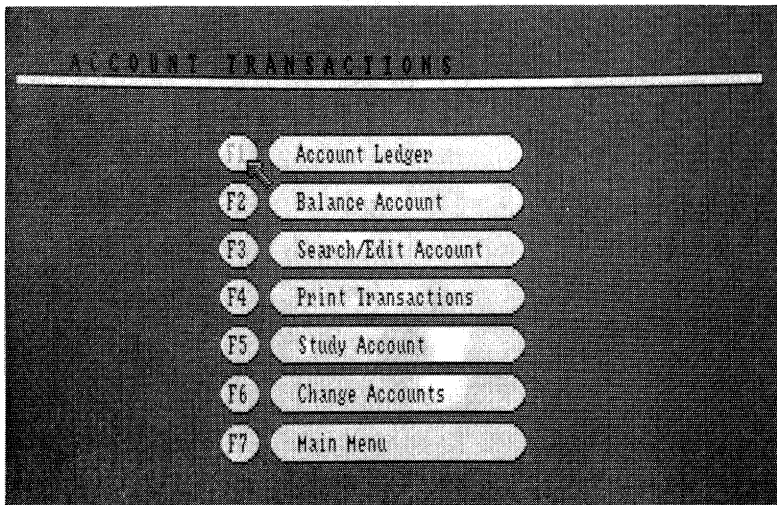
### **F5—BUDGET MENU**

This choice returns the Budget Processing Menu to the screen.

### **F6—MAIN MENU**

This choice returns the Main Menu to the screen, bypassing the Budget Processing Menu.

# TRANSACTION SECTION



## **THE TRANSACTION MENU**

To begin recording Transactions and all data that is related to those Transactions, F1 ACCOUNT TRANSACTIONS must first be selected from the Main Menu. This choice provides another menu—the Account Transactions Menu. Let's consider briefly what is available from here:

F1 ACCOUNT LEDGER—Transactions (putting money in and taking money out) are recorded within this section.

F2 BALANCE ACCOUNT—This section is used when comparing your records with your bank statement.

F3 SEARCH/EDIT ACCOUNT—When it is necessary to change your records or to look for some particular information within them, this section is used.

F4 PRINT TRANSACTIONS—From this section Transactions and results from Searches are printed.

F5 STUDY ACCOUNT—This section will determine the 50 most common transactions you make and build from that Name, Amount and Note Scrolls. It will also compute relationships among Names, Amounts, Budgets and Notes.

F6 CHANGE ACCOUNTS—One Account is worked in at a time and is called the Current Account. This section is selected when it is necessary to work within a different account.

F7 MAIN MENU—Select this to go back to the Main Menu.

### **F1—ACCOUNT LEDGER**

#### **A. THE ACCOUNT LEDGER PANEL**

When F1 ACCOUNT LEDGER has been selected from the Menu, your screen will display the LEDGER across the top and in the bottom right hand corner, a SCROLL, a BALANCE window, and a MODE window. Above the Ledger the name of the Current Account will be listed.

Number	Date	Name	Amount \$	Budget	Note
117	2/28/86	Trophis House			Househo Furniture
118	2/28/86	T S Oil Co			Car Gas
119	2/27/86	S And P National			Savings Monthly
120	2/28/86	Dr. Hill			Medical Dental

Enter Next Action to Be Taken:	Next Action:	Number	Tax	Month	Cleared
Redo		117	Yes	Feb	No
Edit		118	Yes	Feb	No
Enter Checks	Balance	119	Yes	Feb	No
Enter Deposits	\$ 88.00	120	Yes	Feb	No
Done					

The LEDGER is similar to a page in an account book. As explained in Chapter II—Basic Concepts, it provides transactional fields in which to enter the following:

- 1) NUMBER—repeated in both Ledger sections for easier reading.
- 2) DATE—of the Transaction.
- 3) NAME—thirty characters are available, but not all are displayed here.
- 4) AMOUNT—appears in red if the Transaction is a withdrawal; in black if a deposit.
- 5) BUDGET—consists of up to 15 characters.
- 6) NOTE—consists of up to 25 characters.
- 7) TAX—if yes, the item is taxable; if no, it is deductible.
- 8) MONTH—the Budget month.
- 9) CLEARED—yes or no, it has or has not cleared the bank.

The BALANCE window continuously shows the current balance in your Account. If you make a deposit, it is simultaneously added to this amount. Likewise, withdrawals are subtracted. The amount is displayed in black or red, depending, of course, on whether your withdrawals are more or less than your deposits.

The NEXT ACTION or MODE window will have a red background when it is time to select a mode from the Scroll. When

one is chosen, its title appears in this window with a white background as you work within that mode.

## **B. SELECTING MODE FROM THE SCROLL**

When the blue Action Label of the Scroll indicates Enter Next Action, a Mode in which to work with a Transaction is chosen from those listed in the black and the white bars. Those choices are:

**REDO**—to erase the Transaction which has JUST been entered.

**EDIT**—to change data that has already been entered in any of the fields for the Transaction which has JUST been entered.

**ENTER CHECKS**—to record money taken out of the Account; in actuality it may be in the form of check, cash or credit card.

**ENTER DEPOSITS**—to record money put into the Account.

**DONE**—to return to the Account Transactions Menu when you are finished with this Account Ledger.

**PRINT CHECKS**—to print a check that has JUST been entered.

As implied in these brief explanations, a Transaction must be entered before any information can be redone, edited or printed. Let's begin by selecting ENTER A CHECK or DEPOSIT from the Scroll. (Quick review: move ENTER A CHECK to the black bar with the mouse or arrow key; click the mouse or press Return.)

## **C. ENTERING A NORMAL CHECK OR DEPOSIT**

### **1) NUMBER**

After Enter a Check (or Deposit) has been chosen, the Action Label reads ENTER CHECK (or DEPOSIT) NUMBER. At the same time the Number space in the above Ledger becomes red, indicating that data will be entered here. If data, in this case a Number, appears in the black bar or is typed in the grey bar, it simultaneously appears in this red area.

The Scroll contains Numbers which may, but need not, be used. Typing in a number overwrites those listed.

By default the Number last entered in the Ledger plus one will appear in the black bar and in the red area of the Ledger. If you are entering Transactions in numerical order, a simple touch on Return or the mouse takes care of entering the Number.

## **2) DATE**

The Action Label systematically proceeds through the fields of the Ledger, now indicating ENTER DATE. The corresponding space is red.

Every date of the year is listed in the Scroll and Money Mentor will display by default the one last entered.

## **3) NAME**

The next action is to ENTER WHO RECEIVED CHECK (or SOURCE OF DEPOSIT) and the Scroll contains the Names created by the Study Account program. (An explanation of this section appears later in this chapter.) They are in alphabetical order.

A Name from this list may be chosen or one may be typed. When typing, you need not be concerned with capital letters. The first letter and the first letter after a space are automatically capitalized.

To choose a Name from the already existing list is of benefit to you because Money Mentor will then also display in the black bar in turn the same Amount, Budget and Note entered previously with that Name, thus saving you a few steps.

## **4) AMOUNT**

The next action is to ENTER AMOUNT OF CHECK (or DEPOSIT). Once the Study Account function has been utilized (see F5 STUDY ACCOUNT section), the Scroll will contain Amounts that have been used. They are in numerical order and one may be chosen, or another may be typed.

When typing amounts, do not use commas or dollar signs. They will automatically be inserted when necessary. When the Amount is in dollars with no cents, simply type the numbers for the dollars; the decimal point and the zeroes will automatically appear in the Ledger. For example 10 becomes \$10.00.

## **5) BUDGET**

The next action is to ENTER BUDGET CATEGORY. The Scroll contains the names of the categories which you created in the Budget Processing section. New Budget Categories cannot be created here. Select from this list or type a name from the list. If you happen to type the name of a Budget Category which does not exist in your list, Money Mentor will tell you so and you will not be able to use it here.

Also contained here in the Scroll are four other choices:

- a) ACCOUNT—to be used when money is taken from the Account, such as a service charge to the bank.
- b) OTHER—to be used when this Transaction does not fit any Other Budget Category.
- c) SPLIT—to be used when one Transaction actually falls into more than one Budget. See “D. ENTERING SPLIT TRANSACTIONS” below.
- d) TRANSFER—to be used when you are taking money from this Account and Transferring it to another one. See “E. ENTERING TRANSFER TRANSACTIONS” below.

## **6) NOTE**

The next action for Entering a Check (or Deposit) is to ENTER TRANSACTION NOTE. Once the Study Account function has been utilized, this Scroll will contain previously used Notes. One of these may be selected, or a new one typed in the grey bar.

## **7) TAX**

If you selected “ASK” in response to the Tax type in the Budget Processing section, Money Mentor will ask you to choose the tax deduction at this point.

After this is done, the Scroll will once again read Enter Next Action with these options:

REDO  
EDIT  
ENTER CHECKS  
ENTER DEPOSITS  
DONE  
PRINT CHECK

If ENTER CHECKS or DEPOSITS is chosen, the Transaction just previously entered will be accepted by Money Mentor and cannot be PRINTED, EDITED OR REDONE from this section. A new Transaction of money taken out or put into this Account can be entered now.

If REDO is selected, the Transaction JUST entered will be erased.

If EDIT is selected, any Item is chosen and then changed. In this way mistakes are corrected.

If DONE is selected, the previous action is accepted and the screen returns to the Account Transactions Menu. Now this Transaction cannot be REDONE, EDITED or PRINTED from within this section. (This can be done in the Search/Edit Account section.)

If PRINT CHECK is selected, the check JUST entered will be printed.

The check-printing software is designed to work with check form 1004. For ordering details, see the Appendix.

The check-printing sequence will ask you to align and choose. At this point you should align your checks in your printer. The various check options put varying amounts of space before the printing occurs. If you choose one of the address types, you will be prompted for an address on every check. This will allow you to use window envelopes to mail your checks. If you have no address for the current check, then just hit Return when this prompt occurs.



Number	Date	Name	Amount \$	Budget	Note
122	2/28/86	Account 2			TRANSP Start New Account
122	2/28/86	Safe Savings	\$ 500.00	TRANSP	Start New Account
4	2/28/86	Checks	\$ 3,275.00	SPLIT	
4	2/28/86	Smith Company	\$ 3,000.00	Pay	Monthly
4	2/28/86	Stock Sale	\$ 275.00	Stock	50 Shares

Enter Next Split or Edit:	Next Action:	Number	Tax	Month	Cleared
	Enter Deposits	122	Yes	Feb	No
		122	Yes	Feb	No
Edit		4	Yes	Feb	No
Next Split	Split Balance	4	Yes	Feb	No
	\$ 6.00	4	Yes	Feb	No

## D. ENTERING A SPLIT TRANSACTION

A Split Transaction occurs when you want the income or expense of a Transaction to be credited to more than one Budget category. For example, let's say you make a single deposit that contains two checks, one \$3000 pay check and one \$275 stock sale check. The deposit the bank records is \$3275. To handle this situation in your Money Mentor records:

- 1) Enter the Number, Date, Name and Amount as you would a normal Transaction.
- 2) When the request for a Budget appears, select "Split".
- 3) Enter the Note normally.
- 4) The Scroll will now prompt ENTER NEXT ACTION. You may edit the current Transaction, or enter the next split in the series. The Balance window shows how much money is left for the Split Transaction.
- 5) After Next Split has been selected from the Scroll, Money Mentor will fill in the same Number and Date.
- 6) You will enter a Name and Amount. The Amount will be subtracted from the Split Balance. (In our case, \$3000 will be subtracted from \$3275, leaving \$275.)

- 7) The Next Split to enter is our stock check.  
The Balance will then be zero. This tells Money Mentor the Split Transaction is complete.

### **NOTES ON SPLIT TRANSACTIONS**

- 1) The Balance Account section will only ask you to clear the main Split Transaction (the one that contains the word "Split" for the Budget). Money Mentor will automatically clear the minor splits.

- 2) You may not change the main split to a different Budget category.

- 3) You may not change the Amount in the main split Transaction. If you made a mistake, you must change the Amount in the minor splits using Search/Edit. The main split will reflect these changes.

- 4) When you Search Transactions, the main split does not add to the total displayed at the end of the Search. Only the minor Transactions are used in the total.

- 5) You may not use Edit to clear a Split Transaction.

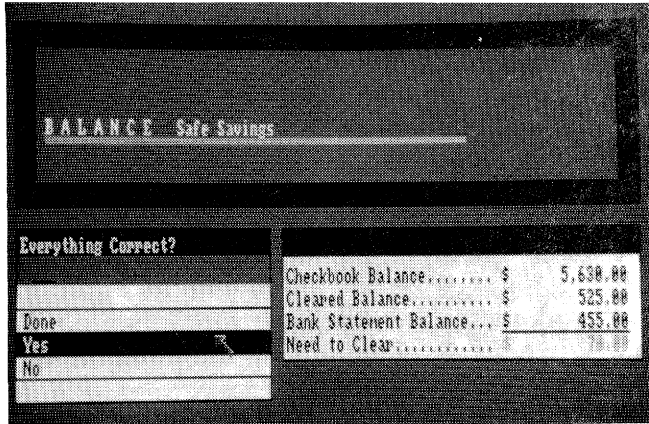
### **E. ENTERING TRANSFER TRANSACTIONS**

When you write a check to another Account, you are moving money from one Account to another. You have not spent any money in any of your Budgets.

