

Saving Data

The Budget Workbook data file is saved each time you enter or change anything.

The data file is saved at the path

`~/Library/Application Support/Snowmint/Budget Workbook/Budget Workbook Data.budgetwb`

where the tilde (~) is your home folder.

The Budget Workbook data may be loaded into Budget. All of your categories will be created as Budget envelopes and your expense information will be used to initialize the Budget pay allocations. See the [Budget Import](#) topic for more information.

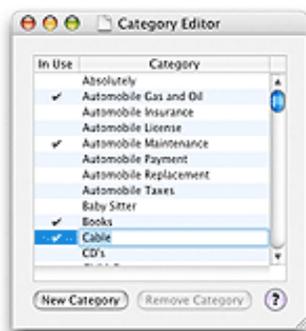
Categories

Categories are used to group similar expenses such as: "Groceries", "Phone", or "Entertainment". The Budget Workbook contains an extensive built-in list of categories that you can use.

You can also create your own categories. The easiest way to create a new category is when [entering a transaction](#). In the category field, type in any category you want to use. If that category does not exist yet, it will be created.

How To: Edit, add, or delete categories

1. Click the **Edit** button at the top right of the main window. The category editor window will be displayed.
 - o To add a new category click the **New Category** button. A category named "New Category" will be created and selected in the list. You will probably want to change it's name to something more meaningful.
 - o To change the name of an existing category, double-click the category name in the list then type the new name.
 - o To remove a category, select it in the list then click the **Remove Category** button.
2. When finished working with categories, you can close the category editor window.



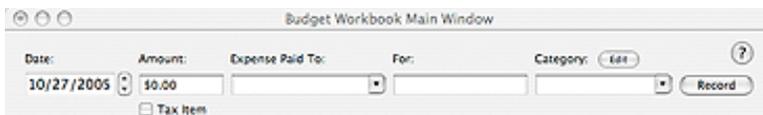
Note: You can **not** remove a category that is currently being used by a transaction, as indicated by the check mark in the **In Use** column.

The initial set of built-in categories will be re-created if you clear your data file. See the [Preferences](#) topic for more information.

Transactions

Transaction Entry

The top section of the main window is used to enter your transactions. It has six fields for you to enter basic information about any expense you have.



The screenshot shows the 'Budget Workbook Main Window' with a transaction entry form. The form includes the following fields and controls:

- Date:** 10/27/2005 (dropdown menu)
- Amount:** \$0.00 (text input)
- Expense Paid To:** (empty dropdown menu)
- For:** (empty text input)
- Category:** (empty dropdown menu)
- Record** button
- Tax Item checkbox
- Help icon (?)

How To: Enter your expense information

1. Set the date of the transaction.
2. Enter the amount of the transaction. (Required)
3. Enter who you paid the expense to. (Required)
4. Enter what the expense was for. (Optional)
5. Enter the type of expense. (Required)
6. Check the box if the item is tax deductible. (Optional)
7. Click the **Record** button to enter your expense information and create your transaction. (Required)

You can set up multiple [transaction sets](#) to group related transactions. Once you have created additional transaction sets, a small popup menu will appear on the main window allowing you to assign the transaction set which a new transaction will be recorded to.

Note: The **Expense Paid To** and **Category** fields have popup menus. The workbook places the most recent 10 transactions in the popup menu. See the [Preferences](#) topic for information on how to change the number of recent transactions placed in the menu. Both fields use auto-complete so typing a few letters will aid repetitive entries. The **Categories** field contains a list of predefined categories that you can use. You can also enter any category you choose directly in the field; it will be added to the list making repetitive entries simple.

Displaying Transactions

The bottom section of the main window displays your transactions.



The screenshot shows the 'Transaction List' tab in the Budget Workbook. It displays a table of transactions with the following columns: Date, Tax, Amount, Paid To, For, and Category. The table is filtered for the period from 1/1/2005 to 10/25/2005. The total amount of all transactions is \$42,446.87, and 231 transactions are shown.

