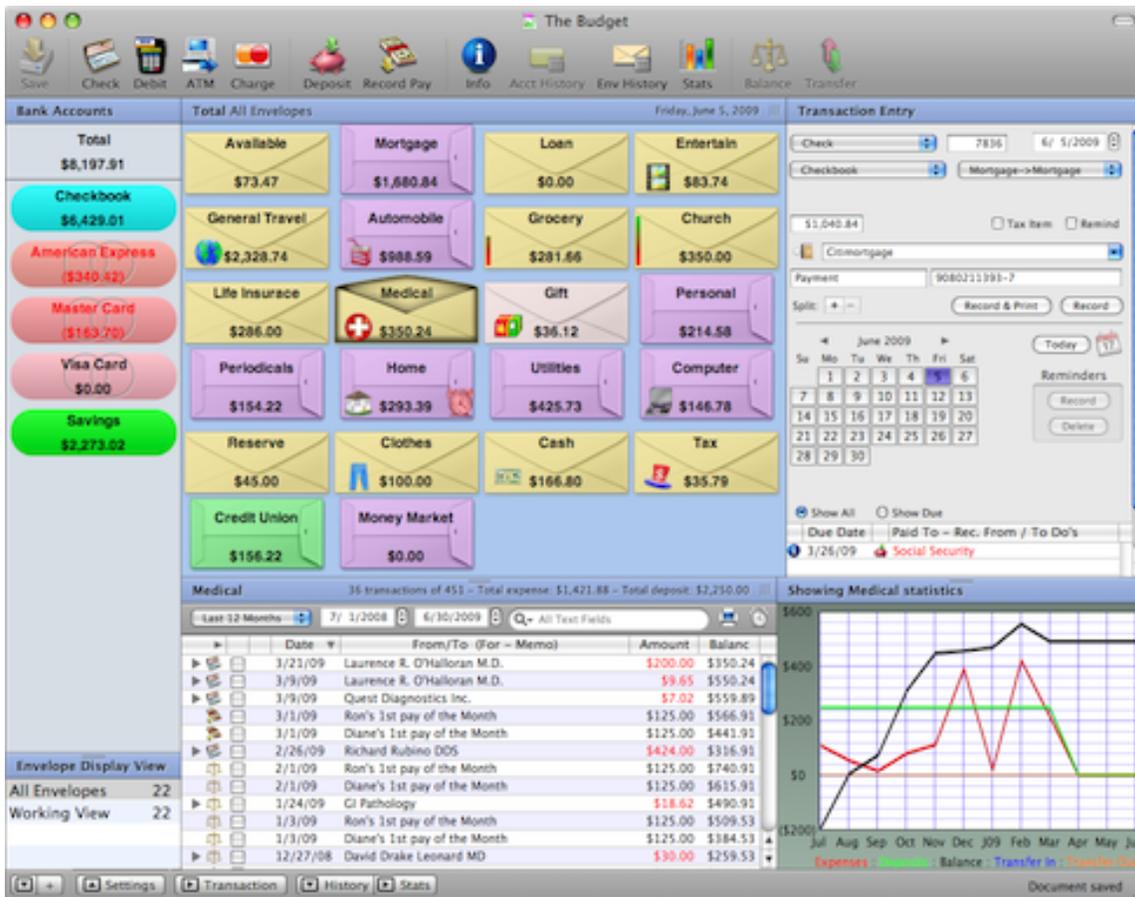


Budget Main Window



The main window has 7 sections, Accounts, Envelopes, Envelope Views, History, Statistics, Transaction Entry, and Settings. The Account, and Envelope sections are always shown, the others may be configured to show or not. Drag the dividers left/right  or up/down  to resize any section. Dragging a section to its far edge will collapse the section. You can also show or hide a section using the buttons in the bottom border of the window.

The Account section shows a list of your accounts

Selecting an account will show the associated envelopes and envelope balances for that account. Selecting a bank account shows its history in the history section if no envelope is selected. Selecting the Total box deselects all accounts and shows the envelopes net balances for all accounts. See the section [Bank Accounts](#) for more information on how to create and work with accounts, or the [Associated Envelopes](#) for more information on associated envelopes.

The Envelope section shows a list of your envelopes

The envelope section shows the envelopes associated with the selected bank account or all envelopes if the "Total" box is selected. Selecting an envelope displays its transaction history in the History section and its

statistics in the Statistics section. See the section [Envelopes](#) for more information on how to create and work with envelopes.

The Envelope View section determines how your envelopes are displayed

The All Envelopes List shows all envelopes associated with a selected account or all envelopes if the "Total" box is selected. Selecting a list shows the envelopes in that configuration. To create a new Envelope View click the plus (+) button in the lower left of the main window. To delete an Envelope View select it and use the Envelope menu and select Delete Envelope View. For more information see the [Envelope Views](#) section.

The History section

The History section shows either all transactions if no account or envelope is selected, the account history if an account is selected and no envelope is selected, or the envelopes history if an envelope is selected. Transactions are shown for the date range specified. For more information see the [History](#) section. **Note:** setting a date range also controls the date range for the statistics section

The Statistics section

The Statistics section displays either the budget statistics if no account or envelope is selected, or the envelopes statistics if an envelope is selected. Statistics are shown for the date range specified in the History section. The statistics are shown in either a "Table ", "Line Graph ", or "Bar Graph ", format depending on the setting in the "Settings " section. Note the day of the month is ignored. For more information see the [Statistics](#) section.

The Transaction Entry section

The Transaction Entry section allows you to create transactions and work with your reminders. Selecting accounts and/or envelopes on the main window determine the settings of the popups. For more information see the [Transaction Entry](#) section.

The Settings section

The setting section allows you to tailor how information is displayed on the main window. For more information see the [Settings](#) section.

Main Window Settings



Envelope View Area

The left side of the settings area is the envelope view table. All envelopes are displayed in the table and the checkboxes are set based on the currently selected envelope view. Check the boxes to either show or hide the envelope from the envelope view.

Note: You must select an account to modify an envelope view. You can not modify any envelopes in the "All Envelopes" view.

History Area

Normally account histories only show transactions that effect multiple envelopes. Check the box to show all transactions for an account. You can select which transactions types are shown in the history and transaction report.

Transaction/Calendar Area

The top part shows information for a selected reminder. You can change the warning period or the frequency of a reminder. Click the button to skip a due reminder. In the bottom part you can set whether Budget defaults transaction information when you change accounts or envelopes. Check the box if you want to work with To Do's in the calendar area.

Statistics Area

Select if you want Budget to display the statistics as a table, line graph, or bar graph. Check the boxes for the type of information you want to see in the statistics.

Using Budget Help

Budget has extensive help features. To get help use Budget's **Help > Budget Help** menu command. The Budget help content will be displayed in Apple's Help Viewer.

In the Budget documentation, menu commands will be shown like this **Menu name > Selection...** and specific *BUTTON NAMES* will be capitalized and in italics.

The toolbar at the top of Help Viewer has an area for you to enter a question and then click the *ASK* button. This will search the Budget documentation for relevant topics and display them in a list in the bottom section. You can then click on any of the results to go directly to that documentation.

The left side of each documentation page has links to sections of the Budget documentation. To use the help, just click on one of the section links and its content list will be displayed. Then click the topic that matches the type of help you need. The specific help information for that topic will be displayed on the right side of the page.

Budget also has a ? button on most of the windows in the application itself. Clicking on this button will bring you directly to the documentation page needed to learn how to use that window.

Tech Support

You can contact Tech Support by using Budget's **Help > Email Tech Support** menu command. This will bring up your email application with our tech support address <support@snowmintcs.com> and some basic information about the version of Budget you are using already filled in. Enter your question or comment and send it to us. We try to respond to each email within 24 hours.

The Envelope Model

A simple illustration of the envelope method is how your grandparents may have maintained a budget before checking accounts were commonly used. They cashed their paycheck and distributed their money into real paper envelopes marked with the name of the bill or expense, i.e., electricity, food, rent, etc. At the end of the month when a bill came due, the money was in the envelope to pay it. It was a simple but effective way of ensuring that their bills were paid and that they lived within their means.

Now that mostly everyone has a checking account its easy to lose sight of how much you can afford to spend. Do you know if you have enough in your checkbook to pay your bills? Do you find out too late that you spent more than you could afford? How about when the bi-annual insurance bill comes due — do you have the money to pay it? With Budget you can set aside money in your checkbook into virtual envelopes for all your expenses.

How Budget Uses Envelopes

With Budget, the main focus is on your envelopes. You will create virtual envelopes for your expense categories and distribute your checking account money into those envelopes. When the mortgage bill needs to be paid, you will write the check from the "Mortgage" envelope. If you receive a claim reimbursement from your health insurance, you can make a deposit into the "Medical" envelope. When you get paid, you will distribute the deposited income to your envelopes to fill them up again.

Your envelopes, and their balances are always displayed on the main screen, so you will know at a glance if you have enough money to pay the bills — it's a lot easier than opening up real envelopes to see what's inside! You can even look at an envelope's history to see all prior transactions. It's like having a checkbook for each envelope!

Budget is also an account manager. You can manage your real world checking or savings account at the same time as you're managing your budget. Record transactions, print checks, view your checkbook register (account history in Budget' terminology), and balance your checkbook each month using Budget. You can even track your credit card accounts.

The real power of Budget is the ability to set up your budget plan in advance and preallocate future income deposits directly to your envelopes when you get paid. You'll find it easy to stick to your budget when you *pay your budget first*.

Budget is Powerful or Simple - you Decide

You don't have to use all the features of Budget to use the program. For example, you can simply track your expense money without tying it to your real world account — kind of like just replacing those physical envelopes you may be using. Or you can distribute your pay deposits manually to your envelopes without setting up pay allocations. **Parents**, Budget can even be used by your child to manage their allowance or your teen to manage their part-time job income and expenses.

What happened to my check register?

Your check register has been your basic way of seeing what's in your checkbook. It's simple and intuitive. In fact it's the way most other money management and checkbook tracking software work. But ask yourself this question, when I look at the bottom number how can I tell if there is enough money to pay my electric bill and still buy that CD I want? The truth is, it's very difficult when looking at your checkbook balance to make that determination.

Imagine if you had a separate checkbook for each bill you had to pay. That would make it very easy to know if you had enough to pay each bill, but it would be a nightmare trying to keep the right amounts in each, not to mention the problem of carrying them all in your pocket.

Budget solves this problem in a simple manner. It effectively turns your checkbook into lots of little checkbooks. In fact, thinking about your envelopes in Budget as mini checkbooks is a good way to understand how things work.

Example: You have created your "Mortgage" envelope and you have a mini checkbook that goes with that envelope. You make deposits to it, write checks from it, and put money from your pays into it. You look at the balance in this mini checkbook and know immediately if there is enough to pay the bill.

Budget handles the maintenance of all these mini checkbooks (envelopes) for you. You still have your single real world bank account but now you can see where all your money is. And, by the way, you'll easily be able to see if you have enough to buy that new CD you wanted.

You can still view your checkbook register in budget

Budget is unique in that its main focus is on your **budget** rather than your checkbook register. However, you can still easily view your checkbook register in Budget at any time. Select a bank account you want to work with then click the *HISTORY* button on the toolbar. Check the *SHOW ALL TRANSACTIONS* box in the resulting history window to display transactions exactly like a check register. Budget goes even further by letting you also view the checkbook register for each of your mini checkbooks — just select the envelope and click the *HISTORY* button in the toolbar.

Keeping to a budget

The Budget program provides a number of ways to help you stick to your budget.

Knowing that you have allocated the proper amount to each of your envelopes insures that at the time the bill is due there will be enough funds to cover the bill. As you allocated money to each envelope the program tells you the remaining amount of your pay. This allows you to modify the allocations to each envelope to set up a budget that you can actually live within.

The ability to easily see how much money is in each of your envelopes is the best way to keep to your budget. If the envelopes show negative numbers you will realize very quickly that something is wrong. Likewise, if the envelopes start to build up more money than necessary you can start trimming back that envelope and use the money for other envelopes.

You can use the Budget [Statistics](#) function to see how well you are doing keeping to your budget. This function provides information on how much you budget for an envelope and how much you actually spend from that envelope.

There are also a number of [reports](#) that can be printed to record how well you are keeping to your budget.

Saving Your Data File

To save your file use the **File > Save...** menu command or click the *SAVE* toolbar button. You will see the standard save window if you decide to save the file.

Changes (recording transactions, etc.) made during your working session are only made in memory. This means that until you save your work the changes you have made are not written to your hard disk. If you attempt to quit the program or close the budget file you are working with you will see the save window. Click *SAVE CHANGES* to write the data to the disk and save your work. Click *DON'T SAVE* to return to the same data you had when you started the program. Click *CANCEL* to return to the main menu.

Backing Up Your Data

Remember, this is your financial data, **ALWAYS MAKE COPIES OF YOUR DATA FILE FOR BACKUP**. Develop your own strategy and stick with it. One method is to save a copy of your budget data file each month just after you balance your checkbook. That way you will always have a valid starting point if something should go wrong during the month. We have made every effort to insure that Budget works correctly. Budget includes a number of integrity routines that are constantly checking the data to insure its correctness, however, errors can occur. Disks can crash, power can fail, and even the operating system can have a bug.

The Budget program also provides an automatic backup feature. When you save a Budget file for the first time the document is saved as usual. When you save a Budget file for the second time, the previous budget file will be renamed as a backup file, and then the new data is saved in the new file.

When you save a Budget file any time after the first or second time, the previous backup file will be deleted, the previous data file will be renamed as the backup file, and then the new data is saved in the new file.

If Budget is set to only keep one backup file (the default), the naming convention for the backup file is to put a tilde (~) after the file name but before the .budget. So, "Our Budget.budget" has a backup file of "Our Budget~.budget". You can use the [Preferences](#) window to set the location of this backup file.

Budget can also be set to keep dated backups which add the date to the file name instead of a tilde. In this case, "Our Budget.budget" has backup files such as "Our Budget08-10-02.budget", "Our Budget08-11-02.budget", etc. These backup files are only created once per day, so any later changes to the file will be backed up on the next day that Budget is run. You can use the [Preferences](#) window to switch between the dated and one file backup strategy.

Handling Credit Cards

Handling credit cards with Budget is a matter of personal preference. You should strive to pay off your credit card debt, and use your credit card as a simple convenience tool. Budget can help you do that by showing you where you are spending money. There are three different methods you can use which vary in the amount of detail you want to keep regarding your credit cards. The more detailed methods give you a better insight into where you are spending money but require more effort on your part.

No Detail

Pros: Simple to use.

Cons: No information on where you are spending your money. Can not reconcile the credit card statement with Budget. No payment options.

One method is to [create an envelope](#) for each credit card, and use it just like any other expense envelope. This is the simplest way to pay the credit card bill but gives no insight into how the money is being spent. For example, you would create an envelope named "Visa".

In your normal working bank account (the account that you will pay the credit card bill from), [allocate money](#) to the credit card envelope from [your pay](#) as you would for any other bill. When the credit card bill comes due, use that "Visa" envelope and pay the bill with a [check](#) or [debit](#) transaction.

With this method, there's no need to record finance charges or refunds. Simply pay the credit card bill when it's due and ignore the parts that make up the bill.

Because you do not record each individual transaction on the credit card, you won't be able to tell where the money was actually spent. You **will** know exactly how much money you're putting towards the credit card. This method is sufficient if you have a credit card that you don't use anymore, but have an existing balance you need to pay off.

Note: This same simple method can be used to pay off any loan. You'll be able to see exactly how much money you're spending to pay back the loan. You will not be able to see how much more you owe, or what you bought with the loan.

Some Detail

Pros: Moderately easy to use. Detailed information on where you are spending your money.

Cons: Can not reconcile the credit card statement with Budget. No payment options.

The second method to keep track of credit cards is to [create an envelope](#) for each credit card, and transfer money into it as you use the card. For example, you would create an envelope called "Visa".

In your normal working bank account (the account that you will pay the credit card bill from), [allocate money](#) to your various expense envelopes from [your pay](#). Don't allocate any money directly to the "Visa" envelope.

When you use the credit card to buy something, [transfer](#) money from the appropriate expense envelope into the "Visa" envelope. To handle a credit card refund, [transfer](#) the amount back to the original envelope.

For finance charges, set up an envelope named "Finance Charges" or "Bank Fees". When you know the amount of the finance charge, [transfer](#) that amount of money out of the "Finance Charge" envelope into the credit card envelope.

When the credit card bill comes due, use that "Visa" envelope and pay the bill with a [check](#) or [debit](#) transaction from your working bank account.

You can use the check mark feature in the envelope [History window](#) to help you reconcile your credit card statement. Check each item on the statement with the items shown in the history list for the "Visa" envelope. Click the checkbox to toggle the check mark on or off.

This method provides a degree of insight into where you are spending your money. Each of your expense envelopes can count the [transfers as expenses](#). With that option, your envelopes statistics will show how well you are keeping to your budget.

Example: You buy \$14.70 worth of gasoline for the car and use your Visa card to pay for the gas. Transfer the \$14.70 from your "Gas" envelope to your "Visa" envelope. The "Gas" envelope will reflect the amount left in the gasoline budget and the "Visa" envelope will show the funds to be used when you pay the Visa bill.

Complete Detail

Pros: Balance the credit card account when you get your statement using Budget, just like any other bank account. Detailed information on where you are spending your money and your outstanding charges.

Cons: More complex to use. Money only gets transferred from your checking account envelopes when you pay the bill, need to view "Total" box to view net amounts in envelopes.

The third method is to set up your credit cards as a [bank account](#). You won't be setting up [pay sources](#) or [pay allocations](#) for the Credit Card account.

When you use the credit card to buy something, you'll record a [charge transaction](#) to the credit card account from the appropriate expense envelope. Since the charges are being recorded (as a negative number) in a Credit Card account, they will not be deducted from the envelopes in your Checking Account until you pay the bill. At that point, the negative amount in the Credit Card account envelope will be zeroed out, and the amount will be deducted from your Checking Account envelope.

On the main screen, when you select the Charge Account, you'll see all the charged amounts shown as negative amounts in your envelopes. When you select the Checking Account, you'll see the money in your envelopes that is available to pay the charges. You can view the "net" amount in the envelopes by selecting the Total box at the top left of the main screen.

For finance charges, set up an envelope named "Finance Charges" or "Bank Fees". When you know the amount of the finance charge, record a [charge transaction](#) for that amount of money from the "Finance

Charge" envelope using the credit card account.

When you receive the credit card statement, you can [balance](#) this account just like you would any other bank account. All your charges will show up in the Balance Window for your credit card account.

To pay the credit card bill see the section on [paying credit card bills](#). When you record this transaction Budget will move money from the bank (checking) account to the credit card account in each envelope.

For more details on how to set up and use a Credit Card Account, see [Getting Started Using Credit Card Accounts](#).

Handling Cash

There are a number of ways of handling cash from simple to very detailed. Three ways are described here.

No Detail

The simplest method of handling cash is to [create an envelope](#) called "Cash" and allocate money from your deposits to this envelope. When you withdraw cash, record an [ATM transaction](#) out of this envelope. With this method you will be able to see the amount used for cash. This method is very simple but lacks any real detail on how the cash was spent.

Some Detail

A more detailed method is to [create an envelope](#) called "Cash", but don't allocate any money from your deposits; leave the pay fields \$0.00 when you create this envelope. When you take money from your bank account for cash, deduct it from this "Cash" envelope and let the envelope go negative (cancel the Available transfer that Budget automatically starts). As you spend the cash, transfer money from the proper envelope to the "Cash" envelope (see also [Transfer between envelopes](#)).

Example: You have the "Cash" envelope, but you also have an envelope called "Entertainment" where you record transactions for items such as tickets to a play. But you also want to track cash used for movie tickets from the "Entertainment" envelope. First, you would need to insure that you were allocating enough funds to the "Entertainment" envelope from your pay to cover both types of expense.

Lets say that you get \$60 out of an ATM. When you record this ATM transaction in the Budget program from the "Cash" envelope it shows a negative \$-60. Now you spend \$10 on a movie and you pay for it with your cash. In the Budget program, you would transfer \$10 from your "Entertainment" envelope to the "Cash" envelope. The "Cash" envelope now shows \$-50 which matches the \$50 in cash you have in your pocket.

This method provides a means of tracking the cash you spend, since each of the envelopes in your Budget ("Entertainment" in the above example) has recorded the transaction. The [statistics](#) function would show this as an expense for Entertainment.

More Detail

Create a [bank account](#) and name it "Cash". This virtual account will represent the amount of cash you have, and will contain all transactions regarding cash.

You don't need to set any pay source to pay into the Cash account, unless you are paid in cash (such as from tips, etc), or you routinely cash your check immediately without putting it into a real world bank account. In either of those cases you could have a [pay source](#) pay into the Cash account.

When you withdraw cash from a real world bank account, in Budget you can transfer the money from that bank account to the Cash virtual account. Just drag from one bank account to the other (see also [Transfer between bank accounts](#)). At the top of the transfer window, the account on the left is the "from" account (the checking account, for example) and the one on the right is the "to" account (the Cash account). You will need to specify what envelopes you are affecting with this transfer. For example, you can use this to designate cash being taken out for groceries, music, or whatever.

When you spend cash out of your pocket, you can record that in the "Cash" bank account and use a [Debit](#) transaction.

Once in a while you can use the [Balance command](#) on the Cash account to make sure that the Budget records match up with the amount of money in your pocket.

Handling Savings Accounts

A savings account is just another form of [bank account](#). Budget can track multiple savings accounts just like it does checkbook accounts. Money in your savings account is distributed among your envelopes in the same manner as for checkbooks.

Everything that you can do with a checking account in Budget can also be done with savings accounts. You can even define pays for money to be distributed in your envelopes. For detailed information see the section [Working with multiple bank accounts](#).

Budget Error Messages

Error messages in Budget normally indicate some sort of problem which is easily corrected.

Every effort has been made to make Budget as error proof as possible. However, it is impossible to predict the configuration of every machine that runs the program. File system errors do occur, and they can cause serious problems. It is extremely important that you back up your files on a regular basis. Run "Disk Utility" and see if there are any problems with your hard drive. Notify tech support of any error messages you receive that do not make sense to you.

Budget Tech Support email address: support@snowmintcs.com

Snowmint Web Forums: <http://www.snowmintcs.com/forums/>

Selection Errors

The first group of errors are selection errors. This means that the action you are trying to take requires you to first select either an account or envelope with a single click of the mouse and then try the action again. Most commands are disabled unless the proper items are selected.

Input Errors

Input errors are normally the result of typo's or not filling in a required field in a window. Budget will usually hilite the bad entry and allow you to change it.

- Balance Error.
- The From field must be specified.
- A valid envelope name must be specified.
- A savings envelope may not be specified.
- There are no shares in this account.
- This transaction would cause your checkbook to go negative. That is not allowed.

Miscellaneous Errors

There are certain conditions that prevent you from executing an action such as trying to delete an envelope that has unbalanced transactions pending. This would cause problems with the programs ability to correctly balance your checkbook since some of the outstanding transactions would be missing.

- This envelope can not be deleted.
- You can't delete the "Available" envelope.
- This envelope can not be deleted since it has Sub Envelopes.
- This envelope can not be deleted since it has unbalanced transactions.
- You can not create a sub envelope to the "Available" envelope.

Integrity Errors

Budget is constantly checking for problems. Should they occur, the program will immediately inform you. Integrity errors are displayed at any time the program has determined that it is unwise to continue. **You should quit Budget WITHOUT saving.** The original file may still be valid, try restarting the program with the file and see if the problem persists. If the problem persists you should [contact tech support](#) as soon as possible. The integrity error may contain a code, if so, you should reference the code when you contact tech support.

- Integrity error 1. The total amount in all envelopes does not match the amount in the bank account(s).
- Integrity error 2. The total amount of pay allocations to envelopes does not match your pay.
- Integrity error 3. The pay distribution is invalid.
- Integrity error 4. The most recent transaction in an envelope or bank account history does not match the balance in that envelope or bank account.

Note: If you have used personal finance programs that are based on the register model then Budget may seem unintuitive and difficult to use. We suggest that you read the sections [The Envelope Model](#) and [Check Register](#) first. This is the best way to understand how Budget works. If you are familiar with the envelope model that Budget uses please continue below.

Getting Started With Budget

For new users

There are two ways to get started using Budget, the [Setup Assistant](#) or the [manual method](#).

The Setup Assistant will guide you through the steps to set up your budget, and will streamline the effort it takes to create accounts and envelopes and set up your budget file. If you are converting from a different financial program you can import your data directly in the Setup Assistant. You can add, remove, or modify anything you do in the assistant later using the normal program features.

If you'd rather use the manual method of getting started, click the *CANCEL* button to close the setup assistant window. Using the manual method to get started may give you a better understanding of how the program works since you will be using the normal Budget features and windows.

Importing Financial Data

Budget has the capability to import Quicken Interchange Format (QIF) and Open Financial Exchange (OFX) files. This capability provides a means to access data from other financial programs or to access data from financial institutions that have a QIF or OFX export capability. For more information, see the [Import File](#) section.

For freeware Budget users

Budget for Mac OS X can read existing Budget data files that were created using the freeware versions available for classic Mac OS (7.x - 9.x). Simply use the **File > Open...** menu command and navigate to your existing Budget data file. The new Budget program does NOT write to existing freeware data files; therefore, you will be required to save the file under a new name.

Registering Budget: When you purchase Budget you will receive a registration name and code. This information must be entered into the program in order to enable additional features and stop the nag screens from appearing. See the [Registration](#) section for more information.

Using the Budget Setup Assistant

If you would rather use a manual method to get started, see the [Manual Method](#) help section. The setup assistant streamlines the effort it takes to create accounts and envelopes and set up your budget file. You can start a new budget file with the setup assistant at any time by using the **File > New** menu command.



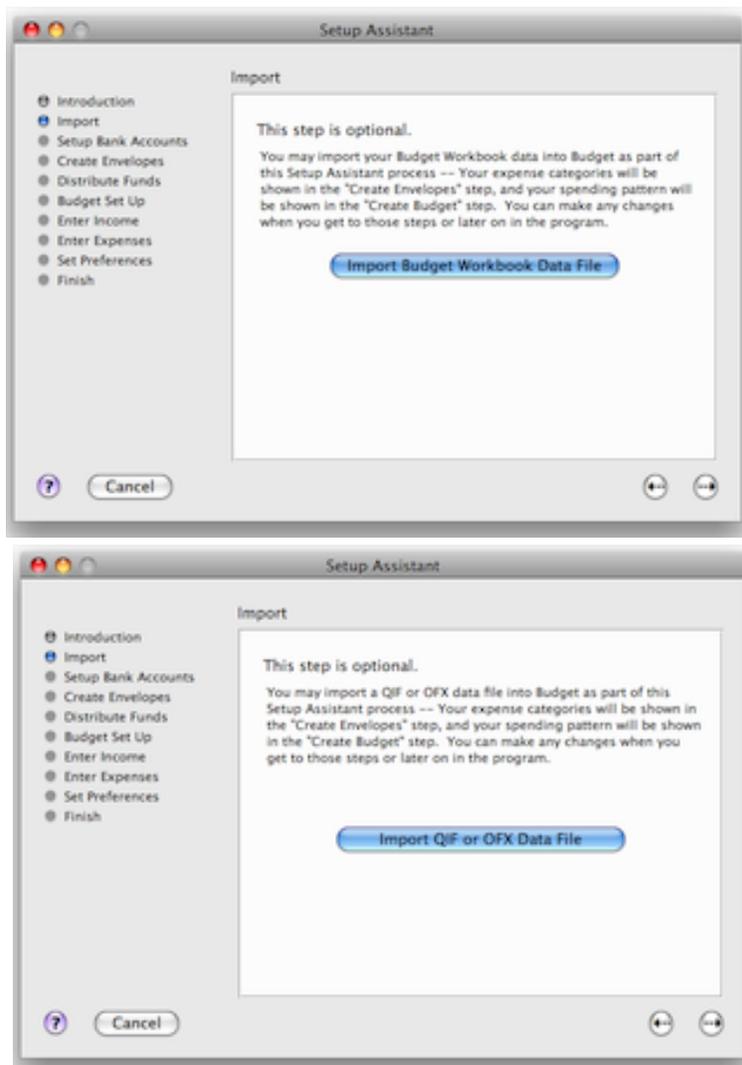
Use the arrows at the bottom right of the assistant window to move through the steps. Clicking the question mark button in the lower left will display information related to each step. You should have information about your bank accounts, any regular income you receive, and expenses. The assistant steps are listed on the left side of the screen.

Note: You will get a warning message if you attempt to quit the setup assistant before finishing. If you do quit any information you entered so far will be lost. To save what you have done so far you should click through to the end and then click the *FINISH* button.

Most steps allow you to create an object (like a bank account) by entering information and then clicking the *CREATE* button. You can remove an object by first selecting it in the table (click it once) and then clicking the *REMOVE* button. Other steps allow you to enter information directly in the table. To do that, double click on the information in the table you want to change and enter the new information. The specifics of each step are described below.

Note: You can add, remove, or modify any information that you enter in this setup assistant later in the main program itself.

Import Data (Optional).

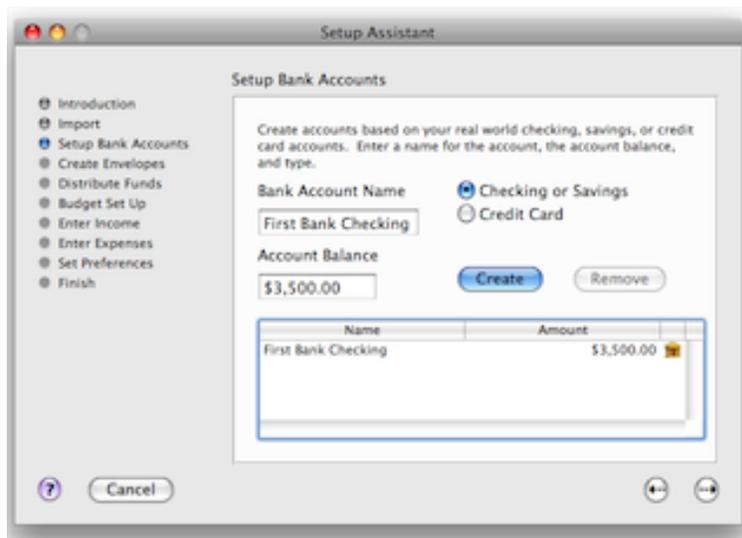


Note: You will see the screen on the left if you are not using the Snowmint Creative Solutions Budget Workbook application, otherwise, you will see the screen on the right.

If you have been using Snowmint Creative Solutions' Budget Workbook program and want to import your workbook data into the Budget program as part of the setup process, click the *IMPORT BUDGET WORKBOOK DATA FILE* button. If you are not using Snowmint Creative Solutions' Budget Workbook program and want to import your QIF or OFX data from another program into the Budget program as part of the setup process, click the *IMPORT QIF or OFX DATA FILE* button. When you import your data, a statement of the total number of transactions and categories will be displayed. Your data will be used later in the setup process to facilitate creating your envelopes and setting up your budget. Click the right arrow to continue.

Setup Bank Accounts.

A bank account is your real-world checking account that you have at your bank that you want to track and manage with Budget.



Change "My Checkbook" to your bank account name, enter the amount of money that you currently have in this bank account, and click the *CREATE* button. The information is now shown in the table at the top.

Note: Don't know what your current balance is? You may want to wait until you receive your next statement to start using Budget, or you can use your latest statement balance at this point, and then enter checks and deposits made after the date of your last statement when you finish the setup assistant.

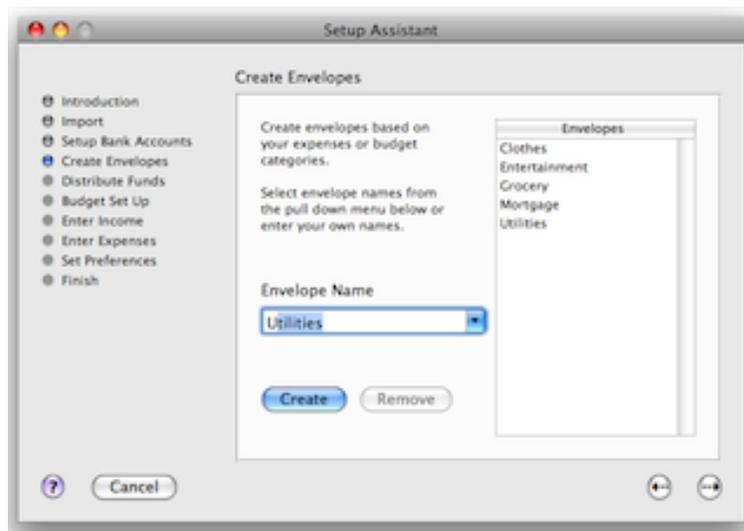
You can create multiple accounts in Budget, For example, an additional checking account, a savings account, or a credit card account. However, we suggest for now you just create one checking account to get started and create additional accounts later after you are familiar with the program.

Also, before deciding to handle your credit card as an account in Budget, we suggest first reading [Handling Credit Cards](#) to determine if you really want to do that or use one of the less detailed, simpler methods. If you decide on the account method, see [Adding Credit Cards](#) for details on setting up the credit card account.

You can add, delete, or modify account information and options at any time in the program. See the [Working with Bank Accounts](#) topic for more information.

Create Your Envelopes.

Envelopes are used to hold portions of the money in your account that you want to set aside for specific expenses. You may want to create an envelope for each bill, such as "Rent" or "Phone", and also create envelopes for discretionary expenses such as "Entertainment" or "Clothing". You can create as many envelopes as you like.



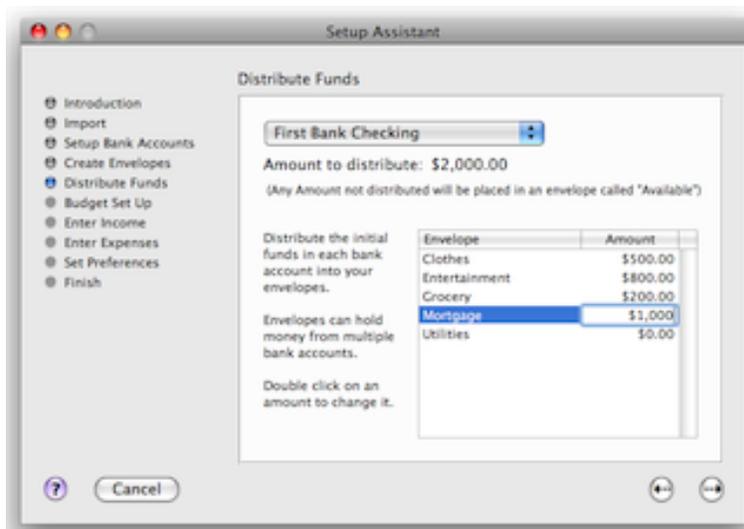
Select envelope names from the pull down menu or enter your own names. Click the *CREATE* button to enter each envelope. If you've imported data from your Budget Workbook file, the names of your envelopes will already be listed. When all of your envelopes are created, click the right arrow to go to the next step.