Money Mentor allows you to transfer funds by simply putting an Account name in the Name field and choosing Transfer when the Budget request appears. The Transaction is exactly like a normal one until you enter the next Transaction. At that time Money Mentor will duplicate your last entry and make a deposit or withdrawal in the chosen Account. If you did not enter a valid Account name, Money Mentor will request one.

### **F2—BALANCE ACCOUNT**

When the time comes to compare your records to those of your bank, choose F2 BALANCE ACCOUNT from the Account Transactions Menu.



Your screen will display at the right a window containing the Checkbook Balance which Money Mentor enters. This is the amount of money in this Account according to the Transactions that have been entered.

Also in this window is the Cleared Balance, which Money Mentor calculates from the Transactions that have been previously indicated in this Balance Account section as having been cleared.

The Bank Statement Balance is copied from your bank statement and entered here through the Scroll which states ENTER BANK STATEMENT BALANCE. After the amount is typed, Money Mentor calculates and displays the amount Needed to Clear by subtracting the Cleared Balance from the Bank Statement Balance.

Next, the Action Label of the Scroll asks EVERYTHING CORRECT? with the choices DONE (to return to the Account Transactions Menu); YES (to balance the account through the Ledger); and NO (to redo the Bank Statement Balance).

The Ledger will appear with the first uncleared Transaction displayed. Referring to this Transaction, the Action Label of the Scroll asks CLEARED BANK? The choices and results are:

- 1) EDIT—Do you need to change any of the Items of this Transaction? Select EDIT and the Scroll will now allow you to do so. When an Item is selected, the Action Label

prompts ENTER NEW (NUMBER, DATE, NAME and so on through the fields) and then returns to CLEARED BANK?

- 2) NO—If this Transaction has not cleared the bank yet, select this and the next Transaction will be displayed in the Ledger.
- 3) YES—If this Transaction has cleared the bank according to your statement, select this and the Cleared space will become Yes. After this, if there is a next Transaction, it will appear in the Ledger. If this is the last one, the results of the balancing will be shown in the original screen.
- 4) SKIP CHECKS—If you cleared all the checks on this statement, select this and no more Checks will be shown, only Deposits.
- 5) SKIP DEPOSITS—Likewise, if you just want to view Checks, select this and only Checks will be shown.

When all the appropriate Transactions have been displayed, the original Balance Account screen will appear with one of two results: "Sorry, your account does not balance" or "Congratulations, your account balances". The Action Label of this Scroll will be HIT RETURN TO CONTINUE, which means Return will take you back to the Account Transactions Menu.

### **F3—SEARCH/EDIT ACCOUNT**

After Transactions have been entered into an Account, the occasion will undoubtedly arise when it will be necessary to go back through the data. This section provides the means to look for mistakes and correct them as well as to group the Transactions according to the criteria you need. Check printing can also be done from here.

Two important things to remember are: A Search can be done either on Checks or Deposits, not both at the same time. All Transactions are stored internally by their Month, not their Date.

When F3 SEARCH/EDIT ACCOUNT is selected from the Account Transactions Menu, your screen will display a table at the right containing a list of the Items and Conditions for a Search.

Budgets	
Any Budget	
Enter Item to search or RETURN	
Number	
Date	

Item	Conditions for search:
Number	Any Number
Date	Any Date
Name	
Amount	
Note	Any Note
Tax	Taxed or Deductible
Cleared	Cleared or Not Cleared
Month	From start of Jan to end of Feb
Mode	Checks

The Conditions will be, for example, "Any Number", "Any Date", unless you change them through the Scroll at the left. The Budget has its own table at the top left with space for up to five different Budget categories to be listed as part of the Conditions for a Search.

Keep in mind that the Transactions that are to be found must meet ALL of the Search Conditions.

### A. EXAMPLES OF SEARCHES ARE:

"How much did I spend on car payments, car insurance and gas during March, April and May?" The Items and their specific Conditions for a Search in this case would be—Mode (Checks); Budget (Car); Month (March through May).

"How much was that check I wrote to Mac somebody last spring?" The Items and their specific Conditions for this Search would be—Mode (Checks); Name (Mac); Month (March through May).

### B. HOW TO SPECIFY CONDITIONS FOR A SEARCH:

The Action Label of the Scroll will prompt you through the specifying of Conditions. It now indicates ENTER ITEM TO SEARCH OR RETURN and the Scroll contains the list of fields that are in the tables. At any point when ENTER ITEM TO SEARCH is in the Action Label and the black bar is empty, Return

To choose an Item for which you need to specify Conditions, scroll that Item to the black bar and click it (or hit Return). The corresponding space in the table will become red and the Action Label will indicate what kind of Conditions can be set for that particular Item. Once Conditions are specified, the space becomes white, the letters red.

The FIRST Item that always must be considered is the Mode. Since Checks or Deposits can be worked in only one at a time, one of them will always be indicated here in red. If this needs to be changed to the other, it is done so first because any data entered pertains to that Mode indicated. If the Mode is changed after data is entered, that data is canceled.

The other available Conditions for each Item are listed in the Scroll as follows:

1) Number

ENTER NUMBER FOR SEARCH

ENTER SECOND NUMBER—If only one Number is needed, do not put in a second Number; just hit Return.

If two or more Numbers are needed, enter the last one here. The Search will go from the first Number through the last.

2) Date

Keep in mind that Dates are only used to select Transactions found in the Months searched. The Dates must be included in the Months selected.

ENTER DATE FOR SEARCH—All the Dates for the year are listed.

ENTER SECOND DATE—If two Dates or a range of Dates are needed, include the last one here.

3) Name

ENTER TEXT FOR SEARCH—The Scroll will contain Names from the name Scroll that was created with Study Account. Type a Name or choose one from the list. A typed Name may be just a letter from, or just a part of, the Name.

TARGET NAME—Before the Name data is entered, the

Scroll will ask if that Name data:

- a) Starts with search text
- b) Ends with search text
- c) Is the search text
- d) Contains the search text

For example, if you need to find a check and you only remember that the name started with "Mac", you would choose "Starts with".

If you know the last name was "Mac", choose "Ends with".

If the entire name is "Mac", choose "Is".

If part of the name is "Mac", choose "Contains".

4) Amount

ENTER AMOUNT—No commas or dollar signs should be typed.

ENTER SECOND AMOUNT—This is done if a range of Amounts is needed.

5) Budget

ENTER BUDGET OR RETURN—Up to five Budget categories may be listed. The Scroll contains your Budget Labels and one of these must be entered. Use Return when the list is completed.

6) Note

ENTER TEXT FOR SEARCH—Choose from the list, or type all or part of the Note.

TARGET NOTE—The choices here are the same as those listed under Target Name:

- a) Starts with search text
- b) Ends with search text
- c) Is the search text
- d) Contains the search text

7) Tax

SELECT TAXED OR DEDUCTIBLE:

Deduction

Taxed

Select one from the Scroll.

- 8) Cleared  
SELECT CLEARED OR NOT CLEARED:  
Cleared  
Not Cleared  
Select one from the Scroll.
- 9) Month  
ENTER MONTH—Old plus January through December are listed here.  
ENTER SECOND MONTH—If two or more Months are needed, the last one is entered here. The table will read “From Old <or start of a month> to end of a month”.  
It is important that a correct range of Months is considered here.

Any of these Items (except Mode) may be changed at this point before the Search begins according to these stated Conditions.

### **C. USING THE SEARCH/EDIT**

After completing the necessary Conditions and the black bar is empty, touch Return and Money Mentor will begin the Search. The Ledger will appear on the screen. When the first Transaction is found, it will be listed in the Ledger and the Scroll's Action Label will ask NEXT ACTION with these choices:

- 1) EDIT—If it is necessary to change something in the Transaction just listed, select Edit. The Scroll will then allow you to choose which Item to Edit and then to do so.
- 2) NEXT—To continue with the Search, choose this. When the Search is completed, the Action Label will automatically become REDO SEARCH? (see DONE below).
- 3) PRINT—Choose this to Print the Transaction just listed.
- 4) DONE—When you have found what you need, select this and the Action Label will ask REDO SEARCH? The choices are:



- a) DONE—to return to the Account Transactions Menu.
- b) YES—to put through the same Search again.
- c) NO—to return to the Account Transactions Menu.

When REDO SEARCH? appears, a black box at the right will also appear. This displays the Search Results with the number of Records Examined, the number of Records Found, and the Value of those found.

## **F4—PRINT TRANSACTIONS**

After the printer has been turned on and F4 PRINT TRANSACTIONS selected from the menu, the screen will display PRINTING HEADING as the printer does so.

The screen will then show the same display as with Search/Edit Account. The routine is identical. After the necessary conditions have been entered, Money Mentor will Search and simultaneously enter the Transactions in the Ledger as they are printed. This continues without interruption until the Search is completed. The Search Results are also printed after the Transactions.

When this is done, the Account Transactions Menu will return to the screen.

## **F5— STUDY ACCOUNT**

After entering about a month's worth of Transactions, this section can be put into action. When F5 STUDY ACCOUNT is selected from the Menu, Money Mentor begins to study the recorded Transactions. It chooses up to fifty of the most commonly used Transactions and from these creates Name, Amount, and Note Scrolls.

To use Study Account, simply select it from the Account Transactions Menu. Money Mentor does the rest, indicating on the screen what it is processing and creating. It inspects the last 250 Transactions. It takes about 15 minutes to process a full 250. When it is finished, the Main Menu will appear on the screen.

may be pressed and the Search will begin according to the Conditions as they are listed in the tables.

Now when recording Transactions, a Name from the Scroll list can be chosen and Smart Scrolls will automatically insert in the black bar in turn the same Amount, Budget, Note and Tax that was last entered with that Name.

## **F6—CHANGE ACCOUNTS**

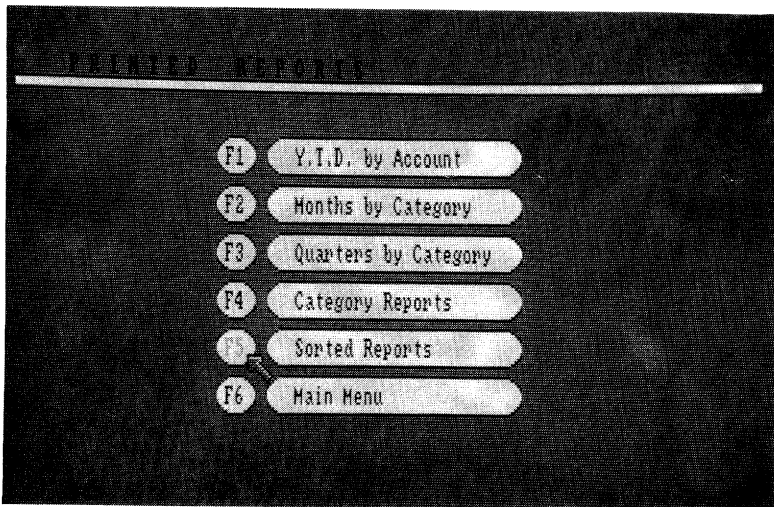
As stated earlier, one Account called the Current Account is worked in at a time. When it becomes necessary to go to another Account, select F6 CHANGE ACCOUNTS from the Menu. A Scroll will appear with the list of the names of the Accounts. Choose the one you want to work in and the action is complete. Money Mentor will remain in this Current Account until it is told to Change it. The screen returns to the Account Transactions Menu.

To rename an Account or to change its opening balance, F6 MAINTENANCE UTILITIES is chosen from the Main Menu.

## CHAPTER VII

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# PRINTED REPORTS AND SCREEN REPORTS

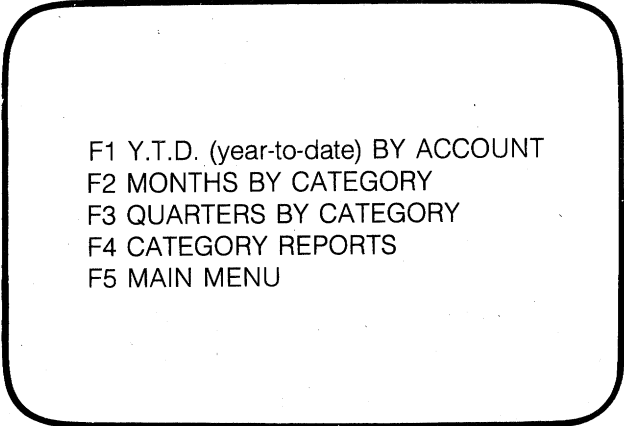


## **I. PRINTED REPORTS**

The function of Printed Reports is just that — reports are printed. Once F4 PRINTED REPORTS is selected from the Main Menu, you are able to choose from a series of menus just exactly what you want to see printed. Beyond this choosing and the turning on of the printer, no other input is required of you.