Date	Tax	Amount	Paid To	For	Category
10/13/05		\$628.43	CDICO	Insurance	Automobile Insurance
10/9/05		\$315.00	Merry Maids	Cleaning Service	Maid Service
10/9/05		\$22.32	Washington Gas	Payment	Home Gas
10/9/05		\$123.93	Dominion Virginia Power	Payment	Electricity
10/4/05		\$154.08	Exxon - Mobil - Sunco	Gas	Automobile Gas and Oil
10/3/05		\$423.41	Giant	Food	Grocery
9/28/05		\$1,550.00	Capitol Mortgage	Payment	Mortgage
9/28/05		\$27.84	Whalers General Store	Souvenirs	Gifts
9/25/05		\$210.00	Village Store	Clothes	Clothes
9/25/05		\$149.87	Dish Network	Payment	Cable
9/16/05		\$64.52	Verizon	Payment	Phone
9/16/05		\$153.65	Various	Supplies	Many Personal
9/16/05		\$245.00	SSRA	Homeowner fee	Home Owners Fee
9/16/05		\$28.00	Hummers	Plans	Home Maintenance
9/16/05		\$186.00	Lone Electric	Attic fan	Home Maintenance
9/16/05		\$64.79	Toys R Us	Nicole	Gifts
9/16/05		\$25.99	Bold	Clothes	Clothes

Total amount of all transactions: \$42,446.87 231 All
Total amount of transactions shown: \$42,446.87 231 Shown

You can sort any field by clicking in its column header.

Use the popup menu to select predefined date ranges or enter any date in the **From** and **To** fields to display transactions within that date range.

You can search for any transaction by entering a few letters that are in the transactions **Paid To** field into the search box at the top right.

Use the **Print Transaction** button to send a copy of the currently displayed transactions to your printer.

Note: There is a checkbox on the left side of the table. This checkbox can be used to mark transactions for your own reasons. For example, if the money is going to be reimbursed by your employer, or a friend is going to pay you back.

At the bottom total information about your transactions is displayed.

See also the [Summary](#) topic for displaying transactions from the **Summary Amounts** tab.

Editing Transactions

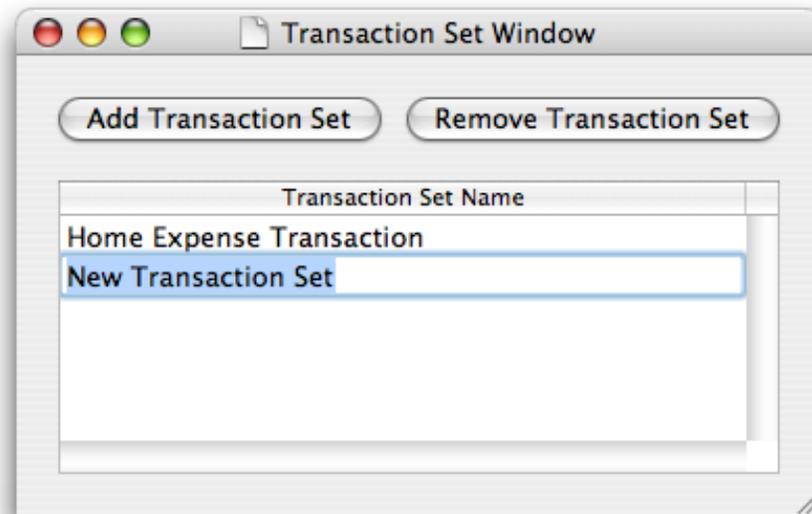
You can change any field in a transaction. To do so, just double click the field you want to change in the transaction table and enter the change.

You can remove any transaction. To do so, just select the transaction in the table by clicking it once and then click the **Remove** button. You will receive a warning asking if you really want to delete the transaction.

Transaction Sets

Every [transaction](#) is part of one and only one transaction set. Initially, there is an implicit transaction set that all transactions belong to. Transaction sets allows you to have a completely different group of transactions for different needs. For example, you could have one set for home expenses and another for work expenses.