You can add, delete or modify envelopes at any time in the program. See the [About Envelopes](#) topic and the [Working with Envelopes](#) topic for more details.

Distributing your current account balance to your envelopes.

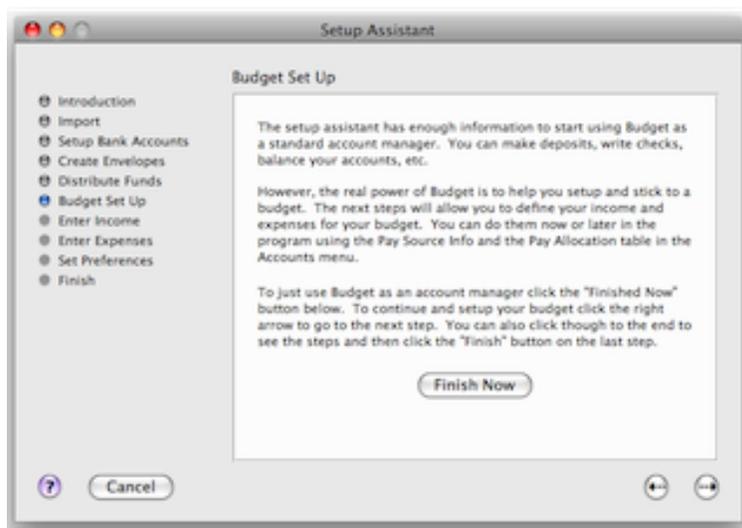
The money that is currently in your checkbook is most likely needed to pay bills and expenses. You will now set aside that money in the appropriate envelopes. Think of it as catching up with the fact that the balance that is in your checking account would have been distributed to your envelopes if you had been using Budget all along.

Example: If you need \$1,000 to pay the mortgage in a couple of days, you might put \$1,000 in the "Mortgage" envelope. You could put \$200 in the "Utilites" envelope and \$300 in the "Grocery" envelope for those expenses, and so on.



Double click next to each envelope and enter the amount you want to place in that envelope. As you distribute funds to the various envelopes, notice that the amount at the top changes to show the amount that remains to be distributed. If you choose not to distribute all of your funds to your envelopes at this time, the remainder will be placed in an envelope named "Available". Continue distributing your funds to each envelope for each bank account. Once you are done, click the right arrow to go to the next step.

Budget Setup.

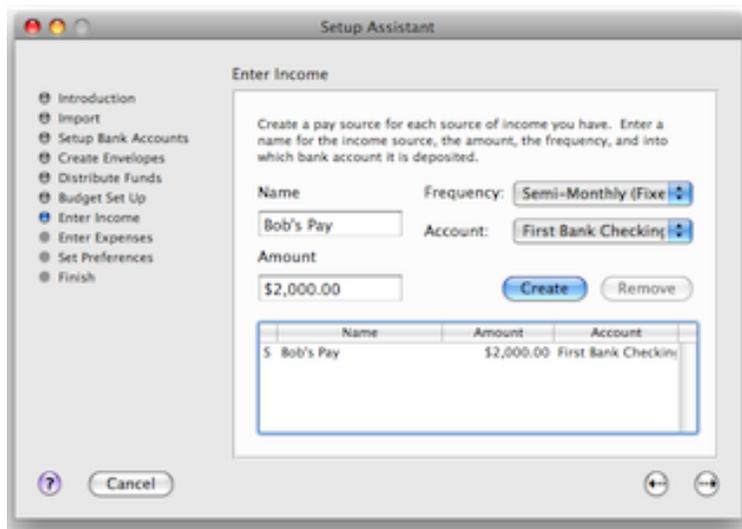


The next steps allow you to set up your budget so that future income can be automatically distributed to your envelopes each time you get paid. Please read [About Income](#) to learn more and decide if you want to set up your budget now or wait until later. If you decide to wait, you'll still be able to use Budget for standard account management and expense tracking. Just click the *FINISH NOW* button and read the section, "You're ready for normal use" at the end of this Getting Started topic. When you are ready to setup your budget just follow steps 4 and 5 of the [manual method](#) of getting started.

If you want to continue and enter your income and expenses, click the right arrow.

Enter Income

Setting up your budget in advance and preallocating your future income to your envelopes is what gives Budget it's full power to help you manage your budget. A budget consists of income and expenses, so the first thing to do is to define the amount and frequency of your income (called "pay sources" in Budget).



Change "My Pay" to whatever you want to call your pay source (for example, "Bob's Pay" or "Mary's Pay").

If you receive a pay check on a regular basis, enter the amount of the pay (or an average if it varies) and select the appropriate fixed frequency. If you receive pay of different amounts at various times, enter an average of each pay in the *AMOUNT* field, and select the variable pay frequency that best matches how often you get paid each month. It is best to select the maximum number of pays you might receive in a month.

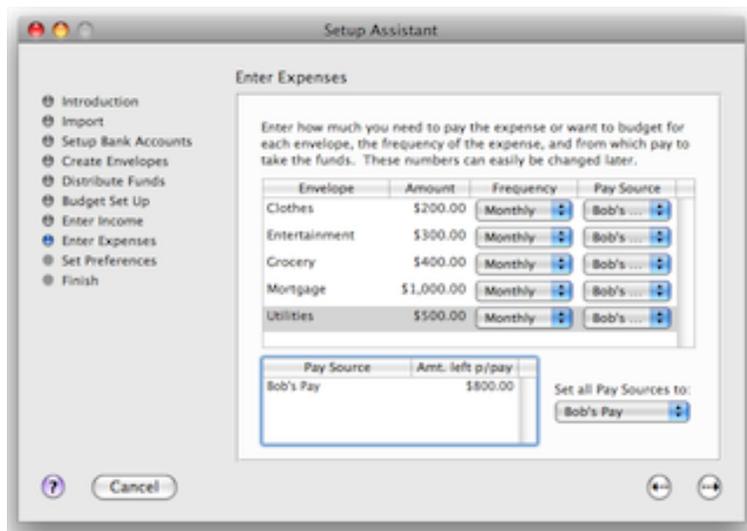
Then, if you defined more than one checking account, use the *ACCOUNT* pop up menu to tell Budget into which bank account this pay is deposited. Click the *CREATE* button and the pay source will show up in the table at the top. Repeat these steps if you have more than one pay source.

You can modify this information at any time, see the [Set Up Your Income](#) topic for more information.

Once you have all your pay sources defined, click the right arrow to go to the next step.

Enter Expenses

This is the "make your budget" step - you'll tell the program the amount and frequency of your expenses so that it can calculate how much should be distributed to your envelopes each time you get paid.



All your envelopes are listed down the left side of the screen. For each expense envelope, enter the expense amount, and choose the appropriate frequency from the *FREQUENCY* popup menu. In the last column, select the pay source you want to use for this envelope or select *EQUALLY* to share the expense among all pay sources.

Most bills are due monthly, and have either a definite amount or you can compute an average amount. Insurance and other types of bills are due annually or semi-annually, so select the appropriate frequency. For discretionary expenses, you enter the target amount and frequency period that you desire.

Note: If you get paid "Weekly" or "BiWeekly", you may want to select that same frequency for ongoing expenses, such as auto gas, groceries, lunch etc. Why? Budget does not normally take pay allocations from the "extra" pays that occur every 3 months for "Weekly" or 6 months for "Bi-Weekly". EXCEPT when the expense is also defined as either Weekly or Bi-Weekly. In the case of monthly expenses like rent or the phone bill, the extra pay is really "extra" and not usually needed to pay the monthly expense. For ongoing expenses, you usually need money allocated from each pay.

The table at the bottom shows your pay sources and the amount remaining **per pay** for each pay source. As you enter your expense amounts and select which pay to use for each expense, the amount in the *AMT. LEFT PER PAY* column will change to show how much you have left for other expenses.

Budget now has the information to calculate how much to allocate from each pay for your expenses.

Example: Your income is received 2 times a month, and you entered \$1,000 as your monthly mortgage expense. Budget will automatically calculate that \$500 should be allocated from each pay to the "Mortgage" envelope.

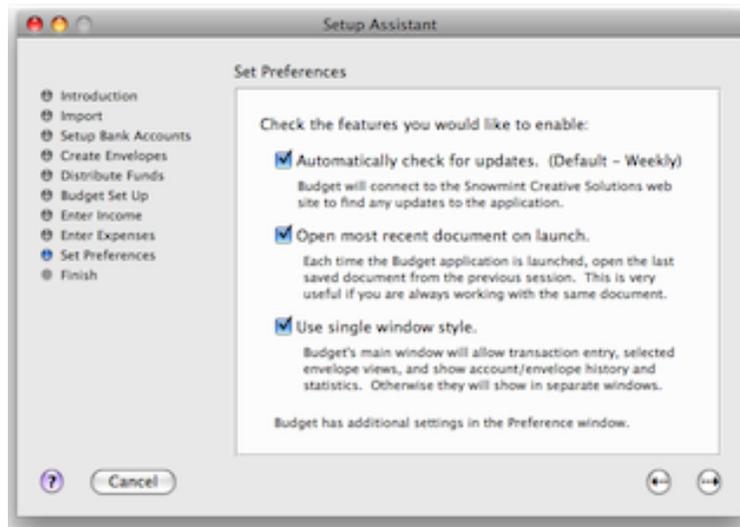
If you don't agree with Budget's default calculations - don't worry. You can add, delete, or modify your expense amounts and pay sources, or modify the pay details at any time in the program. You can do this using either the [Pay Allocation Table](#) to work on more than one Envelope, or the [Envelope Info Window](#) to work on just one Envelope. The Envelope Info Window allows some advanced settings to fine-tune your allocations.

Remember - At this point you are only telling the program how much to distribute to the envelope **When You Get Paid**. Your expense allocations will only get added to your envelopes when you record your pay.

On payday, your check gets deposited into the bank and you will record this in Budget by clicking on the [RECORD PAY](#) toolbar button. Because you set up your allocations in advance, Budget is able to automatically distribute your pay to your envelopes according to your allocations when you click *RECORD PAY NOW* or you can make adjustments before recording the pay if your pay is variable or you want to make changes to the pay you are distributing.

Once you have all your expenses defined, click the right arrow to go to the next step.

Set the features you would like to use.



Budget has an extensive feature set, and there are many preferences that you can set to fit the way you work. Three of the most common options are shown in this step. Simply click the checkbox next to any of the options to enable them. Click the right arrow to continue.

Once you have the features set, click the right arrow to go to the last step.

Finish

Once you click the *FINISH* button the setup assistant will take all the information you have entered and place it in the Budget data file and display the main window. The main window will show all the accounts and envelopes that you have created.

The transactions that you created in the setup process to distribute your current account balances are shown in each envelope history window, account history window, and in the account's balance window.

Warnings: The setup assistant may give a warning at the end if you have allocated more money to your envelopes than you receive in each of your pays. This is allowed in Budget. But your Available envelope will show the deficit as a negative amount. When you finish the setup assistant you can adjust your [pay allocations](#) to avoid this.

You're ready for normal use

First, be sure to save your file and name it. See the [saving your data file](#) topic for more information.

The budget is now set up with your current account balance distributed into all of your envelopes. You can now record a [Check, Debit, or ATM](#), or record a [Deposit](#), etc. by FIRST selecting the appropriate envelope and clicking the appropriate toolbar button to record the transaction.

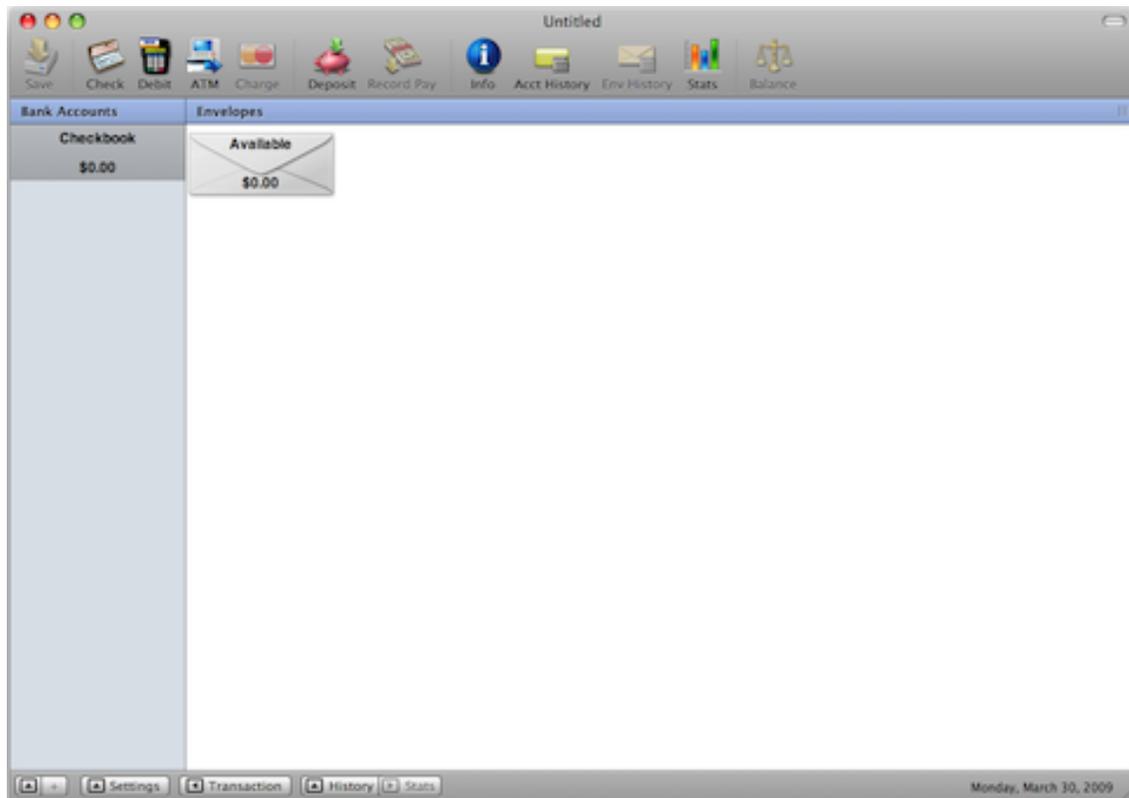
If you are using Budget without setting up pay allocations, you can deposit your pay by using a [Split Deposit](#), and distribute it manually into your envelopes.

If you've set up your pay allocations in the "Enter Income" and "Enter Expenses" steps above, when your pay day arrives simply click on the *RECORD PAY* toolbar button to [Record Your Pay](#) to distribute it in each envelope as you defined when you created the envelopes or make adjustments before recording.

You can view your [Transaction History](#) (similar to a check register) of any envelope or all envelopes at any time. You can click and drag to record a [Transfer](#) between envelopes. Best of all, you can easily [Balance / Reconcile](#) your bank accounts when the bank statement comes each month.

Setting up Manually

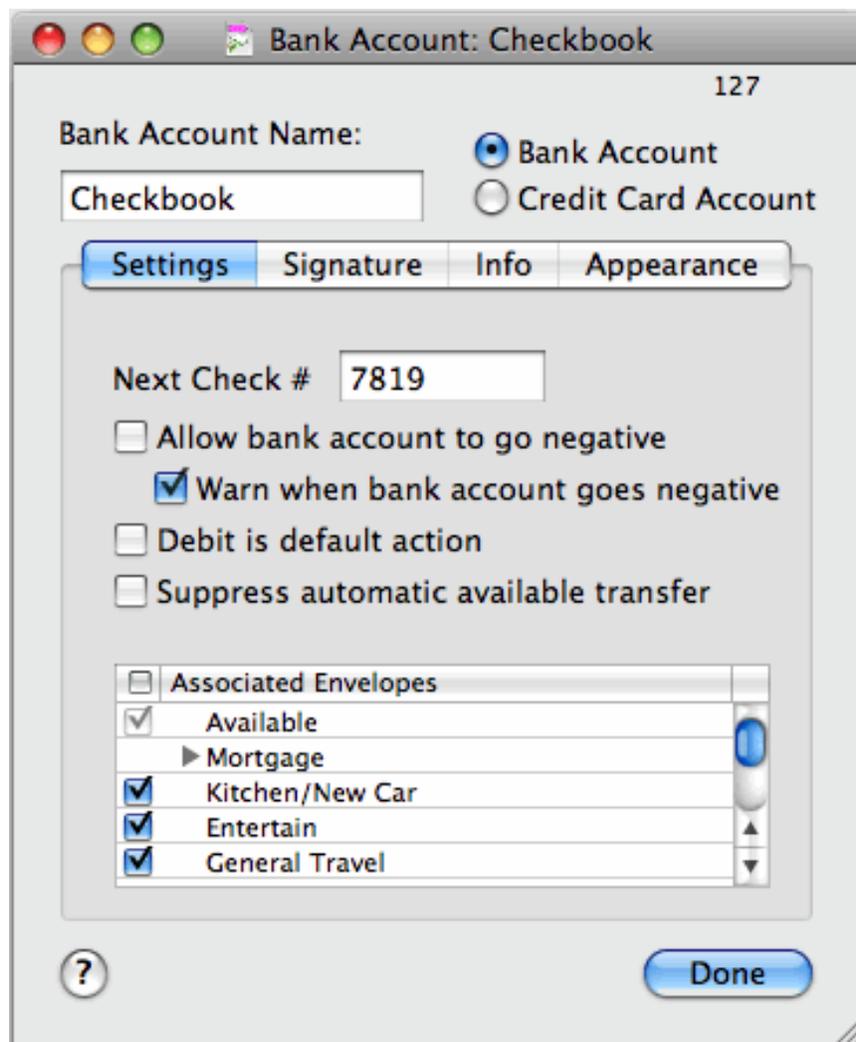
If you want to use the Setup Assistant to get started, see the [Setup Assistant](#) help section. When you cancel the Setup Assistant, you see Budget's main window.



First: Create your bank accounts

A bank account is your real-world checking account that you have at your bank that you want to track and manage with Budget.

The main window already has a default checking account named "Checkbook". To change the name of the account, select the "Checkbook", and click the *INFO* button on the toolbar to get the *ACCOUNT INFORMATION* window.



Change "Checkbook" to your bank account name and enter the next check number that you want to start tracking with Budget. Other account preferences can be set later after you finish getting started. Click *DONE* and you will see your bank account name instead of "Checkbook" on the main window.

You can create multiple accounts in Budget, for example, an additional checking account, a savings account, or a credit card account. However, we suggest for now you just create one checking account to get started and create additional accounts later after you are familiar with the program.

Also, before deciding to handle your credit card as a bank account, we suggest first reading [Handling Credit Cards](#) to determine if you really want to do that or use one of the less detailed, simpler methods. If you decide on the account method, see [Getting Started Using Credit Cards](#) for details on setting up the account.

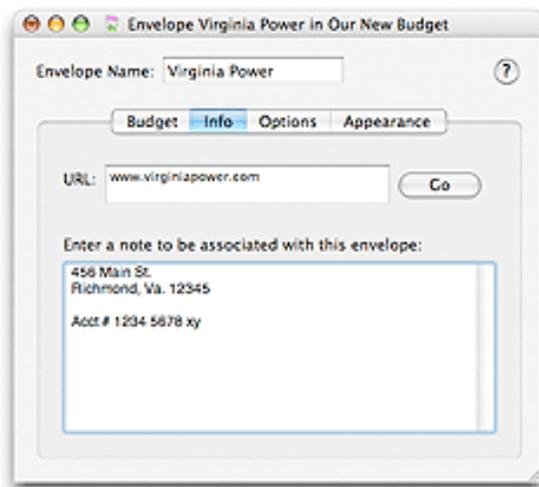
You can add, delete, or modify account information and options at any time. See the [Working with Bank Accounts](#) topic for more details.

Second: Create your envelopes

Envelopes are used to hold portions of the money in your Account that you want to set aside for specific expenses. You may want to create an envelope for each bill, such as "Rent" or "Phone", and also create envelopes for discretionary expenses such as "Entertainment" or "Clothing". You can create as many

envelopes as you like.

To create your envelopes, use the **Envelope > New Envelope...** menu command, an *ENVELOPE INFO* window appears. Enter the *ENVELOPE NAME*, such as "Rent" or "Groceries". As this point, you can click on the *APPEARANCE* tab if you wish to select a color or add an icon to the envelope - or just wait till later. For now, we will simply enter the envelope name, and we will ignore the *BUDGET*, *INFO*, and *OPTIONS* settings until a later step.



Close the window and you'll see your new envelope on the main window. Continue creating additional envelopes for your budget expenses, and they will all be displayed on the main window.

You can add, delete or modify [envelopes](#) at any time. You can also group envelopes together (such as creating a "Utilities" group to hold "Gas", "Electric" and "Water" envelopes). See the [grouping envelopes](#) topic for more information.

Third: Deposit your Account Balance and distribute it to your envelopes

Now that you've named your checking account, and created envelopes, you will start your Budget file by recording a deposit of your current account balance and distributing all or portions of the money to your envelopes.

The money that is currently in your checkbook is most likely needed to pay bills and expenses. You will now set aside that money in the appropriate envelopes. Think of it as catching up with the fact that the balance that is in your checking account would have been distributed to your envelopes if you had been using Budget all along.

To deposit your account balance, without selecting any envelopes, click the *DEPOSIT* button on the toolbar, and the *SPLIT DEPOSIT* window will appear (see below). In the table in the middle of the window, you'll first see an envelope named "Available" and then a list of the envelopes you created. (The "Available" envelope is used to hold any money in your account that is not set aside for specific expenses in your other envelopes).

Deposit for Untitled

First Bank Checking
\$0.00

Received From: 6/11/2006
 Checkbook Balance \$3,500.00

For: Start-up Tax Item Remind

Initialize (\$0.00)

Envelope	Amount	From	For
Available	\$500.00		
Mortgage	\$1,000.00		
Grocery	\$500.00		
Utilities	\$200.00		
Entertainment	\$800.00		
Clothing	\$500.00		

Amount remaining to be distributed \$0.00 (Must be zero)

Pay Source	Pay	Amount
<input type="checkbox"/> Bob's Pay	1st	\$2,000.00

First fill in the top of the form with your starting balance information. In the amount column next to each envelope, enter the amount of your account balance that you want to place in that envelope. The total amount that you distribute to your envelopes (including the "Available" envelope) must equal your current account balance. If you do not want to set aside all your money into your expense envelopes, just put the remainder into the "Available" envelope.

Example: As shown in the image, your current checkbook balance is \$3,500, and you will need \$1,000 to pay the mortgage in just a couple of days, so you put \$1,000 in the mortgage envelope. You'll also need money to pay the utility bill and to buy groceries. You put \$200 in the Utilities envelope and \$300 in the Grocery envelope. After distributing your desired amounts to all of your envelopes, the note at the bottom says you have an *AMOUNT REMAINING TO BE DISTRIBUTED* of \$500. You decide to put that in the "Available" envelope. The total amount of the deposit now equals \$3,500, which is your current checkbook balance. Click *RECORD*; when you are finished.

Untitled

Save Check Debit Charge Deposit Record Pay Info Acct History Env History Stats Balance

First Bank Checking \$3,500.00

Sunday, June 11, 2006
Split Deposit made to First Bank Checking

Available \$500.00

Mortgage \$1,000.00	Grocery \$500.00	Utilities \$200.00	Entertainment \$800.00
Clothing \$500.00			

Example (continued): Now you see that the main window shows your total checkbook balance of \$3,500 which consists of \$3,000 that has been set aside in expense envelopes plus \$500 in the Available envelope.

You can modify amounts deposited to envelopes at any time by [editing](#) the transaction or [transferring money](#) to other envelopes.

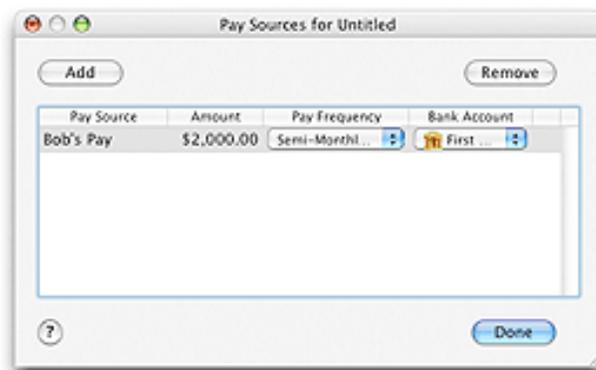
Note: In the next two steps, you will set up your income and expense information so that when you receive income in the future, it will be automatically distributed to your envelopes. However, you can wait until later to do this, and just start using Budget for standard account management and expense tracking. If you decide to finish now, see "You're ready for normal use" at the end of Step 5 below.

Please read the [About Income](#) topic before completing the next two steps.

Fourth: Setup your Pay Sources

Setting up your budget in advance and preallocating your future pay to your envelopes is what gives Budget it's full power to help you manage your budget. A budget consists of income and expenses, so the first thing to do is to define the amount and frequency of your income (called "pay sources" in Budget).

Use the **Accounts > Pay Source...** menu command. Click the *ADD* button, and change "New Pay Source" to whatever you want to call your pay source (for example, "Bob's Pay""John's Pay" or just "John").



If you receive a pay check on a regular basis, enter the amount of the pay (or an average if the amount varies) and select the appropriate fixed frequency.

If you receive pay of different amounts at various times, enter an average of each pay in the *AMOUNT* field. Now select the variable pay frequency that best matches how often you get paid each month. It is best to select the maximum number of pays you might receive in a month.

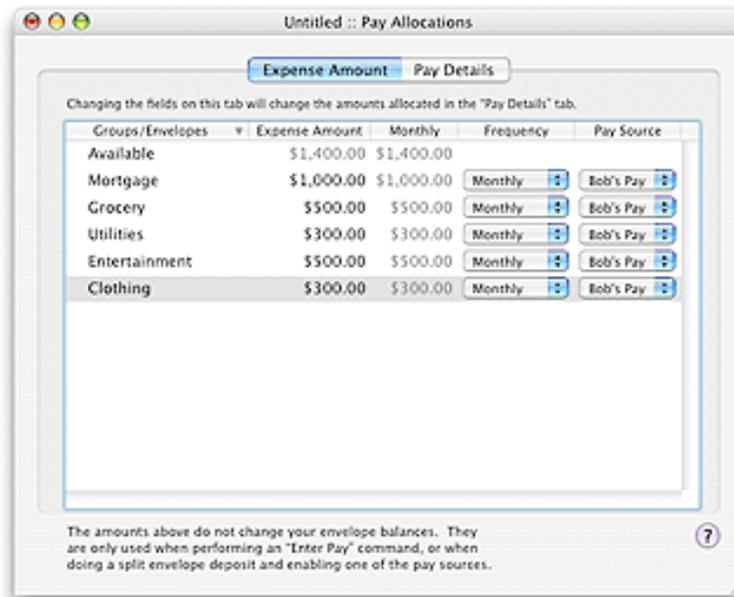
If you have more than one bank account created in Budget, the last step is to select the bank account into which this pay is deposited. For this example you only created a single bank account so it will be the only one in the popup menu.

You can add as many pay sources as you wish. When you are finished, click *DONE*.

You can add, delete or modify [pay sources](#) at any time.

Fifth: Create your Budget (Expenses)

This is the "make your budget" step - you'll define the amount and frequency of your expenses. Use the **Accounts > Pay Allocations...** menu command. The *PAY ALLOCATIONS* window will appear. Click the *EXPENSE AMOUNT* tab if it's not already selected, and you will see a list of your envelopes down the left side.



For each expense envelope, enter your expense amount, and choose the appropriate frequency from the *FREQUENCY* popup menu. Note that the *MONTHLY* column automatically computes a monthly amount for you regardless of the frequency you actually set for the expense. Next enter the pay source from which you want the funds allocated for this expense. For this example you only created a single bank account so it will be the only one in the popup menu.

Most bills are due monthly, and have either a definite amount or you can compute an average amount. Insurance and other types of bills are due annually or semi-annually, so select the appropriate frequency. For discretionary expenses, you enter the target amount and frequency period that you desire. The bottom line is to have enough money in each envelope when the bill is due to make the payment, and to budget enough money for your discretionary expenses.

Note: If you get paid Weekly or BiWeekly, you may want to select "Weekly" or "BiWeekly" as the frequency of ongoing expenses, such as auto gas, groceries, etc. The reason is that Budget does not normally take pay allocations from the "extra" pays that occur every 3 months for "Weekly" or 6 months for "Bi-Weekly", EXCEPT when the expense is also defined as either Weekly or Bi-Weekly. In the case of monthly expenses like rent or the phone bill, the extra pay is really "extra" and not usually needed to pay the monthly expense. For ongoing expenses, such as groceries, auto gas, lunch money, you usually need money allocated from each pay.

Notice that as you enter expense amounts, the amount shown next to the "Available" envelope changes to

show the amount of money each month from the pay source(s) that is not yet allocated for expenses - that amount is available to allocate to expenses or to build up in the "Available" envelope.

After you set your expense frequencies, Budget computes the amount that should be deducted from each pay source each time you get paid to meet your expense requirements. Click on the *PAY DETAILS* tab to see what Budget has computed to be allocated to your expense envelopes each time you get paid.

Envelope/Pay Source	Monthly	1st Pay	2nd Pay	3rd Pay	4th Pay	5th
▼ Available	\$1,400.00					
Bob's Pay	\$1,400.00	\$700.00	\$700.00			
▼ Mortgage	\$1,000.00					
Bob's Pay	\$1,000.00	\$500.00	\$500.00			
▼ Grocery	\$500.00					
Bob's Pay	\$500.00	\$250.00	\$250.00			
▼ Utilities	\$300.00					
Bob's Pay	\$300.00	\$150.00	\$150.00			
▼ Entertainment	\$500.00					
Bob's Pay	\$500.00	\$250.00	\$250.00			
▼ Clothing	\$300.00					
Bob's Pay	\$300.00	\$150.00	\$150.00			

Don't agree with what Budget calculated? It is simple to change any amount by double clicking on it and entering a new amount.

Example: Your monthly mortgage is \$1,000, and Budget allocated an even \$500 out of each of your 2 pays per month. You may prefer to allocate \$200 from your first pay and \$800 from the second pay because you have several other bills that need to be paid early in the month.

You can add, delete, or modify your expense amounts or modify the pay details at any time. You can do this using either the [Pay Allocation Table](#) to work on more than one envelope (as we just did), or the [Envelope Info Window](#) to work on a single envelope. The *ENVELOPE INFO* window allows some additional advanced settings to fine-tune your allocations.

Close the *PAY ALLOCATION* window. Note that your envelopes still have just your current balance in them. What happened to your expense allocations??? They only get added to your envelopes **WHEN YOU GET PAID**, and you enter your pay using the *RECORD PAY* toolbar button (or menu command).

On payday, your check gets deposited into the bank and you will record this in Budget by clicking on the [Record Pay](#) toolbar button. Because you set up your allocations in advance, Budget is able to automatically distribute your pay to your envelopes according to your allocations when you click *RECORD* or you can make adjustments before recording the pay.

Remember - At this point you are only telling the program how much to distribute to the envelope **When You Get Paid**. Your expense allocations will only get added to your envelopes when you record your pay.

On payday, your check gets deposited into the bank and you will record this in Budget by clicking on the [RECORD PAY](#) toolbar button. Because you set up your allocations in advance, Budget is able to automatically distribute your pay to your envelopes according to your allocations when you click *RECORD PAY NOW* or you can make adjustments before recording the pay if your pay is variable or you want to make changes to the pay you are distributing.

You're ready for normal use

First, be sure to save your file and name it. See the [saving your data file](#) topic for more information.

The budget is now set up with your current account balance distributed into all of your envelopes. You can now record a [Check, Debit, or ATM](#), or record a [Deposit](#), etc. by FIRST selecting the appropriate envelope and clicking the appropriate toolbar button to record the transaction.

If you are using Budget without setting up pay allocations, you can deposit your pay by using a [Split Deposit](#), and distribute it manually into your envelopes.

If you've set up your pay allocations in Steps 4 and 5 above, when your pay day arrives simply click on the *RECORD PAY* toolbar button to [record your pay](#) to distribute it in each envelope as you defined when you created the envelopes.

You can view your [transaction history](#) (similar to a check register) of any envelope or all envelopes at any time. You can click and drag to record a [transfer](#) between envelopes. Best of all, you can easily [balance / reconcile](#) your bank accounts when the bank statement comes each month.

Adding Credit Card Accounts to Your Budget

Please read the [Handling Credit Cards](#) section first. That will help you decide if you want to use the account method or one of the other methods described there.

Setting up the Credit Card Account:

The following instructions assume that you've already set up your working bank accounts (checking and savings) and have created your expense envelopes.

First, [set up the new account](#) as a credit card account. (If you do not have a current balance on your credit card, skip ahead to "After Setup" below).

Next, you'll need to initialize this credit card account with your current credit card balance by recording a charge transaction to the credit card account. You may use either of these two methods to record the current debt:

1. Record the existing debt as a lump sum.

If you don't want to enter the existing debt in specific expense envelopes, you can just [record the charge](#) as one amount that represents all the charges you made in the past. You can put that amount in the credit card account "Available" envelope; however, we suggest that you first [create an envelope](#) specifically for your existing debt. You might want to name the envelope "Old Debt", or "Existing Debt", etc. You will then record the charge in this envelope.

2. Record the existing debt in more than one envelope.

You can also distribute your debt to your envelopes. To do so, you will record a [split charge](#). In the split charge dialog, you would enter "Credit Card Starting Balance", and then enter the amount of the debt you want for each envelope next to it in the table. The total amount at the top will be the total amount of the debt.

You will enter the numbers as positive, but Budget shows the amount you owe to a credit card as a negative amount because it is money that you owe.

Any new charges you've made since that statement should be recorded as charges to your credit card account in the appropriate envelope.

Note: To transfer debt between envelopes select the "To" envelope first and drag to the "From" envelope, enter the amount and click *RECORD*. This seems backwards but it does indeed make the "To" envelope more negative and the "From" envelope more positive.