Money Mentor reads the data you have entered and totals amounts according to specific criterion, such as months, accounts, categories. Planned Budget amounts can be compared to actuals and variances calculated. Past data is used by Money Mentor to make projections.

The Printed Reports Menu consists of:



- F1 Y.T.D. (year-to-date) BY ACCOUNT
- F2 MONTHS BY CATEGORY
- F3 QUARTERS BY CATEGORY
- F4 CATEGORY REPORTS
- F5 MAIN MENU

### **F1—Y.T.D. BY ACCOUNT**

This function will print the names of the active Accounts entered in Money Mentor along with their balances and then total those balances. An Account is active if it has a name other than Account Number such-and-such, and/or if money has been entered into it.

## **F2—MONTHS BY CATEGORY**

Two reports are printed for each choice here, one pertains to expenses, the other to income.

The specifics are different for each of the choices, but the format of the reports is the same. Budget categories are listed alphabetically down the left side of the page. Across the top are listed the twelve months of the year.

The reports are printed simply by selecting one of the following from the Months by Category Menu:

### **F1—ACTUAL**

Total amounts of money ACTUALLY spent (or received) are listed for each category for each month. Monthly and yearly totals are included as well as monthly and yearly net incomes.

### **F2—BUDGET**

Planned Budget amounts are listed for each category for each month. Monthly and yearly totals are included.

### **F3—VARIANCE**

The amount of how much the actual expense (or income) varied from the planned Budget amount is listed for each category for each month, year-to-date. Totals and net income are included.

### **F4—% VARIANCE**

Instead of amounts of variances being listed, the percent of that amount is shown.

### **F5—PROJECTIONS**

Based on the previously-entered data, monthly projections of expenses and income are shown for the remaining months.

### **F6—PRINTED REPORTS MENU**

### **F3—QUARTERS BY CATEGORY**

Two reports are printed for each of the following choices. One pertains to expenses, the other to income.

The format for each includes the Budget categories listed alphabetically down the left side of the page. Across the top are listed Quarter One, Quarter Two, Quarter Three, Quarter Four and Totals.

The choices are identical to those in the months by category:

#### **F1—ACTUAL**

The total of the actual amounts spent (or received) for each quarter for each category are listed. Quarterly and yearly totals and net incomes are included.

#### **F2—BUDGET**

The total of the planned Budget amounts for each quarter for each category are listed along with the totals.

#### **F3—VARIANCE**

The amounts that the actual expenses (or incomes) varied from the Budget amounts for each category for each quarter are listed.

#### **F4—% VARIANCE**

Those variance amounts are calculated into percentages and listed.

#### **F5—PROJECTIONS**

Quarterly projections of amounts to be spent (or received) are listed for each category.

#### **F6—PRINTED REPORTS MENU**

## **F4—CATEGORY REPORTS**

The Category Reports Menu contains five selections of reports. The first three include two print-outs, one for expense and one for income Budget categories. The Budget categories are listed alphabetically down the left side of the page. The last two selections contain their own unique menus.

### **F1—Y.T.D. BY CATEGORY**

This is a summary of year-to-date totals for each Budget category for Budget, Actual and Variance amounts and the Percent of Variance. Totals and net incomes are included.

### **F2—VARIANCE BY CATEGORY**

The format for this Report is:

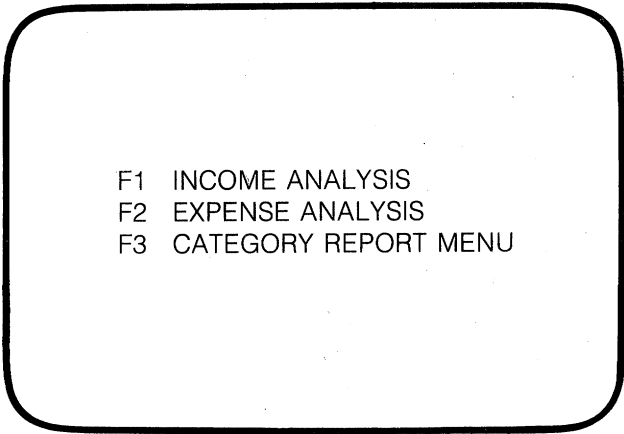
- 1) Budget categories are listed alphabetically down the left side.
- 2) Across the top are listed Budget and Actual with columns for totals in each for last month, this month, and YTD.
- 3) Also at the top is listed Variance with columns for:
  - a) Budget—How much does this month's Actual expense (or income) vary from this month's Budgeted amount?
  - b) Month—How much does this month's Actual expense (or income) vary from last month's Actual amount?
  - c) YTD—How much does the Actual year-to-date expense (or income) vary from the Budgeted year-to-date?

### **F3—% VARIANCE BY CATEGORY**

The variances between the Budget and Actual amounts in each category are shown here in percentages.

#### **F4—CATEGORY ANALYSIS**

When this function is selected, the screen will first display another menu so that income and expense analyses can be differentiated. The menu is:



F1 INCOME ANALYSIS  
F2 EXPENSE ANALYSIS  
F3 CATEGORY REPORT MENU

Scrolls will indicate in F1 and F2 that you ENTER the BUDGET. They will contain the lists of Budget categories from which to choose.

After a category is chosen, the report is printed. It includes the Budget, Actual and Variance amounts, and the Percent of Variance for this category for every month of the year up to the present.

Also included in this report are Statistics which show the amounts for the Budget, Actual and Variance and the Percent of Variance for the minimum, maximum and average month.

#### **F5—SORTED REPORTS**

Within this function Money Mentor sorts your financial data according to any of the guidelines explained below. The first choice to make is from the Sorted Reports Menu:



F1 SORTED INCOME  
F2 SORTED EXPENSE  
F3 PRINTED REPORTS MENU

When F1 or F2 is selected, a Scroll will first appear so that you may ENTER SEARCH MONTH, i.e. the month which you want the report to reflect. January through December plus Old will be listed in the Scroll from which you may select.

F1 SORTED INCOME and F2 SORTED EXPENSE have an identical MENU. The report FORMAT is the same. The specific information, including whether it is for income or expense, is in the heading.

The FORMAT of these reports is as follows:

- 1) Budget categories are listed down the left side in order of greatest amount to least amount.
- 2) Across the top are listed Budget and Actual with columns for totals in each for the month previous to the selected month, the selected month, and the YTD.
- 3) Also at the top is listed Variance with columns for how much the total varied from the Budget, from the previous month, and from the Budget YTD.

The MENU for Sorted Income and for Sorted Expense is as follows:

## **F1—TOP 20 ACTUALS**

The amounts listed here are in order of highest to least amount of money ACTUALLY spent (or received) during the selected month in each category.

## **F2—TOP 20 VARIANCES**

In this report the amounts are listed in order of the largest variance to the lowest variance from the Budget.

## **F3—TOP 20 PROBLEMS**

Money Mentor lists the categories and their amounts in order of the largest negative variance from the Budget to the smallest negative variance.

An example of this in Sorted Income would be: \$500 a month was budgeted to be received from a source; during your selected month only \$50 was received. This is a "problem" category.

An example of this in Sorted Expense would be: \$500 was budgeted to be spent for food; \$800 was actually spent in the selected month. This is a negative variance and is listed as a problem.

## **F4—TOP 20 YTD ACTUALS**

Categories are listed from highest to lowest amounts of what was Actually spent (or received) in the YTD totals.

## **F5—TOP 20 YTD VARIANCES**

Categories are listed from the highest to lowest amount of Variance from the Budgeted YTD totals.

## **F6—TOP 20 YTD PROBLEMS**

Categories are listed in order of greatest amount of negative variance from the Budget according to the YTD totals.

## **F7—SORTED REPORTS MENU**

### **II. SCREEN REPORTS**

Screen Reports are Printed Reports shown on the screen. The menus are similar, the definitions for the type of reports are the same. Screen Reports have the advantages of displaying your financial data in living COLOR (for example, negative amounts are shown in red), and they are before you in a shorter amount of time than it takes to print reports.

Because the screen cannot display everything at once that can be printed on a page, you will need to give added instruction:

- 1) Once a type of report has been selected from a menu, you will select from another menu which you want to see: a report pertaining to Income, Expense, or (in some cases) Net Income.
- 2) When the screen has been filled and a particular report is not yet completed, you will hear a beep. This is your cue to hit Return when you are ready to view the next section of the report.
- 3) Hit Return to remove a report from the screen and to return to a menu.

Following are the available menus found within this function. Please refer to the preceding Printed Reports section for explanations of these reports.

#### **F1—YTD BY CATEGORY**

#### **F2—MONTHS BY CATEGORY**

Once Income, Expense or Net Income has been selected from the following menus,

- 1) A Scroll will request the STARTING MONTH.
- 2) The table will display totals for that month and totals for each of the five months following that starting one.
- 3) YTD totals will also be displayed.

The menus are:

**F1 ACTUAL**

F1 INCOME  
F2 EXPENSE  
F3 NET INCOME  
F4 MONTHS MAIN MENU

**F2 BUDGET**

F1 INCOME  
F2 EXPENSE  
F3 NET INCOME  
F4 MONTHS MAIN MENU

**F3 VARIANCE**

(Negative amounts are shown in red.)

F1 INCOME  
F2 EXPENSE  
F3 MONTHS MAIN MENU

**F4 % VARIANCE**

F1 INCOME  
F2 EXPENSE  
F3 MONTHS MAIN MENU

**F5 PROJECTIONS**

F1 INCOME  
F2 EXPENSE  
F3 MONTHS MAIN MENU

**F6 SCREEN REPORTS MENU**

**F3—QUARTERS BY CATEGORY**

Same Menu as Months by Category.

## **F4—CATEGORY REPORTS**

### **F1 YTD BY CATEGORY**

F1 INCOME SUMMARY

F2 EXPENSE SUMMARY

F3 CATEGORY REPORTS MENU

### **F2 VARIANCE BY CATEGORY**

F1 VARIANCE OF INCOME

F2 VARIANCE OF EXPENSE

F3 CATEGORY REPORTS MENU

### **F3 % VARIANCE BY CATEGORY**

F1 VARIANCE OF INCOME

F2 VARIANCE OF EXPENSE

F3 CATEGORY REPORTS MENU

### **F4 CATEGORY ANALYSIS**

F1 MONTHLY INCOME ANALYSIS

F2 MONTHLY EXPENSE ANALYSIS

—With these two selections, a Scroll prompts ENTER CATEGORY DESIRED and it contains a list of the Budget categories. After one is chosen, this menu appears:

F1 MONTHLY ANALYSIS

F2 CATEGORY STATISTICS

F3 CATEGORY ANALYSIS MENU

F3 CATEGORY REPORTS MENU

### **F5 SCREEN REPORTS MENU**

## F5—SORTED REPORTS

### F1 SORTED INCOME

### F2 SORTED EXPENSE

With these two selections, the following menu appears:

- F1 TOP 20 ACTUALS
- F2 TOP 20 VARIANCES
- F3 TOP 20 PROBLEMS
- F4 TOP 20 YTD ACTUALS
- F5 TOP 20 YTD VARIANCES
- F6 TOP 20 YTD PROBLEMS
- F7 SORTED REPORTS MENU

With each of the above selections, a Scroll prompts ENTER SEARCH MONTH.