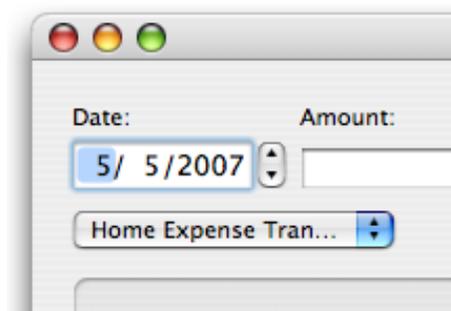
To create additional transaction sets use **Window > Transaction Sets...**



Click the **Add Transaction Set** button to create a new transaction set. You can change the name of any transaction set by double clicking the name and entering a new one. Select a transaction set and click the **Remove Transaction Set** button to delete a transaction set. You can not delete the currently selected transaction set.

Warning: Deleting a transaction set will delete all the transactions associated with that set.

Once you have created additional transaction sets, a small popup menu will appear on the main window allowing you to choose which transaction set you're working with.



Note: Currently the only way to move a transaction from one set to another is to first delete the transaction, and then reenter it in the other transaction set.

Reports

The bottom section of the main window is used to display report information. To view report information click the **Reports** tab. There are three types of report; click the tab to view each report.

For each report you can set the date range of the transactions used in the report. Select a predefined date range from the popup menu or enter any date in the **From** and **To** fields. The total number of transactions and the number used are displayed. To print any report, click the **Print Report** button.

Averages Report

Category	Spending Pattern	# of Trans	Total	Weekly	Bi-Weekly	Monthly
Automobile Gas a...	Monthly	9	\$1,004.69	\$15.76	\$51.52	\$111.63
Automobile Insura...	Semi-Annually	2	\$1,226.99	\$23.59	\$47.19	\$102.25
Automobile Maint...	Quarterly	3	\$1,154.07	\$29.59	\$59.18	\$128.23
Automobile Taxes	Weekly	2	\$278.95	\$139.47	\$278.94	\$604.37
Books	Monthly	9	\$390.79	\$10.02	\$20.04	\$43.42
Cable	Monthly	8	\$809.07	\$23.34	\$46.68	\$101.33
Cash	Monthly	7	\$2,670.19	\$88.03	\$176.06	\$381.46
Clothes	Bi-Weekly	16	\$1,419.81	\$44.37	\$88.74	\$192.27
Computer Hardware	Monthly	3	\$190.95	\$14.69	\$29.38	\$63.65
Computer Software	Quarterly	3	\$99.94	\$2.56	\$5.12	\$11.10
Credit Card Fees	Quarterly	2	\$120.00	\$4.62	\$9.23	\$20.00
DVD's	Monthly	1	\$28.01	\$28.01	\$28.01	\$28.01
Electricity	Monthly	10	\$953.28	\$21.56	\$43.91	\$96.13
Gifts	Bi-Weekly	13	\$1,609.32	\$61.90	\$123.79	\$268.23
Grocery	Bi-Weekly	20	\$3,832.83	\$95.82	\$191.64	\$415.22
Home	Monthly	2	\$60.53	\$6.98	\$13.97	\$30.26
Home Appliances	Monthly	1	\$1,800.00	\$1,800.00	\$1,800.00	\$1,800.00

The "Averages" report shows how often you are spending money in each category and the average amount spent weekly, bi-weekly, and monthly.

This is the information that will be used if you decide to import your workbook data into Budget. See the [Budget Import](#) topic for more information.