After setup:

To record a charge see the section on [recording charges](#).

When your next credit card statement arrives, you should reconcile your credit card account. Use the [balance window](#) to enter your statement balance and check off those transactions that show up on the statement. (Remember to enter the statement balance as a negative number unless you overpaid your credit card company and they owe you money). See the section on balancing your bank account for more information.

Handling refunds can be done in one of two ways. You can [deposit](#) the amount of the refund to the credit card account using the appropriate envelope, or you can [record a charge](#) transaction and turn on the *REFUND* checkbox. In either case, if you try to edit the refund transaction it will show up in the deposit window for editing.

Paying the Credit Card Bill

After balancing a credit card account, you usually pay the credit card company from your bank account. In Budget, we've streamlined the process a bit for you. Drag from the bank account that you're paying from and drop on the credit card account you're paying off. You'll get a split check (or debit) transaction that has a popup menu to help you fill in the amount of money you want to pay the credit card company. We suggest you try to get to the point where you pay off your charges in full each month. The best way to deal with credit card debt is not to have any. If you do pay off your credit card in full at the end of the month Budget has a payment option that is perfect for that. It looks at those transactions you just reconciled in the *BALANCE* window and sets up that amount.

To handle a large charge that you can't pay off at the end of the month we suggest you handle it just like described above for handling existing debt. Create a new envelope with a name that reflects what the purchase was, "New Furniture", for example. Balance the charge on the next statement and then pay it down each month. Budget has two options when paying the credit card bill that help you do that. See the [paying off a credit card](#) topic for more information.

Note: For paying off existing debt it is important to realize that you should not add any new charges to these envelopes. Their specific purpose is to hold existing debt. To use the last two options when paying the credit card bill these envelopes must have no current activity.

Simplified Data Entry

There are many ways to do things in the Budget application. There is a menu bar which contains all of the commands in Budget. There is a toolbar which you can configure for commonly used commands. There are also [keyboard short cuts](#) (hold the Command key while typing a letter). There are also single mouse clicks, double mouse clicks, and Command key mouse clicks. You may want to experiment with different methods to find the one that is easiest for you.

Example: You can select an envelope by clicking in the envelope box once, select a second envelope by holding the shift key and clicking in the second envelope box. Then use the **Transactions > Transfer...** menu command to transfer money from the first envelope to the second. Or you can simply use drag and drop to drag from one envelope to another to do a transfer of funds.

When entering a transaction, the fields are automatically filled in with the information from the previous transaction written in that envelope. This provides a very simple means of writing recurring checks (for example, the mortgage check normally doesn't change).

When creating new items such as Pay Sources or Envelopes a sample is created for you that you can then modify.

Example: When you activate the *NEW ENVELOPE* command, an envelope named "New Envelope" is automatically created. At this point you can then change the name from "New Envelope" to the whatever you want, for example "Mortgage" or "Grocery".

Amount Fields

The program provides for simplified entry. Amounts can be entered with no need to enter the currency symbol or thousands separator. You must use the decimal symbol to indicate portions of the currency.

Example: An entry of 1000 is the same as entering \$1,000.00. An entry of 123.4 is the same as entering \$123.40.

The currency symbol, thousands separator, and decimal place indicator can be changed to whatever you prefer. See the [General Preferences](#) help for a description of how to change your currency format.

Date Fields

The program also provides a simple manner for date entry. Defaults are always used where appropriate.

Example: If your date format is mm/dd/yy, entering "9/6" would be September 6th of the current year. Entering just "6" would be the 6th day of the current month and year.

You can use the + and - keys to increment or decrement the date by one day. With the Option/Alt key held down, the + and - keys increment or decrement the date by one month. You can press the T key to set the date to today.

You can change the order of the month, day, and year and also the separator symbol using the System Preferences application. See the [General Preferences](#) topic for a description of how to change your date format.

About Transactions

Budget transactions can be created for a single envelope or for multiple envelopes. Single envelope transactions (standard transactions) only effect the envelope selected. When created, the transaction is placed in the envelope's history which can be viewed at any time. Multiple envelope transactions (split transactions) effect all the envelopes selected, or if no envelopes are selected, all of the envelopes in your budget file. When created, the transaction is placed in the history for all the envelopes which had a non-zero amount for that envelope, and the transaction is also entered into the bank account's history showing the total transaction amount.

Entering information in standard transactions.

Selecting a single envelope and then clicking on a transaction icon in the toolbar or using a Transactions menu command will display a standard transaction window. The window will show the bank account box in the upper left, the envelope box for the envelope selected in the upper right, and a number of fields to enter information. The exact number of fields is dependent on the type of transaction being created. You can change the bank account by using the popup menu from the bank account graphic. You can also change the envelope selected by using the popup menu from the envelope graphic.

When Budget displays a standard transaction window, normally the first field will be selected and have the cursor set. You can enter information into the field by typing on the keyboard. When you have the information for that field entered, you can either tab to the next field or click the next field with the mouse to select it and then enter the information.

Once you have all the information entered into the fields you can then click the *RECORD* button to actually create the transaction. Click *RECORD & REPEAT* instead if you want to repeat the same type of transaction in the same envelope. You can also click the *RECORD & REPEAT* to repeat the same type of transaction in a different envelope or a different account by using the popup menu from the envelope or bank account graphic. A record of this transaction will be placed in the selected envelope's history. You can display an envelopes history by using the *HISTORY* icon in the toolbar, or the **Envelope > Envelope History...** menu command.

Entering information in split transactions.

Selecting more than one envelope or no envelopes and then clicking on a transaction icon in the toolbar or using a *TRANSACTIONS* menu command will display a split transaction window. There are two parts to a split transaction window. The top part looks the same as a standard transaction window without the envelope box in the upper right along with a number of fields to enter information. The exact number of fields is dependent on the type of transaction being created. You can change the account by using the popup menu from the bank account graphic.

The bottom part consists of a table with a number of columns. The first column is a list of the envelopes selected or all of your envelopes if no envelopes were selected. If you selected a number of envelopes there will be a checkbox to toggle between all of your envelopes and the ones you selected. The other columns are for entering amounts for each envelope along with additional information.

To enter amounts (or any information) in the table select the row that contains the envelope for which you want to enter an amount and then **double click** the amount next to that envelope.

Working with amounts in split transactions.

The split Transfer transaction main amount field is disabled. You must enter amounts in the table. As you enter amounts in the table the total amount of the transaction is placed in the main amount field.

The split deposit, debit, check, charge, and credit card payment transactions have an additional field *AMOUNT REMAINING TO BE DISTRIBUTED*. You can enter amounts for these transactions in either of two ways.

1. You can enter a total amount in the main *AMOUNT* field and the *AMOUNT REMAINING TO BE DISTRIBUTED* field will show the same amount. As you enter amounts in the table the *AMOUNT REMAINING TO BE DISTRIBUTED* will change to show you the amount that you still have to enter into the table.
2. You can enter an amount into the table and as you enter each amount the main *AMOUNT* field will show you the total entered so far.

The *AMOUNT REMAINING TO BE DISTRIBUTED* field must be equal to \$0.00 before the *RECORD* button will be enabled.

Once you have all the information entered into the table you can then click the *RECORD* button to actually create the transaction. A record of this transaction will be placed in each envelopes history showing the amount distributed to that envelope along with it's information entered in the table. A record of the transaction will also be placed in the bank accounts history showing the total amount of the transaction and the information from the top part of the window.

Shortcuts

To execute keyboard shortcuts hold down the Command key and press the corresponding letter/function key.

	;	- Check spelling
	B	- Balance
		Launch
	U	- account URL
,		- Preferences
N		- New budget document
O		- Open budget document
W		- Close front window
S		- Save budget document
Shift +S		- Save budget document as new file
Shift +P		- Page setup
P		- Print focused view
Z		- Undo
Shift +Z		- Redo
X		- Cut text
C		- Copy text
V		- Paste text
A		- Select all
I		- Show Info for selected item
F		- Find transaction
		Pay
	Shift+I	- Source Info
		New group
	G	- with selected envelopes
	L	- Envelope history
	K	- Record a check
	E	- Record a debit
	D	- Record a deposit
	T	- Record a transfer
		Repeat
	R	- last transaction
		Edit
	Shift+E	- selected transaction
		Void
	Backspace	- transaction
		Record a pay
		Minimize
	M	- front window
	?	- Help

- **Note 1:** When working with more than one account holding the mouse over a group envelope on the main window will show it's envelopes and their balances.
- **Note 2:** When working with more than one account holding the mouse over the envelope box in transaction windows will show the envelope's balance in all accounts.

There are also mouse action short cuts. Hold the following keys while clicking the mouse.

Clicks on envelope graphics can access program functions.

Single click -	Select
Shift single click -	Multiple Select (Total)
Double click -	Record check/debit -or- Open group envelope window -or- Update Price Per Share (PPS)
Option double click -	Record deposit -or- Open group envelope -or- Buy shares
Right-click or Control-click -	Display context menu with common commands
Command double click -	Open envelope history window
Click and drag -	Transfer funds

Clicks in a bank account box can access program functions.

Single click -	Select
Double click -	Display Balance window
Option double click -	Record split deposit
Right-click or Control-click -	Display context menu with common commands
Command double click -	Display History window

Clicks in a History window list can access program functions.

Single click -	Select transaction
Double click -	Show Transaction Information window

Working With Bank Accounts

All Budget documents start with a default bank account named "Checkbook". You can create additional bank accounts as needed. Bank accounts in Budget are the equivalent of your real world bank accounts. They may be either checking, savings, or credit card accounts.

Note: When you create a new account all your existing envelopes will show in the new account. If you create additional envelopes they will appear in all your accounts.

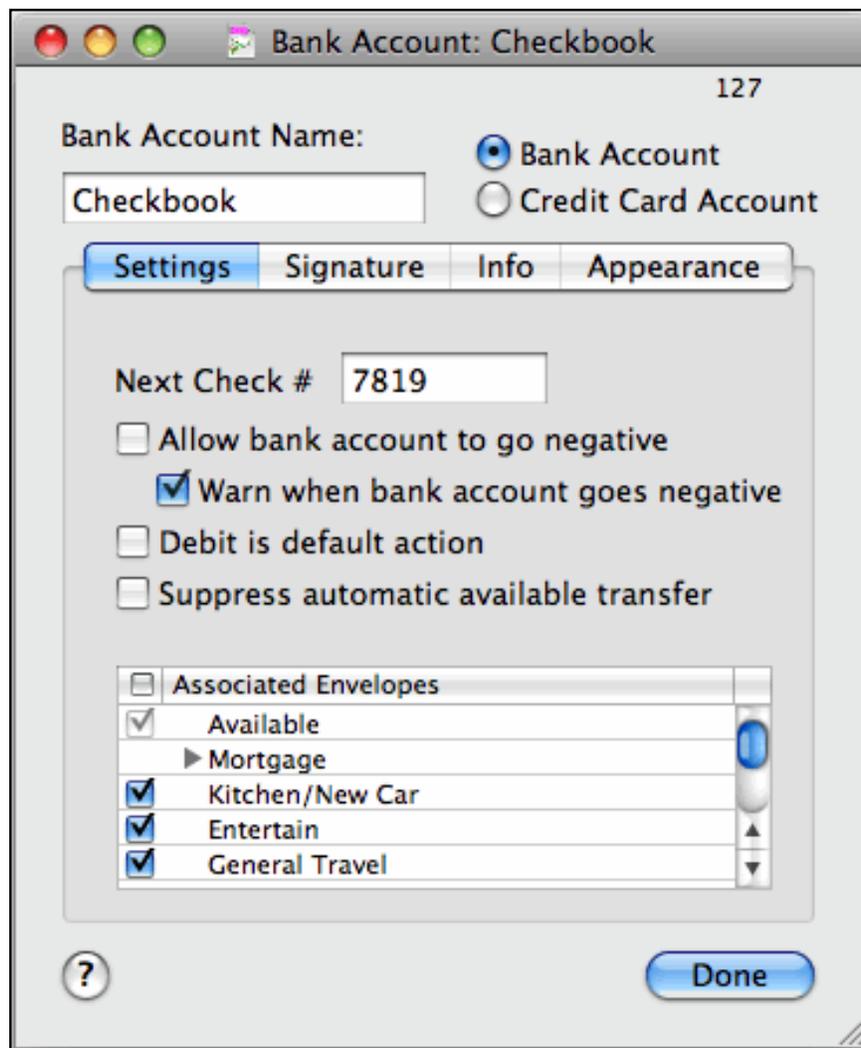
Setting up A Bank Account

Setting up a new bank account or modifying an existing bank account can be done at any time. To setup a new bank account, use the **Accounts > New Account...** menu command. The bank account is created with the name "Bank Account n" where "n" is the number of the bank account. The bank account info window is displayed so you can set specific options for the new account.

See the [bank account getting started](#) topic to enter a starting balance in a bank account or see the [credit card account getting started](#) topic to enter a starting balance in a credit account. Don't know what your current bank balance is? Use the method describe at the bottom of this page for how to determine your bank balance.

Setting or Changing Bank Account Options

To modify an existing bank account, first select it, then click the *INFO* toolbar button or use the **Accounts > Account Info...** menu command.



You can change the name of the account to anything you like. Bank account names can be any length but you should limit them to about 16 characters to prevent any truncation in the display windows.

Select if this account is either a standard bank account (checking or savings) or a credit card type account.

Note: First read the [handling credit cards](#) topic to determine if you want to handle your credit card as an account or use one of the simpler methods. You should also read the [getting started with credit cards](#) topic for more information.

For standard bank accounts, enter the number of the next check in your checkbook.

Check the *ALLOW BANK ACCOUNT TO GO NEGATIVE* checkbox if you want Budget to allow negative values in the account. If you do select this option *WARN WHEN BANK ACCOUNT GOES NEGATIVE* will be automatically selected, although you can turn off the warning if you prefer.

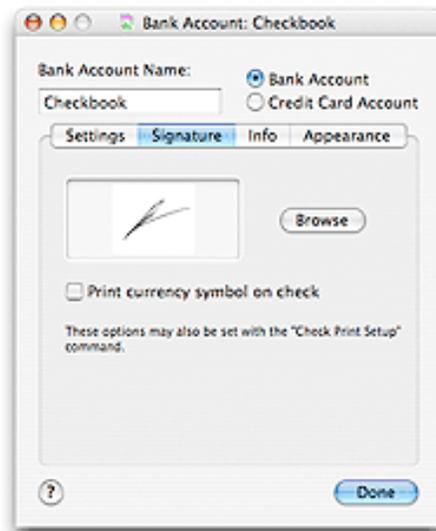
Note: It is not wise to select these options except in special circumstances, since Budget bank accounts reflect your real world bank accounts. You should never let your real world bank accounts go negative either.

Selecting the *DEBIT IS DEFAULT ACTION* will cause a double click on an envelope to start a debit transaction instead of the standard check transaction.

Checking the checkbox *SUPPRESS AUTOMATIC AVAILABLE TRANSFER* cause Budget not to ask if you want to transfer funds from the available account if you attempt to write a check from an envelope that does not have enough funds to cover the check. That is, the envelope will go negative.

The table at the bottom is used for associating envelopes with accounts. By default all envelopes are associated with all accounts. Check the header of the checkboxes to toggle all envelopes to be associated with an account or not. Check the box next to each envelope to associate that envelope with an account. For more information see the [Associated Envelopes](#) section.

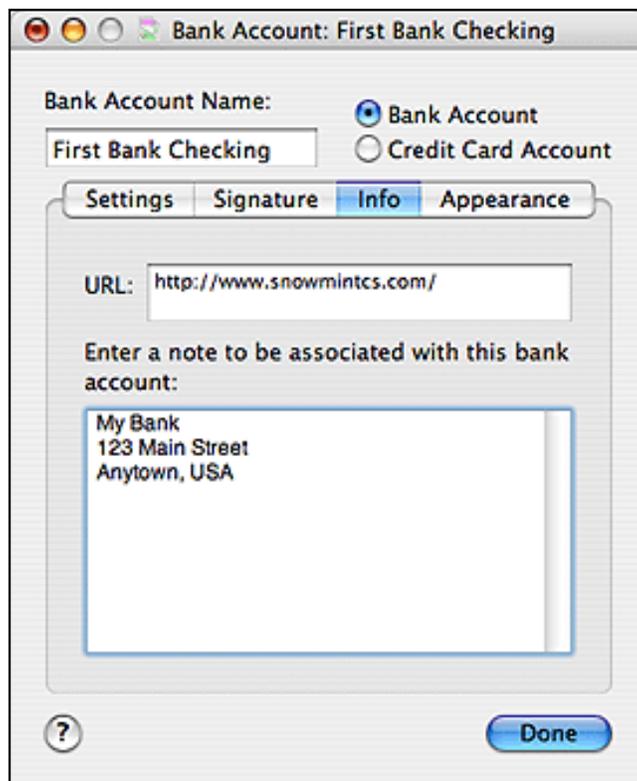
Click the *SIGNATURE* tab to add your signature to Budget for printing on your checks.



To place an image of your signature on your checks, click the *SIGNATURE* tab. You can drag an image file to the signature image well or use the *BROWSE* button to show the standard navigation window to find your image file. The signature image and next check number can also be entered in the [Check Print Setup](#) process.

Checking the checkbox *PRINT CURRENCY SYMBOL ON CHECK* prints whatever currency symbol you have set with the amount.

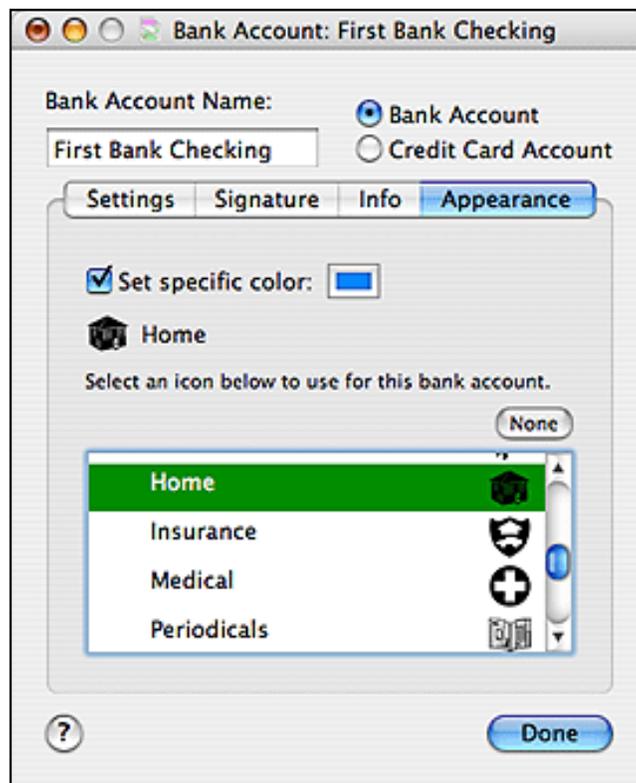
Click the *INFO* tab to change general information about the account.



You can enter a URL for accessing your bank's web site. Entering a URL enables the **Accounts > Launch Account URL** menu command whenever the bank account is selected. The **Accounts > Launch Account URL** command will bring up your default web browser and access the site specified. This is handy if you want to check your bank balances or access your bank data as a QIF file.

You can also enter any textual information in the *NOTE* field such as the address of your bank.

Click the *APPEARANCE* tab to change how the account is displayed.



You may set a color tint for the account. Click the *SET SPECIFIC COLOR* checkbox if you want this option, and then click the color box to select a color.

Accounts may display a small icon in the bottom left corner of the account. To set an icon to display with an account, expand an icon pack in the table by clicking on the indicator on the left then select the icon in the list. To remove it click the *NONE* button. See the [Preferences](#) topic for more details on icon packs.

Click the *DONE* button when you have finished reviewing and/or changing information.

How to determine your bank balance

If you don't know your current bank account balance you can use the following method based on your bank statement. First get your most recent bank statement. If you don't have one we suggest you wait to start using Budget until you receive it from the bank. Then, enter the statement balance as a deposit to the account. (If you created envelopes already, a [split deposit](#) will allow you to distribute the deposit to your envelopes, or put it all in the Available envelope.) Next, enter every transaction that you have made to that account since the statement date into Budget. The amount shown in the total box will be your current account balance.

Handling Multiple Bank Accounts

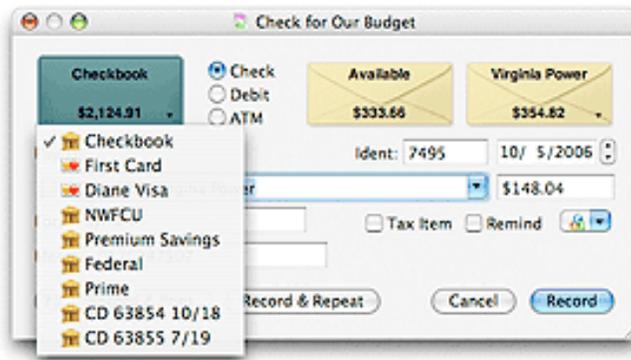
When you setup a second bank account (Checkbook, Savings, or Credit Card) in Budget, the main window changes from the standard display. The main window will show your bank accounts in a scrollable list down the left side of the window with your envelopes to the right.



Note: See the "Envelopes with multiple bank accounts" section of the [Envelopes in Budget](#) topic for more information about how envelopes and bank accounts interact.

Recording Transactions

When creating transactions in Budget (check, deposit, etc.) each transaction window displays the bank account in the box at the top left. To change the bank account, click the small down arrow and use the pop up menu to select a bank account. You must have sufficient funds in a particular bank account to cover the amount of any withdrawal.



Example: You have \$500 in your "Mortgage" envelope from the First National Bank and \$500 in your "Mortgage" envelope from your spouse's Crestar Bank; you can't write a check for \$1000 to pay the mortgage. The reason is simple to understand if you think in real world terms. That is, from which bank would you really write the check?

Default information for new transactions are determined by the following rules. With no bank account selected on the main window, the last transaction's information for that transaction type would be used. If a bank account is selected on the main window, then the last transaction's information for that bank account and transaction type is used.

Moving Bank Accounts

Bank account positions may be moved on the main window. To move an account hold the Command key and drag an account between two other accounts to reposition it. When the edges of the other accounts hilite, release the mouse to drop the account in that position.

You can also move an account to the last position by dropping it on the bottom half of the current last account.

Associated Envelopes

Associate envelopes allow you to set which envelopes are part of an account. A "Rent" envelope may make sense in a "Checking" account but not in a "Savings account" likewise a "Travel Savings" envelope may make sense in a "401K" account but not in a "Checking account" When an envelope is associated with an account it will show on the main window when that account is selected, in the "Total" account, or in any of the other windows when working with that account. If an envelope is not associated with an account then for all practical purposes it does not exist in that account.

Normally all envelopes exist in all accounts. When you create a new envelope it is automatically associated with all accounts. However, you can tailor which envelopes are associated with an account by showing the account's Information window. To do so, select the Account and click the *INFO* toolbar button or use the **Accounts > Account Info...** menu command. Click the Settings tab and in the table set the checkbox next to each envelope you want associated with that account. Clicking in the header of the checkbox column associates all envelopes with the account.

Warning: You will receive a warning if you try to unassociate an envelope with an account that either has a current balance or has allocations being made from a pay source.

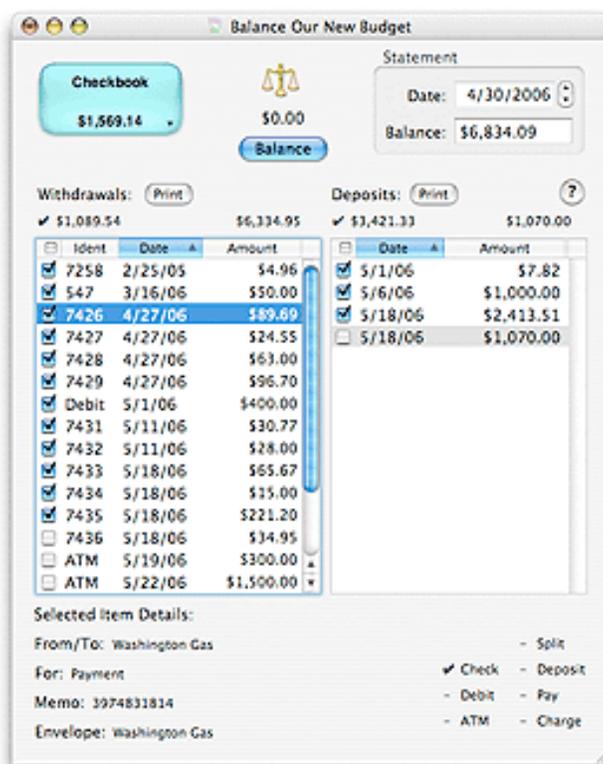
See the section [Envelope Views](#) to configure the way envelopes are shown on the main window.

Balancing Your Bank Accounts

Balancing a bank account (Checking, Savings, or Credit Card) is a simple process in Budget. To access the Balance window, first select the account and then use the **Accounts > Balance...** menu command. The Balance window has the account total in the upper left corner and the statement date and balance field in the upper right. The list of items on the right side are the deposits, and the list of items on the left side are withdrawals (checks, debits, ATM, etc.). Payments and charges will be listed if you are balancing a credit card account.

In the top center of the Balance window is the balance indicator and amount. When your budget and the bank agree the balance indicator will be level and the amount will show \$0.00. If the indicator is not level then the amount shown is the difference between your Budget bank account and the real bank. The indicator must be level before you can balance your bank account. (See also the section on Force Balance below).

Clicking the column header *IDENT* in the check list sorts the list by the check number. Clicking the column header *DATE* in either list sorts the list by date. Double clicking an item in the balance lists will display complete information about the transaction in the Transaction Information window.



How To Balance A Bank Account

We use a checking account for this example, but the process is the same for a credit card account.

If you have more than one bank account defined, select the account you want to balance. See the [Multiple Bank Accounts](#) topic for more information.

1. Enter the statement balance and date as shown on your bank statement in the fields in the upper right.

Note: The statement balance for a credit card should be entered as a negative number if you owe money to the credit card company.

2. Click on the checkbox for each deposit and withdrawal that the bank has received in the lists. This indicates that the item has cleared the bank. The totals for all items checked will be displayed at the bottom of each list. As you click each item the balance indicator icon and amount at the top center will change. When your account is balanced the indicator will be level with a balance amount of zero. If this is not the case, recheck each item. Insure that each item agrees with the bank statement. Also insure that each item on the bank statement is shown in the list and checked.
3. Once all the items are accounted for, click the *BALANCE* button. This will remove all checked items from the lists and place a balance icon next to each transaction in their corresponding envelope history windows. This reconciles your bank account and returns you to the main window.

Note: If the balance icon is tilted down on the left side (towards the bank account image), that usually means that you think you have more money in your account than the bank does. Look for checks or debits in your bank statement that have not been entered into Budget.

If the balance icon is tilted down on the right side (towards the *STATEMENT BALANCE* field), it usually means that you think you have less money in your account than the bank does. Look for deposits in your bank statement that have not been entered into Budget.

Force Balance

Can't get the bank account to balance correctly? You can force your bank account to agree with the bank. Proceed as you normally would for balancing your bank account. Enter and check all the known items on your bank statement then enter the bank's balance into the *STATEMENT BALANCE* field. When you have all the known items checked off use the **Accounts > Force Balance** menu command. A transaction with the amount shown under the balance icon will either be added to, or subtracted from, the "Available" envelope. Your bank account will be balanced.

Warning: When you record a force balance, you are agreeing with the bank that their statement records are correct.

Envelopes in Budget

Envelopes are used to hold portions of your money that you want to set aside for specific expenses. You can [create](#) as many envelopes as you like. You may want to create an envelope for each "bill", such as "Rent" or "Phone", and also create envelopes for discretionary expenses such as "Entertainment" or "Clothing".

The money that you set aside in envelopes is still shown in the bank account total - its just earmarked or set aside in envelopes so you know what its for before you spend it. You don't have to set aside ALL the money in your account; Budget has a built in envelope called "Available" that you can use. When we say all money in the bank account must be in an envelope - that includes the "Available" envelope. So if you want to deposit money and you don't want to put it in any expense envelope, put it in the "Available" envelope.

Note: When you look at Budget's main window, the sum of the amounts in your expense envelopes plus the amount in the "Available" envelope equals the total amount in the bank account.

In Budget you can set up your budget in advance and preallocate future [income](#) into your envelopes each time you get paid. You can set up your budget by using the [Pay Allocation Table](#) if you are working on more than one envelope, or the [envelope info window](#) to work on just one envelope.

Also, you can personalize your envelopes with [colors and icons](#), add [notes and URL links](#), [group envelopes](#), [move envelopes](#) into a different order on the main window, and [transfer](#) money between envelopes.

Normally all envelopes exist in all accounts. However, you can tailor which envelopes are in which account. For more information see the [Associated Envelopes](#) section.

Envelopes with multiple bank accounts

If you set up more than one [bank account](#) in Budget, the same envelopes will be used to hold money from all accounts. For example, you may have a "Travel" envelope in which you've set aside \$500.00 from your Checking account and \$2,000.00 from your Savings account. As shown below, when you select the checking account (image A) the "Travel" envelope shows \$500.00, when you select the savings account (image B) the "Travel" envelope shows \$2,000.00, and when you deselect all accounts by clicking in the Total box (image C) the "Travel" envelopes show \$2,500.00 which is the total (net) for all accounts.

A.

Bank Accounts	Checkbook All Envelopes
Total	Available
\$8,119.17	\$36.91
Checkbook	General Travel
\$6,323.54	\$500.00
Savings	
\$2,273.02	

B.

Bank Accounts	Savings All Envelopes
Total	Available
\$8,119.17	\$0.00
Checkbook	General Travel
\$6,323.54	\$2,000.00
Savings	
\$2,273.02	

C.

Bank Accounts	Total All Envelopes
Total	Available
\$8,119.17	\$73.47
Checkbook	General Travel
\$6,323.54	\$2,500.00
Savings	
\$2,273.02	

When you spend money you will record the [check](#) or [charge](#) transaction from the appropriate account and envelope, and when you deposit money you record the [deposit](#) or [pay](#) transaction into the appropriate account and envelope. The main window will reflect the change in both the total bank account balance and your envelope balances.

Working With Envelopes

Create An Envelope

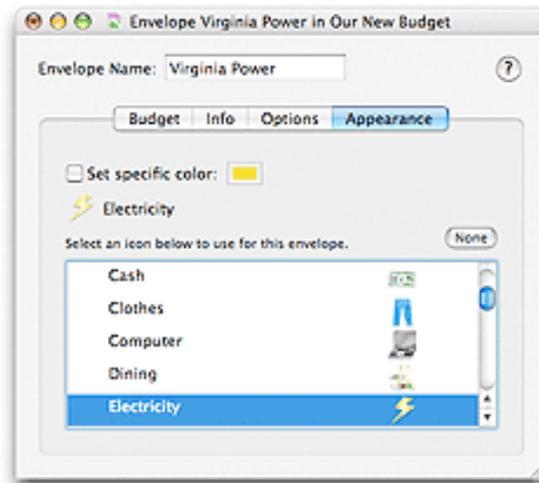
Creating a new envelope or modifying an existing envelope can be done at any time. To create a new envelope use the **Envelopes > New Envelope** menu command. The creation of an envelope is determined by the front window. If the main window is in front, a new budget envelope will be created there. If a group window is in the front the new budget envelope is created in the group. If the investment window is in front, a new investment envelope will be created. In all cases the envelope is created with the name "New Envelope", and the envelope info window is displayed.

To modify an existing envelope, first select it, then click the *INFO* toolbar button or use the **Envelopes > Envelope Info** menu command.

Use the *ENVELOPE NAME* text field to change the name of the envelope. Envelope names can be any length but you should limit them to about 16 characters to prevent any truncation in the displays.

Setting or Changing Envelope Appearance

Click the *APPEARANCE* tab to change how the envelope is displayed.

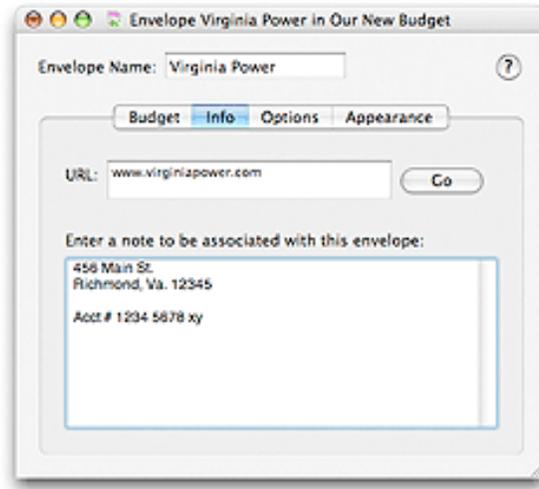


SET SPECIFIC COLOR - Set this option if you want to have this envelope display in a different color from the default envelope color. Click the color well to select the color to display. See the [Preferences](#) topic for more details on setting the default envelope colors.

Envelopes may display a small icon in the bottom left corner of the envelope. To set an icon to display with an envelope, expand an icon pack in the table by clicking on the triangle on the left then select the icon in the list. To remove it click the *NONE* button. See the section [Preferences](#) for more details on icon packs.

Setting or Changing Envelope Info

Click the *INFO* tab.

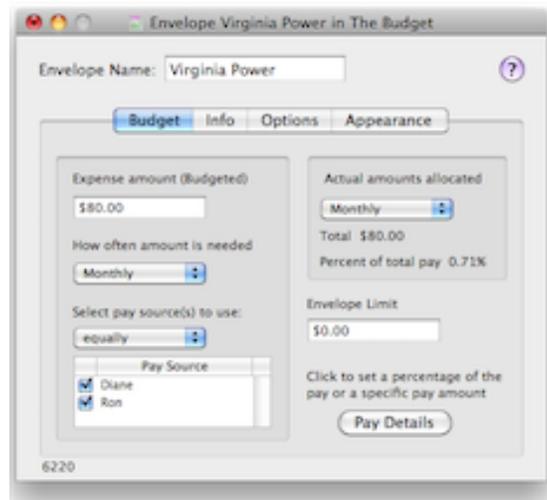


You can create a note for each envelope. The note may be any information you want to associate with this envelope.

You can enter a URL for accessing a web site. Entering a URL enables the ENVELOPE's context menu (hold the control key and click the envelope on the main window) LAUNCH ENVELOPE URL command. The **Envelopes > Launch Envelope URL** command will bring up your default web browser and access the site specified.