### F3 REPORTS MENU

## F6—MAIN MENU

## SAMPLE REPORTS

YEAR TO DATE SUMMARY OF CATEGORY EXPENSES				
1/ 1/86				
EXPENSE	BUDGET \$	ACTUAL \$	VARIANCE \$	VARIANCE %
Account	0	0	0	-0
Car	800	875	125	16
Charity	400	600	-200	-50
Household	1,400	1,095	305	22
Medical	200	250	-50	-25
Mortgage	3,000	3,000	0	0
Other	0	0	0	0
Savings	400	400	0	0
Total Expenses	6,200	6,920	180	3
Net Income	-200	-20		

MONTHLY REPORT OF BUDGETED EXPENSES BY CATEGORY  
1/ 1/86

EXPENSE	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	TOTAL
Account	0	0	0	0	0	0	0	0	0	0	0	0	0
Car	400	400	400	400	400	400	400	400	400	400	400	400	4,800
Charity	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Household	700	700	700	700	700	700	700	700	700	700	700	700	8,400
Medical	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Mortgage	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Savings	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Total Expenses	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	37,200
Net Income	-100	-100	0	0	0	0	0	0	0	0	0	0	-200

QUARTERLY REPORT OF BUDGETED EXPENSES BY CATEGORY  
1/ 1/86

EXPENSE	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER	TOTAL
Account	0	0	0	0	0
Car	1,200	1,200	1,200	1,200	4,800
Charity	600	600	600	600	2,400
Household	2,100	2,100	2,100	2,100	8,400
Medical	300	300	300	300	1,200
Mortgage	4,500	4,500	4,500	4,500	18,000
Other	0	0	0	0	0
Savings	600	600	600	600	2,400
Total Expenses	9,300	9,300	9,300	9,300	37,200
Net Income	-200	0	0	0	-200

CATEGORY EXPENSE VARIANCE  
1/ 1/86

ITEM	BUDGET			ACTUAL			VARIANCE		
	Jan	Feb	YTD	Jan	Feb	YTD	BUDGET	MONTH	YTD
Account	0	0	0	0	0	0	0	0	0
Car	400	400	800	300	375	675	25	-75	125
Charity	200	200	400	300	300	600	-100	0	-200
Household	700	700	1,400	570	525	1,095	175	45	305
Medical	100	100	200	150	100	250	0	50	-50
Mortgage	1,500	1,500	3,000	1,500	1,500	3,000	0	0	0
Other	0	0	0	0	0	0	0	0	0
Savings	200	200	400	200	200	400	0	0	0

CATEGORY ANALYSIS FOR CAR 1/ 1/86				
MONTH	BUDGET	ACTUAL	VARIANCE	% VARIANCE
Jan	400	300	100	25
Feb	400	375	25	6
Total	800	675	125	16

\*\*\* Statistics \*\*\*

MONTH	BUDGET	ACTUAL	VARIANCE	% VARIANCE
Minimum	400	300	25	6
Maximum	400	375	100	25
Average	400	338	63	16

## SAMPLE SCREENS

	BUDGET \$	ACTUAL \$	VARIANCE \$	VARIANCE %
MINIMUM	400	0	25	6
MAXIMUM	400	375	400	100
Average	400	56	344	86



EXPENSE	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	TOTAL
Account	0	0	0	0	0
Car	1,200	1,200	1,200	1,200	4,800
Charity	600	600	600	600	2,400
Household	2,100	2,100	2,100	2,100	8,400
Medical	300	300	300	300	1,200
Mortgage	4,500	4,500	4,500	4,500	18,000
Other	0	0	0	0	0
Savings	600	600	600	600	2,400
<b>Total Expenses</b>	<b>9,300</b>	<b>9,300</b>	<b>9,300</b>	<b>9,300</b>	<b>37,200</b>

EXPENSE	ACTUAL			BUDGET	VARIANCE	
	Jan	Feb	YTD		MONTH	YTD
Account	0	0	0	0	0	0
Car	300	375	675	25		125
Charity	300	300	600	0	0	0
Household	570	525	1,095	175	45	305
Medical	150	100	250	0	50	
Mortgage	1,500	1,500	3,000	0	0	0
Other	0	0	0	0	0	0
Savings	200	200	400	0	0	0

EXPENSE	BUDGET \$	ACTUAL \$	VARIANCE \$	VARIANCE %
Account	0	0	0	0
Car	800	675	125	16
Charity	400	600	200	50
Household	1,400	1,095	305	22
Medical	200	250	50	25
Mortgage	3,000	3,000	0	0
Other	0	0	0	0
Savings	400	400	0	0
Total Expenses	6,200	6,020	180	3

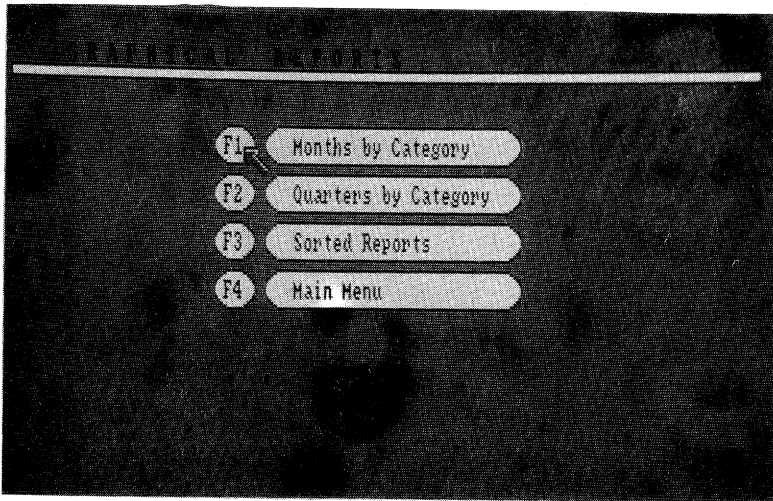
Expense Top 20 YTD Actuals  
1/ 1/86

EXPENSE	ACTUAL			BUDGET	VARIANCE	
	Jan	Feb	YTD		MONTH	YTD
Mortgage	1,500	1,500	3,000	0	0	0
Household	570	525	1,095	175	45	305
Car	300	375	675	25	75	125
Charity	300	300	600	100	0	200
Savings	200	200	400	0	0	0
Medical	150	100	250	0	50	50
Other	0	0	0	0	0	0
Account	0	0	0	0	0	0

# CHAPTER VIII

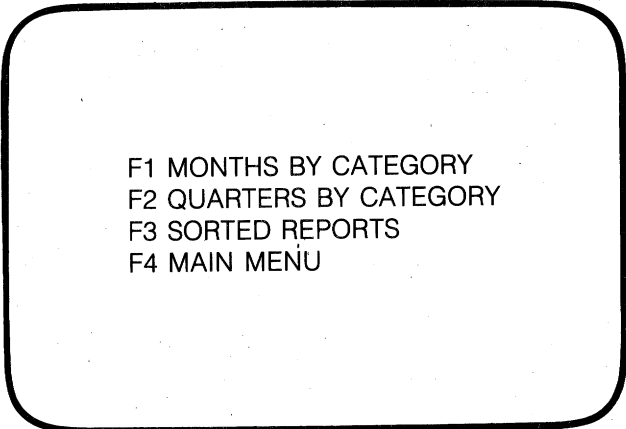
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## GRAPHICAL REPORTS



Graphical Reports are financial reports shown in graph form on the screen with the added feature of color. Your input is basically to choose from a series of menus just what kind of report you wish to view.

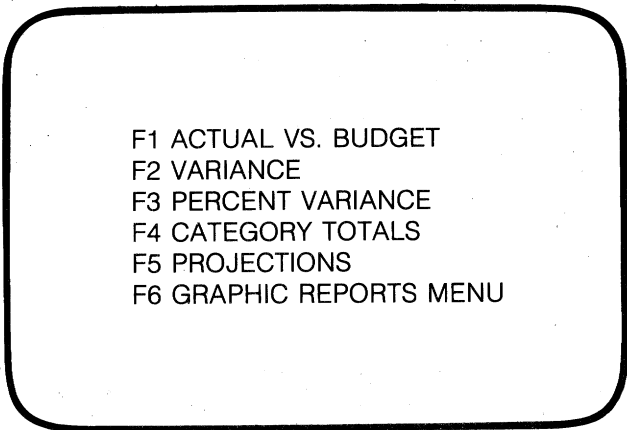
The Graphical Reports Menu is:



- F1 MONTHS BY CATEGORY
- F2 QUARTERS BY CATEGORY
- F3 SORTED REPORTS
- F4 MAIN MENU

## **F1—MONTHS BY CATEGORY**

This selection will take you to this menu:



- F1 ACTUAL VS. BUDGET
- F2 VARIANCE
- F3 PERCENT VARIANCE
- F4 CATEGORY TOTALS
- F5 PROJECTIONS
- F6 GRAPHIC REPORTS MENU

Following each of these selections is this menu:

F1 INCOME CATEGORY  
F2 EXPENSE CATEGORY  
F3 CATEGORY MENU

When necessary, a Scroll will appear next with the action of ENTER BUDGET and the list of appropriate (Income or Expense) Budget categories from which to choose. This Budget name will appear in the heading above the graph.

To remove a graph from the screen, simply hit Return.

Following are brief descriptions of the graphical reports:

### **F1—ACTUAL VS. BUDGET**

Down the left side are dollar amounts, across the bottom are the months of the year. The brown bars indicate Budget amounts; the black bars indicate the Actual amounts for the Budget category selected.

### **F2—VARIANCE**

The variance bar chart compares your Actuals to your Budget year-to-date. If the variances are negative, they are displayed as red bars below the bar. If positive, they are shown as brown bars above the line.

### **F3—PERCENT VARIANCE**

This chart is the same as the preceding one except that the variances are calculated in percentages.

### **F4—CATEGORY TOTALS**

This report displays the totals for all the categories.

### **F5—PROJECTIONS**

This selection first displays the following menu after which an Income or Expense Category is chosen and then a Budget entered:

#### **F1—PROJECTION BARS**

This graph shows projected actuals as bars.

#### **F2—TREND LINE**

This graph shows the Budget and Actual bars with a red line showing the trend, using a linear regression.

#### **F3—MOVING AVERAGE**

The red line in this graph shows the average direction to date.

#### **F4—CATEGORY MENU**

### **F2—QUARTERS BY CATEGORY**

The following menu allows selection for quarterly reports. It is the same as the Months by Category Menu with the exception of Projections, which is not included. Each report displays the specific totals by four quarters.

F1 ACTUAL VS. BUDGET  
F2 VARIANCE  
F3 PERCENT VARIANCE  
F4 CATEGORY TOTALS  
F5 GRAPHIC REPORTS MENU

### **F3—SORTED REPORTS**

As in Printed Reports, this function allows Money Mentor to sort out your financial data according to specific guidelines. This Sorted Report is then shown on the screen in the form of a graph with categories listed down the left side in order of highest to least amount. Dollar amounts are listed across the bottom and bars indicate the amount for each category.

The first guideline to select is from this menu:

F1 SORTED INCOME  
F2 SORTED EXPENSE  
F3 REPORTS MENU

After selecting F1 or F2, the next guideline to indicate is ENTER SEARCH MONTH through the Scroll, choosing one of the months from the list.

The next guideline for your report is taken from the Sorted Income (or Expense) Menu:

### **F1—TOP 20 ACTUALS**

This report reflects money Actually received or spent during the selected month in each category.

### **F2—TOP 20 VARIANCES**

This report reflects how much the Actual amount varied from the month's Budgeted amount. Red bars are negative variances.

### **F3—TOP 20 PROBLEMS**

This report reflects those categories are problems, i.e. the ones with amounts that varied the most negatively from the Budget.

### **F4—TOP 20 YTD ACTUALS**

This report reflects year-to-date totals and a month is not selected.

### **F5—TOP 20 YTD VARIANCES**

This report reflects the largest variances from the Budget in year-to-date totals.

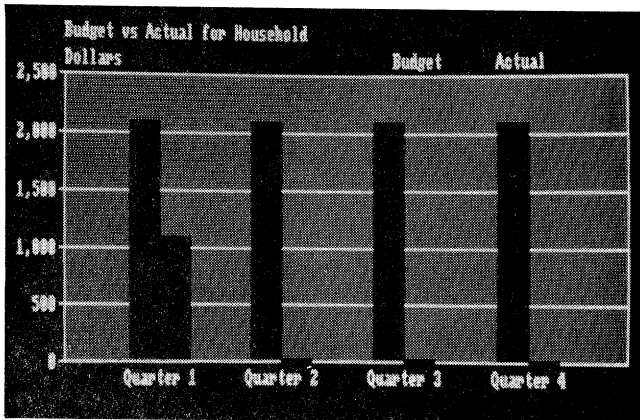
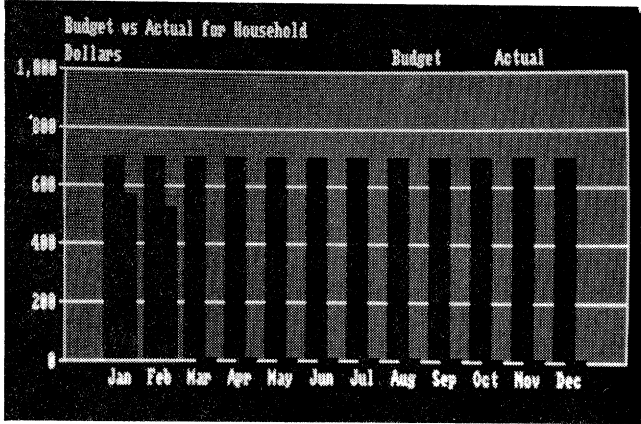
### **F6—TOP 20 YTD PROBLEMS**

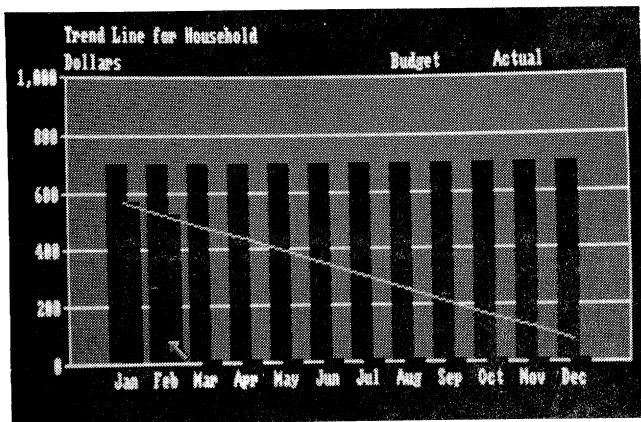
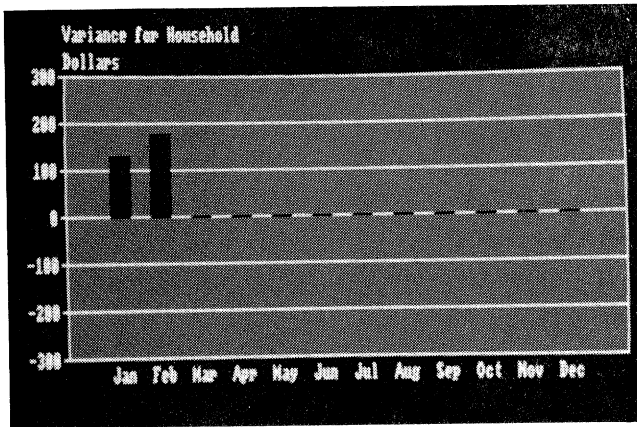
This report reflects those categories with the largest negative variances from the Budget in year-to-date totals.