Setting or Changing Expenses and Pay Allocations

Click the *BUDGET* tab.



Set the amount you want to budget for this envelope into the *EXPENSE AMOUNT* field.

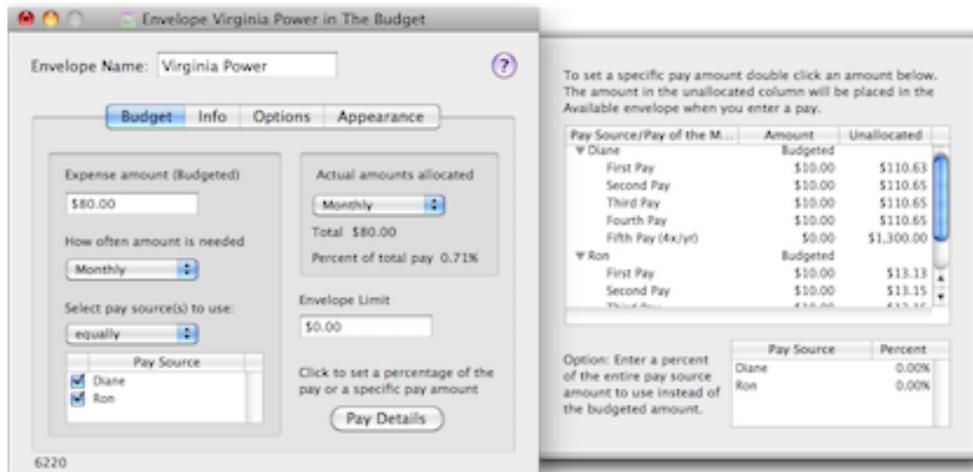
Set the frequency of the expense in the popup menu. Basically this is how often you need the amount specified above.

Set which [pay source](#) to use when paying the bill. Check the box next to each one you want to use. Use the selector if want either an equal amount or a proportional amount allocated from each pay.

Set a limit for the amount of money the pay can distribute to this envelope. A zero amount means no limit.

Once you have set this information Budget will determine the amount needed and automatically compute your pay allocations. The total amount allocated to your envelope will be shown in the *ACTUAL AMOUNT ALLOCATED* section and you can use the popup to display the amount for any time period.

To see the amount for each pay that Budget has computed click the *PAY DETAILS* button to show the *PAY DETAILS* drawer.



Each pay for all of your defined pay sources will show in the *PAY DETAILS* table. You can change any amount in the pay details table by double clicking it and entering the amount. The *ACTUAL AMOUNT ALLOCATED* section will be updated to reflect the change. The *UNALLOCATED* column shows you how much is left in your pay that has not been assigned to an envelope. This is the same amount that will be placed in the "Available" envelope when you use the [Record Pay](#) command.

Note: Changing amounts in the *PAY DETAILS* will **not** change the *EXPENSE AMOUNT*.

You can also set an allocated amount as a percent of your total pay amount. To do so use the bottom table in the *PAY DETAILS* drawer and set the percent next to the pay source. When a pay has a percentage set it is not computed with the expense amount. The percentage amount will be recomputed each time you change the amount of the pay source.

Note: You can also work with multiple envelopes in a table format, see the [Pay Allocation Table](#) topic for more information.

Setting or Changing Envelope Options

Click the *OPTIONS* tab to set one of three options for this envelope.

- *MONEY TRANSFERRED IN...* - Set this option if you want transfers **to** this envelope to be used in statistics.
- *MONEY TRANSFERRED OUT...* - Set this option if you want transfers **from** this envelope to be used

in statistics.

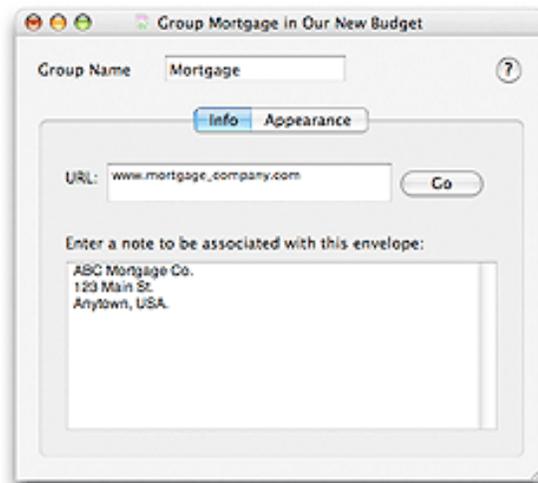
- *SHOW GRAPH...* - Set this option to show the ratio of the envelope balance to the expense amount as a small graph on the envelope.

Group Envelopes

Similar envelopes may be grouped together. Envelopes like "Phone", "Electric", "Cable", etc. could be grouped together in a group called "Utilities". Budget provides statistics on each envelope but can also provide statistics on groups. Group envelopes allows you to better understand how your funds are distributed and how well you are doing with your budget.

If you hover the mouse pointer over a group envelope on the main window, a tooltip will appear displaying the names and balances (modified for the selected bank account) of envelopes contained in the group.

The simplest way to group envelopes is to select each envelope that you want to be part of a group. With all the relevant envelopes selected, use the **Envelopes > New Group With Envelopes** menu command. Budget will display the group info window. This window is similar to the normal envelope info window. The group will be given the default name of "New Group". You can enter a note for the group if you wish, as well as change it's appearance.



Example: Continuing the example above you would select the "Phone" envelope by clicking it once, then hold the shift key down while clicking on the "Electric" envelope, and then while still holding the shift key down click on the "Cable" envelope. With all three envelopes selected use the **Envelopes > New Group With Envelopes** menu command. Budget will display the "New Group" group info window. You would then change it's name to be "Utilities".

You can ungroup envelopes by selecting the group and then using the **Envelopes > Ungroup** menu command.

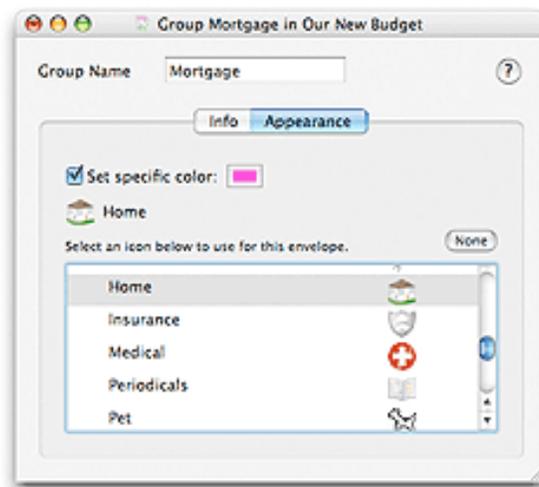
You can also use drag and drop with the Command key held down to move envelopes in and out of groups or to any position on the window. If you drag an existing envelope into another existing envelope a new group will be created with both envelopes. If you drag the next to last envelope out of a group then the group will disappear and the last envelope will be ungrouped.

When using drag and drop to transfer money between envelopes, or to move envelopes, hovering the drag over a group envelope will result in the group window springing open so you can finish the drop on a specific envelope within the group.

Restrictions:

- You can not group the "Available" envelope.
- You can not create a group within a group.

Group envelopes may display a small icon in the bottom left corner of the envelope. To set an icon to display with an envelope click the *APPEARANCE* tab. Expand an icon pack in the table by clicking on the triangle on the left then select the icon in the list. To remove it click the *NONE* button. See the section [Preferences](#) for more details on icon packs.



SET SPECIFIC COLOR - Set this option if you want to have this envelope display in a different color from the default envelope color. Click the color well to select the color to display.

Moving Envelopes

Envelope positions may be moved on the main or group windows. To move an envelope hold the Command key and drag an envelope between two other envelopes to reposition it. When the edges of the other envelopes highlight, release the mouse to drop the envelope in that position. You can also move an envelope to the last position.

You can create a new group by dropping an envelope directly onto another envelope on the main window.

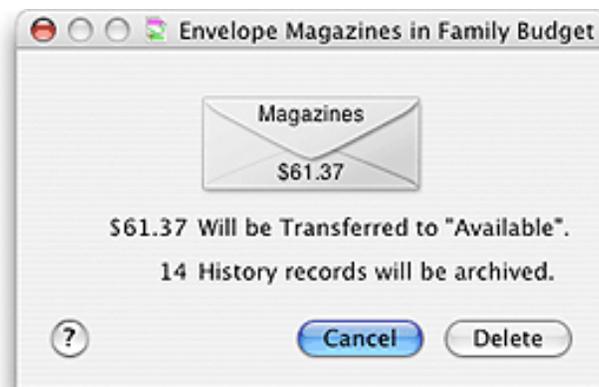
When using drag and drop to move envelopes, hovering the drag over a group envelope will result in the group window springing open so you can finish the drop within the group.

Note: 1 The "All Envelopes" View must be selected before you start the drag operation. **Note: 2** If there is more than one account you must click in the Total box first to deselect all accounts before you start the drag operation.

Deleting Envelopes

Envelopes may be deleted from a document. When envelopes are deleted, their history records are saved to a text file (budget envelopes only, not investment envelopes) . See the [Archive Data Format](#) topic for more information. Any funds left in the envelope will be transferred to the "Available" envelope. To delete an envelope, first select it, then use the **Envelopes > Delete** menu command. You will be asked to confirm the action with the warning window shown below; click the *YES* button if you are sure you want to delete the envelope.

Note: You can not delete an envelope that has unbalanced transactions. If the envelope has unbalanced transactions you will have to wait until the transaction has cleared the bank, and you have checked it in the balance window and balanced your budget. Alternately, you may void and then delete the unbalanced transactions.

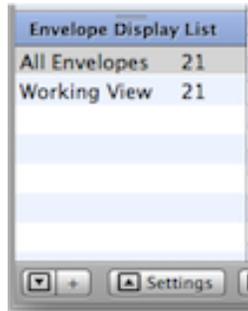


You will then see the standard save window. Use this window to select where to save the archived data. Save the file by clicking on the *SAVE* button. If you cancel the save, the archive records will not be written; however, the envelope will still be deleted.

Warning: The delete command can not be undone. However, it is possible to restore the envelope if you close the document *WITHOUT* saving, then open the original document again.

When the envelope is deleted, any funds in the envelope will automatically be transferred to the "Available" envelope.

Envelope Views



Envelope views allow you to tailor the way envelopes are displayed on the main window. An "All Envelopes" view is automatically created by Budget and can not be modified. You may create as many additional views as needed. To create an additional view select an existing view and then click the "Plus" (+) button on the main window. A new view is created with the same settings as the original view you selected. To modify the view click the "Settings" button. In table on the left of the drawer check the envelopes you want to see in that view.

Envelope views are helpful in showing envelopes in different configurations. For example your main view may have group envelopes. You can create and configure an "Expanded View" where all your group envelopes show as individual envelopes on the main window. Another use would be to hide envelopes you no longer use.

Note: All envelopes are shown in the settings table even if they are unassociated with the currently selected account. In that case you will not be able to configure the envelope.

See the section [Associated Envelopes](#) to configure which envelopes are part of an account.

Handling Income in Budget

Each time you deposit your income into Budget, you will distribute it to your envelopes to refill them. There are two ways to do this:

1. You can record a [split deposit](#) to your checking account. In the split deposit window you can manually distribute the deposit to your envelopes.
2. You can use the [Record Pay](#) Command and Budget will automatically enter the deposit and distribute your pay to your envelopes.

Here is an example of the main difference between the two methods. Suppose you have created 3 envelopes and you get paid \$300 every week. This week you deposit your pay at the bank, and in Budget you would record the deposit of \$300 to your checking account, then distribute \$100 to each of your 3 envelopes. Next week you would again deposit your pay at the bank and again in Budget you would record the deposit, and distribute \$100 to each of your 3 envelopes. You would repeat this step each time you get paid. Now wouldn't it be a lot easier to somehow say "each time I get paid put \$100 in each of these 3 envelopes"? This is exactly what an "Record Pay" command does in Budget.

You can use the [split deposit](#) to enter your income at any time, however, to use the [Record Pay](#) command, you will first have to decide if you want to create your allocation plan manually or let Budget do it for you.

Do it your self

You may want to develop your own pay allocation plan and not use Budget's calculations at all. To be able to do this, DO NOT define "Expense/Budget" amounts. (Just skip that step in the setup process). Without "expense" information, Budget will not calculate your pay allocation amounts. You will then be able to decide how you want each pay allocated and Budget will simply use your numbers.

Using the "Pay Allocations" window (from the Accounts menu), click on the Pay Details Tab. You'll see a list of your Envelopes with no pay allocations. Enter amounts directly to set the individual amounts that you want allocated from each pay to go into these envelopes.

Using the "Envelope Info" window for an individual envelope, click on the "Pay Details" button. (Do not enter anything in the "Expense Amount budgeted" field). You can enter amounts directly into the Pay Details table to set amounts allocated to that envelope from each pay.

After you've set up your pay allocation plan, you'll be able to use the "Record Pay" command each time you get paid. You can review your pay allocations and make adjustments before recording the pay if you wish, or just record the pay without adjustments.

Let Budget do it automatically

Define your Expense (Budget) Amounts to set the total amount needed for the expense and which pay source it comes from. Budget does the calculation to evenly take money from each pay to meet the expense requirements. This means that if you get paid twice a month and have a monthly expense of \$1,000, Budget will allocate \$500 out of each pay for that expense.

You may define your Expense (Budget) amounts and frequency in several different ways:

1. During the Setup Process (Step 5 in "Set up Manually"; and the "Enter Expense" step in the Set up Assistant).
2. Using the "Pay Allocations" window (from the Accounts menu), Expense Amounts tab.
3. Using the "Envelope Info" window for an individual envelope. Use the "Expense Amount (Budgeted)" field to specify the amount and frequency required, and also to select which pay source(s) to use.

Modify Budget's Calculations

You may not agree with Budget's default calculation for some expenses; e.g., you may want to pay some bills totally from your first pay of the month, and other bills total from your 2nd pay of the month rather than allocating an even amount from each pay. If you want Budget to do the math and just want to make a few modifications to Budget's calculations, you may do that in two ways:

1. Using the "Pay Allocations" window (from the Accounts menu), click on the Pay Details Tab. You'll see a list of your Envelopes and Budgets calculated pay allocations. Change any of the amounts.
2. Using the "Envelope Info" window for an individual envelope, click on the "Pay Details" button to see how Budget has calculated the pay allocations. Change any of the amounts.

Once you have your allocation plan [define your pay sources](#) ("Amount and Frequency"), and [define your expenses](#) ("Amount and Frequency") so Budget can calculate how much to distribute to your envelopes each time you get paid. You do this only once. Then each time you get paid you tell Budget to enter the pay and it automatically distributes the pay for you.

Note: You can make adjustments to the amounts before distributing a "fixed" pay if you wish, or in the case of a "variable" pay, you will have to make adjustments to enter the exact amount of the pay. This is done with a [split deposit](#) window that will show your envelopes and their allocated amounts, which you can easily change.

Defining Your Pay Sources

When you set up your pay sources, either by using the [Setup Assistant](#) or in the [pay source window](#), there are two parts, the amount and how often you get paid. Budget has a predefined list of pay frequencies that you may select.

If you are paid on a regular "fixed" basis, just enter the amount and one of the first 4 frequencies shown below. However, if you receive variable pay of different amounts and/or different frequencies, you would enter an average pay amount, and select the "variable" frequency that best matches how often you get paid each month. It is best to select the maximum number of pays you might receive in a month. For a more advanced method of handling Variable Pays, see "Rules Based Allocations" below.

Pay frequency definitions:

- Monthly - 1 pay each month (12 per year)
- Semi Monthly - 2 pays per month (24 per year)

- Bi-Weekly - 2.17 pays per month (26 per year)
- Weekly - 4.34 pays per month (52 per year)
- Variable1 - about 1 pay per month (about 12 per year)
- Variable2 - about 2 pays per month (about 24 per year)
- Variable3 - about 3 pays per month (about 36 per year)
- Variable4 - about 4 pays per month (about 48 per year)
- Variable5 - about 5 pays per month (about 60 per year)

Defining Your Expenses

Once you have defined your pay sources, the next step is to define your expenses. You can define your expenses during the [Setup Assistant](#), by using the [Pay Allocation Table](#) to work with all your envelopes, or in each [individual envelope](#). With that information, Budget automatically calculates your "pay allocations" (the amount of money to distribute to each envelope each time you get paid). Budget has a predefined list of expense frequencies that you may select.

Expense frequency definitions:

- Annually - 1 payment each year
- Semi-Annually - 2 payments each year
- Quarterly - 4 payments each year
- Monthly - 1 payment each month (12 per year)
- Semi Monthly - 2 payments per month (24 per year)
- Bi-Weekly - 2.17 payments per month (26 per year)
- Weekly - 4.34 payments per month (52 per year)

For each expense, Budget determines the amount needed each month and divides it by the number of pays in the month, except for the following rule:

When a pay is defined as either Weekly or Bi-Weekly, Budget does not take allocations from the "extra" pays that occur every 3 months for Weekly or 6 months for Bi-Weekly, EXCEPT when the expense is also defined as either Weekly or Bi-Weekly.

Why? In the case of monthly expenses like rent or the phone bill, the extra pay is really "extra" and not usually needed to pay the monthly expense. The extra pay can be used to pay bills that occur semi-annual or annually or placed in savings. However, for ongoing expenses that occur weekly or biweekly like groceries, automobile gas, lunch money, etc. a portion of each pay is needed each time for these expenses.

If you want to change the calculations that Budget has made, you can easily do so either in the Pay Allocation Table or in the individual Envelope Info window.

You do not have to define pay sources or expenses and set up pay allocations to use Budget. If you don't do this, you can still create envelopes and set aside money for expenses. Budget will work just like any other checkbook manager allowing you to write checks, make deposits, balance your checkbook etc. However, defining pay sources and preallocating pay to your envelopes are what gives Budget it's full power to help you manage a budget.

Rules Based Allocations

Budget has a more advanced method of handling pays that are variable. You can set up rules that specify how your pay is to be distributed. Rules are best used when your pay varies greatly from one pay to another or when you want to allocate your money to your envelopes on a "priority" basis. See the section [Pay Rules](#) for more information. For pays that vary a small amount you can define your pay as a "variable" pay and use the standard pay entry command. Which method you use will depend on your unique situation and the flexibility you need.

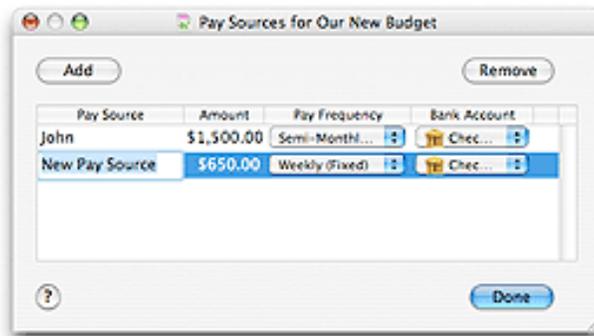
Set Up Your Income

Your sources of income are called "Pay Sources" in Budget. Pay sources specify the amount and frequency that you are paid, as well as what bank account the money will be deposited to. Pay source setup is done when a new budget is being created for the first time or whenever you want to add, remove, or change a pay source from the budget. See the [About Income](#) topic for more information.

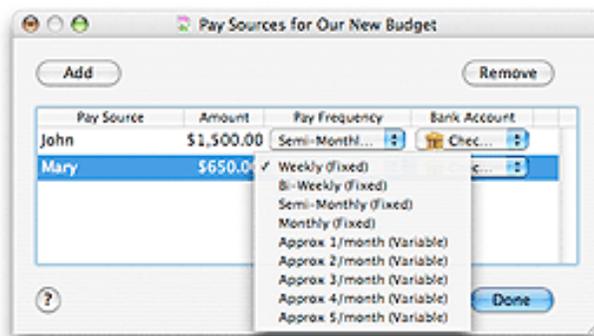
To define a new pay source or change an existing pay source, use the **Accounts > Pay Source Info...** menu command to display the **Pay Source** window.

Click on the *ADD* button to create a new pay source.

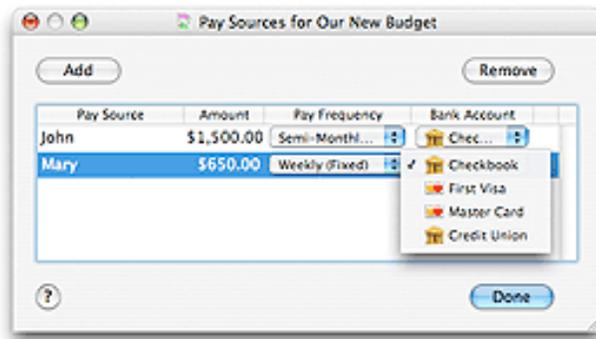
Double-click on the name of the pay source to start editing the name. Double-click on the number in the amount column to change the amount of the pay.



Click on the *FREQUENCY* pop up menu to change how often you are paid.



Click on the *BANK ACCOUNT* pop up menu to change the bank account the money will be deposited to.



Repeat this process for each pay source you need.

To remove a pay source, select the item to be removed and click the *REMOVE* button.

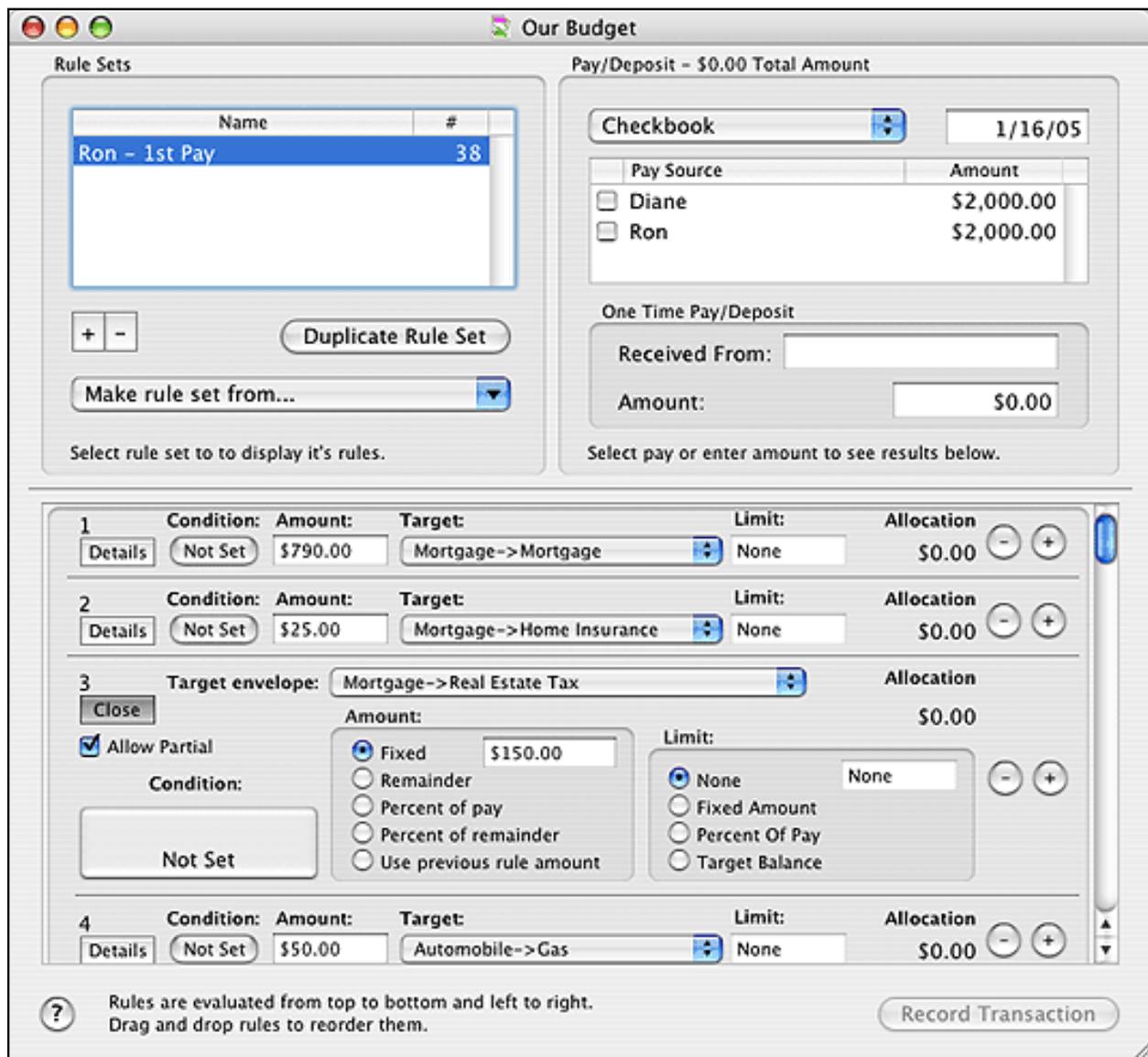
Click the *DONE* button when you have entered all your pay sources. You can return to this window at any time to add, remove, or modify your pay sources.

Rule Based Allocations for Deposits

To access the rule based system for allocating deposited money to envelopes, use the **Accounts > Pay/Deposit Rules** menu command.

Note: This dialog records a single transaction regardless of the number of pay sources checked. If you want to create separate transactions execute the PAY/DEPOSIT RULES command for each pay source.

Pay rules are best used when your pay varies greatly and/or you get paid at different intervals and are never sure what the amounts will be. The rules are an advanced method to set your budget priorities. Setting up your own rules will help you make sure your priority expenses like paying the mortgage and putting food on the table are funded before lesser priority expenses like entertainment. When you set up your rules and enter a pay or deposit Budget will distribute your money based on the priorities you have set. If there is not enough money the lower priority items will not be funded. See below for a few examples on how to use the rules system.



The Pay/Deposit Rules window is divided into 3 sections. The upper left is the Rule Set section. The upper right is the Pay/Deposit section. The lower half is the Rule section.

Rule Set Section:

This section displays all defined Rule Sets. The Rule Set section allows you to have a number of different rule sets. A Rule Set is just a collection of rules. You might have one rule set defined to handle the large commission check you get and another rule set defined to handle the small intermediate checks you receive. You can create a new Rule Set by clicking the "+" button and remove a Rule Set by selecting it and clicking the "-" button. You can duplicate an entire rule set by selecting it and then clicking the *DUPLICATE* button. You can also create Rule Sets based on your existing pays or envelopes by selecting the appropriate selector in the *MAKE RULE SET FROM...* popup menu.

When you select a Rule Set all of its rules are displayed in the table at the bottom of the window.

Pay/Deposit Section:

This section displays your pays in the table, if any are defined for the account selected in the popup menu at the top. You can also enter a specific amount of a deposit in the fields in this section. Pay(s) and deposit amounts will be added to form a single deposit transaction. The total amount will be shown at the top of this section.

Note: You can also change the amount of your pay by double clicking the amount and entering a new one.

Rule Section:

This section displays all the rules for the selected Rule Set. Each rule is initially shown in its condensed format. To show all of the rule's information click the *DETAILS* button. You can add rules by clicking the "+" button and remove a rule by clicking its "-" button. Rules are processed from top to bottom and left to right. You can reorder rules by dragging them.

The last rule is a fixed rule which can not be deleted. It's present so that any remaining funds in the deposit that are not distributed by earlier rules goes into some envelope. By default the fixed rule puts the remaining money into the Available envelope. If you wish, you can change what envelope you'd like to put the remaining funds in.

Each rule can have a condition which specifies if the rule should execute or not. To set a rule's condition, click the condition button. The button for a rule can show *NOT SET*, *TRUE*, or *FALSE* based on the current evaluation of the condition. See the Conditions section below for information about setting conditions.

The *AMOUNT* field is the portion (allocation) of the pay or deposit to be placed in the envelope. It can be a fixed amount, the remainder (amount left) in the deposit, percentage of the pay, percentage of the remainder (amount left) or the same amount as the previous rule.

The *TARGET* is the envelope that will receive the amount allocated by this rule.

The *LIMIT* is the maximum amount allowed in the target envelope.

The checkbox for *ALLOW PARTIAL* determines if the rule should execute if the remaining amount of the

deposit is less than the amount specified by this rule to be placed in the target.

All rules are evaluated when an amount is entered or a pay is checked in the Pay/Deposit section or when any part of a rule is changed. The allocation is shown on the right side of each rule. Clicking the *RECORD TRANSACTION* button will create the transaction and place the allocations in each target envelope.

Setting Conditions:

Use the first popup menu to select the type of condition. If the type of condition requires a bank account, an envelope, or both, a popup account box graphic will be displayed where you can select the bank account and/or envelope. Use the second popup button to select the type of comparison to be done.

Example1:

Jack and Jill are retired and get a regular monthly pension. It is a fixed amount monthly so they set up their pension as their pay source using the normal Budget pay allocation procedures. However, Jill also has a part time job that is "on-demand" and the pay is totally variable. The employer does not withhold taxes on this pay.

Jack and Jill set up a rule set called "Jills Pay" that they will use each time Jill gets paid. They decide that the first priority is to set aside money to make a quarterly tax payment on Jill's earnings. They define a rule to always allocate 20% of the total of Jill's pay to their "Quarterly Tax" envelope. The second priority is to save for the vacation they want to have next year so they allocate the remainder to their "Vacation" envelope. In this example Jack and Jill are entering their normal retirement checks using the standard allocations and Jill's extra income using the rule system.

Example2:

Harry is a consultant and his pay varies widely. He usually has enough money to pay his bills but sometimes he is short. His first priority is to pay those important non-discretionary bills; rent, utilities, auto insurance, etc. Next he wants to make sure he has enough money for groceries, gas — things he "needs" to get by. He would like to have enough left over to go to the movies, travel, eat out, play golf, etc. but he is willing to forego some of that to pay the important bills. At the bottom of the list is to save up for a new set of golf clubs but only if he can afford them.

Harry uses the rules to make sure the top priorities get funded first. His rent is \$1000 a month so that is the number one priority. He knows he will get at least 2 paychecks each month so his first rule defines \$500 as the amount to be placed in the "Rent" envelope. Utilities are generally \$80 - \$100 per month so his second rule defines \$50 to be placed in his "Utilities" envelope. He continues to create rules based on his highest priorities. After he has created rules for his priority expenses he estimates that he has about \$250 extra per check to work with. Harry likes to play golf more than anything else so he defines a rule to place \$100 in his "Golf" envelope. Next, he also likes to eat out from time to time so he defines a rule to place \$125 in his "Restaurant" envelope. Lastly, he wants to save for the new golf clubs, but only if he has the money to do it. He figures there would be about \$25 left so he defines a rule to place \$25 in his "Golf Club" envelope.

If Harry's check exceeds his estimates the extra money will automatically go into the "Available" envelope. However, if there is less then he may not save any money that pay pay for his golf clubs.

Example3:

Joe and Mary both receive a pay check from their jobs on a regular basis and a fixed amount. They have been using Budget's regular pay allocation process for months. Now, Joe is laid off and is looking for another job, but meantime is working part time. His pay comes at variable intervals and amount which are much less than his previous job. They know Joe will eventually get another job but to tide them over this period they set up rules so that their important expenses are covered.

Their first priority is to pay their mortgage and other monthly bills. The car insurance is due next month and they are short in their "Car Insurance" envelope so that is the next priority, gas and food are next. If anything is left over (probably won't be the case right now), they want it to go into the "Available" envelope so they can use it as needed.

Note that they did not have to delete their original pay allocations to deviated for a couple of months to use the rule method. They simply leave the allocations as is but instead of entering their pays with the "Record Pay" command they use the "Pay/Deposit Rules" command instead. When Joe gets another job they can go back to using their normal allocations.

Example4:

Mary is self employed as a photographer. She has set up her envelopes for normal monthly bills and has prioritized her rules for putting money into them. She also wants to put money into envelopes that will help her manage her business expenses so she has create additional envelopes for "Equipment Purchases", "Advertising", "Supplies", and the like. To fund these envelopes she has created additional rules. She decides that the most important of these items is keeping her supplies which normally cost her about \$100 per month so she defines a rule that places \$100 in the "Supplies" envelope. She also wants to budget some money for advertising and decides that 10% of whatever is left is a good amount so she defines a rule that places 10% of the remaining amount into her "Advertising" envelope with a limit of \$300 on it. This will allow the advertising budget to grow but not to much. She then creates another rule to place \$100 in her "Equipment Purchases" envelope. The important thing to note in this example is the limits feature. This allows Mary to insure that enough money is placed in her envelopes to meet her bills but as she fills them up more money is left over to pay for the lower priority items.

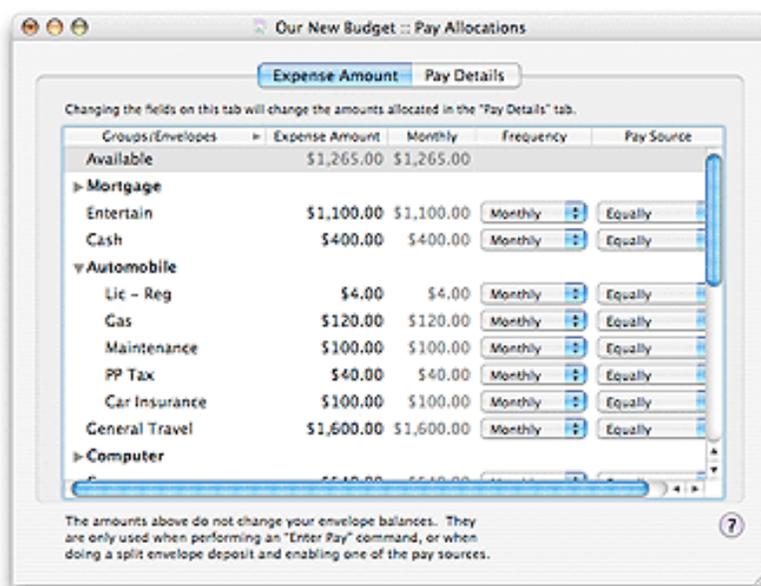
Pay Allocation

You set up your pay allocations when a new budget is being created for the first time or whenever you want to modify the amount of your pay going to an envelope.

To setup your pay allocations use the **Accounts > Pay Allocations...** menu command to display the Pay Allocations window. The window has two tabs: "Expense Amount" and "Pay Details". Both tabs allow you to set your pay allocations. The *EXPENSE AMOUNT* tab allows you to specify the amount of a bill and how often it must be paid, and then it computes the amount that should be deducted from your pays. The *PAY DETAILS* tab allows you more detailed control over the amount taken from each pay.