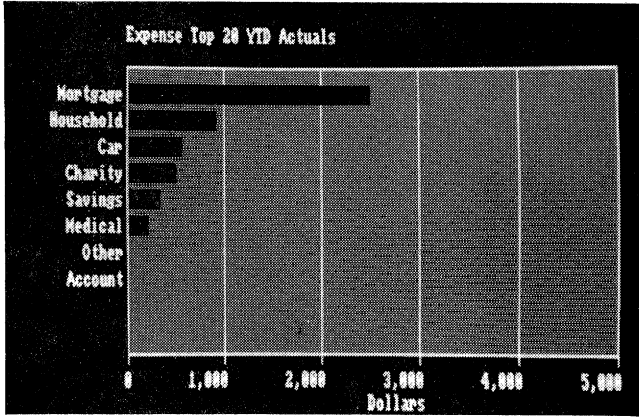
### **F7—SORTED REPORTS MENU**



# SAMPLE GRAPHS



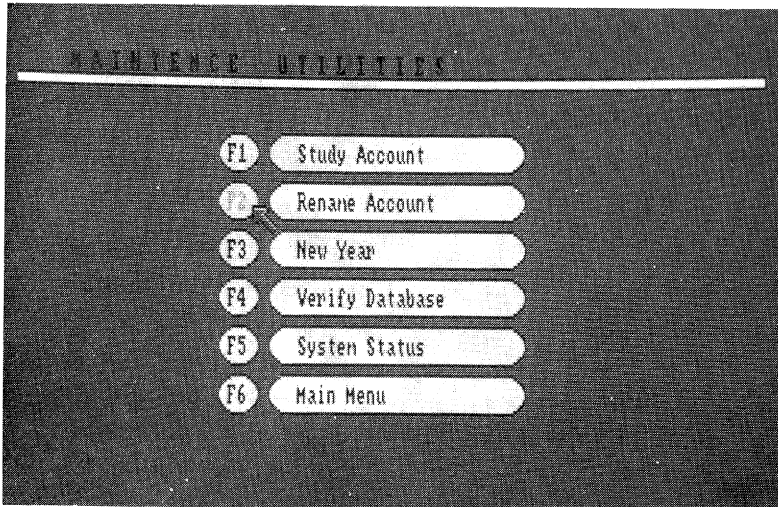




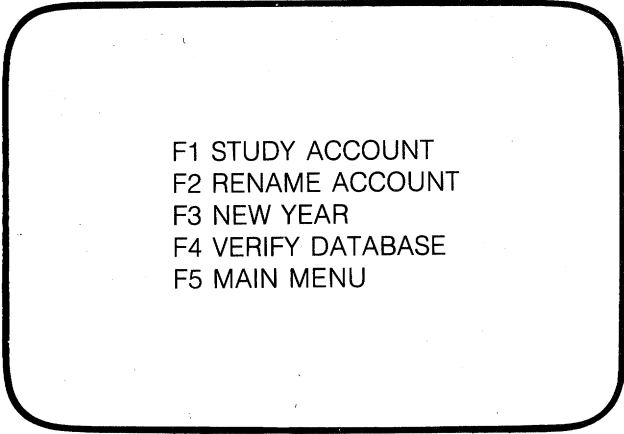
## CHAPTER IX

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# MAINTENANCE UTILITIES



F6—MAINTENANCE UTILITIES will rarely be selected from the Main Menu. As the name suggests, this function is used for the upkeep of your Money Mentor program. Its menu is:



F1 STUDY ACCOUNT  
F2 RENAME ACCOUNT  
F3 NEW YEAR  
F4 VERIFY DATABASE  
F5 MAIN MENU

## **F1—STUDY ACCOUNT**

The STUDY ACCOUNT function allows Money Mentor to study data which you have put into an account and to create from that Name, Amount and Note Scrolls for you to use when entering Transactions.

We suggest doing a Study Account after entering a month's worth of Transactions and every few months after that. Study Account is put into action simply by selecting F1 from the Menu. Money Mentor studies your data and writes alphabetical Name and Note Scrolls and numerically-ordered Amount Scrolls. These are for your convenience to use in Account Transactions in order to reduce the amount of your typing. Once Money Mentor has written them, these lists appear automatically when you need them.

Another advantage to these Scrolls other than less typing is that relationships between Names, Amounts, Budgets and Notes are retained by Money Mentor. When a Name is chosen from the list in the Scroll, the black bar of the next Scroll defaults to the

previous Amount used with that Name. Next, its Budget and then its Note appear in the black bar. Of course if necessary, the default item need not be chosen; new data typed in overwrites it.

A Study Account is done on only one Account at a time. If a Name(s) different from your first month's Transactions is used often during your second (or later) month, you may want to run Study Account again in order to insert that Name(s) in the Scrolls.

Study Account can also be accessed through the Account Transactions Menu.

## **F2—RENAME ACCOUNT**

The thirty available Accounts within Money Mentor are already named: Account 1, Account 2, and so on. To personalize your program you will probably want to rename the ones you use. This is done from within F2—RENAME ACCOUNT. If at some later date you need to change an Account name—for example if you transfer your account to a different bank—this section is used. Also, entering or changing a starting balance amount of an Account can be done here.

The screen displays windows labeled Name of Old Account, Opening Balance Brought Forward, New Account Name, Starting Balance. A Scroll prompts what input is necessary to Rename an Account.

First of all, the old Account name will be entered through the Scroll. Listed are the names: Accounts 1 through 30 and/or any of the names you have already entered. One of these is selected and is then displayed in the corresponding window. Any existing balance is displayed in the Balance Brought Forward window.

Next, the Scroll will ask that the NEW ACCOUNT NAME be entered. This is typed in and then it will be shown in its window.

Lastly, a starting balance is typed in the Scroll. If none is entered, whatever the Balance Brought Forward displays, whether an existing amount or zero, will be used.

## **F3—NEW YEAR**

The NEW YEAR function allows you to set the year in your Date Scrolls. A year consists of twelve months and does not need to be January through December of the current calendar year. You will want to use NEW YEAR when it is the end of the year (the Date Scroll has run out of dates) and when you want to change your fiscal year.

When you first begin to use Money Mentor and your financial records are organized according to a fiscal year not coinciding with January through December of this year, one of your first steps will be to go to F3—NEW YEAR.

After F3—NEW YEAR is selected from the menu, the screen displays a Scroll prompting your input, and windows titled Current Year, Current Month, New Year and New Month.

In the Current windows are the current month and year.

The Scroll prompts that you ENTER THE NEW YEAR; the years are listed and one is chosen. If you are entering data from last year, last year is chosen; if it is January of a new year, the new year is chosen; if your fiscal year began sometime earlier this year, this year is chosen. The year selected will then appear in its corresponding window.

Next the New Month is entered in the Scroll which has listed all the names of the months. After one has been chosen, Date Scrolls will contain dates -- month, day, year -- for the twelve months following that New Month and New Year. So you will want to:

- 1) Select the month in which you want to begin recording your finances; OR
- 2) Select the first month of your fiscal year; OR
- 3) If, for example, it is December and time to begin January records, but you want records from the past six months be part of the current Account displays, then July would be selected. The Date Scrolls will contain July of this year through June of next year (if you entered THIS year as the NEW YEAR; OR

- 4) If, for example, it is the end of your fiscal year, you have used up twelve months worth of dates, and want the last two (or however many) months to continue appearing, choose the New Month as of two (or however many) months ago.

What happens to those records of the old months/year? An important concept to remember is that your Transactions are sorted within Money Mentor according to their Month. When the year has ended and you change the month and/or year, all NON-CLEARED Transactions from the old year are put into the OLD bin. All CLEARED Transactions are DELETED from the system. Therefore, it is a good idea to keep a backup disk in order to save a copy of all of your Transactions from the preceding year.

## **F4—VERIFY DATABASE**

Is there an error in the software? Have you experienced a power failure? Did you break out of the program without using the Exit System?

It is hoped that you won't need to answer yes to these questions, but they are real possibilities. There is no need to panic, however. Just find your way to F4—VERIFY DATABASE, select it, and Money Mentor can make the logical repairs to recreate everything, recovering the data that could otherwise be lost.

Money Mentor cannot repair a disk that has been physically damaged. We still recommend that you ALWAYS BACKUP your data disk after every Money Mentor session.



# **ADDENDUM**

**Changes to:**

**Create/Edit Budget  
Account Ledger  
Search/Edit  
Screen Reports  
Printed Reports**

**Other Changes**

**Questions People Ask Most  
Menu Tree  
Index**

# CREATE/EDIT BUDGET

(Changes to Pages 4-9; 5-6 . . . 5-10)

Before jumping into an explanation of the new, easier-to-use "Create/Edit a Budget" screen, let's briefly review how you will approach it and why you will want to use it.

As with Version 1.4, the first step in entering a new Account into your Money Mentor program is to give a NAME to the ACCOUNT. This is done through the following Menu selections:

MAIN MENU:

F6 MAINTENANCE UTILITIES:

F2 SPECIFY ACCOUNT (**previously called Rename Account**)

Next, you will Create a Budget by first of all LABELING Budget Categories and then by giving monthly values to each of those Categories. The Menu selections are as follows:

MAIN MENU:

F2 BUDGET PROCESSING:

F1 INCOME BUDGETS/F2 EXPENSE BUDGETS:

F1 CREATE BUDGET LABELS:

F3 CREATE/EDIT BUDGET (**previously F3 Create Budget and F4 Edit Budget**)

As indicated by the new title "Create/Edit Budget," you can now **create as well as edit your Budgets from the same screen**. Also, instead of viewing and editing only one Budget Category at a time, **you will now see up to thirteen Categories displayed** in a table. When you put in monthly values, Money Mentor continuously calculates and displays **yearly totals** for each Category, **monthly totals** of all the Categories and the **year's worth** for the entire Budget. The time saved in not changing screens and the convenience in viewing so much of the Budget while working on it are reasons why you will want to use this new feature.

A sample table from the new screen is as follows:

Expense	Jan.	Feb.	March	April	May	Year Total
Cable TV	10.00	10.00	10.00	10.00	10.00	120.00
Clothing	100.00	100.00	100.00	100.00	100.00	1200.00
Food	500.00	500.00	500.00	500.00	500.00	6000.00
Month Total	610.00	610.00	610.00	610.00	610.00	7320.00

The table is actually a **movable Scroll**. You will want to move the Scroll up and down to view different Categories as well as right and left to view different months. Notice that five months are displayed; of course, all twelve are on the Scroll. Thirteen Categories are in view; the Scroll can contain up to 100. To move the alphabetical list of Categories up or down, or to move the months to the right or left, you will position a red box and press the arrow keys.

### POSITIONING THE RED BOX

The **red box** will always be in one of the value spaces. It **indicates where the action** is occurring, the action being either **moving the Scroll** or **entering values**. So, first of all you will want to position the red box. Move it with the arrow keys (up, down, right or left) or, more quickly over a distance, with pointing the Mouse at the desired value space and clicking the left button.

### MOVING THE SCROLL

When it is in a **bottom row space**, the red box is in position to **move down** into the next Category row when you press the down arrow key. This will bring into view the next Category row. Using the table above as an example, let's say you want to work on your "Gas and Electric" Budget Category. Move the red box into the Food row, press the down arrow key and watch Gas and Electric scroll into view and Cable TV out of view. In order to **move up** to view Cable TV, position the red box in the **top Clothing row**, press the up arrow key and watch Cable TV scroll into view and Gas and Electric out of view.

### ENTERING VALUES

As already stated, the red box indicates where you will enter a value. Move the red box to the value space you desire, type the Budget amount of dollars and/or cents for that Category and Month and press Return. That value has now been entered, but it can be changed at any time by repeating these steps.