If you used the [setup assistant](#) or the [getting started](#) section to get started, you will see the information you entered in the budget and pay allocation steps in the *EXPENSE AMOUNT* tab here.

Note: Changing an envelopes expense amount in the *EXPENSE AMOUNT* tab resets all of the pay allocations shown in the *PAY DETAILS* tab for that envelope. Changing an envelopes amounts in the *PAY DETAILS* tab changes the "Monthly" field in the *EXPENSE AMOUNT* tab for that envelope.



Double click the expense amounts to change them. Use the popup menus to select expense frequency (how often the bill is due) and which [income source](#) to pay the expense.

Notice as you enter amounts next to each of your envelopes the amount next to the "Available" envelope changes to reflect the monthly amount of money you have left each month. The table in the lower right gives you a more detailed look at how much money you have left from each of your pays.

You can change the amounts Budget computes for your pay allocations to anything you want by using the *PAY DETAILS* tab.

Family Budget :: Pay Allocations

Expense Amount Pay Details

Use this tab for fine control of amounts to be placed in each envelope.

Envelope/Pay Source	Monthly	1st Pay	2nd Pay	3rd Pay	4th Pay	5th Pay
▼ Available	\$1,219.17					
Jack	(\$93.00)	(\$1,393.00)	\$1,300.00			
Diane	\$1,312.17	\$13.00	\$1,085.00	\$1,285.00		
▼ Mortgage	\$1,560.00					
▼ Mortgage	\$1,300.00					
Diane	\$300.00	\$150.00	\$150.00	\$0.00		
Jack	\$1,000.00	\$500.00	\$500.00			
▼ Home Insurance	\$40.00					
Diane	\$20.00	\$20.00	\$0.00	\$0.00		
Jack	\$20.00	\$20.00	\$0.00			
▼ Real Estate Tax	\$220.00					
Diane	\$110.00	\$110.00	\$0.00	\$0.00		
Jack	\$110.00	\$110.00	\$0.00			
▼ Entertain	\$1,054.17					
Diane	\$54.17	\$25.00	\$25.00	\$25.00		
Jack	\$1,000.00	\$500.00	\$500.00			
▼ Travel	\$554.17					
Diane	\$54.17	\$25.00	\$25.00	\$25.00		
Jack	\$500.00	\$400.00	\$100.00			
▼ Automobile	\$378.17					
▼ Lic - Reg	\$4.00					

The amounts above do not change your envelope balances. They are only used when performing an "Enter Pay" command, or when doing a split envelope deposit and enabling one of the pay sources.

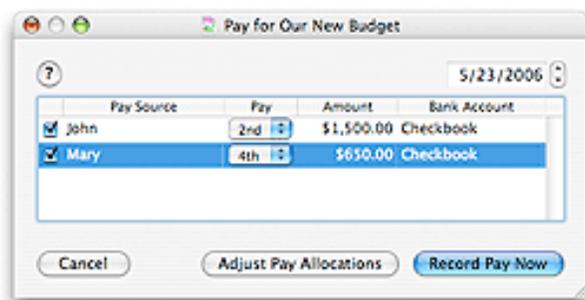
The *PAY DETAILS* tab gives you much finer control over the amounts allocated from each pay. You can also work with pay allocations to individual envelopes, see the [Working With Envelopes](#) topic for more details.

Note: Selecting *EQUALLY* or *Proportionally* for the pay source will use all defined pays. To select a subset of pays or to use a percentage of a pay source you must use the [envelope's information window](#).

Record Your Pay

If you have set up your allocations use the **Transaction > Record Pay...** menu command or click the *RECORD PAY* toolbar button. See the [Handling Income](#) section for more information about pay sources and pay allocations.

If you have not defined any pay sources or have not set up pay allocations for your envelopes, you can deposit your pay by using a [Split Deposit](#) and distribute the amounts to your envelopes manually.



The *RECORD PAY* window displays a table with a description for each defined [pay source](#).

1. Change the date if desired.
2. Check the checkboxes next to any pay to be recorded.
3. Click the *RECORD* button if your pay is always the same amount and you do not want to make last minute adjustments to your envelope allocations.

Your pay will be distributed to your envelopes based on the allocations shown in each envelopes Pay Details section. If you have set a limit on the amount of money that can be placed in an envelope, any excess over the limit will be transferred to the "Available" envelope.

Clicking the *ADJUST PAY ALLOCATIONS* will bring up the [Split Deposit](#) window with the pays selected in the bottom table. You will be able to make adjustments to the total amount of the pay as well as the amounts going in to the individual envelopes.

Note: Pays entered with the **Record Pay** window show up in the balance window as separate transactions. See the [Split Deposit](#) topic for entering multiple pays as a single deposit.

You can record your pay at any time. However, the date determines the pay of the month allocations that Budget uses. For bi-weekly pay sources, dates from the first of the month to the fourteenth of the month are considered the "first pay of the month", dates from the fifteenth to twenty-eighth day of the month are the "second pay of the month", and the remaining days are the "third pay of the month". For semi-monthly pay sources, the first of the month to the fifteenth of the month are considered the "first pay of the month", and everything else is the "second pay of the month".

As you change the date Budget determines the pay of the month and sets the selector in the table. You can

override the pay of the month that Budget will use by selecting a different pay in the selector.

Example: If today's date is 4/23/05 when you start the *Record Pay* command, that date is displayed in the date field. Assuming that you defined a pay to be bi-weekly, the pay selector would display "2nd Pay". Changing the date to 4/12/05 would cause the program to distribute the funds according to the definitions for the first pay of the month. Likewise a pay defined as "weekly" would display as "4th Pay".

Create Transactions

Transactions in Budget can be created in their own window or in the main window's Transaction Entry form. To create transactions in their own windows see the specific help section for the type of transaction you want to create.

Main Window Transaction Entry form

To show the Transaction Entry form on the main window click the Transaction button in the lower left border of the main window. This button toggles the form on and off the main window. You can also adjust the size of the form by using the slider between the Envelope Area and the Transaction Entry form.



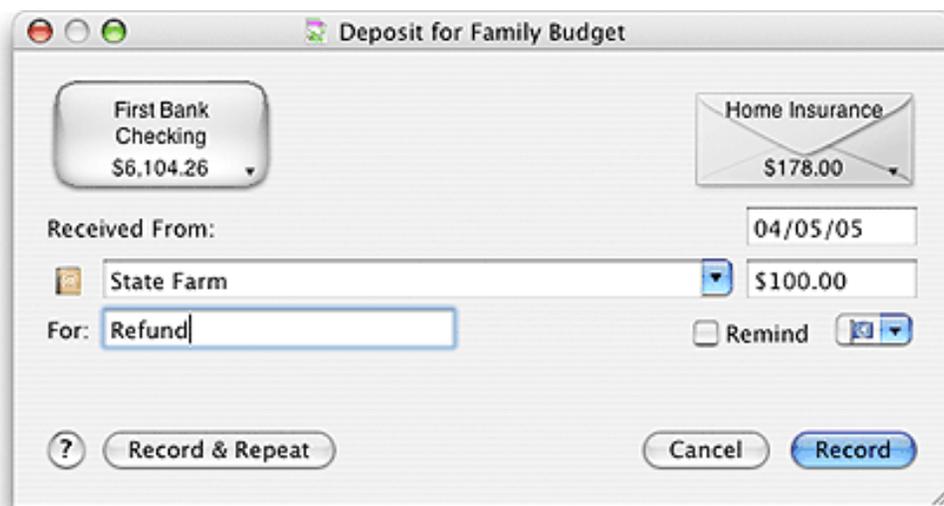
The Transaction Entry section allows you to create any type of transaction. Selecting accounts and/or envelopes on the main window determine the settings of the popups. For more information see the [Transaction Entry](#) section.

Make a Deposit

You can make deposits to any envelope. Deposit transactions increase the amount of money in a bank account and in an envelope. To record a [starting balance](#) or to make a deposit to more than one envelope at the same time see the [split deposit](#) topic.

To make a deposit select the envelope and use the **Transaction > Deposit...** menu command or click the *DEPOSIT* toolbar button.

The deposit transaction window displays the bank account balance in the upper left corner, and the selected envelope in the upper right corner. If you have more than one bank account defined see the section on [multiple bank accounts](#).



1. The program places the current date in the *DATE* field. You may change this if desired.
2. Enter the source of the funds in the *RECEIVED FROM* field. The field has a popup menu on the right. If you have written a previous transaction to the account or envelope it will be placed in the field for you. Budget places a list of previous transactions and entries from the Apple address book in the popup list. You can enter a few characters and Budget will try to auto fill the field with a similar previous transaction or an address book entry. You can also use the drop down menu to select an entry to use. You can click the address book icon next to the field to add a new entry to the address book or to get the information for the entry if it exists. See the [Address Book](#) for more information.
3. Enter the amount of the deposit in the *AMOUNT* field.
4. Enter any additional information desired in the *FOR* field. This field is optional.

The button with the small currency symbols on it is the *QUICK CONVERT* popup menu. Click and hold on the button to select a currency conversion. The *AMOUNT* field will be multiplied to the correct amount in the selected currency. You can set up the quick convert menu and the rates used in the [Currency Converter](#) window.

To set up a future deposit to the same envelope and bank account, turn on the *REMIND* checkbox. You can learn more about [Reminders](#).

When you have all the information entered, click the *RECORD* button to complete the transaction and return to the main window or you can click the *RECORD AND REPEAT* button to enter more deposits in the same envelope or in different envelopes using the little black arrow in the envelope box.

Record a Check, Debit, or ATM

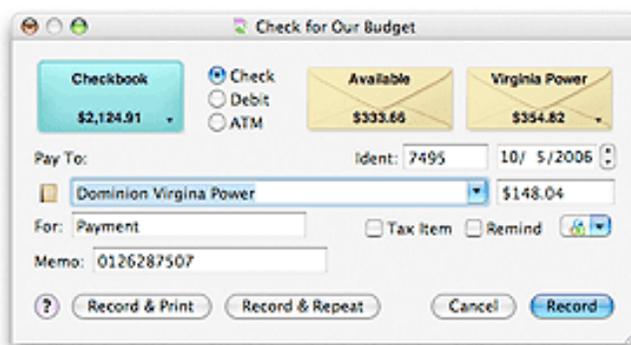
Note: The process is basically the same for a check, debit, or ATM transaction. For illustrative purposes we will use a check transaction. The difference between a check and debit transaction is that a debit does not have an IDENT field for a check number. The ATM transaction has neither an IDENT field nor a memo field.

You can record a check from any envelope. Checks decrease the amount of money in a bank account and envelope. To record a check from more than one envelope at the same time see the [split check, debit or ATM](#) section.

To record a check to pay off a credit card account, see [paying off a credit card](#).

To write a check select the envelope and use the **Transaction > Check...** menu command or click the **CHECK** toolbar button.

The Check transaction window displays the bank account balance in the upper left, and the "Available" envelope and the selected envelope in the upper right. If you have more than one bank account defined see the section on [multiple bank accounts](#).



1. The program places the next check number in the *IDENT* field (Checks only) and the date in the *DATE* field. You may change these. Also check the checkbox if the item is tax deductible.
2. Enter the check payee in the *PAY TO* field. The field has a popup menu on the right. If you have written a previous transaction to the account or envelope it will be placed in the field for you. Budget places a list of previous transactions and entries from the Apple address book in the popup list. You can enter a few characters and Budget will try to auto fill the field with a similar previous transaction or an address book entry. You can also use the popup menu to select an entry in the menu to use. You can click the address book icon next to the field to add a new entry to the address book or to get the information for the entry if it exists. See the [Address Book](#) topic for more information.
3. Enter the amount of the check in the *AMOUNT* field.

The button with the small currency symbols on it is the *QUICK CONVERT* popup menu. Click and hold on the button to select a currency conversion. The *AMOUNT* field will be multiplied to the correct amount in the selected currency. You can set up the quick convert menu and the rates used in the [Currency Converter](#) window.

4. Enter any additional information desired in the *FOR* field. This field is optional.
5. For checks, enter any information you want printed on the check in the *MEMO* field. This field is optional and is not present for ATM transactions.
6. When you have all the information entered, click the *RECORD* button to complete the transaction and return to the main menu.

If there are not enough funds in the envelope to cover the amount of the check you will be prompted to transfer funds from the "Available" envelope. See the [Automatic Transfer from Available](#) topic for more details.

The *RECORD & PRINT* button works the same as the *RECORD* button, but it also sends the check to the printer to be printed. See the [Printing a check](#) topic for more details.

You can click the *RECORD & REPEAT* button to enter more checks or debits in the same envelope or use the little black arrow in the envelope box to select different envelopes.

To set up a future check to the same place, turn on the *REMIND* checkbox. See the [Reminders](#) topic for more details.

Record a Charge

Note: A charge transaction may only be made in an account which has been setup as a Credit Card account. See the [Working With Bank Accounts](#) topic and [Getting Started With Credit Cards](#) topic for more information. When you select the credit card account your envelopes show the amount owed. When you select the bank account you will use to pay the credit card your envelopes show the amount of money you have. Deselecting all accounts by clicking in the Total box shows you the "net" amount.

Standard Charge

To record a charge card purchase, select the credit card account. Then select an envelope, and use the **Transactions > Charge...** menu command.

The button with the small currency symbols on it is the *QUICK CONVERT* popup menu. Click and hold on the button to select a currency conversion. The *AMOUNT* field will be multiplied to the correct amount in the selected currency. You can set up the quick convert menu and the rates used in the [Currency Converter](#) window.

The standard charge transaction window displays the credit card balance in the account box in the upper left, and the selected envelope in the upper right.

The screenshot shows a window titled "Charge for Family Budget". At the top left, there is a box for "Citibank Visa" with a balance of "\$252.73". At the top right, there is an envelope icon labeled "Entertain" with a balance of "\$0.00". Below these are several input fields and checkboxes: "Charge To:" with a dropdown menu showing "Damon's", a "Refund" checkbox, a date field showing "04/05/05", an "Amount" field showing "\$89.23", and a "For:" field containing the text "Dinner with family". There are also checkboxes for "Tax Item" and "Remind", and a small icon with a dropdown arrow. At the bottom, there are three buttons: "Record & Repeat", "Cancel", and "Record".

Enter where the charge was made in the *CHARGE TO* field.

Enter the amount of the charge in the *AMOUNT* field.

Enter any additional information desired in the *FOR* field. This field is optional.

If this transaction is a refund (or return) check the *REFUND* checkbox. A refund is actually a deposit to the credit card account.

To set up a future Charge from the same envelope and bank account, turn on the *REMIND* checkbox. See the [Reminders](#) topic for more details.

When you have all the information entered, click the *RECORD* button to complete the transaction and return to the main window.

You can click on *RECORD AND REPEAT* to enter more charges in the same envelope (or a different envelope by using the popup menu from the envelope graphic).

Split Charge

To record a charge to multiple envelopes, select the credit card account. If you want to work with specific envelopes select multiple envelopes then use the **Transactions > Split Charge...** menu command. If you wish to work with all envelopes, make sure none of the envelopes are selected and then use the **Transactions > Split Charge...**

The Split Charge window displays the credit card balance in the account box in the upper left. A list of envelopes is displayed in a table at the bottom of the window. To show all envelopes check the box

Envelope	Balance	Amount	For
General Travel	\$0.00	\$0.00	
Computer		\$0.00	
Grocery	-\$17.60	\$147.50	Groceries
Home		\$0.00	
Medical	-\$60.00	\$0.00	
Gift	\$0.00	\$100.00	Birthday Gift
Personal		\$0.00	
Clothes	-\$12.60	\$0.00	

Enter where the charge was made in the *CHARGE TO* field.

Enter any additional information desired in the main *FOR* field. This field is optional and will be displayed with the transaction placed in the credit card's account history window.

Double click an amount in the table next to each envelope to enter amounts. As you enter amounts in the table the total amount will be displayed in the main *AMOUNT* field. See the [entering information in split transactions](#) topic for more information.

Double click the *FOR* field next to each envelope in the table to show what this portion of the charge was for.

To set up a future Split Charge from the same envelopes and bank account, turn on the *REMIND* checkbox. See the [Reminders](#) topic for more details.

When you have all the information entered click the *RECORD* button to complete the transaction and return to the main window.

Paying off a Credit Card

If you have set up your credit card as an account in Budget, after [balancing](#) your credit card account you can write a check or debit to pay the credit card bill. To do so, on the main window drag from the bank account you want to write the check (or debit) from to the credit card account.

The Account Check transaction window displays the bank account the money is coming from in the upper left, and displays the credit card account to pay in the upper right.

Envelope	Checkbook Bal.	Diane Visa Bal.	Pay Out/
Medical	\$188.73	\$0.00	\$0.00
Gift	\$946.44	-\$29.38	\$29.38
Personal			\$0.00
Maid	\$134.00	\$0.00	\$0.00
Clothes	\$72.47	\$0.00	\$0.00
Computer			\$259.00
Internet	\$13.29	\$0.00	\$0.00
Software	\$605.03	-\$259.00	\$259.00
Hardware	\$727.86	\$0.00	\$0.00
Home			\$0.00

Note: The only difference between a check and debit is that a debit does not have an ident field.

To set up a future check to the same place, turn on the *REMIN*D checkbox. You can learn more about [Reminders](#).

The account check window displays a list of your envelopes. If you have made a previous account check that checks information and the envelopes used are displayed. To work with all the envelopes check the box for *SHOW ALL ENVELOPES*. Fill out the top of the section of the window like you would for a standard check, leave the *AMOUNT* field blank.

1) Enter the check payee in the *PAY TO* field.

The button with the small currency symbols on it is the *QUICK CONVERT* popup menu. Click and hold on the button to select a currency conversion. The *AMOUNT* field that you last edited will be multiplied to the correct amount in the selected currency. You can set up the quick convert menu and the rates used in the [Currency Converter](#) window.

- 2) Enter any additional information desired in the *FOR* field. This field is optional.
- 3) For any information you want printed on the check in the *MEMO* field. This field is optional.
- 4) The program places the next check number in the *IDENT* field (Checks only) and the date in the *DATE* field. You may change these. Also check the appropriate box if the check is tax deductible.
- 5) For checks written to a credit card account you will see a popup menu and a table in the bottom half of the check window. Enter the amounts you want to pay from each envelope in the last column.

The table lists the envelopes that have charges due, the amount in that envelope for the account **from** which you are writing the check, and the amount in that envelope that is due. The next to last column is the amount you want to pay from that envelope **for** the credit card account. **The total of all values in the *PAY AMOUNT* column is placed in the check amount field at the top.** The last column has a checkbox which is only displayed if the amount of the payment is greater than the amount in the envelope. Check the checkbox if you want an available transfer to be done. You can click the column header to check or uncheck all the boxes. See the [Automatic Transfer from Available](#) topic for more details.

The pop up menu is used to initialize the *PAY AMOUNT* column in the table. Currently there are 5 selections. These selections may be used to setup the amounts you want to pay for each envelope based on whether you want to pay off the total debt, pay off the charges for that months bill, pay off a specific amount you have allocated to each envelope etc. You may have to edit specific amounts by double clicking the amount in the *PAY AMOUNT* column to set it to whatever amount you want to pay from that envelope.

- **Initialize** - Places \$0.00 in the *PAY AMOUNT* column. **Usage:** Clears all the amounts and allows you to enter any amount you choose next to each envelope.
- **Pay Total Amount Owed** - Places the total amount charged to each envelope in the *PAY AMOUNT* column. **Usage:** Choosing this option will effectively pay off your entire credit card debit regardless of what was on your statement.
- **Pay Balanced Charges or Total Credit Amount Owed** - For envelopes that have unbalanced transactions, only the total amount of balanced transactions are placed in the *PAY AMOUNT* column. If all transactions are balanced (i.e no activity in the envelope) then the total amount owed is placed in the *PAY AMOUNT* column. **Usage:** Best for paying charges made since the last statement or the total old debit.
- **Pay Balanced Charges or Total Amount In Envelope** - For envelopes that have unbalanced transactions, only the total amount of balanced transactions are placed in the *PAY AMOUNT* column. If all transactions are balanced (i.e no activity in the envelope) then the total amount in the envelope for the account being used to pay the bill is placed in the *PAY AMOUNT* column. **Usage:** Best for paying charges made since the last statement and paying down old debit.
- **Pay Balanced Charges or Total Amount Allocated to Envelope** - For envelopes that have unbalanced transactions, only the total amount of balanced transactions are placed in the *PAY AMOUNT* column. If all transactions are balanced (i.e no activity in the envelope) then the total amount allocated to the envelope for the account being used to pay the bill is placed in the *PAY AMOUNT* column. **Usage:** Used for paying charges made since the last statement and a constant amount for paying down old debit

- 6) When you have all the information entered click the *RECORD* button to complete the transaction and return to the main menu.

The *RECORD & PRINT* button works the same as the *RECORD* button but also sends the check to the printer to be printed. See the [Printing a check](#) topic for more details.

Example 1: You want to write a check to your First Card for \$250.00. You would enter "First Card" in the *PAY TO* field, and "Payment" in the *FOR* field. You can also put your account number (if desired) in the *MEMO* field. You would then select option one in the popup menu to place \$0.00 in the *PAY AMOUNT* column then enter amounts till you have the total of \$250.00 showing in the *AMOUNT* field. Since you want a check printed you would click on *RECORD & PRINT* button to complete the transaction and return to the main window.

Example 2: You want to write a check to your First Card that pays off the charges you just made since your last statement. **First, balance your credit card account** if you have not already done so. See the [Balance your account](#) topic for more details. Enter the standard fields for the check and then select option 3 *PAY BALANCED CHARGES OR TOTAL CREDIT AMOUNT OWED* from the popup menu. This option will place the amount of the transactions you just checked off in the balance process next to each envelope, effectively paying the total charges for the month.

Example 3: You want to write a check to your First Card that pays off the charges you just made since your last statement **and** pays down your existing debt. **First balance your credit card account** if you have not already done so. See the [Balance your account](#) topic for more details. Enter the standard fields for the check and then select option 4 *PAY BALANCED CHARGES OR TOTAL AMOUNT IN ENVELOPE* from the popup menu. This option will place the amount of the transactions you just checked off in the balance process next to each envelope, effectively paying the total charges for the month just like in Option 3 above. However, it will also look at any envelopes that has an amount owed in the credit card account, **and** has had no activity (no new charges) and finding one will place the current balance in that envelope for the account used to pay the bill as the amount to pay.

Further description for paying down existing debt options 4 and 5

You have created an envelope to hold your existing debt. See the [Getting started with credit card accounts](#) topic for more details. The payment options assume that in some manner you have placed money into the envelope to pay down the debt. In option 4 you have done that by some combination of pay allocations, deposits, etc. In option 5 the total amount of the pay allocations to that envelope in the checkbook is used.

Let's say that you have the "Existing Debt" envelope and it has a \$3000.00 debt in the credit card account. You have an "Entertainment" envelope where you charged \$100 for dinner this month. Showing the credit card account on the main window these two envelopes would show their balances as negative numbers. In the checkbook you also have money in these envelopes. Let's say you have \$200 in the "Entertainment" envelope and \$50 in the "Existing Debt" envelope. Showing the checkbook account on the main window these two envelopes would show \$200 and \$50 respectively. You get your credit card bill, it shows one charge for \$100, you select the credit card account and click the *BALANCE* toolbar icon. You enter the statement balance in the top right, check off the \$100 charge in the table and balance the account. Note, the existing debt does not show as a transaction in the credit card statement; it did that long ago when you made the charge. Now it is only reflected in the total amount you owe.

With the credit card account balanced you go to pay the credit card bill by dragging from the checkbook account to the credit card account on the main window. You select Option 4 and Budget places the \$100 next to the "Entertainment" envelope and \$50 next to the "Existing Debt" envelope.

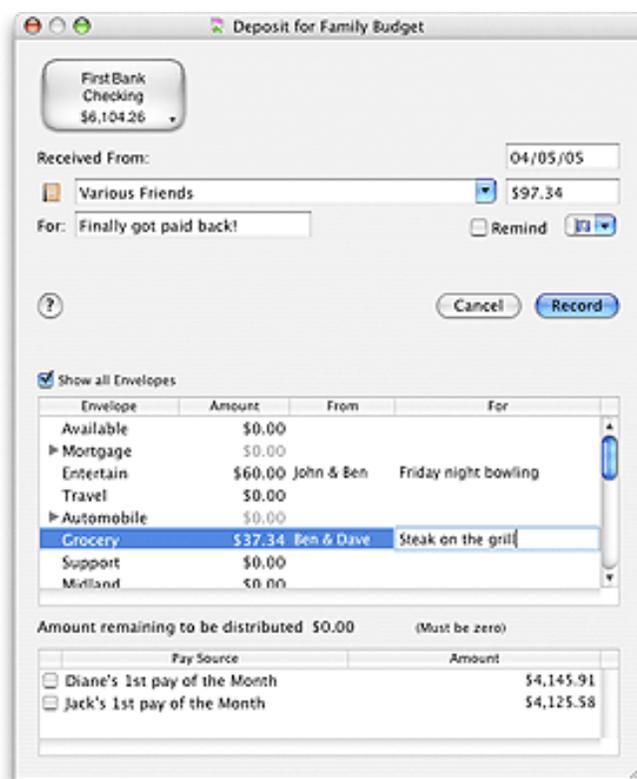
Split Deposits

A split deposit is used for two purposes in Budget.

1. To make a single deposit that is distributed to more than one envelope. The split deposit is also used when you record a [starting balance](#) in your Account, when you deposit your pay and distribute it manually to your envelopes, or when you make pay allocation adjustments to a fixed or variable pay when using the [Record Pay](#) command.

2. When recording a number of checks that were deposited in the bank with one deposit slip. Your bank statement will reflect one deposit for the total amount, and in Budget it will also show up as a single deposit in the balance window, which allows you to easily find it when balancing the bank account. You will also be able to distribute the total deposit amount to your envelopes.

To enter a split deposit to a small number of envelopes, first select the envelopes. If the deposit is to be distributed to most or all envelopes, select the bank account, then use the **Transaction > Deposit...** menu command or click the *DEPOSIT* toolbar button. The envelopes will be displayed in the split deposit window. You can toggle between the selected envelopes and all envelopes by clicking the "Show all envelopes" box.



The split deposit transaction window displays a list of your envelopes and a list of your pay sources. If you have made a previous deposit that deposit's information and the envelopes used are displayed. To work with all the envelopes, check the box for *SHOW ALL ENVELOPES*.

Budget places the amount of the last transaction in the *AMOUNT* field or \$0.00 if no transaction was found. Double click an amount in the table next to each envelope to enter amounts. If there is an amount in the

AMOUNT field as you enter amounts next to each envelope the amount left to be distributed is shown. If there is no amount in the *AMOUNT* field as you distribute amounts to your envelopes the amount field will show the total distributed. See the [entering information in split transactions](#) topic for more information.

Enter where the funds came from on the *RECEIVED FROM* field and what they were for in the *FOR* field. This information will be shown in the account's history window.

The button with the small currency symbols on it is the *QUICK CONVERT* popup menu. Click and hold on the button to select a currency conversion. The *AMOUNT* field you last edited will be multiplied to the correct amount in the selected currency. You can set up the quick convert menu and the rates used in the [Currency Converter](#) window.

Change the date if desired. Which pay of the month is used is based on the date; see the [Recording Your Pay](#) topic for more information.

Checking a pay will place the correct allocation for this pay next to each of the envelopes. You may then change any amount as needed.

Example 1: You received a check as a gift and have a refund from your medical insurance that you want to make as a single deposit. Select the two envelopes and click the *DEPOSIT* toolbar button. The two envelopes will be shown in the table. Double click the amount field next to the "Medical" envelope and enter the amount of the refund. Enter "Insurance Co. Name" in the *FROM* field and enter "Refund" in the *FOR* field. Do the same for the other check. Once you have everything the way you want click the *RECORD* button.

Example 2: For variable pays.

You have your current pay check and it is less than the amount you have allocated to all your envelopes. In the bottom list check the pay you have just received. Notice the amount you have allocated to each of your envelopes is placed in the table above next to each envelope. Now you must decide which envelope must receive less (your pay check was less). Suppose that you decide that your "Entertainment" envelope which currently has an allocation of \$50 will have to be \$20 for this pay. Next to "Entertainment" in the top table change the \$50 to \$20. Repeat this process until the amount shown at the top matches the amount of your check. Once you have everything as you want, click the *RECORD* button.

Split Checks, Debits, and ATMs

Note: The process is basically the same for a check, debit, or ATM transaction. For illustrative purposes we will use a check transaction. The difference between a check and debit transaction is that a debit does not have an IDENT field for a check number. The ATM transaction has neither an IDENT field nor a memo field.

You can split the amount of a check among multiple envelopes. This is useful when you purchase a number of items with a single check. For example, you may have purchased both groceries and drugs at the local supermarket and want to split the amount of each purchase in your "Grocery" and "Prescriptions" envelopes.

To split a transaction among multiple envelopes select the bank account and use the appropriate **Transactions** menu command. If you have more than one bank account defined see the [Multiple Bank Accounts](#) topic for more information.

The screenshot shows the 'Check for Our Budget' window. At the top, there are three buttons: 'Checkbook' (with a balance of \$2,124.91), 'Check' (selected), 'Debit', and 'ATM'. To the right, there is an 'Available' envelope icon with a balance of \$333.66. Below this, the 'Pay To:' field is set to 'Home Depot' with an amount of \$267.16. The 'Ident:' field contains '7495' and the date is '10/ 5/2006'. The 'For:' field contains 'various'. There are checkboxes for 'Tax Item' and 'Remind'. At the bottom, there is a table of envelopes and a 'Record & Print' button.

Envelope	Balance	Amount	For
Home		\$267.16	
General	\$140.11	\$47.50	Repair
Maintenance	\$470.39	\$0.00	
SSRHA	\$42.00	\$0.00	
Decorating	\$691.72	\$155.43	Patio set
Electronics	\$334.50	\$0.00	
Appliance	\$1,360.70	\$64.23	Blender
Fireplace	-\$676.55	\$0.00	

Amount remaining to be distributed \$0.00 (Must be zero)

Note: You can change the type of transaction by selecting the transaction type radio button.

The split check transaction window displays a list of your envelopes. If you have made a previous split check that checks information and the envelopes used are displayed. To work with all the envelopes check the box for *SHOW ALL ENVELOPES*.

1. Enter the check payee in the *PAY TO* field
2. Enter any information you placed on the check in the *MEMO* field (optional).
3. The program places the next check number in the *IDENT* field and the date in the *DATE* field. You may change these. Also check the main Tax Item checkbox if the entire transaction is tax deductible.

Check the box for each envelope in the last column if a portion of the split is tax deductible.

4. Double click an amount in the table next to each envelope to enter amounts. Also enter data in the the *FOR* field (optional) for each envelope. As you enter amounts the total will be shown in the check area amount field.

Budget places the amount of the last transaction in the *AMOUNT* field or \$0.00 if no transaction was found. If there is an amount in the *AMOUNT* field, as you enter amounts next to each envelope the amount left to be distributed is shown. If there is no amount in the *AMOUNT* field as you distribute amounts to your envelopes the *AMOUNT* field will show the total distributed. See the [working with table amounts](#) topic for more information.

The button with the small currency symbols on it is the *QUICK CONVERT* popup menu. Click and hold on the button to select a currency conversion. The *AMOUNT* field will be multiplied to the correct amount in the selected currency. You can set up the quick convert menu and the rates used in the [Currency Converter](#) window.

5. Once all the information is correct, click the *RECORD* button, or the *RECORD AND PRINT* button if you would also like to print the check on your printer.

Note: Available Transfer

A checkbox will be displayed in the last column if the amount of the check is greater than the amount in the envelope. Check the checkbox if you want funds to be transferred from the "Available" envelope to cover the check.

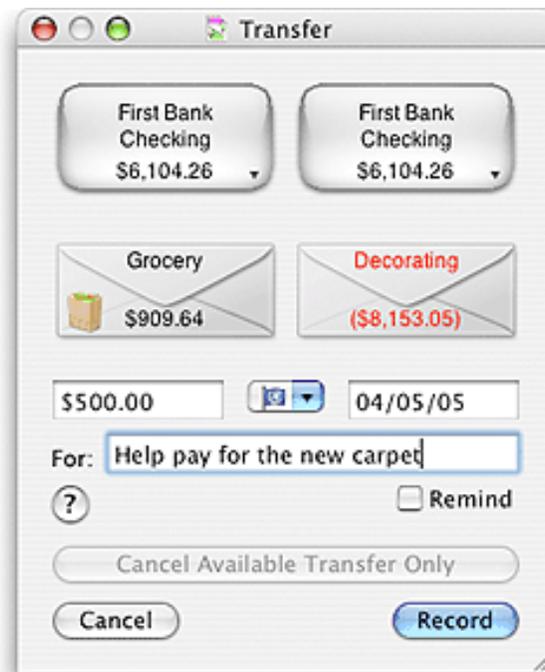
The checkbox in the header of the last column can be used to turn all the checkboxes on or off. See the [Automatic Transfer from Available](#) topic for more information.

Record a Transfer

There are several types of transfers that can be recorded.

Transfer between envelopes

You can easily move funds from one envelope to another or from one account to another. To transfer funds use drag-and-drop. Click and hold the mouse button on the source envelope. Drag the mouse to the destination envelope and release. If you drag the mouse over an envelope group and wait a second, the envelope will spring open and you can drop the transfer on one of the sub-envelopes of the envelope group.



1. Enter the amount to transfer in the *AMOUNT* field.

The button with the small currency symbols on it is the *QUICK CONVERT* popup menu. Click and hold on the button to select a currency conversion. The *AMOUNT* field will be multiplied to the correct amount in the selected currency. You can set up the quick convert menu and the rates used in the [Currency Converter](#) window.

2. Enter any additional information desired in the *FOR* field. This field is optional.
3. The program places the current date in the *DATE* field. You may change this if desired.
4. When you have all the information entered click the *RECORD* button to complete the transaction and return to the main window.

Example: You want to transfer \$47.25 from your "Entertainment" envelope to your "Visa" envelope. In the transaction window enter "\$47.25" in the *AMOUNT* field. In the *FOR* field enter the reason for the transfer such as "Dinner at TGI Friday's".

Automatic Transfer from Available envelope

Budget automatically brings up the Available envelope transfer window whenever you attempt to take more funds out of an envelope than currently exist. This will happen either when writing a check or when doing a normal transfer of funds.