Also on the screen is "Value     0.00    " where the amount within the red box or an amount as it is typed is displayed. Next to this are **Functions** from which to choose what to do with that value. They are selected by pressing the corresponding Function key or by pointing and clicking the Mouse. The choices are:

**F1 - EDIT** — This is the default function and is used when first entering values or when editing values.

**F2 - COPY** — This function is used when you want to copy a value into the following month. Let's imagine, for example, that you want to place \$10.00 in a Category for February, March and April. Press the F1 key if F1 EDIT is not already in red; move the red box to the February space; type 10; press Return. (10.00 is entered.) Press the F2 key. (10.00 is entered in March.) Press the F2 key again. (10.00 is entered in April.)

**F3 - REPEAT** — This function is used when you want to repeat a value from the month it is entered through all the following months to the end of the year. For example, you could type 10.00 in July, press Return, press F3. The value is entered in the months of July through December.

**F4 - EXIT** — To exit the Create Budget screen and return to Create/Edit Budget Menu, this function is selected.

## **TOTALS**

As you change monthly values, Money Mentor changes the totals. The righthand column, "Year Total," displays current twelve-month budgeted totals, separately for each Category. Using the above table sample, the Year Total budgeted for Cable TV is \$120.00.

The bottom row displays total budgeted values for all Categories, separately for each Month. Using the previous example, this Month Total for January for all of the Categories is \$610.00.

The total found in the bottom righthand space is the total for the year for all the Budget Categories. In our example this is \$7320.00.

Only Budgeted values are displayed on this screen. To view your Actual amounts spent or received, you will go to the Reports (Screen, Printed or Graph) and choose the Report that best reflects which Actual amounts you want to see.

# ACCOUNT LEDGER

## (Additions to Pages 6-2 . . . 6-7)

The Account Ledger contains the "pages" from your "account book." The screen includes spaces to fill in numbers, dates, names, amounts, budget categories, and so on for all of your financial Transactions. The Account Ledger is reached through these menu selections:

MAIN MENU:

F1 ACCOUNT TRANSACTIONS:

F1 ACCOUNT LEDGER

New features now give you the convenience of **directly editing** the entire screen and of using **individualized Scroll choices** to meet the specific needs of different Account Types.

### 1. FULL-SCREEN EDITING

In Version 1.4 the editing, i.e. the changing of data entered into the Ledger, could only be done through the Edit mode selected from the Scroll, and only on the last Transaction entered. These limitations have been eliminated.

In this new version you will notice that the box where the Mouse arrow is pointing is outlined in red. This **red outline** moves from box to box as the Mouse is guided over the **Scroll** and **Ledger** spaces, when the Scroll reads "Enter Next Action."

When used over the **Ledger** areas, the purpose of the Mouse and red outline is to put a pencil and eraser in your hand. Data is quickly and easily erased and replaced by pointing and clicking the Mouse. The space will turn red, the information disappears, the Scroll will prompt with the corresponding data lists from which information is chosen to fill that space again.

For example, if one of the dates displayed on the screen must be changed, point the Mouse at that space and click. The Scroll will show "Enter Date" with the current date list. After one is chosen (by placing it in the black box and pressing Return or clicking the Mouse), it will appear in the Ledger space and the Scroll will return to "Enter Next Action."

When used in the **Scroll**, the red outline moves the desired selection directly into the black box from which it may be chosen in the usual manner (i.e. pressing Return or clicking the Mouse).

The Ledger will contain the last five Transactions entered. A blank space will appear when a Scroll choice of a new action (such as Checks) is selected.

## 2. NEW SCROLL CHOICES

In Version 1.4 the "Enter Next Action" Scroll contained only five choices which were used for describing all types of Transactions. The "Enter Check" choice, for example, covered the entering of checks, cash spent, and charge Transactions. To help you better clarify the varied types of Transactions, we have added first of all the capability to specify **Special Account Types**.

To reach the section to specify a Special Account Type, you will choose as follows:

MAIN MENU:

F6 MAINTENANCE UTILITIES:

F2 SPECIFY ACCOUNT (**formerly Rename Account**)

The Scroll on this screen will then prompt you to name the Account and then to select one of the Special Account Types. They are: Checking, Savings, Cash, and Credit Card. **NOTE:** By default, all Accounts are Checking.

Next, new "Enter Next Action" Scroll choices have been added. They more specifically describe the Transactions of each Account Type. The **Scroll choices** for each of the **Account Types** are as follows:

### A CHECKING ACCOUNT

**DELETE RECORD** — This replaces "REDO." It deletes the last Transaction entered.

**EDIT** — As in Version 1.4, the last Transaction entered may be changed through this choice, although the use of the Mouse and red outline is quicker.

**CHECKS** — Selected to enter checks.

**DEPOSITS** — Selected to enter deposits.

**DONE** — Selected to return to the Account Transactions Menu.

**PAY BACK** and **GET BACK** were created for those situations when you deposit money that is not really Income, or you spend money that isn't actually part of an Expense Budget because you will be reimbursed. These Transactions will not be recorded in your Reports; the money is in and out and does not affect any totals.

**PAY BACK** — This is used when you have been given money to spend, you spend a portion of it and you **PAY BACK** the remainder. For example, you are given a travel advance of \$1000 in January and enter it as a Deposit in the Checking Account. It is added to your Travel Advance Budget Category balance. You spend \$800 and in February **PAY BACK** \$200, entering it as a **PAY BACK**. It is subtracted from the balance at this point.

**GET BACK** — This is used when you have spent your money and then are reimbursed for it. You **GET BACK** the money. For example, in January you spend \$150 on travel expenses, entering it as a check that is subtracted from the Balance and added to the month's Travel Expense Budget Category. In February you **GET BACK** \$150, record it as a **GET BACK** and it is added to the balance and subtracted from February's Travel Expense.

**NOTE:** To help yourself remember the use of these terms, keep in mind that they refer to what **YOU** are doing; you are paying back or getting back money.

**PRINT CHECK** — Selected to print the last Transaction recorded.

**CHANGE ACCOUNT** — Rather than going through the Menu system, you may now go directly to another Account by selecting this. The Ledger display will be replaced with a "Change Current Account" title and an "Enter Current Account" Scroll with the Accounts alphabetically listed. After one is chosen, the screen will display the Ledger from that Account.

Following the selection of Checks, Deposits, Pay Back and Get Back, the Scroll will prompt data entry of Number, Date, Name, Amount, Budget, Note and Tax Status. The Number Scroll now includes A.T.M. which may be used to record Transactions done through the Automatic Teller Machine or simple cash Transactions. The first Number listed is the last Number plus one.

## **A SAVINGS ACCOUNT**

The choice of Checks is replaced with:

**WITHDRAWALS** — This is selected to record the act of taking money out of the Account. The next steps for a Withdrawal will be to enter Date, Who Received Check (to what or whom did the money go?), Amount, Budget, Note, Tax Status. Numbers are not included; the word "**SAVE**" automatically appears in this space.

**DEPOSITS** — Selected to record money put into the Account. Again, "Save" is entered rather than a Number.

The other choices are the same as those in a Checking Account: Delete, Edit, Done, Pay Back, Get Back, Print Check, Change Account.

### **A CASH ACCOUNT**

The Scroll choices are the same as those in a Checking Account except that Checks and Deposits are replaced with:

CASH SPENT  
CASH RECEIVED

### **A CREDIT CARD ACCOUNT**

The Scroll choices are the same as those in a Checking Account except that Checks and Deposits are replaced with:

CHARGES  
PAYMENTS

The word "Credit" is entered automatically in the Number space.



## **SEARCH/EDIT ACCOUNT**

**(Additions to Pages 4-19 . . . 4-21; 6-11 . . . 6-13)**

You will reach the Search/Edit an Account through

**MAIN MENU:**

**F1 ACCOUNT TRANSACTIONS:**

**F3 SEARCH/EDIT ACCOUNT,**

The screen remains the same, but two new features have been added to facilitate specifying the conditions for a search.

### **1. SELECTING SEARCH CONDITIONS**

To select Conditions for a Search, the Mouse and red outline are used in virtually the same way as in the Account ledger. Rather than scrolling through the "Enter Item to Search" list, you may choose an Item by placing the red outline around it and clicking the Mouse.

For example, to indicate conditions for a Search of "Checks to Joe Smith," position the red outline around Name and click the Mouse. The Scroll will then prompt to enter the Name needed. After the Name "Joe Smith" has been entered and the next Scroll prompt answered, you may place the red outline around Mode and the Scroll will give those choices. These are explained in the following paragraph.

### **2. NEW MODE SELECTIONS**

In the past, mode selections were limited to Checks or Deposits. A Search was made through one or the other. The new Mode selections allow Searches to be done in more specific areas. These are:

CHECKS — ACTIVE ACCOUNT  
CHECKS — ALL ACCOUNTS  
CHECKS AND DEPOSITS — ACTIVE ACCOUNT  
CHECKS AND DEPOSITS — ALL ACCOUNTS  
DEPOSITS — ACTIVE ACCOUNT  
DEPOSITS — ALL ACCOUNTS

Default mode is Checks — Active Account. These words, as well as the Month line, are in red to catch your eye, reminding you to be sure to change these areas if necessary.

**A NEW NOTE OF CAUTION REGARDING SPLIT TRANSACTIONS:** When in this Search/Edit an Account function, you may delete an entire SPLIT Transaction, but **DO NOT DELETE** a component of that SPLIT because the Balances will be wrong.

## SCREEN REPORTS

(Changes to Pages 7-9 . . . 7-11)

The Screen Reports function still gives you a wide variety of ways to view your financial situation. For example, "How much did I actually spend in June in each individual Budget Category?" "How much do those figures vary from the budgeted amounts?" "I'd like to see an analysis of my monthly expenditures for food, showing budgeted, actual and variance amounts."

The Screen Reports have been streamlined and are even easier to use. The major advantage is that **tables can be moved with the arrow keys**. This is a convenient way to move columns right to left and left to right when a report contains twelve months of information with space to display only five at a time. Also, when your list of Budget Categories is longer than the screen, you are able to easily move it up and down. As explained on the screens, you will press Return to remove the report and return the respective menu to the screen.

Definitions of individual reports remain the same and may be found in the Manual on pages 7-3 to 7-11. Quarterly reports have been eliminated.

**NOTE:** Printed Reports and Screen Reports were identical in the Money Mentor 1.4 version. Screen Reports are still available to be printed from the Printed Reports function. Differences are that more options are available within Printed Reports. Please see the Additions to Printed Reports section for details.

Following are the new Screen Reports menus:

- F1 MONTHS BY CATEGORY
  - F1 ACTUAL
  - F2 BUDGET
  - F3 VARIANCE
  - F4 PERCENT VARIANCE
  - F5 ACTUAL PERCENT
  - F6 BUDGET PERCENT
  - F7 SCREEN REPORTS MENU

**F2 CATEGORY REPORTS**

**F1 YTD BY CATEGORY**

**F2 VARIANCE BY CATEGORY**

**F3 % VARIANCE BY CATEGORY**

**F4 CATEGORY INCOME ANALY(SIS)**

**F5 CATEGORY EXPENSE ANALY(SIS)**

**F6 SCREEN REPORTS MENU**

**F3 SORTED REPORTS**

**F1 SORTED INCOME**

**F2 SORTED EXPENSE**

**F3 SCREEN REPORTS MENU**

**F4 MAIN MENU**

## **PRINTED REPORTS**

**(Additions to Pages 7-2 . . . 7-8)**

New features have been added to Printed Reports. Notice in the Menu below that **Months by Category, Category Reports** and **Sorted Reports remain** and are also available in the Screen Reports. These can be viewed on the screen without being printed. Please refer to the Manual for definitions. **Net Worth** and **Report Options are new** and are not part of Screen Reports. They are explained here. You will probably want to have these sections on the screen in front of you as you read.

### MAIN MENU:

#### F4 PRINTED REPORTS:

- F1 NET WORTH
- F2 MONTHS BY CATEGORY
- F3 CATEGORY REPORTS
- F4 SORTED REPORTS
- F5 REPORT OPTIONS
- F6 MAIN MENU

### **NET WORTH**

The Net Worth feature is a new Printed Report that enables you to enter asset and liability data on the screen and to print out a statement of what you are worth. This information will be helpful when, for example, applying for a loan.

The Net Worth Menu contains:

- F1 CREATE NET WORTH
- F2 NET WORTH REPORT
- F3 PRINTED REPORTS MENU

### **F1 CREATE NET WORTH**

In order to enter data necessary for Money Mentor to calculate your Net Worth, you will first of all select F1 Create Net Worth. This brings into view a screen containing a table (which you can scroll up and down with the arrow keys) and a list of Next Action functions.

### **A. THE NET WORTH TABLE**

The table displays these fields which you will fill in with the appropriate information:

**ID** — Here the entry is identified as an asset, a liability, or a heading.

**NAME** — The name of the asset, liability or heading is placed here.

**INITIAL AMOUNT** — This is what the amount was when the asset or liability was first purchased or incurred.

**CURRENT AMOUNT** — This is what it is worth today.

**LOAN OFFSET** — If applicable, this is the name of the Budget Category into which you are making payments. For example, payments are made to a Mortgage Budget Category.

## B. SELECT NEXT ACTION

The Next Action is selected with the Mouse or with the corresponding Function key. The choices, explained in the following section, are:

F1 ASSET	F2 LIABILITY	F3 HEADING
F4 PAGE UP	F5 INITIAL	F6 CURRENT
F7 PAGE DOWN	F8 DELETE	F9 DONE

## C. HOW TO CREATE A NET WORTH TABLE

You will probably want to organize your Assets and Liabilities under section Headings such as "Automobiles," "Real Estate," "Notes Payable," etc. When entering your data, you will first select **F3 HEADING**. This enters **H** for the **ID** and displays a scroll on which to type a Heading title. Amounts are not part of a Heading.

Next, **F1 ASSET** or **F2 LIABILITY** is selected. These enter "**A**" or "**L**" as the **ID** and display a scroll on which to type the names. Examples are "Buick," "Home," "Motor Credit."

Next, **F5 INITIAL** and **F6 CURRENT** are consecutively chosen to enter the **amounts** for the Asset or Liability in the Table. If it is a Liability, the **Loan offset** space will automatically turn red after these amounts are entered and an "Enter Budget Category" scroll with a list of Budgets will appear. From these you will choose a Budget name. Money Mentor automatically deducts payments from the balance of the loan and the Net Worth printed Statement shows the amount that has been paid this year.

The Table is a scroll which can be moved up and down, line by line, with the arrow keys or by selecting **F4 PAGE UP** or **F7 PAGE DOWN**. This function allows you to insert information at any point on your list. For example, if you purchase a car next month, you can add this new data under "automobiles" by scrolling to that Heading. By then selecting **F1 ASSET** (or **F2** or **F3** in other cases), the bottom line becomes blank and you are able to enter the car and its Initial and Current Amounts.

**F8 DELETE** erases the bottom line of the Table. When you need to change something in your list, simply scroll that line to the bottom of the Table, touch the **F8** key to Delete it, and enter the information following the steps of **F1**, **2** or **3** and then **F5** and **F6**.

When finished, select **F9 DONE**. Money Mentor will save the Data you have entered and the screen returns to the Net Worth Menu.

## **F2 NET WORTH REPORT**

To **print** your Net Worth Statement, simply turn on your printer and select **F2 Net Worth Report** from the Net Worth Menu. Totals for each Heading, Values, Changes, and Total Net Worth are included in the Report.

## **REPORT OPTIONS**

Report Options are added choices for you to decide **before** printing a report. They are, as viewed in the menu:

### **F5 REPORT OPTIONS**

**F1 DO NOT USE CENTS**

**F2 USE CENTS**

**F3 SEND TO FILE**

**F4 SEND TO PRINTER**

**F5 PRINTED REPORTS MENU**

By **default**, your Printed Reports will show cents and will be sent to the printer. If you want to change either of these, simply select **F1 Do Not Use Cents** and/or **F3 Send to File** as your first step after choosing **F5 Report Options** from the Printed Reports Menu. Until you Exit or select another Report Option, all of the Reports you do will reflect that choice.

To Use Cents is to make your Reports more accurate, especially after a year's supply of amounts.

F3 Send to File will store, rather than print, the Report data. When you choose this, a message will appear that the data will be sent to a file named Report.dat.



## **OTHER CHANGES**

### **TO SELECT DATA from the Scroll (Addition to Page 3-3)**

A **red outline** now surrounds the Scroll area in which the Mouse is pointing. This item can be moved directly into the Black Bar by clicking the Mouse. That item may then be selected from there in the usual manner of pressing Return or clicking the Mouse.

### **INCOME BUDGET PROCESSING MENU (Changes to Pages 4-7; 5-3)**

"F3 Create Budget" and "F4 Edit Budget" of the Version 1.4 Menu has been replaced with "**F3 Create/Edit Budget.**" Both of these functions are now completed through the same screen.

### **RENAME ACCOUNT (Changes to Pages 4-4; 9-3)**

This section of the maintenance Utilities is now entitled "**Specify Account.**" In addition to providing the function of Naming an Account, the Scroll will prompt the selection of an Account Type. The choices of type are: Checking, Savings, Cash, Credit Card.

### **PRINTED REPORTS MENU (Changes to the Menu)**

- F1 NET WORTH
- F2 MONTHS BY CATEGORY
- F3 CATEGORY REPORTS
- F4 SORTED REPORTS
- F5 REPORT OPTIONS (see following)
- F6 MAIN MENU

### **NET WORTH (New Printed Report Feature)**

- F1 NET WORTH
- F1 CREATE NET WORTH
- F2 NET WORTH REPORT
- F3 PRINTED REPORTS MENU

## **PRINTED REPORT OPTIONS**

### **F5 REPORT OPTIONS**

**F1 DO NOT USE CENTS**

**F2 USE CENTS**

**F3 SEND TO FILE**

**F4 SEND TO PRINTER**

**F5 PRINTED REPORTS MENU**

## QUESTIONS PEOPLE ASK MOST

NOTE: The terms SPLIT and TRANSFER are frequently used in the following situations. Please see the Manual, pages 2-6 and 6-7ff, for detailed explanations.

### 1. HOW DO I HANDLE MY BANK CARDS (MASTER CARD, VISA, etc.)?

We have a few suggestions for handling this situation. You may want to choose one and adapt it to your own needs and style.

#### METHOD A

In this method you will be using the special CREDIT CARD ACCOUNT, now available in the 2.0 version. This works well if you want to record your Transactions as they occur rather than just at the end of the month when the statement arrives. If you do not always pay off the monthly balance, you may want to consider this method.

#### CREDIT CARD ACCOUNT (MASTER CARD)

NO.	DATE	NAME	AMOUNT	BUDGET	NOTE
Charge	1/1/87		-\$200.00	Auto	Gas
Charge	1/1/87		-\$100.00	Household	Yard
Charge	1/1/87		-\$100.00	Computer	Sftware
Charge	1/1/87		-\$100.00	Entertain	Dinner
Payment	1/1/87	CHECKING	+\$400.00	TRANSFER	ACCT #123
		BALANCE	-\$100.00		

You may include details of Names (stores, restaurants, etc.) with the Budget Category or, as above, just the Budget Categories. These are necessary in order for Money Mentor to include these Transactions in any calculations for reports.

When you make a payment you will write a check within your Checking Account and record, in the Budget space, that it is a TRANSFER to the Credit Card Account. In this way the amount is deducted from Checking and added to the Credit Card Account.

**NOTE:** On the screen, charges are negative amounts in red; payments are positive amounts in black.

This TRANSFER in the Checking Account looks like this:

### CHECKING ACCOUNT

NO.	DATE	NAME	AMOUNT	BUDGET	NOTE
456	1/1/87	MASTER CARD	\$400.00	TRANSFER	ACCT #123

As in all TRANSFERS, the NAME field contains the Account you wish to Transfer the funds to. In this case, you are transferring (subtracting) \$400.00 from checking and adding it to Master Card. The Transfer function automatically does the adding and subtracting.

NOTE: You have the option to DATE these Transactions either with the actual date they occurred, the statement date, or the date on which they were paid. Money Mentor's reports are based on this Date, so make your decision accordingly.

### METHOD B

A CHECKING ACCOUNT is used in this method. This is appropriate if you pay off the monthly Credit Card balance.

### CHECKING ACCOUNT

NO.	DATE	NAME	AMOUNT	BUDGET	NOTE
456	1/1/87	MASTER CARD	\$500.00	SPLIT	ACCT #123
456	1/1/87		\$200.00	Auto	Gas
456	1/1/87		\$100.00	Household	Yard
456	1/1/87		\$100.00	Computer	Sftware
456	1/1/87		\$100.00	Entertain	Dinner
		BALANCE			
			\$ (CURRENT ACCOUNT BALANCE)		

The above illustrates check number 456 paid to MASTER CARD in the amount of \$500.00 which is the total outstanding balance on the statement. Using SPLIT as a Budget Category, you can detail the charges by their repsective Budgets that make up the \$500.00 total.

## 2. HOW DO I KEEP TRACK OF MY CASH EXPENDITURES?

### METHOD A

In this method you will be using the CASH ACCOUNT, now available as a special Account Type in the 2.0 version.

#### CASH ACCOUNT

NO.	DATE	NAME	AMOUNT	BUDGET	NOTE
123	1/1/87	CASH	\$100.00	SPLIT	
123	1/1/87		\$ 20.00	Auto	Gas
123	1/1/87		\$ 30.00	Household	Pool
123	1/1/87		\$ 20.00	Computer	Sftware
123	1/1/87		\$ 30.00	Entertain	Dinner
		BALANCE		\$ (CURRENT ACCOUNT BALANCE)	

The above illustrates Check Number 123 was paid to CASH in the amount of \$100.00. Using SPLIT as a Budget Category, you can detail the charges by their respective Budgets totaling the \$100.00 total.

## 3. HOW DO I TRACK MY LOAN PAYMENTS (CAR, MORTGAGE)?

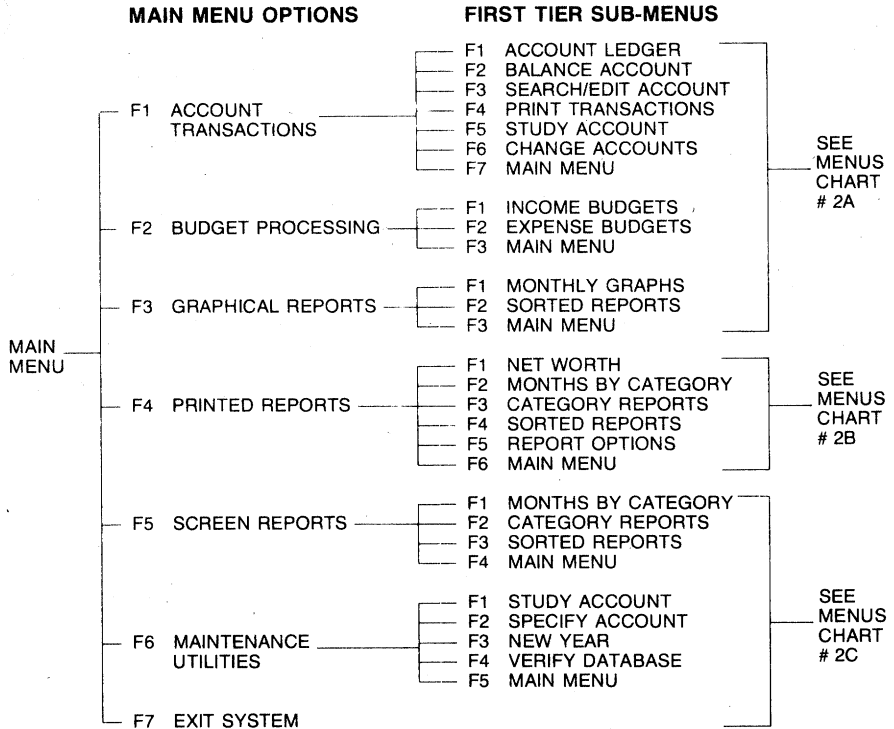
### A METHOD

NO.	DATE	NAME	AMOUNT	BUDGET	NOTE
123	1/1/87	ABC Motor Crdit	\$400.00	SPLIT	ACCT #456
123	1/1/87	Interest Pmt	\$200.00	Interest	Monthly
123	1/1/87	Principle Pmt	\$200.00	ABC Princ	Monthly
		BALANCE		\$ (CURRENT ACCOUNT BALANCE)	

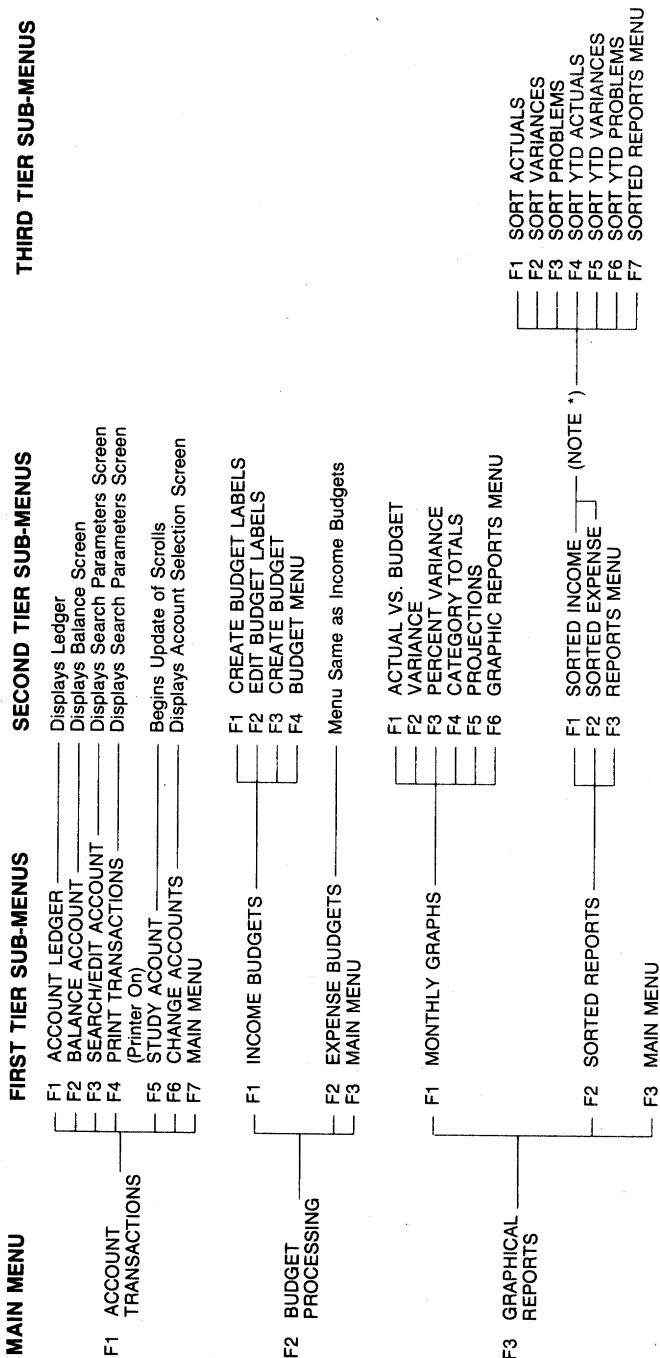
The above illustrates that ABC Motor Credit was paid \$400.00 with Check Number 123. Using SPLIT as a Budget Category, you can detail the INTEREST and ABC PRINCIPLE as indicated above.