1. The program automatically fills in the *AMOUNT* field with the shortage from the initial transaction (check or transfer). You may change this amount if you want to transfer any additional funds at this time.
2. The program places the current date in the *DATE* field. You may change this if desired.
3. When you have all the information entered click the *RECORD* button to complete the transaction and return to the main window.

This transaction window differs from most others in that there are two different methods for cancelling the transaction. The first is *CANCEL*. If you click on this button the preceding check or transfer (the action that got you here in the first place) will be cancelled along with this transfer.

If you click on the *CANCEL AVAILABLE TRANSFER ONLY* button then only this transaction will be cancelled and the original transaction will be completed which will cause the envelope to go negative.

Example: You tried to write a check for \$310.00 from your "Medical" envelope but the current balance in the "Medical" envelope was only \$240.00. When you clicked on the *RECORD* button for the check the Available Transfer transaction window was displayed with \$70.00 in the *AMOUNT* field and today's date. If you now click on *RECORD* \$70.00 will be moved from the "Available" envelope to the "Medical" envelope. Then the check action that you originally started with will be completed. This would then leave you with a balance of \$0.00 in the "Medical" envelope.

If you clicked on the *CANCEL AVAILABLE TRANSFER ONLY* in the above example, then the original check transaction would be completed, the transfer from the Available envelope would be cancelled, and the account in the "Medical" envelope would show a balance of \$-70.00.

Transfer between bank accounts

Drag within the same envelope (from one side to the other) to transfer money between accounts within that envelope or drag between accounts to transfer money between accounts in multiple envelopes.

Group/Envelope	Amount
Available	\$200.00
▶ Mortgage	
Entertain	\$500.00
Travel	\$750.00
▶ Automobile	
Grocery	\$100.00

1. Enter the amount to transfer from each envelope in the tables *AMOUNT* column. The total will be shown in the main *AMOUNT* field.
2. Enter any additional information desired in the *FOR* field. This field is optional.
3. The program places the current date in the *DATE* field. You may change this if desired.

4. When you have all the information entered click the *RECORD* button to complete the transaction and return to the main window.

Example: You want to transfer \$400.00 from your "Savings" account to your checkbook and you want \$200 to be move within the "Grocery" envelope and \$200 to be moved within the "Medical" envelope. In the table double click the amount next to the "Grocery" envelope and enter the \$200 in the *AMOUNT* column. Do the same for the "Medical" envelope. In the *FOR* field enter the reason for the transfer such as "Money need to meet bills".

Note: Available Transfer

A checkbox is displayed in the last column if there is not enough money in the "From" envelope to cover the transfer. If the amount of the transfer is greater than the amount in the envelope, check the checkbox if you want funds to be transferred from the "Available" envelope to cover the initial transfer. See the [Automatic Transfer from Available envelope](#) section above for more details.

Transaction Entry Form

You can use the Transaction Entry Form on the main window to enter any type of transaction. To show the form click the *TRANSACTION* button in the bottom left of the main window. Click it again to hide the form. You can record transactions in their own windows by either using the Transaction menu or clicking the appropriate toolbar icon. See the specific transaction help for more information about creating that type of transaction.

The form has three areas, the Transaction area which is always shown, the Split area which is shown when creating a split transaction or the Calendar area which is shown for standard transactions.

The Transaction Type selector at the top left of the form controls which buttons and fields are shown based on the type of transaction being created. See the configuration section below for which buttons and fields are shown for each type of transaction. The Transaction Type selector defaults based on Account/Envelope selections. See the Transaction defaults section below. You can select any type of transaction at any time.

The Date Field is at the top right of the form. Select any portion of the date and use the up/down button or the keyboard arrow keys to change the date. The little black down arrow to the left of the field always sets "today" in the date field. As you make changes to the date the calendar will update. You can also use the calendar to set dates.

The next two lines are the Account and envelope selectors. These vary based on the type of transaction selected and default to the selected accounts/envelopes on the main window.

Next line is the Amount field (Required), currency conversion, tax item and reminder checkboxes. If you have set your preferences to work with Apple's Address Book you can click the Address Book icon to retrieve or save information. The Paid To Received From field has a selector which shows previous transactions based on the transaction type and Account/Envelope selectors.

Bottom line is the Split buttons. You can add a split to any transaction by clicking the Plus (+) button. You can remove a split by selecting it in the split table and clicking the Minus (-) button. At the bottom of the split table is the remaining amount to be distributed message and a button to clear all fields in the split. Click either of the Record buttons to record the transaction.

Calendar Section

The calendar section shows reminders and To Do's you have created. Select the reminder you want to create and the table and click the Record button to record it.

Note: Unless you are showing the history and statistics for the reminder transactions envelope you will not receive any feedback that the transaction was created. You can verify that it was created by selecting the reminders envelope on the main window to show the history.

Click the Icon for iCal to update your iCal calendar. Select "Show All" to show all your reminders in the table or "Show Due" to just see the ones that are due within the warning period. Click the Settings button in the lower left of the main window to change the warning period, reminder frequency, or to skip a due reminder. Click the Record button to record a due reminder or select a reminder in the table and click the Delete button to remove it. Click the New button for a new To Do or select on in the table and click the Remove button to remove it. Click the Info button in the first column to show more information about the reminder. Double click the date to edit and change the due date.

Transaction Defaults

The selection normally defaults to either a check or debit based on the accounts preferences but it can also default based on the current Account/Envelope selections on the main window. Selecting a single envelope defaults to either check or debit. Selecting 2 envelopes defaults to a transfer. Selecting more than 2 envelopes or a group envelope defaults to a split check or debit. Selecting two accounts to an account transfer. Selecting a checking and a credit card account to a account check (Credit card payment).

Button, Fields and Split Table Configurations for Transaction Type

Checks

Check Number, Date, Account Selector, Envelope Selector, Amount, Currency Conversion, Tax Item, Reminder, Address Book, Paid To/Received From, For, Memo, Add Split (+), Remove Split (-), Record and Print, and Record.

Debits

Same as Check but without the Check Number field.

ATM

Same as Debit but without the Record and Print button.

Deposit/Refund

Same as ATM but without the Memo field.

Transfer

Date, Account Selector, First Envelope Selector, Second Envelope Selector, Amount, Currency Conversion, Tax Item, Reminder, For, Add Split (+), Remove Split (-), and Record.

Account Transfer

Date, First Account Selector, Second Account Selector, Amount, Currency Conversion, Tax Item, Reminder, Address Book, Paid To/Received From, For, Memo, Add Split (+), Remove Split (-), Record and Split Table.

Charge

Same as ATM

Credit Card Payment Check

Check Number, Date, First Account Selector, Second Account Selector, Payment Selector, Amount, Currency Conversion, Tax Item, Reminder, Address Book, Paid To/Received From, For, Memo, Add Split (+), Remove Split (-), Record and Print, Record, and Split Table.

Credit Card Payment Debit

Same as Credit Card Payment Check but without the Check Number field.

Any Defined Pays

Pay Number, Date, Amount, Currency Conversion, Reminder, Paid To/Received From, For, Memo, Add Split (+), Remove Split (-), Record, and Split Table.

Split Table Columns

Check/Debit/ATM, Envelope Name, Amount, For, and Available Transfer checkbox based on account preferences setting.

Deposit/Charge, Envelope Name, Amount and For.

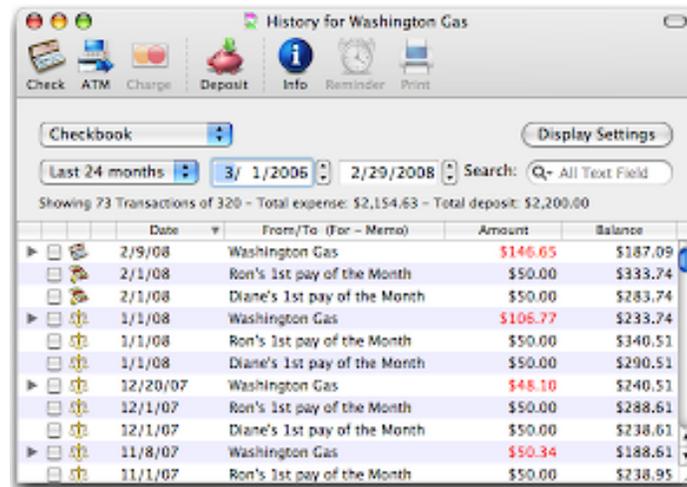
Account Transfer/Pays, Envelope Name, Amount, Source Account balance.

Credit Card Payments, Envelope Name, Amount, Credit Account balance.

History Window

To show an envelope history select the envelope and use the **Envelopes > Envelope History** menu command or click the *ENV HISTORY* toolbar button.

For envelope histories, you can use the popup menu in the top left of the window to show all history records or select a particular bank account to show only its history records.



To show a bank accounts history, select the account and use the **Accounts > Account History** menu command or click the *ACCT HISTORY* toolbar button.

Note: To display all transactions in a bank account (similar to a check register), display the account history. Turn on the checkbox for *SHOW ALL TRANSACTIONS*.

To print a report of the currently displayed transactions click the *DISPLAY SETTINGS* button and then click the *PRINT TRANSACTION REPORT* button. The transactions shown in the history window are use for the report.

Double clicking a transaction will bring up the transactions information window. The transaction information window shows all information about any transaction. It also has *EDIT*, *VOID*, and *DELETE* buttons which allows you to easily work with the selected transaction.

Reminders

You can set a [reminder](#) on a transaction. Select the transaction in the history window and click the Alarm Clock icon. This will set the reminder status for the transaction. You can then view the reminder in the [Calendar](#). To remove the reminder show the calendar, select the transaction, and then click "Delete".

Sorting

Click the column header to sort the transactions by that column. The envelope transaction history can be

sorted by any column except the *BALANCE* column. You can change the triangle indicator to sort columns in either ascending or descending order by clicking it. In addition the date column can also be sorted in original entry order (no triangle indicator).

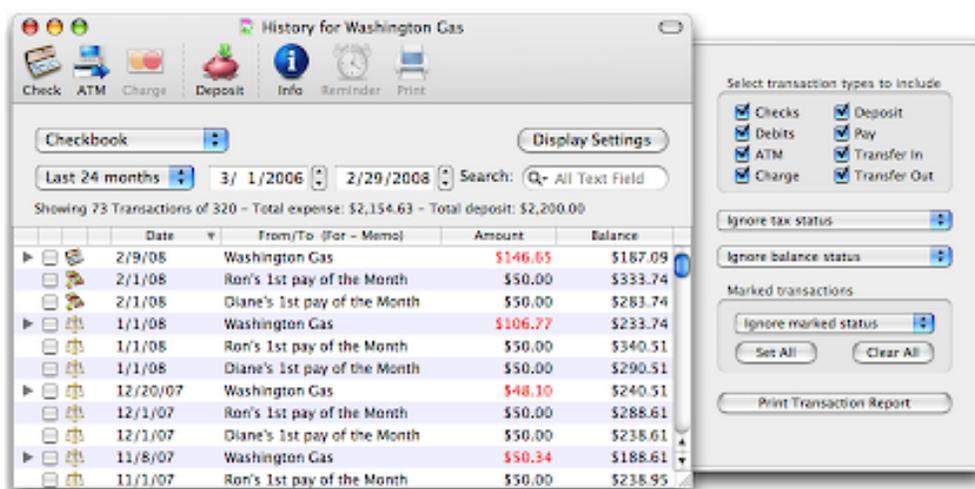
The account history window can also be sorted by any column except the *BALANCE* column. However, if you show all transactions in the account history they will also be sorted by date.

Limiting displayed transactions

Use the *SEARCH* field to find matching history records. The search will match any text field of the transaction to the search text that you enter; the search is **not** case sensitive. On Mac OS X v10.3 and later, the search field contains a popup menu that can limit the search to particular fields of the transaction.

You can limit the transactions displayed by a date range. Use the date range popup to set predefined date ranges or set the starting and/or ending dates to any date you want. Information about the transactions displayed is shown directly below the date range popup menu.

To filter additional transactions click the *DISPLAY SETTINGS* button to display the settings drawer.



By default all transaction types are displayed in the history window. You can selectively decide which transaction types should be shown by checking the boxes. Transaction types that are checked are displayed in the history window. You can also decide to show transactions based on their *Balanced*, *User*, or *Tax* status. Click the *PRINT TRANSACTION REPORT* button to get a transaction report of the displayed transactions. See the [Reports](#) section for more details.

Note: Click the header of the first column to expand/collapse all transactions.

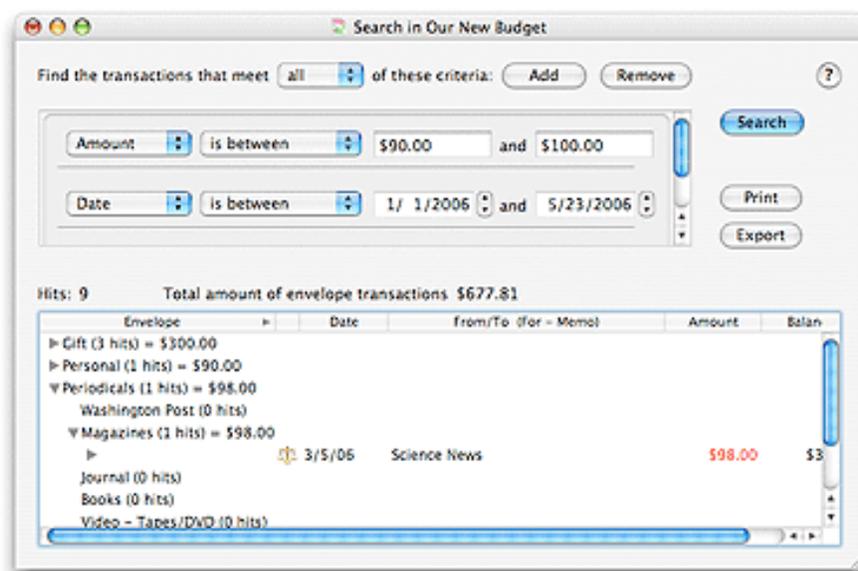
You can also use the [Find Transaction](#) command to find transactions anywhere in the entire document.

Finding transactions

All transactions are kept in the history file. You can find information based on who the transaction was "Paid to" or "Received from", what it was "For", the "Memo" on the check or the "Amount" of the transaction. You can also find information by many other criteria.

To search for transactions use the **Edit > Find Transaction...** menu command.

If you have not registered Budget, you will not be able to add more than one criteria to the search. For more information about registering Budget, click [here](#).



Select the type of information by using the two pull down menus in the *CRITERIA* section, then enter the specific information you want to search for in the search fields. You can add or remove criteria for more complex searches.

Use the *AND/OR* radio buttons to set whether the criteria is to be "And" or "Or" type.

Once you have set your criteria click the *SEARCH* button. The results will be displayed in the bottom half of the window. Only accounts/envelopes with hits are shown in the list.

You can double-click a transaction in the results table to open the relevant envelope history window with that transaction selected.

Click the *EXPORT* button to export the found transactions. See the [Exporting Transactions](#) topic for more information.

Note: When searching for strings of information the *IS EQUAL TO* option is case sensitive, while the *CONTAINS* option is not.

Editing a Transaction

You can edit transactions to change information in any field. To edit a transaction select it in a *HISTORY* window by clicking it once. Then use the **Transactions > Edit...** menu command. You can also double click the transaction to show the transaction's details and then click the *EDIT* button. This will bring up the transaction window for the transaction being edited. That is, if you are editing a deposit you will see the transaction information displayed in the deposit window. However, the *RECORD* button has been changed to a *SAVE* button.

You can also change a transaction's envelope or account. To change the account use the pull down menu in the window's account box (upper left). To change the envelope use the pull down menu in the window's envelope box (upper right). Click the *SAVE* button when done.

Note: You can not edit the checkbook history log records.

Void a Transaction

To void a transaction, click once in the history window to select the item to be void, then use the **Transactions > Void** menu command.

Do not confuse the "Void" process with "Undo". The "Undo" process is used to forget the last completed action. An example of Undo is you enter a To Do item in the calendar. Then you realize that the item has already been completed. You could either delete the To Do, or simply undo it using the **Edit > Undo** menu command.

The void process is used in the event a transaction has not cleared your bank. The best example is, you receive a check from a friend which you deposit to your bank and record in the Budget program. A few days later, the bank informs you that the check was returned for insufficient funds. In this case you would find the transaction in the correct envelopes history window and void it.

Note: The history window transaction record is updated with the "Void" icon to reflect that the transaction is void, but not removed from the history window. See the [Delete a Transaction](#) topic for more info on how to remove it from the history window.

Delete a Transaction

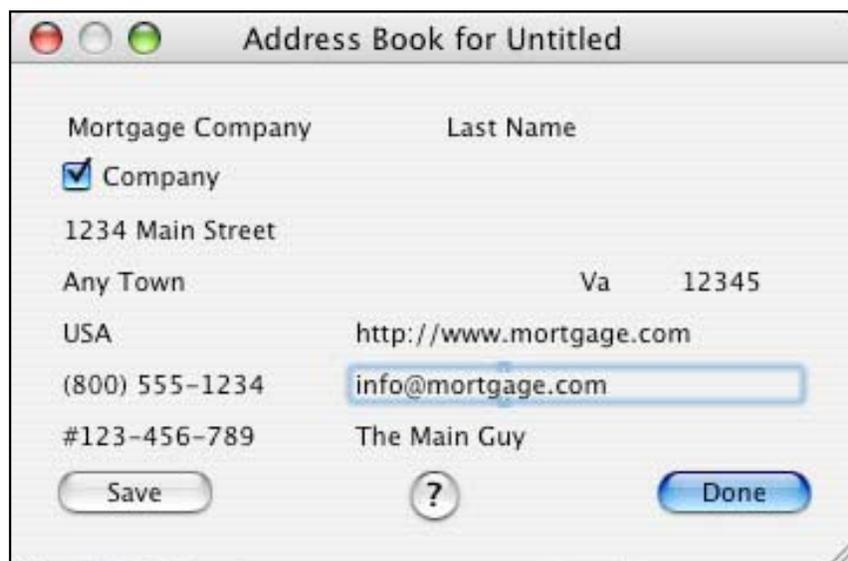
To delete a transaction from an envelopes history list, select the transaction by clicking it once. Then use the **Transactions > Delete** menu command. This will completely remove the transaction from Budget.

Note: If you delete a transaction that has not been [void](#), you will see a warning message. You can turn off the warning message by clicking the *DON'T SHOW AGAIN* checkbox.

Address Book Integration

If running on MacOS X 10.2 or later, the Budget program interfaces with Apple's Address Book application. You can save information about the transactions you made in the address book. Address Book records are added to the popup menu in the *PAY TO/RECEIVED FROM* field along with previous transaction records when you create transactions. You can select an item from the popup menu or just type a few letters in the field to select items in the popup.

To access the Address Book information, either select an item from the *PAY TO/RECEIVED FROM* field or enter a name in the field, then click the Address Book icon to the left of the field. If the information exists in the Address Book for the name you entered, it will be displayed in the window. If it does not exist, then place holders will be displayed.



The screenshot shows a window titled "Address Book for Untitled" with a light gray background. At the top, there are three colored window control buttons (red, yellow, green). Below the title bar, the contact information is displayed in a grid-like format. The first row contains "Mortgage Company" and "Last Name". The second row has a checked checkbox labeled "Company". The third row shows the address "1234 Main Street". The fourth row contains "Any Town", "Va", and "12345". The fifth row shows "USA" and "http://www.mortgage.com". The sixth row has "(800) 555-1234" and "info@mortgage.com", where the email field is highlighted with a blue border. The seventh row shows "#123-456-789" and "The Main Guy". At the bottom, there are three buttons: "Save", a circular icon with a question mark, and "Done".

Double click any field to start editing the information in that field. Click the *SAVE* button to record any changes.

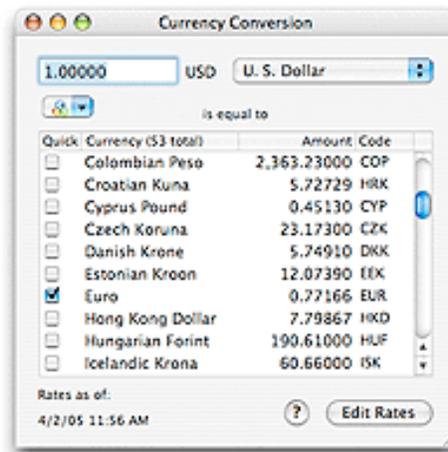
The *COMPANY* checkbox must be checked in order to use the *ACCOUNT NUMBER* and *CONTACT* fields. Company names must be placed in the *FIRST NAME* field only.

Any records that you add to the address book will also show up in a group in your address book named "Budget".

There are a few settings that you can change to affect the way Budget interfaces with Address Book. See the [Preferences](#) section for more information.

The Currency Converter Window

The Currency Converter window can show an amount in one currency converted into many other currencies. You can also set up the Quick Convert popup menu and edit the currency conversion rates from this window.



Enter a number in the field at the top and choose a currency from the popup menu on the right. The table displays that amount converted into each of the currencies that Budget knows about.

The Quick Convert Popup Menu

Place a check mark in the *QUICK* column to place a specific conversion into the Quick Convert popup menu. A sample Quick Convert popup menu appears at the top of this window so you can see all of the conversions you have placed in it. The various transaction windows in Budget (check, deposit, ATM, etc) also have a Quick Convert popup menu that adjusts the amount field for that transaction by the selected conversion rate.

Example: Select the "Euro" from the popup menu at the top of the window and check the "Brazilian Real" line in the table. This places a "Euro to Brazilian Real" conversion in the Quick Convert menu. To also add the "Brazilian Real to Euro" conversion, select "Brazilian Real" from the popup menu at the top of the window and check the "Euro" line in the table.

Currency Exchange Rates

Budget ships with built in average currency exchange rates that are current at the time it ships. You can download updated rates stored on the Snowmint Creative Solutions web site using the *EDIT RATES* drawer. The Snowmint web site will generally have rates that are one to two days old. New currency rates can be downloaded automatically by the [automatic update feature](#) of Budget.

Warning: The currency exchange rate data shipped with Budget and downloaded from the Snowmint web site is obtained from sources believed to be reliable but Snowmint Creative Solutions LLC does not guarantee it's accuracy, completeness or correctness.

The exchange rates are all in terms of \$1.00 U.S. Dollar. The exchange rate information can be edited directly in the table in the *EDIT RATES* drawer. New currencies can be added and currencies that are irrelevant can be removed from the list.

Any updated rates that are downloaded or entered are stored on the system hard drive in the `/Library/Application Support/Snowmint` folder. If that folder can not be written to (due to user permissions) the updated rates are stored in the `home/Library/Application Support/Snowmint` folder for the current user. If that folder is also read only, then the updated rates are only stored in RAM until Budget is quit.

Calendar

The calendar can be displayed by using the [Tools > Calendar...](#) menu command.

The calendar window is used to show Budget reminders and To Do items. On the right side of the calendar are two lists. The top list shows the selected day's due reminders if any, and the bottom list shows that day's To Do items if any.

Click on a specific date to show [To Do items](#) and [Reminders](#) (repeating transactions) for that day. A date with a scheduled To Do item is displayed with a green (by default) triangle covering the lower right half of the date. A date with a scheduled reminder transaction is displayed with a yellow (by default) triangle covering the upper left half of the date. Reminders and To Do items that are overdue will be displayed in red by default. You can set what colors you want the calendar window to use in the [Colors preference pane](#).

Click on the arrows to the top left and top right of the calendar to change the month. You can also choose the month from the popup menu at the top of the window. You can select a different year by typing the complete year (with century) into the text field.

Check the box at the top of the reminder list to work with all your reminders

If there are any due (or overdue) reminders or To Do items, the calendar window will be displayed when you open a document. There is a [preference setting](#) for always displaying the calendar when you open a Budget document.

Synchronize with iCal

iCal is Apple Computer's calendar application for Mac OS X. If Budget is running on Mac OS X v10.2 or later, you can easily have iCal display Budget reminders and To Do items.

Simply click the *UPDATE ICAL* button on the calendar window, and iCal will be launched (if it's not running already) and data on all reminders and To Do items will be passed over to iCal. Within iCal, a calendar named "Budget" will be created to contain all of these items.

Warning: If a calendar named "Budget" already exists, when the *UPDATE ICAL* button is clicked, all existing items will be removed from the "Budget" calendar within iCal before the current items are added. This keeps iCal up to date, but will result in data loss if you have added items to the "Budget" calendar within iCal by hand.

There is also a [preference setting](#) available to have Budget automatically update iCal any time a reminder is created, changed, or recorded. Using this feature, iCal will be launched (if it wasn't running already) and it's "Budget" calendar will be updated with the new information.

Reminders: Repeating Transactions

Reminders provide a method for the Budget program to tell you when repeating/recurring transactions are due. Almost any Budget transaction can have a reminder set. Reminders are transaction based, not envelope based. That means that an envelope can contain more than one transaction with a reminder. However, similar transaction types must have different *FROM/TO* fields to be considered different reminders (see the note below).

Reminders that are due are displayed in the reminder table on the calendar window each time you start the Budget program. A date with a scheduled reminder transaction is displayed with a yellow (by default) triangle covering the upper left half of the date. Reminders that are overdue are displayed in red by default. See the [Calendar](#) section for more information.

Reminders on the main window

The main window and group windows also display reminder information. Reminders set for single envelope transactions will display an icon in the lower right corner of their envelope. Reminders set for split transactions will display an icon in the lower right corner of the bank account that they are in.

The reminder icon will be colored differently depending on when the reminder is due. If the reminder is overdue, the icon will be red. If the reminder is within its due date warning period, the icon will be yellow. In any other case, the reminder icon will be white. You can change the colors for overdue reminders and reminders in their due date period by using the [preferences](#).

Clicking the reminder icon in the envelope or bank account will display the [calendar](#) window. The calendar window will be set to show the oldest reminder that is due for that envelope or account.

Setting a Reminder

You can set reminders on almost any type of transaction. When you are recording a transaction, simply check the *REMIN*D checkbox. You can also set reminders for already recorded transactions. In any history window, select the transaction you want to be reminded about, and then click the *REMIN*DER toolbar button to set the reminder.

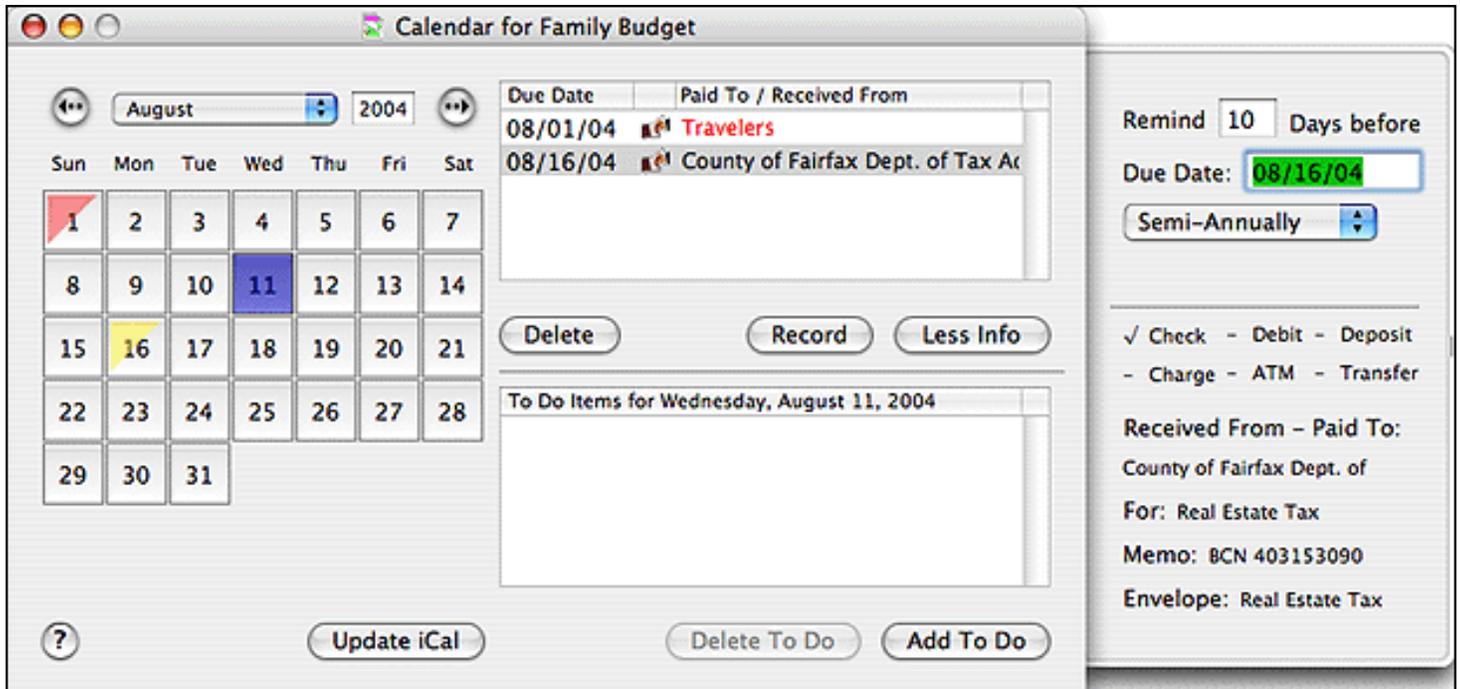
The calendar window will open with the date of the reminder set on the calendar and the transaction in the reminder table. The details of the reminder are displayed on the info panel at the right side of the calendar window.

A reminder icon will be displayed in the history window next to any transaction with a reminder. Each time you record a reminder transaction, the icon will move to the new transaction and the timers will be reset. When the reminder is due, it will be displayed in the calendar window.

When setting reminders from a history window, you should set them on the most current matching transaction. If you attempt to set a reminder on a transaction that is too old instead of the most current one, Budget will actually set it on the most current one (the reminder icon will show up on the most recent matching transaction in the history list).

Note: Budget uses the transaction type and the *FROM/TO* field to determine if a reminder transaction is satisfied. That is, if you have set a reminder for a check to "GE Capital Mortgage Service" whenever you write a check from the same envelope with "GE Capital Mortgage Service" in the *TO* field, Budget will consider the reminder satisfied. You can have a separate reminder for a deposit transaction to "GE Capital Mortgage Service" because the transaction type is different.

Example: Assume you have been writing checks to the "GE Capital Mortgage Service" each month. If you set this up as a reminder, each time you record a reminder check for "GE Capital Mortgage Service" the reminder icon in the history window will move to the most current transaction.



You can change the following attributes of any reminder.

- The due date for this transaction.
- The number of days prior to the due date that you want to be reminded (the calendar window will display the reminder if any date is selected during this time period).
- The frequency of the reminder.

Example: Today is April 26, 2004. You are writing the check to the mortgage company that is due on May 1, 2004. You want to be reminded each month to make this payment. When recording the transaction in Budget for this month, check the *REMIND* checkbox and click on *RECORD*. The calendar window will be displayed with the reminder information in the side panel.

Budget assumes a monthly reminder and sets the date one month from April 26. However, since you wrote this check 5 days before it was due you may want to change the reminder date to be the actual due date, so you select 05/26/04 and change the date to 06/01/04. Next you decide that you want to be notified 7 days prior to the first of each month, so you enter a "7" in the *REMIND DAYS BEFORE* field. Since this is a monthly bill, you leave *MONTHLY* selected.

Recording a Reminder Transaction

You can double-click on an item in the reminder table to bring up its transaction window to record the transaction. You can also select the reminder, then click the *RECORD* button. When you have entered the transaction, it will no longer be displayed in the reminder window unless you leave the *REMIND* checkbox checked.

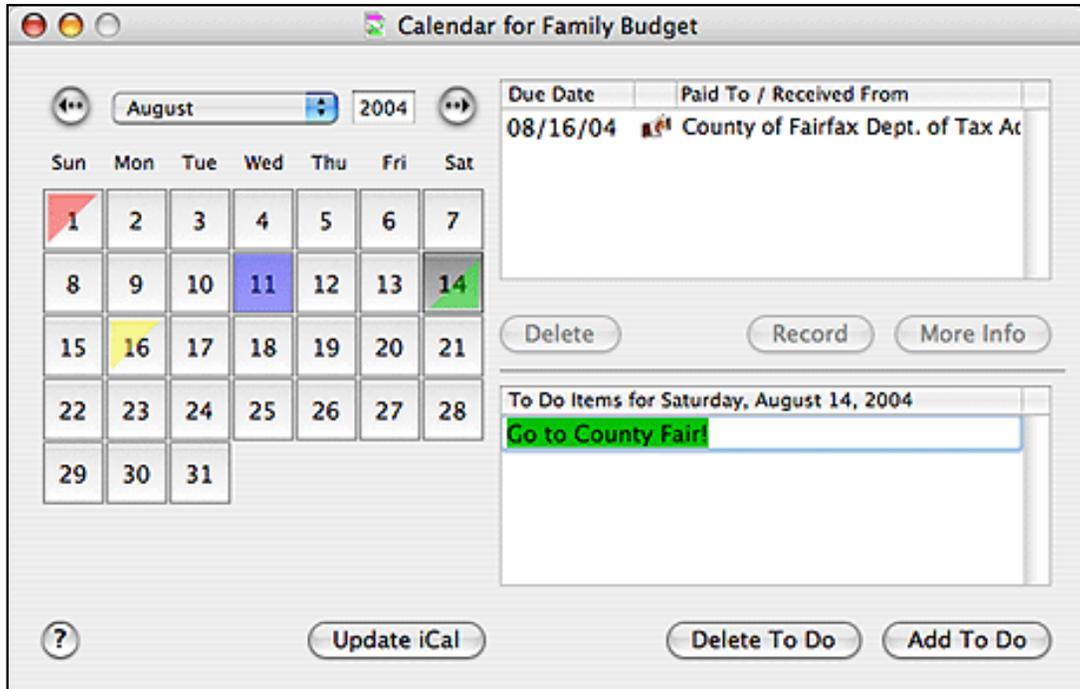
Synchronize with iCal

iCal is Apple Computer's calendar application for Mac OS X. If Budget is running on Mac OS X v10.2 or later, you can easily have iCal display Budget reminders. See the [Calendar](#) topic for more information.

There is a [preference setting](#) available to have Budget automatically update iCal any time a reminder is created, changed, or recorded. Using this feature, iCal will be launched (if it wasn't running already) and its "Budget" calendar will be updated with the new information.

Setting To Do Items

The Budget program supports a different To Do list for every day. To Do items can be created at any time by using the Calendar window. Use the **Tools > Calendar...** menu command. See the [Calendar](#) topic for more information.



To display To Do items, click on the scheduled date in the *CALENDAR* window. A date with a scheduled To Do item is displayed with a green (by default) triangle covering the lower right half of the date. You can use the [Colors preference pane](#) to change the color of To Do scheduled triangle.

To create a To Do list, first click on a date in the calendar. You can click the *ADD TO DO* button to add as many To Do items as you wish. To delete a To Do item, select it and then click the *DELETE TO DO* button.

Notes:

1. You can not create a To Do before today.
2. The calendar window displays the To Do list for the date selected in the calendar or the current date if nothing is selected.
3. The calendar window will be shown when the document is opened if a To Do is due.

Using the Investment Section

Budget provides a simple means of tracking your investments based on the same means of displaying information as the budget windows. An investment in Budget can be used to represent anything that has a price per share and a number of shares, including stocks and mutual funds. To enter the investment section of the Budget program, use the **Tools > Investment...** menu command.

The *INVESTMENT* window shows information for all envelopes, and the *INVESTMENT HISTORY* window shows information for each envelope created.

You can create envelopes and set envelope options in the investment section in the exact same way as in the budget section. See the [Working With Envelopes](#) help section for more information.



At the top of the investment window the program displays the portfolio information. This is the total for all of your investment envelopes and the cost basis (the amount you paid). The history window shows the same information for each individual envelope.

To work with a particular investment account double click it's envelope to open the investments [history](#) window. When you buy shares or receive a dividend, you enter the number of shares and the price per share for each envelope in the envelope's history window. The program computes the cost basis and records a transaction in the history window. You can update the price per share for an envelope at any time which will cause the program to compute the current market value for that envelope.

To set up your [Asset Allocations](#) Click the Asset Allocations button.

Note: When selling shares, the program uses the number of shares sold multiplied by the average price per share to determine the cost basis.

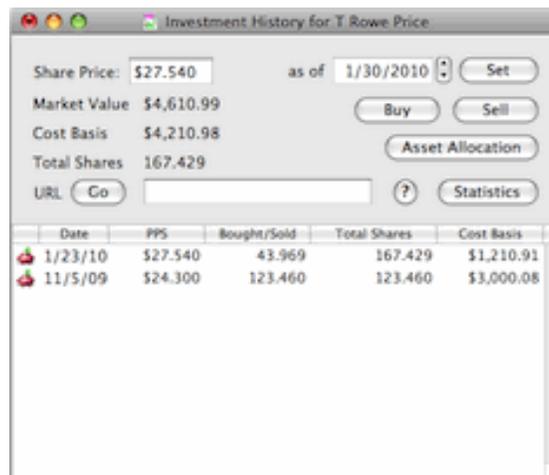
Warning: The investment section of Budget is intended to give you a simplified means of tracking your investments and is for reference only. The investment section is not intended as an official means of reporting profit or loss to the IRS or any other tax agency.

Buying and Selling Investments

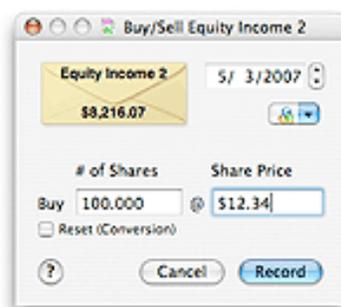
Buying and selling shares of an investment account can be done at any time.

Note: Reinvested dividends should be recorded as bought shares.

To record the buying or selling of shares use the **Tools > Investment** menu command to display the investment accounts window. Then either double click the envelope, or select the envelope and then use the **Envelopes > Envelope History** command.



Click either the *BUY* or *SELL* button on the investment history window, or use the **Transactions > Buy Shares...** or **Transactions > Sell Shares...** menu command. The "Share Sell / Buy" window will be displayed with either "Buy" or "Sell".



1. The program places the current date in the *DATE* field. You may change this if desired.
2. Enter the number of shares purchased in the *# OF SHARES* field. The program supports numbers with up to 3 decimal places.
3. Enter the price per share in the *SHARE PRICE* field.

The button with the small currency symbols on it is the *QUICK CONVERT* popup menu. Click and hold on the button to select a currency conversion. The *AMOUNT* field will be multiplied to the correct amount in the selected currency. You can set up the quick convert menu and the rates used in

the [Currency Converter](#) window.

4. Check the "Reset (Conversion)" box to reset the total number of shares and price per share. This can be used in the event the investment has been converted to a different baseline. This action is similar to starting a new investment basis at this transaction.
5. When you have all the information entered, click the *RECORD* button to complete the transaction and return to the investment window.

Note: When selling shares, the program uses the number of shares sold multiplied by the average price per share to determine the cost basis.

Updating the Price per Share (PPS)

Updating the share price can be done at any time.

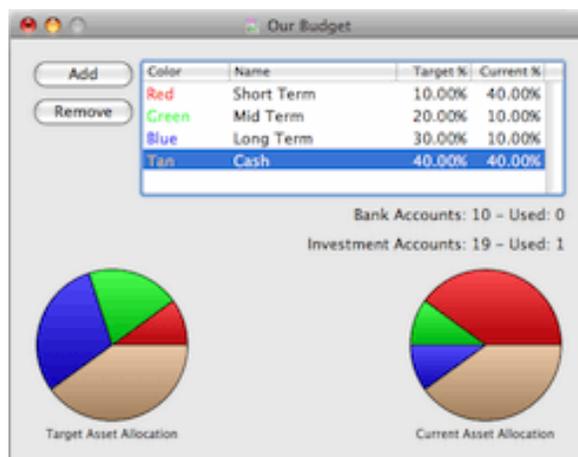
To record price per share updates use the **Tools > Investment...** menu command to display the investment envelopes window. Select the particular investment envelope then use the **Envelopes > Show History** menu command.

Enter the current price per share in the *SHARE PRICE* field and click the *SET* button. A new transaction record is created with the updated information.

Note: The main investment envelope window indicates when ALL the envelopes price per shares were updated. Until all envelopes have their price per share updated, the main investment window market value reflects the the total of all envelopes latest information entered.

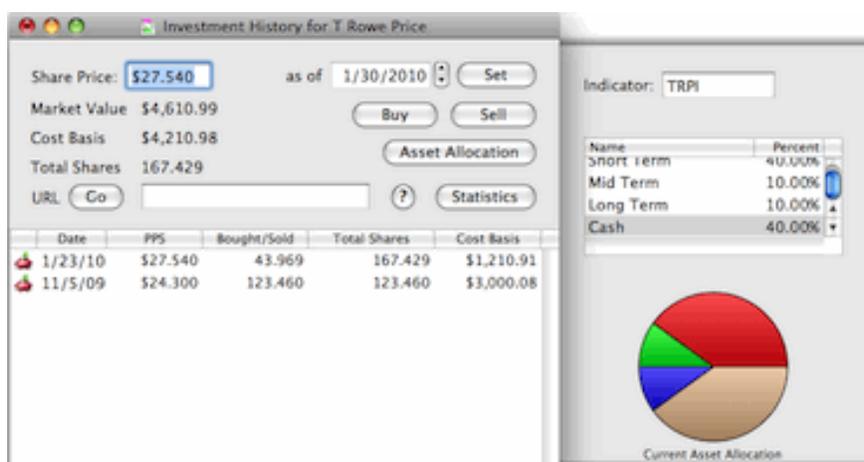
Asset Allocation

To setup your investment allocations use the **Tools > Investment** menu command to display the investment accounts window and then click the Asset Allocations button. The Asset Allocation window will be displayed.



Click the Add button to add a new investment allocation. Double click the name or Target Percent to change them. The total of the percents for all allocations must equal 100%. You will see a warning message if the total is not 100%.

The Target Allocation pie chart is set according to the target allocations you set in the table at the top. The Current Allocations pie chart is set based on the current value of all your investments that have their asset allocations set. To set the Allocations for each investment use the main investment window and double click the investment. The investment window will open. Use the Asset Allocation button to show the drawer.

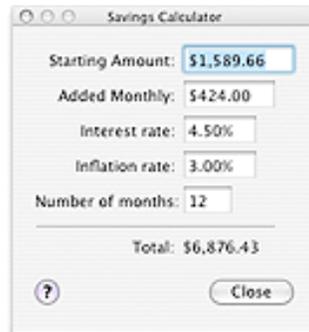


Double click the allocations percent column to set the correct allocation for this investment. The total of the percents for all allocations must equal 100%. You will see a warning message if the total is not 100%. When the total equals 100% the investment will be used as part of the total on the main Asset Allocation window.

Note: You can also set the asset allocations for a standard bank account by setting the checkbox. Check the checkbox to actually use them as part of the current allocation.

Savings Calculator

The Budget program provides a savings calculator to help you determine how much money you can save. To show the calculator, use **Tools > Savings Calculator**.



The screenshot shows a window titled "Savings Calculator" with the following fields and values:

Field	Value
Starting Amount:	\$1,589.66
Added Monthly:	\$424.00
Interest rate:	4.50%
Inflation rate:	3.00%
Number of months:	12
Total:	\$6,876.43

At the bottom left is a help icon (?) and at the bottom right is a "Close" button.

Enter or change any of the fields to determine the final amount. The *STARTING AMOUNT* is your current balance. The *ADDED MONTHLY* is the amount you are putting in each month. The *INTEREST RATE* is amount of interest from the bank you are getting on the amount and is entered as a percent (i.e 5.25 is 5 and 1/4 percent). The *INFLATION RATE* is your estimate of how well the economy is doing and is also entered as a percent. The *NUMBER OF MONTHS* is how long you want to be saving.

Any number except the *NUMBER OF MONTHS* can be zero. The *NUMBER OF MONTHS* must be at least one.

Interest calculation is compounded monthly, and the inflation factor is computed yearly.

Note: You can select an envelope or envelope group before starting the calculator to use the amounts defined in that envelope. The balance of the envelope will be placed in the *STARTING AMOUNT* field and the amount allocated monthly to the envelope will be placed in the *ADDED MONTHLY* field.

Sync with iPhone or iPod Touch

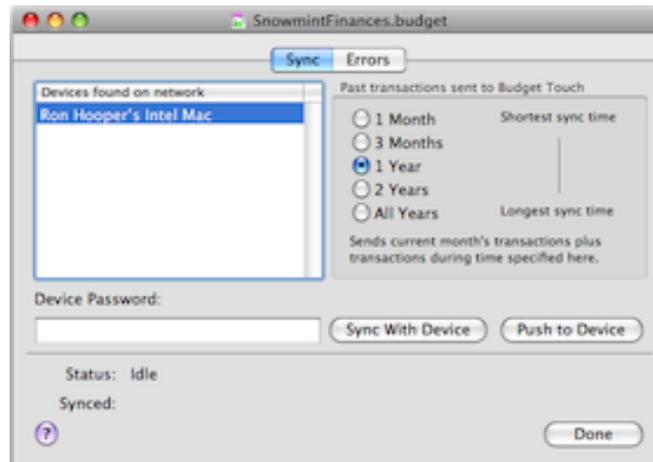
Sync the current Budget data file with an iPhone or iPod Touch running the "Budget Touch" software from Snowmint Creative Solutions. **Requires a wireless network connection to your desktop machine.**

In Budget Touch

Start Budget Touch on the iPhone or iPod Touch. Touch the Actions button. In the Actions screen touch the "Sync Data" button. The name of your device will be displayed and the status line will show "Waiting for connection".

In Budget

Use the **File > Sync with Budget Touch** menu command. The name of your iPhone or iPod Touch should appear in the Devices table. Select it and the "Sync With Device" and "Push To Device" buttons will be enabled.



Sync

Enter your password if you set one for Budget Touch. Click the "Sync with Device" button to start the sync process. The Budget Touch data file will be brought into Budget on the desktop. Budget reads the device's data file, syncs the file with the desktop file, sends the entire desktop file to Budget Touch, and reports the results. If there are any errors you can click the "Errors" tab to display them.

Push

Click on the "Push To Device" button to push the current desktop file to Budget Touch without syncing. The Budget Touch data file will be replaced with the current desktop file. Budget will ask you to confirm the push so you don't accidentally replace your Budget Touch data.

The Sync Process

Once communications are established between the desktop version of Budget and Budget Touch running on

the iPhone or iPod Touch the following process is followed.

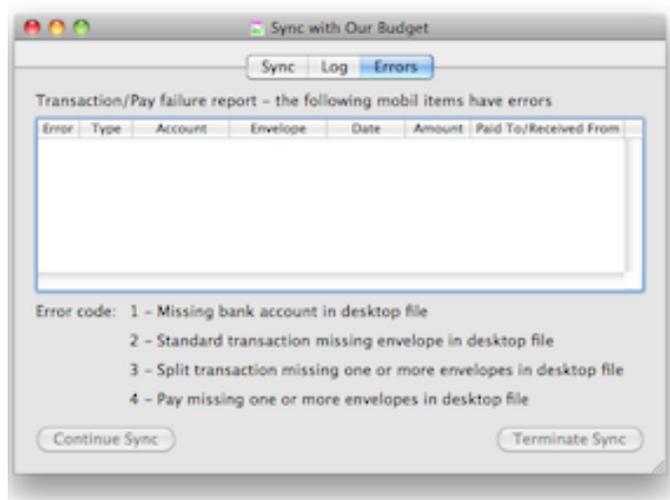
1. Initial check for errors.
2. Any new accounts created in Budget Touch since the last Sync or Push are added to the desktop data file. The Account settings are checked in both Budget and Budget Touch and the latest change is preserved.
3. Any new envelopes created in Budget Touch since the last Sync or Push are added to the desktop data file. The Account settings and expense information are checked in both Budget and Budget Touch and the latest change is preserved.
4. Any new transactions created in Budget Touch since the last Sync or Push are added to the desktop data file with the following restrictions. If either condition is not met, the transaction will not be added to the Budget desktop file.
 - o Both the account and the envelope for every transaction must be present in the Budget data file.
 - o For split transactions every envelope referenced in the split transaction must be present in the desktop Budget data file.
5. Any new Pay's created in Budget Touch since the last Sync or Push are added to the desktop data file with the following restrictions. If either condition is not met, the pay will not be added to the Budget desktop file.
 - o The account for the pay must exist in the desktop data file.
 - o Every envelope referenced in the pay must be present in the desktop Budget data file.
6. Once all accounts, envelopes, and transactions have been added the entire Budget Touch file is replaced with the desktop Budget data file. A sync report will show the number of accounts, envelopes, and transactions added. Any transactions not added will be listed in the Errors tab.

Accounts, envelopes, and transactions, created in Budget Touch can be edited or deleted. However, once transactions are synced with the desktop they can no longer be edited or deleted in Budget Touch. Envelopes or Accounts synced with the desktop can not be deleted in Budget Touch nor can the group sub-envelope relationship be changed. However, envelopes settings may be modified.

Note: If you have an account or envelope in the desktop and create another account or envelope in Budget Touch with the same name, they are considered different accounts or envelopes. If you want the same account or envelope on Budget Touch that exists on the desktop "Push" the desktop file to Budget Touch.

Errors Tab

If any errors are detected the sync is halted and the Errors tab is displayed.



- Error 1 - The Budget Touch transaction (standard or split) is in a bank account which is not present in the desktop.
- Error 2 - The Budget Touch standard transaction is in an envelope which is not present in the desktop.
- Error 3 - The Budget Touch split transaction has at least one part of the split in an envelope which is not present in the desktop.
- Error 4 - The Budget Touch pay has at least one part of it's distribution to an envelope which is not present in the desktop.

Clicked the "Terminate Sync" button to stop the sync with no changes made to the Desktop file. Click the "Continue Sync" button to continue the sync with the valid data. The transactions listed in the error report will **not** be synced.

Warning: Transactions that did not contain errors are added to the desktop file. Transactions that are reported as errors are **not** added to the desktop file. Consequently, if the desktop file is sent to Budget Touch the transaction that had errors will be gone, transactions that were synced without error will be present. If you want the transaction that had errors you must enter it correctly in Budget Touch, or Budget and re-sync.

Log Tab

The log tab shows a running log of all additions or changes made during the sync process.

General Usage

Budget Touch can be used stand alone with no issues. To use it with the desktop there are three possible situations:

1. **Existing Budget user - Not using Budget Touch previously.** Has existing Budget data file with accounts, envelopes, and transactions. Open the desktop file and "Push To Device" to start using it in Budget Touch also.
2. **Existing Budget Touch user - Not using Budget previously.** Has existing Budget Touch data with accounts, envelopes and transactions. In Budget, create a new empty file by using the **File > New** menu command and cancelling the [Setup Assistant](#). On first sync all items in Budget Touch are

considered new when compared to the empty desktop file. All are added to the desktop file, and then the entire desktop file is sent to Budget Touch.

3. **Ongoing use of both Budget Touch and Budget.** New items in Budget Touch are added. Any new items added to the desktop are already in the file when it is then sent to the Budget Touch.

Issues

- **Accounts** - Once synced can not be deleted in Budget Touch.
- **Envelopes** - Once synced can not be deleted in Budget Touch.
- **Pays** - Once synced can not be deleted in Budget Touch.
- **Transactions** - Once synced can not be modified or deleted within Budget Touch.

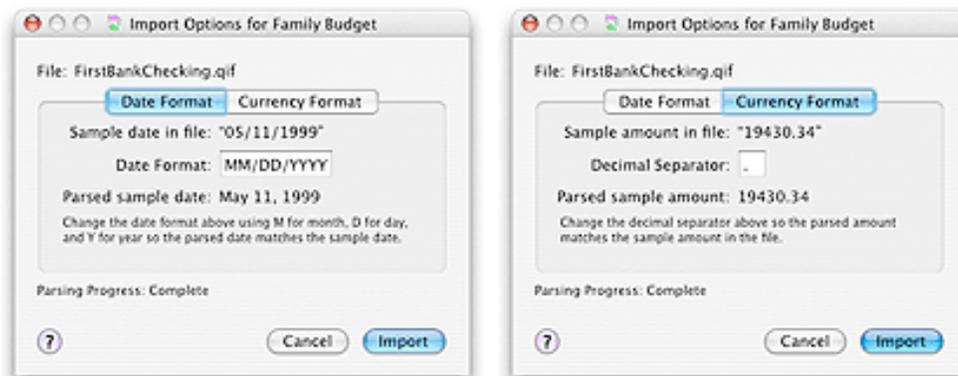
Importing QIF and OFX files

Note: QIF and OFX files are text files that provide a means to transfer financial information from a bank or other financial software to wherever you want. This allows you to reconcile your Budget data with your bank, or to convert from a different financial application to Budget. However, not all data contained in QIF and OFX files is compatible with Budget. Budget currently only supports standard bank transactions such as checks, debits, deposits, and credit card charges and payments.

To import a QIF or OFX file, use the **File > Import QIF/OFX...** menu command, or use the **Import QIF/OFX** toolbar button on the main window. You will then see the standard file open window where you can choose which file to import.

Budget will process most of the imported file in the background while you are reviewing the **Import Progress and Options** window. Once you click the **Import** button, Budget will finish processing the imported data and then display the [Import Matching](#) window. You can click **Cancel** to not continue with importing the file.

File Import Options



When importing a QIF file the **Import Progress and Options** window has two tabs: one for setting the date format and one for setting the currency format. This is needed because the data in a QIF file can be formatted differently based on where the QIF file was generated.

Both formatting tabs work in a similar way. A text sample from the imported file is displayed at the top of the tab. Below that is a text field where you should make the correct entry based on the format used in the imported file. Below your entry is the same sample text which has been processed with your formatting.

You need to tell Budget what format the dates and currencies are in the file. Banks all over the world use all sorts of different formats, so you need to let Budget know what to interpret as digits as well as the constant text before/after/between the digits.

Example: Look at your downloaded file in a text editor. If the dates in the file are of the form 20091109, then set the text in the **Date Format** field to YYYYMMDD. That means the four digit year is first, then two digits for month, then two digits for day. If the dates in the file are of the form 28/07/2009, then set the text in the **Date Format** field to DD/MM/YYYY. That is two digits for the day, then a slash, then two digits for the month, then a slash, then four digits for the year.

When importing an OFX file the **Import Progress and Options** window simply displays the progress bar. You don't need to decide any formatting because OFX files contain data formatted the same way no matter where the OFX file was generated.

Configuring Import Rules

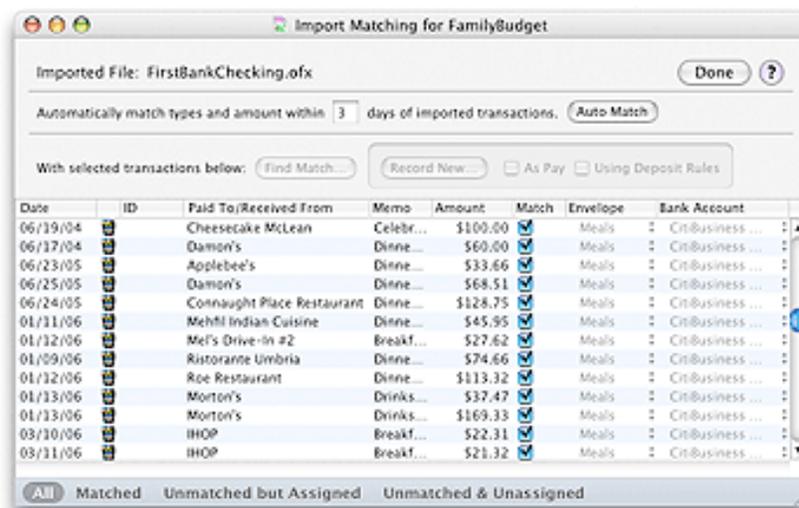
You can setup rules that define how your data will be imported into Budget. See the section [Import Rules](#) for more information.

Imported File Matching/Recording

After [importing a file](#) the transactions in the file can be matched to existing transactions in Budget. If a particular transaction has not yet been entered in Budget, a new transaction can be recorded that uses the imported transaction as it's basis.

Note: You can record new transactions from imported transactions. See [Recording new transactions](#) below for more details.

The goal of the **Import Matching** window is to match all relevant imported transactions to transactions recorded in your data file. When you close the **Import Matching** window, matched transactions will be marked as reconciled in the [Balance window](#) and all unmatched imported transactions will be discarded.



The **Import Matching** window contains a table of the imported bank transactions. The columns for **ID**, **Paid To/Received From**, and **Memo** are all optional and may not appear if no data of that type was imported.

You can sort the table by clicking in the column headers for imported data.

Filtering what is displayed

At the bottom of the window are four buttons that control what is displayed in the table.

- **All** - all imported transactions are displayed.
- **Matched** - displays all imported transactions that have been matched to transactions in your data file.
- **Unmatched but Assigned** - displays all imported transactions that have not been matched but that do have both an assigned envelope and an assigned bank account.
- **Unmatched & Unassigned** - displays all imported transactions that have not been matched and that have no assigned envelope and/or bank account.

Matching previously recorded transactions

When an imported transaction has a match, the matching transaction's bank account and envelope are shown in the **Bank Account** and **Envelope** columns respectively.

Automatic matching

Budget attempts to automatically match imported transactions to previously recorded transactions. This matching is based on transaction type, amount, date, and the check ID (if given). The overall transaction type of withdrawal (Budget's check, debit, ATM, or charge transactions) or deposit (Budget's deposit or pay transactions) must match. Amounts and check IDs (if given) must also match exactly. The date of the imported transaction is used to determine a window of time to allow the match.

If no matching transaction is found, Budget will attempt to assign the transaction to an existing envelope for recording. Budget looks at the imported "Pay To/From" and "Memo" fields for names of envelopes. If an envelope name is found in either of those fields that envelope is set as the assigned envelope for the transaction. See the section [Assigning envelopes and bank accounts](#) below for more information on assigned envelopes.

You can run the automatic matching algorithm at any time by clicking the **Auto Match** button. To achieve a stricter or looser match, you can specify the number of days on either side of the imported transaction's date in order for the dates to match.

Manual matching

If Budget's automatic matching fails, you can assign matches manually. Select one or more imported transactions in the table, then click the **Find Match...** button. This will display the [Find Match](#) window where you can perform detailed searches of your previously recorded transactions to find a match for the selected transaction(s).

Note: You can see a description of the matched transaction by hovering the mouse cursor over a matched imported transaction.

Breaking a match

If Budget's automatic matching finds the wrong transaction, you can break the match by turning the checkbox off in the **Match** column for the imported transaction. This will leave the assigned envelope and bank account the same, but the imported transaction will no longer be matched to a recorded transaction.

Recording new transactions

Assigning envelopes and bank accounts

When there is no matching transaction, you can choose what bank envelope to assign an imported transaction using the relevant popup menu in the table. If you have multiple bank accounts in your document you can

also choose what bank account to assign an imported transaction using the relevant popup menu in the table. The assigned envelope and bank account are used when recording a new transaction.

After choosing an envelope for assignment, Budget will look at all of the unassigned transactions in the table. If there are any similar transactions, Budget will ask if you want to assign all of those similar transactions to the same envelope.

Example: If you have multiple transactions with a "Pay To/From" field of "Barnes & Noble" and you select the "Books" envelope for one of them you can quickly assign the "Books" envelope to all of those transactions without having to assign it for each individual one.

If the imported transaction has split information the envelope assignment popup will show "Split (Multiple Envelopes)" you may select a single envelope to create a new single envelope Budget transaction. Likewise, if there is no split information in the imported transaction you may select "Split (Multiple Envelopes)" to split the transaction to multiple envelopes.

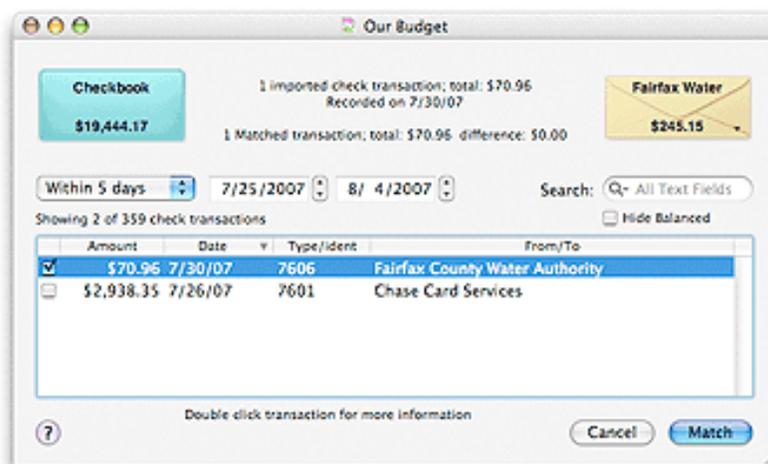
Recording the transactions

Select one or more imported transactions in the table that have an assigned envelope and bank account, then click the **Record New...** button. If more than one transaction is selected you will be given the choice of either recording the transactions as assigned or displaying the transaction editor for each of the selected transactions.

If you select a single imported deposit transaction, you may be able to record that deposit as a pay transaction. The single deposit must be assigned to the same bank account that the [pay source](#) pays into, and must match the amount of the pay source. If both these conditions are met, the **As Pay** checkbox will be enabled. Turn on the **As Pay** checkbox and then click the **Record New...** button to display the [pay entry](#) window.

If you have one or more [deposit rules](#) defined and select a single imported deposit transaction, you can record that deposit using a rule set. Turn on the **Using Deposit Rules** checkbox and then click the **Record New...** button to display the [deposit rules](#) window.

Manual matches for imported transactions



The top section of the match window shows the bank account and envelope you are searching. The number and amount of the imported transaction(s) you are trying to match is shown in the top information message. The number and amount of the Budget transaction(s) you have currently selected to match the imported transaction(s) is shown in the second information message.

The envelope's transactions are shown in the table at the bottom of the window. You can restrict the number of transactions shown by using the date range or search field. By default the balanced Budget transactions are not shown. To display them uncheck the **Hide Balanced** box.

Matching imported transaction(s) with Budget transaction(s).

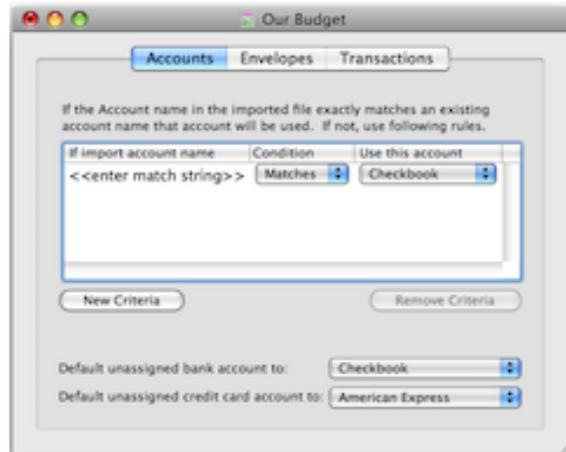
Find the Budget transaction(s) that matches the imported transaction(s) in the table and check the box on the left. When the amount of the imported transaction(s) matches the amount of the Budget transaction(s), shown in the information messages at the top, the **Match** button will be enabled. Click the **Match** button to match the transactions and return to the [Import Matching](#) window.

Note: If the Budget transactions you are trying to match are in more than one envelope, click on the envelope at the top right to display a popup menu that allows you to switch envelopes. Continue checking any Budget transactions that apply.

Configuring Import Rules

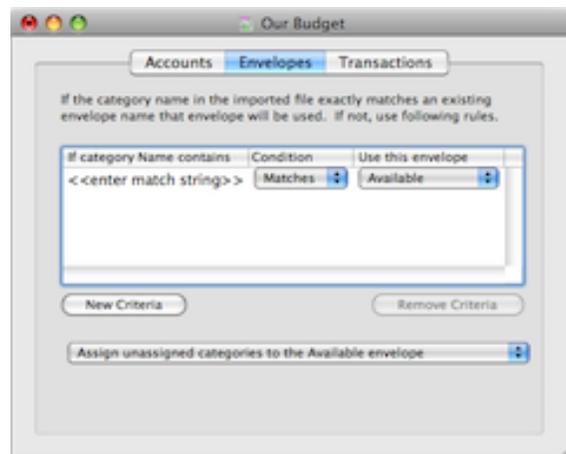
You can create simple rules to help determine how your imported QIF/OFX data will be set to use your envelopes and accounts during the import process.

Click the Account tab to display the settings for accounts.

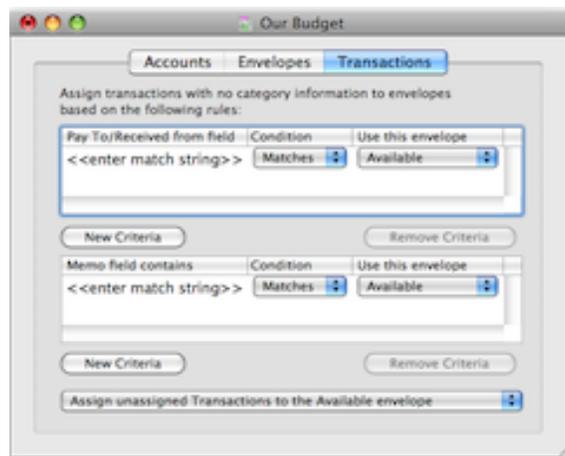


Click the Add Criteria button to add a new criteria. Enter any string of characters that is in the account information in the QIF/OFX file. Use the selector to set if you want an exact match or if the characters are just part of the import data. Set the Budget account you want to be used if the import file has the matching account information. Set the bank account you want to use if there is no matching information for each type of bank account.

Click the Envelope tab to display the settings for envelopes.



Note: the section only applies if the imported file **has** category information. Click the Add Criteria button to add a new criteria. Enter any string of characters that is in the category information in the QIF/OFX file. Use the selector to set if you want an exact match or if the characters are just part of the import data. Set the Budget envelope you want to be used if the import file has the matching category information. Set what you want Budget to do with import categories that are not matched.

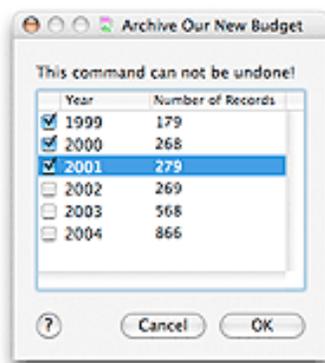


Note: the section only applies if the imported file **does not have** category information. Click the Add Criteria button to add a new criteria. Enter any string of characters that is in either the Paid To / Received From field or the Memo field information in the QIF/OFX file. Use the selector to set if you want an exact match or if the characters are just part of the import data. Set the Budget envelope you want to be used if the import file has the matching information. Set what you want Budget to do with imported transactions that are not matched.

Archiving your data

Budget always keeps two years of history record data. When history records are archived they will no longer be seen in the History window and can not be searched by the program. Archived data is placed in a standard text file on your hard drive. It may then be viewed with any text editor such as "TextEdit". See the section on [Archive Data Format](#).

To archive history records, use the **File > Archive** menu command. If the command is disabled there are less than 2 years of data in the history and you will not be able to access the archive window.



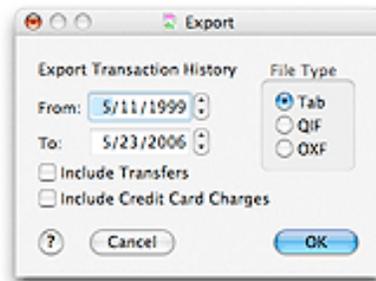
1. Check the box for the year(s) to archive. Each selection shows the total number of history records that will be archived for that year.
2. When you have selected the years to archive, click the *OK* button to continue.
3. You will see the standard save window. Use this window to select where to save the archived data. Save the file by clicking on the *SAVE* button. The program will write the data for the years selected to individual files named for each year you selected (for example, data from 1999 would be named "Archived data for 1999").

Note: You can not archive data if there are unbalanced transactions. If this is the case, the checkbox for the year with unbalanced transactions will be disabled (dimmed) and you will not be able to select that year.

Exporting Transactions

Transaction history records can be exported for use in external programs such as spreadsheets or other financial programs. The data may be output in any of 3 formats: tab delimited, QIF, or OXF. Tab delimited data may then be viewed with any text editor such as "TextEdit". See the [Archive Data Format](#) topic for more information about the tab delimited format. For information on QIF or OXF formats consult documentation for those file types that you can find on the web.

To export transaction history records from a single envelope, select it and then use the **File > Export** menu command. To export all transaction history records, make sure that no envelopes are selected.



The program will place the date of the earliest transaction history record in the *FROM* date field and today's date in the *TO* date field. Change the *FROM* or *TO* date if desired, or leave the dates as is for all history records.