In your new **NET WORTH** statement, the ABC Motor Credit liability will be reduced by the amount of ABC Principle Budget payments automatically; therefore, you will always be current.

# MONEY MENTOR V2.0 MENUS # 1



# MONEY MENTOR V2.0 MENUS # 2A



\*Note: Displays "Current Month" Requester first, then above menu.

# MONEY MENTOR V2.0 MENUS # 2B

## MAIN MENU

### FIRST TIER SUB-MENUS

F1 NET WORTH

F1 CREATE NEW WORTH  
F2 NET WORTH REPORT  
F3 REPORTS MENU

### SECOND TIER SUB-MENUS

F1 ACTUAL  
F2 BUDGET  
F3 VARIANCE  
F4 PERCENT VARIANCE  
F5 ACTUAL PERCENT  
F6 BUDGET PERCENT  
F7 REPORTS MENU

### THIRD TIER SUB-MENUS

Prints Current Balances and Totals All Accounts

F2 MONTHS BY CATEGORY

F1 YTD BY CATEGORY  
F2 VARIANCE BY CATEGORY  
F3 % VARIANCE BY CATEGORY  
F4 CATEGORY INCOME ANALYSIS  
F5 CATEGORY EXPENSE ANALYSIS  
F6 REPORTS MENU

F4 PRINTED REPORTS

F3 CATEGORY REPORTS

Same as for F2/F3 ("Graphical Reports"/"Sorted Reports")

F1 SORTED INCOME  
F2 SORTED EXPENSE  
F3 REPORTS MENU

F4 SORTED REPORTS

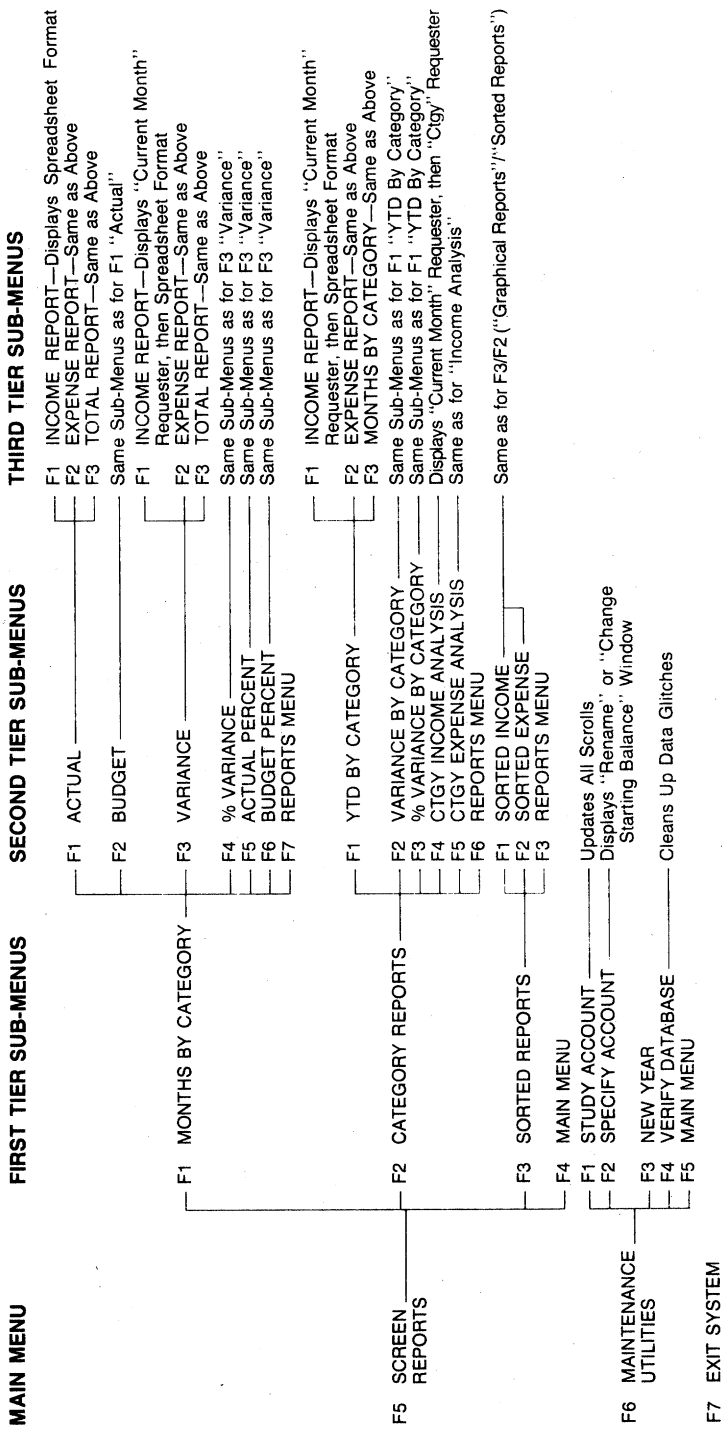
F1 DO NOT USE CENTS  
F2 USE CENTS  
F3 SEND TO FILE  
F4 SEND TO PRINTER  
F5 REPORTS MENU

F5 REPORT OPTIONS

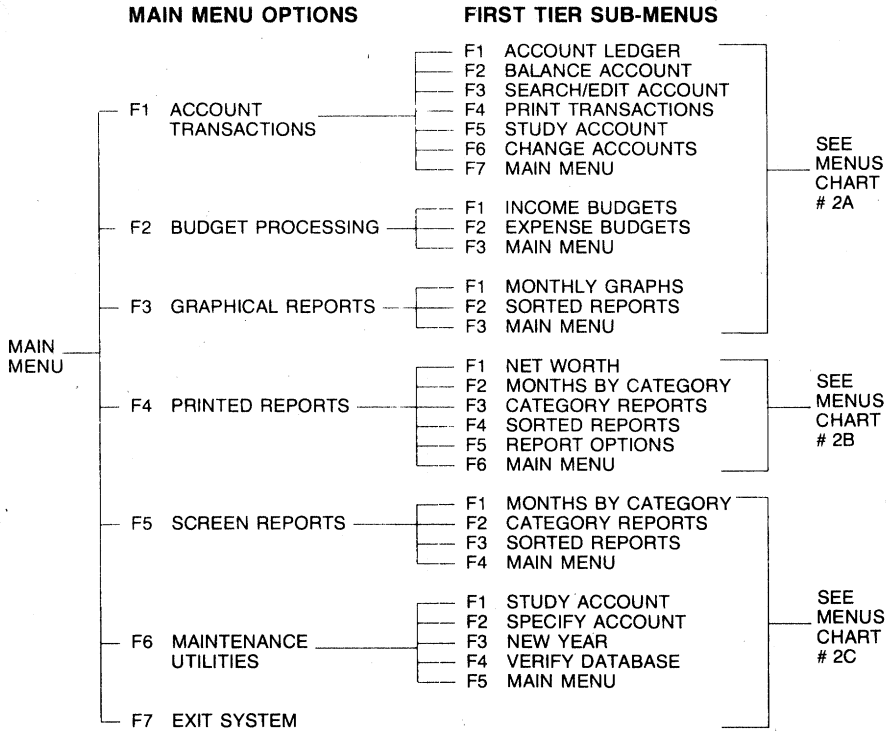
F6 MAIN MENU



# MONEY MENTOR V2.0 MENUS # 2C



# MONEY MENTOR V2.0 MENUS # 1



# INDEX

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# HOW TO ORDER CHECKS

Money Mentor can write checks as you enter the data for them. This saves you the time of entering the information twice. The easiest way to order checks is to go to your bank and ask them to order checks from DELUX COMPUTER FORMS that use form 1004. If your bank cannot help you, then follow the instructions below:

1. Supply Information to be printed.

Attach a voided check with your order.

or

Supply your Name, Address, Phone Number

Supply your banks Name, Address

Supply your Account Number

2. Select Color:

Blue  Green  Yellow  Tan

3. Number of checks:

500  1000

4. Specify starting check number.

5. Specify form 1004, Sedona Software #7260

**6. Mail to:**

**DELUX COMPUTER FORMS  
530 N. Wheeler St.  
P.O. 64046  
Saint Paul, Minnesota  
55164-0046**

**7. For pricing information call 1-800-328-0345**



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Concerned about tedious data entry? Don't be! Money Mentor has a unique system called "Smart Scrolls" which will study previous transactions and remember details about them. For example, if you wrote a check to "Green Valley Church," Money Mentor will recall the last amount you contributed, the budget category "church," the note "weekly contribution," and also that it is a tax deduction. This information can be overwritten by simply typing new data. "Smart Scrolls" can save 70% of the typing typically required for entry. One hundred percent of the benefit for 30% of the effort—now that's a good deal!

Your purchase of an Amiga computer demonstrates your understanding of quality technology. Please review the specifications below and consider how Money Mentor can "keep track of your pennies!"

Money Mentor

Month	Plan	Actual	Difference
Jan	500	746	246
Feb	500	143	-357
Mar	500	1,190	690
Apr	500	379	-121
May	500	1,878	1,378
Jun	500	379	-121
Jul	500	1,190	690
Aug	500	0	-500
Sep	500	0	-500
Oct	500	0	-500
Nov	500	0	-500
Dec	500	0	-500
Total	6,000	5,877	-123

**BUDGET SYSTEM:** You may utilize up to 200 budget categories—100 income labels and 100 expense labels for any 12 month period. And you can create, edit or delete them at any time!

Money Mentor

Number	Date	Name	Amount	Budget	Note
1828	6/24/86	Ron Rose	157.85	Garden	Lawn Care
1821	6/24/86	Jim Magon	32.80	Medical	Eye Test
1822	7/8/86	Sally	246.30	Insurance	Car Insurance
181	7/7/86	Sold Home	479.82	Stock	Stock Sale
1823	7/7/86	Green Valley Church	388.80	Church	Land Fund

**TRANSACTION SYSTEM:** You may manage up to 30 accounts: checking, cash, savings, credit cards, etc.! Transfers within accounts and transactions split between budget categories are also possible. An elaborate search routine allows you to edit and/or total transactions according to the conditions you specify. Checks can be automatically printed as you enter them or saved for printing from the search/edit routine. The data base is "threaded" so the Automatic Account Balancing software can perform quickly.

Money Mentor

EXPENSE	ACTUAL			VARIANCE		
	May	Jun	YTD	BUDGET	MONTH	YTD
A.M.A.	1,878	379	2,257	121	621	-317
Account	41	0	41	28	41	-22
B.O.A.	643	323	1,066	-23	313	-596
Banking	19	0	19	19	19	-23
Cable	0	24	24	-12	-24	8
Charity	0	38	38	28	38	-26
Church	19	69	88	49	28	348
Dental	0	0	0	0	0	-203
Garden	219	259	478	-53	-48	-5
Gifts	0	0	0	38	0	188

**REPORTING SYSTEM:** MONEY MENTOR's speciality is its variety of colorful graphic reports, illustrating actual vs. budgeted amounts. Using "trend lines" and "moving averages" you will be able to project your financial picture. Also, you may print numerical reports that calculate the "variance" between planned and actual amounts. A special feature is a report that is sorted by the 20 budget categories that deviate the most from your plan. MONEY MENTOR has over 50 reports!