Select the type of output format desired by clicking one of the radio buttons.

Check the *INCLUDE TRANSFERS* box if you want the transfer history records (transfers between envelopes do not reflect any real world transaction) included in the output file.

Check the *INCLUDE CREDIT CARD CHARGES* box if you want charge history records included in the output file.

Click the *OK* button to export the data, or click the *CANCEL* button to exit.

If you clicked the *OK* button, you will see the standard save window. Use this window to select where to save the archived data. Save the file by clicking on the *SAVE* button.

Archive Data Format

The Budget program can export files in text format. This makes it easy to use the data in many other programs. The data in these files is placed in tab delineated fields within each text record to facilitate importing the data to other programs. The data in each record is in the following format.

All records

Field 1 - Transaction type as a single letter (see below for abbreviations).

Field 2 - Transaction bank account name.

Field 3 - Envelope name, or blank for account history records.

Field 4 - Date.

Field 5 - Paid To, or Received From, or Envelope name (for Transfer)

Field 6 - Amount.

For Checks, Debits, Transfer, and Charges

Field 7 - For.

For Transfers

Field 8 - Direction of transfer (in or out of the envelope).

For Debits

Field 8 - Memo.

For Checks

Field 8 - Check Number.

Field 9 - Memo.

Transaction Types

A - ATM withdrawal

C - Check or Debit

D - Deposit

H - Charge

M - Split to multiple envelopes

P - Pay

T - Transfer

Budget Reports

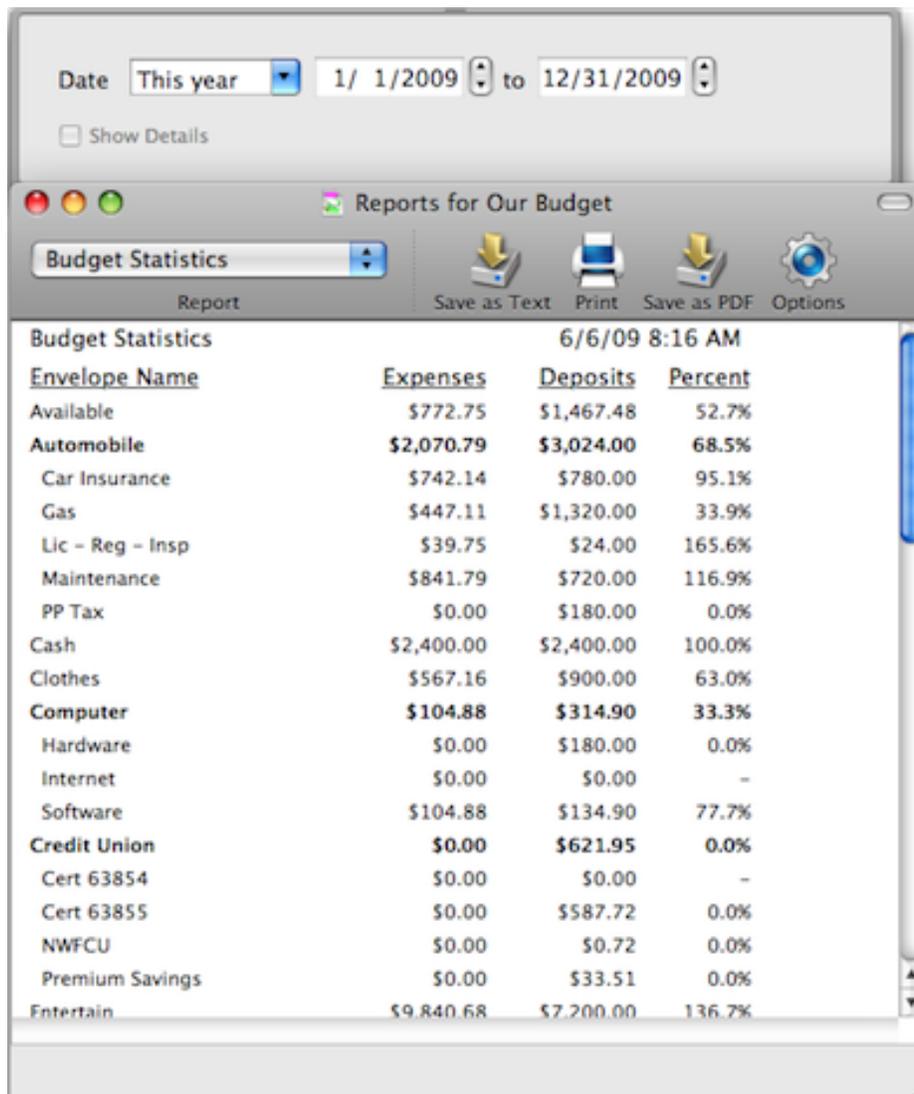
The Budget program provides a number of reports to assist in understanding your financial situation. Reports can be generated using the standard report form (see below) or by using the **Edit > Find...** menu command. The [Find Command](#) command can be used to find any transaction using criteria you specify.

Example: You can set a criteria for a date range of 1/1/07 to 12/31/07 and one for transactions that have been marked as "tax items" to find all your tax transactions for that year and get the total amount.

You can also get transaction reports from the [History](#) Window.

To create a standard report, use the **Tools > Reports...** menu command.

If you have not registered Budget, reports will be overwritten with a watermark that says "Unregistered". See the [registration](#) topic to learn more about registering Budget.



The screenshot shows a window titled "Reports for Our Budget" with a date range of "This year" (1/1/2009 to 12/31/2009) and a "Show Details" checkbox. The main content is a table of Budget Statistics for 6/6/09 at 8:16 AM. The table has four columns: Envelope Name, Expenses, Deposits, and Percent. The data is as follows:

Envelope Name	Expenses	Deposits	Percent
Available	\$772.75	\$1,467.48	52.7%
Automobile	\$2,070.79	\$3,024.00	68.5%
Car Insurance	\$742.14	\$780.00	95.1%
Gas	\$447.11	\$1,320.00	33.9%
Lic - Reg - Insp	\$39.75	\$24.00	165.6%
Maintenance	\$841.79	\$720.00	116.9%
PP Tax	\$0.00	\$180.00	0.0%
Cash	\$2,400.00	\$2,400.00	100.0%
Clothes	\$567.16	\$900.00	63.0%
Computer	\$104.88	\$314.90	33.3%
Hardware	\$0.00	\$180.00	0.0%
Internet	\$0.00	\$0.00	-
Software	\$104.88	\$134.90	77.7%
Credit Union	\$0.00	\$621.95	0.0%
Cert 63854	\$0.00	\$0.00	-
Cert 63855	\$0.00	\$587.72	0.0%
NWFCU	\$0.00	\$0.72	0.0%
Premium Savings	\$0.00	\$33.51	0.0%
Entertain	\$9,840.68	\$7,200.00	136.7%

The Reports window provides six types of reports. Select the report desired from the popup menu in the

REPORTS window toolbar. The report will be shown in the main area of the *REPORTS* window. The types of reports are:

1. The *TRANSACTION* report provides a listing of your transactions by account and/or envelope.
2. The *OVERALL STATISTICS GRAPH* report shows your total expenses and deposits for all accounts and envelopes.
3. The *BUDGET YEARLY STATISTICS* report provides a listing for all budget envelopes that include the total amount deposited and the total amount expended for each envelope for last year and this year.
4. The *BUDGET STATISTICS* report provides a listing for all budget envelopes that include the total amount deposited and the total amount expended for each envelope during any given time period.
5. The *INVESTMENT STATISTICS* report provides information on all of your investment envelopes. This includes items such as the number of shares and the cost basis for each envelope.
6. The *INCOME DISTRIBUTION* report provides the total monthly amount allocated to each of your envelopes. It also shows the percentage of total pay allocated for each envelope.
7. The *BALANCE SHEET* report shows the total amount of money in all bank accounts and investments. You can also see how the money in each bank account is broken into envelopes by using the *SHOW DETAILS* checkbox.
8. The *PROFIT/LOSS* report shows the total amount of income (from [pay sources](#) and other deposits), and also shows the total amount of expenses from individual envelopes.
9. The *Tax* report provides information on your transactions that you set as a tax item. The totals of taxable expenses and deposits for each envelope for the date range are reported.
10. *ENVELOPE BALANCES* report shows the current balance of all envelopes broken down by bank account. It also shows the total amount in the envelope for all bank accounts. The last row of the table shows the balance of each bank account.
11. *ENVELOPE ALLOCATIONS* report shows the monthly total allocation in each envelope for each pay source. Also displays the total monthly allocation for each envelope for all pay sources.
12. *BANK ACCOUNT BALANCES OVER TIME* reports shows the balance of each bank account (and the total of all bank accounts) **for the last day** of each time period shown.
13. *ENVELOPE EXPENSES: PLAN VS ACTUAL* report shows the bill amount set for each envelope, the amount of expenses actually taken from that envelope, and the difference between the two.

Note: For the Planned vs Actual view the bill amount shown for all time periods is the current bill amount. Budget does not keep historical settings of your bill amounts.

Click the options toolbar button to set different options for each report.

To print a report, first view it in the *REPORTS* window. Then click the *PRINT* icon in the *REPORTS* window toolbar, or use the **File > Print...** menu command..

You can save a report to a tab delimited text file. To save a report, first view it in the Reports window. Then click the *SAVE AS TEXT* toolbar button. You will be prompted to name the file and choose the folder to save it in.

You can also save a report to a PDF file. A PDF file can be viewed on many different computer platforms using Adobe's [Acrobat Reader](#). To save a report, first view it in the *REPORTS* window. Then click the *SAVE AS PDF* toolbar button. You will be prompted to name the file and choose the folder to save it in.

Budget Data Analysis

All Data Analysis reports have been moved into the Report section. See the [Reports](#) section for more details.

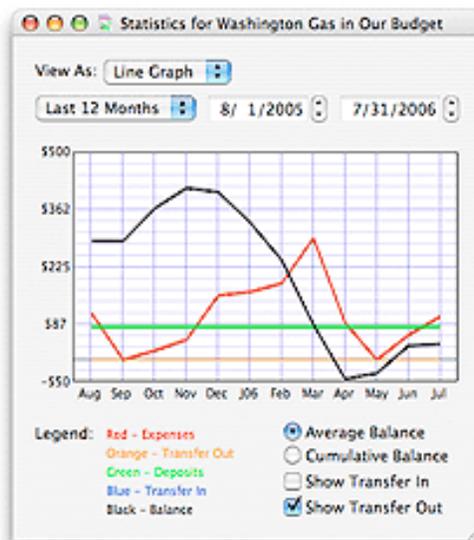
Envelope Statistics

Envelope statistics provide information on how well you are keeping within your budget allocations. You can display statistics for a single envelope (regular or investment), a group, or the entire budget. Use the **Envelopes > Statistics...** menu command or click the *STATISTICS* toolbar button with the envelope, group, or nothing selected. To show the statistics for an investment envelope hold the Control key and click on the investment envelope to bring up the context menu, then select "Envelope Statistics".

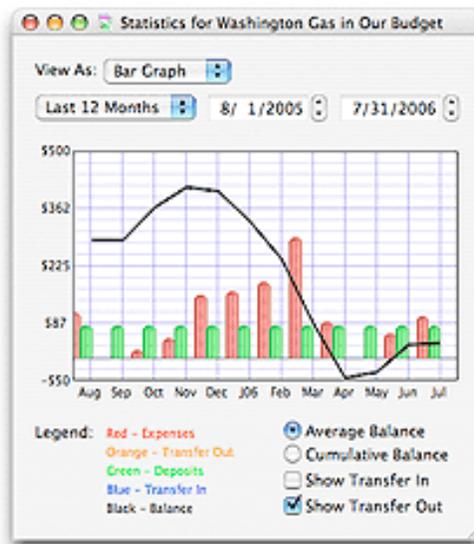
Note: Statistics must be shown on a monthly basis.

Use the date range popup to set predefined date ranges or set the starting or ending dates to any date you want. Statistics can be shown in any of 3 ways.

Statistics shown as a line graph



Statistics shown as a bar graph



Statistics shown as a table

Year	Month	Deposits	Expenses	Percent
2005	August	\$80.00	\$112.78	140.98%
2005	September	\$80.00	\$0.00	0.00%
2005	October	\$80.00	\$22.32	27.90%
2005	November	\$80.00	\$48.64	60.80%
2005	December	\$80.00	\$155.88	194.85%
2006	January	\$80.00	\$164.28	205.35%
2006	February	\$80.00	\$185.15	231.44%
2006	March	\$80.00	\$294.29	367.86%
2006	April	\$80.00	\$89.69	112.11%
2006	May	\$80.00	\$0.00	0.00%
2006	June	\$80.00	\$60.76	74.70%

Note: Showing the statistics for the entire budget (nothing selected) is a good way to determine if you are keeping within your budget. In this case the balance line is the key since it shows the trend of your spending. If it is staying level then you are keeping to your budget. If it is going up then you are getting ahead. If it is going down you may want to take some corrective action.

Deposits are any money entered from each pay or any deposits made directly to the envelope. Expenses are the total of all checks, debits and ATM's written during the month. The checkboxes for showing transferred amounts are set based on the options set for this envelope. See the "Options" section of the [Working With Envelopes](#) topic. You may toggle this to see the amounts transferred.

For the table view, the *PERCENT* column is the percentage of expenses against the amount of deposit. The bottom two lines in the table show the total for the year and the monthly averages. Percentages above 100% show that you have not been keeping within your budget.

The graph view also shows the monthly balance. You can use the radio buttons to select either the *AVERAGE*

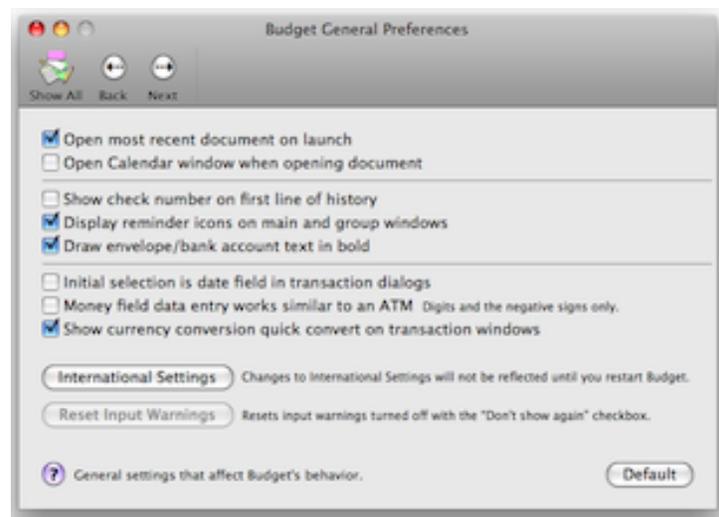
or *CUMULATIVE* balance. *AVERAGE* balance is the average of all transaction balances for a given month. *CUMULATIVE* balance is the amount in the envelope at the end of the month that is carried over to the next month.

Preferences

Budget has two types of preferences. Some preferences apply to the entire application, while others apply to each Budget document you may have. The preferences that apply to a single document are listed together in the *DOCUMENT SPECIFIC* group. To set your preferences, use the **Budget > Preferences...** menu command. Choose the particular set of preferences you'd like to see using the icons. You can also drag frequently used icons into or out of the toolbar.

You can use the *DEFAULT* button to reset each pane's settings to the standard ones that ship with Budget.

General pane



- **Open most recent document on launch**

Each time the Budget application is launched, open the last saved document from the previous session. This is very useful if you are always working with the same document.

- **Open Calendar window when opening a document**

When opening any document, show the calendar for that document. The calendar will always show automatically if there are any overdue reminders for the document.

- **Show check number on first line of history**

If this is set the first line of a transaction in the history window will show the check number for checks or the transaction type for all other transactions. Check numbers are normally shown in the second line.

- **Display reminder icons on main and group windows**

Any reminders set for transactions in envelopes will cause a reminder icon to display in that envelope on the main window and/or a group window. Learn more about this feature [here](#).

- **Draw envelope/bank account info in bold**

Toggle to draws the text within envelope and bank account graphics in bold or plain text.

- **Money field data entry works similar to an ATM**

All money entry fields will work just like an ATM machine does. You will only need to enter digits and possibly the negative sign. If this is off, money entry fields will work like any other text entry field.

- **Initial selection is date field in transaction windows**

Places the initial keyboard focus on the date field of most transaction windows. This is useful if you find yourself changing the dates of most transactions by hand.

- **Show currency conversion quick convert on transaction windows.**

This allows you to easily convert amounts to different currencies. You can set up the quick convert menu and the rates used in the [Currency Converter](#) window.

- **International Settings**

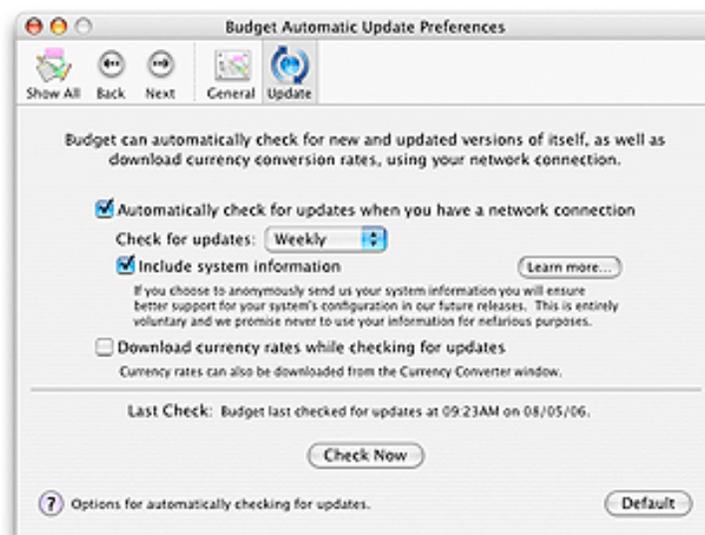
Click this button to set your preferences for the date formats and language to use. Budget uses the System Preferences International pane to format it's data, so this will open the System Preferences application and switch to the International pane.

After you have made changes in the System Preferences International pane, you will have to quit Budget and launch it again to see those changes.

- **Reset Input Warnings**

Click this button to reset all user input warnings when editing text fields. A typical warning is one that tells you an amount text field only accepts numbers. These warnings have a *DON'T SHOW AGAIN* checkbox so you can turn them off. Clicking this button turns them all back on.

Automatic Update pane



- **Automatically check for updates when you have a network connection**

When the Budget application is launched, it can check for updates via the internet. If you do not have an internet connection active, nothing will happen. Budget can check once per day, week, or month when the application is launched.

- **Include system information**

If this is turned on, Budget will send additional non-personal information about your system to us at Snowmint Creative Solutions LLC. This information will be used to help us decide what systems to support. You can click the *LEARN MORE...* button to see the exact set of information that Budget will send. If activated, this information will be collected and sent during any check for updates (manual or automatic).

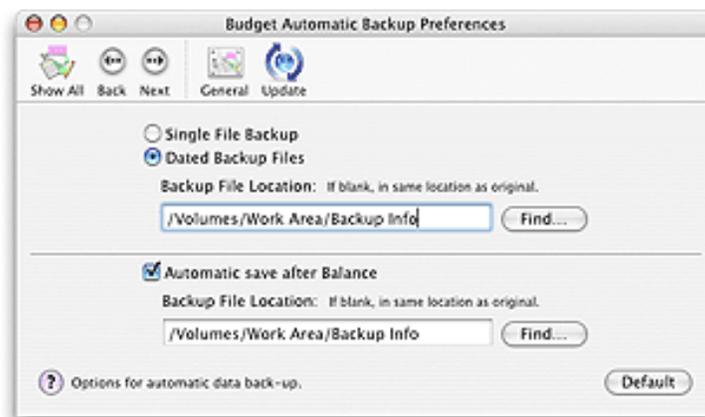
- **Download currency rates while checking for updates**

Budget will download the latest currency rates available from the Snowmint Creative Solutions web site during any check for updates (manual or automatic).

- **Check Now**

Contacts the Snowmint Creative Solutions web site to check for updates immediately. You must have an internet connection for the check to succeed.

Automatic Backup pane



Budget keeps at least one automatic backup file of your data. See the [Backing Up Your Data](#) documentation for more information. If you have not registered Budget, only the *ONE FILE BACKUP* option is available to you.

- **Single File Backup or Dated Backup Files**

With *SINGLE FILE BACKUP* the backup file is named by adding a tilde (~) to the file name, and old backup files are overwritten.

With *DATED BACKUP FILES* the backup file is named by adding the current date to the file name. A backup file is created only once for any given date, and you will accumulate a set of backup files that contain your data as of the beginning of those dates.

- **Automatic save after Balance**

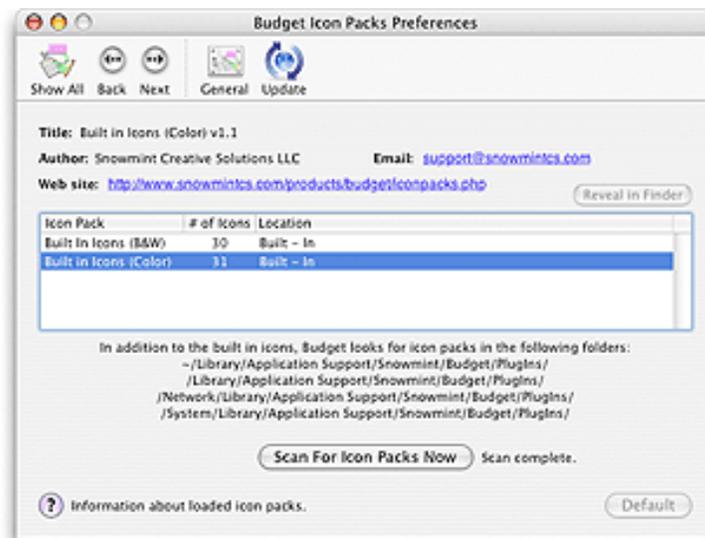
If this is set, Budget will automatically save your data file after you balance any bank account. You can specify a different backup file location to place an additional copy of the saved file during this auto-save. The normal backup file (single or dated) is also created.

- **Backup File Location**

You can specify the location of the backup file using this text field. If you leave this text field blank, the backup file will be created in the same folder as the original data file. The *FIND...* button lets you use the standard file chooser to navigate to a different folder to save the backup file.

We recommend keeping the automatic backup file(s) on a different hard drive from the main data file if possible.

Icon Packs pane



With this pane you can view the icon packs that Budget is using. If you select a loaded icon pack in the table, you will see more details about it above the table. You can click on the web site link to visit the site, or click on the email link to start an email to the author.

You can install icon packs while Budget is running, and use the *SCAN FOR ICON PACKS NOW* button to have Budget look for them. Budget automatically scans for icon packs when it is launched.

To find out more about icon packs for Budget, including how to make your own, visit our [web site](http://www.snowmint.com/products/budget/iconpacks.php).

Registration pane

Use this pane to set or view your registration information. See the [Registration](#) help for more information.

Document Specific Preferences

All of the following preferences are saved with the front-most document file. If no document file is open, these preferences are not available.

Colors pane



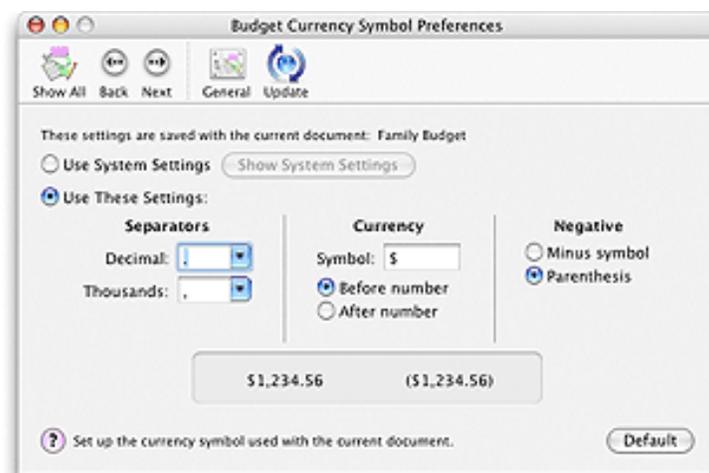
The settings on this pane only apply to the front-most document.

Use this pane to set which colors the application should use to display information. Click on the color square that you want to change to bring up the color selector. This will allow you to select a different color for each setting.

To change the color of one particular bank account or envelope follow these steps.

1. Select the bank account or envelope.
2. Click the *INFO* toolbar button.
3. Set the color on the *APPEARANCE* tab of the info window.

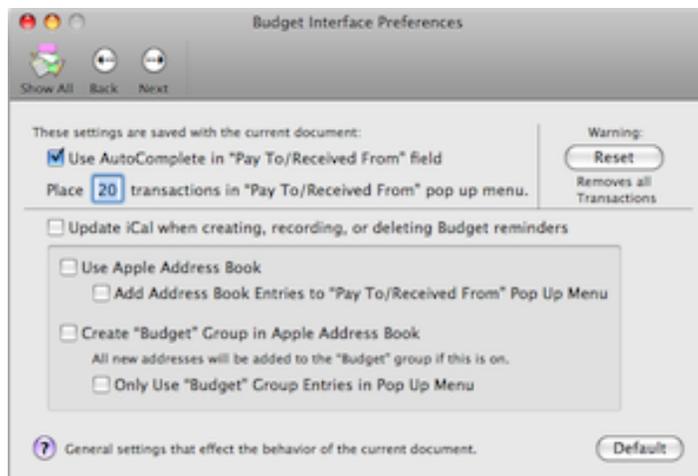
Currency pane



The settings on this pane only apply to the front-most document.

Use this pane to set what currency symbol and number format the application should use to display information. Your changes are reflected live in any open windows of the front-most document.

Interface pane



The settings on this pane only apply to the front-most document.

- **Place N transactions in "Pay To/Received From" pop up menu.**
You can set the number of previous transactions for Budget to display in the pop up menu when recording a new transaction. Only transactions matching the same type, bank account, and envelope (s), are added so there's usually no need to go much beyond five.
- **Use AutoComplete in "Pay To/Received From" field**
If this is set, Budget will attempt to auto-complete typing in the *PAY TO* or *RECEIVED FROM* field to one of the previous transactions or an Address Book entry (see below).
- **Reset**
Clicking on this button will remove all transactions from Budget leaving only the accounts and envelopes with zero balances.

Address Book settings: These settings are only enabled when running on Mac OS X v10.2 and later.

- **Use Apple Address Book**
If this is set, you will be able to add or change entries in Apple's Address Book when recording transactions. You can click the small book icon next to any *PAY TO* or *RECEIVED FROM* field to edit the given Address Book entry.
- **Add Address Book Entries to "Pay To/Received From" Pop Up Menu**
If this is set, Budget will scan the Address Book and add all companies and people names to the relevant pop up menu. This can be convenient if you store all the people and places that you interact financially with in the Address Book.
- **Create "Budget" Group in Apple Address Book**

If this is set, Budget will create a new group (or use an existing group) with a name of "Budget" in the Address Book. Any new entries created by Budget will be placed in this group.

- **Only Use "Budget" Group Entries in Pop Up Menu**

If this is set, Budget will only place Address Book entries that are in the "Budget" group into the transactions *PAY TO* or *RECEIVED FROM* pop up menu. This allows you to not see all of your other Address Book entries.

iCal settings: These settings are only enabled when running on Mac OS X v10.2 and later.

- **Update iCal when creating, recording, or deleting Budget reminders**

If this is set, any changes made to Budget reminders will be propagated to iCal automatically. This will launch iCal if it's not already running. You can also sync with iCal manually by using the [Calendar](#) window.

Print a Check or Debit

Checks may be printed by selecting the check to print in the history window and clicking on the *PRINT* toolbar button. You may also print the check when you write it by clicking the *RECORD & PRINT* button instead of the *RECORD* button in the check transaction window.

In order to print checks you must have a printer that is able to hold your bank checks. Most ink jet printers and some laser printers are adjustable to different size paper. Once you have verified that your printer can hold your checks, you must tell the program which fields to print and where to print them. Field defaults for standard sized checks are already set and may only need minor adjustments for your printer.

To set up your checks for printing, first select a bank account on the main budget window, then use the **Accounts > Check Print Setup...** menu command to display the *CHECK PRINT SETUP* window. The window has default settings to print the payee, amount, for, memo, and date (day month year) for standard size US personal checks.

Note: Each bank account has it's own check printing settings.

If you have not registered Budget, printed checks will be overwritten with a watermark that says "Unregistered". See the [registration](#) topic to learn more about registering Budget.

Check Print Setup for First Bank Checking

Template: Personal Check Done

Signature Currency Symbol Page Setup

Next Check #: 6837

Fields

Pay To Day # Memo
 Amount Month Check #
 Word Amount Year Signature ?

BRADLEY C. JONES
321 MAIN STREET, APT 567
YOUR TOWN, STATE 09876-5432
(555)123-0987

9-88761234 0301
DATE 15 Apr 2004

PAY TO THE ORDER OF: United States Internal Revenue Service \$1,234.56

One Thousand Two Hundred Thirty Four and 56/100** DOLLARS

YOUR FINANCIAL INSTITUTION
ANYTOWN, USA

FOR SS# 123-45-6789

@ 1234567801 0301 123456789

The position of the field in the window is the location that the field will be printed on the check. Checking a

field's checkbox places that field in the default position on the check. Clicking within a field rectangle allows you to drag the rectangle. Clicking on a knob of the rectangle allows you to adjust the size of that rectangle.

Selecting the checkbox *CURRENCY SYMBOL* prints the local currency symbol with the amount.

For fine adjustments you can use the arrow keys to move the selected field.

To print, select a check in an envelope's history window and use the **File > Print...** menu command. We suggest that you print a few checks on plain paper to verify that the fields will be printed in the correct locations on your check.

You can set the number of the next check in your checkbook here as well.

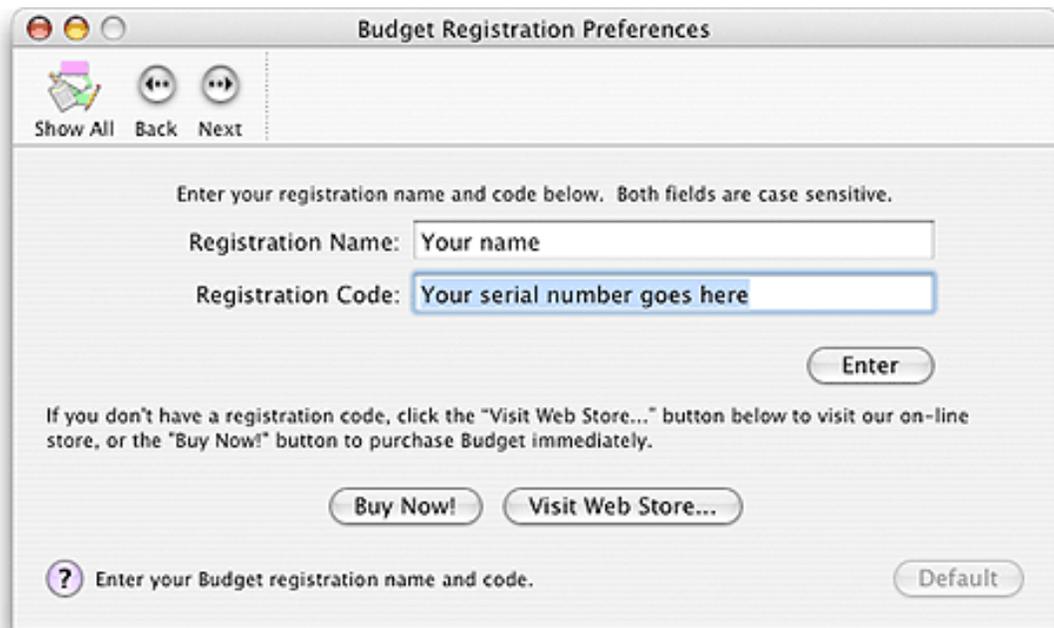
To have Budget print your signature on your check you must have an image of your signature. Create a picture of your signature by using your scanner and the software provided with that to create an image file. From the check print setup window click the *BROWSE* button to navigate to your image file, or drag the file to the image well. Select the *SIGNATURE* checkbox and position the field on the check.

Register Budget

To enter your registration information, use the **Budget > Enter Registration Code...** or the **Help > Enter Registration Code...** menu command.

If you have an internet connection and a credit card, you can purchase Budget directly within the application itself. Click on the **BUY NOW!** button to start the purchasing process. You will be lead through the steps necessary to purchase the software, and activate the registration code.

You can also purchase Budget on-line from the Snowmint web site at <http://www.snowmintcs.com/store/>. Shortly after you have completed the purchase, you will receive an email with the registration code and user name to enter in the Budget application.



The image shows a screenshot of a Mac OS X-style dialog box titled "Budget Registration Preferences". At the top, there are three window control buttons (red, yellow, green) and three navigation buttons: "Show All" (with a folder icon), "Back" (with a left arrow), and "Next" (with a right arrow). Below these is a horizontal separator line. The main content area contains the text: "Enter your registration name and code below. Both fields are case sensitive." There are two text input fields: "Registration Name:" with the placeholder text "Your name" and "Registration Code:" with the placeholder text "Your serial number goes here". Below the input fields is an "Enter" button. Further down, there is a paragraph of text: "If you don't have a registration code, click the 'Visit Web Store...' button below to visit our on-line store, or the 'Buy Now!' button to purchase Budget immediately." Below this text are two buttons: "Buy Now!" and "Visit Web Store...". At the bottom left, there is a help icon (a question mark in a circle) followed by the text "Enter your Budget registration name and code." At the bottom right, there is a "Default" button.

Enter the registration *NAME* and *CODE* exactly as specified in the email you received after purchasing Budget. The fields are case sensitive.

Price

US\$ 29.95 for download edition, or US\$ 37.95 + S&H for CD

Volume pricing and academic pricing are available by contacting sales@snowmintcs.com.

What Do I Get For Registering?

- Lifetime upgrades of Budget. See the [Snowmint web site](#) for more information.
- No more nag screens when launching or quitting Budget.
- Removes the "Unregistered" text on reports and printed checks.
- The capability to [export history](#) data.

- The [Find Transaction...](#) command will have unlimited number of criteria instead of only one.
- An unlimited number of investment envelopes (without registering you can only create three).
- Additional backup options available in the [Preferences](#) window.
- Perform an unlimited number of transactions on each budget envelope.
- Documentation in PDF format suitable for printing.
- The satisfaction of supporting a small company creating quality software.