Plan Vs. Actual Report

Category	Expense Frequency	Planned	Average	Difference
Home Owners Fee	Quarterly	\$250.00	\$245.01	\$4.99
Internet	Monthly	\$20.00	\$19.21	\$0.79
John Personal	Weekly	\$10.00	\$8.89	\$1.11
Life Insurance	Semi-Annually	\$1,800.00	\$1,811.40	-\$11.40
Magazines	Monthly	\$40.00	\$36.91	\$3.09
Maid Service	Monthly	\$190.00	\$189.00	\$1.00
Mary Personal	Weekly	\$30.00	\$40.60	-\$10.60
Medical	Monthly	\$100.00	\$277.42	-\$177.42
Mortgage	Monthly	\$1,550.00	\$1,550.00	\$0.00
Phone	Monthly	\$80.00	\$92.17	-\$12.17
Water	Quarterly	\$90.00	\$85.92	\$4.08

The "Plan Vs. Actual" report shows how well you are doing in keeping within your spending guidelines. For each category

you can set how much you plan to spend for any period. Use the popup menu to set the **Expense Frequency** and then enter an amount in the **Planned** column for how much you want to spend for that period. The **Averages** column shows you the average spent during that period, and the **Difference** column shows how much your spending was over (negative) or under (positive) your planned goal.

Percentages Report

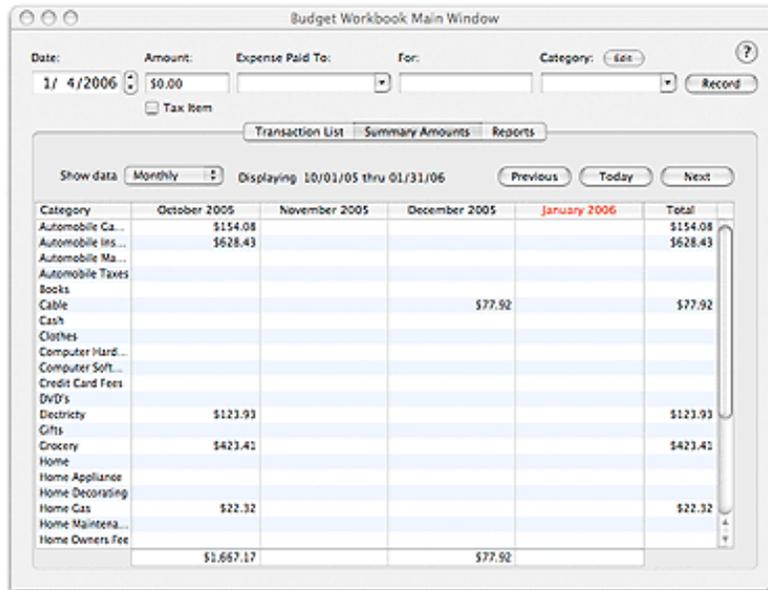
The screenshot shows a software interface with a 'Reports' tab selected. Below the tab, there are filters for 'All Transactions', a date range from '1/1/2005' to '10/25/2005', and a 'Print Report' button. The main content area displays a table with three columns: 'Category', 'Total Spent in this Category', and 'Percent of Total Spent in all Categories'. The table lists 18 categories with their respective values.

Category	Total Spent in this Category	Percent of Total Spent in all Categories
Automobile Gas and Oil	\$1,004.69	2.37%
Automobile Insurance	\$1,226.99	2.89%
Automobile Maintenance	\$1,154.07	2.72%
Automobile Taxes	\$278.95	0.66%
Books	\$190.79	0.92%
Cable	\$809.07	1.91%
Cash	\$2,670.19	6.29%
Clothes	\$1,419.81	3.34%
Computer Hardware	\$190.95	0.45%
Computer Software	\$99.94	0.24%
Credit Card Fees	\$120.00	0.28%
DVD's	\$28.01	0.07%
Electricity	\$951.28	2.24%
Gifts	\$1,609.32	3.79%
Grocery	\$3,832.83	9.03%
Home	\$60.53	0.14%
Home Appliance	\$1,800.00	4.24%

The "Percentages" report shows the total amount spent in that category and the percentage of the total amount spent across all categories.

Transaction Summary Information

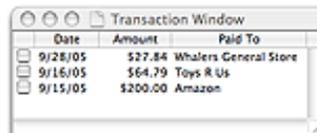
The bottom section of the main window is used to display information about your transactions. To view summary information click the **Summary Amounts** tab.



Use the popup menu to select the format to be used.

Use the buttons on the top right to navigate forward and backward to display the amounts spent in that time period.

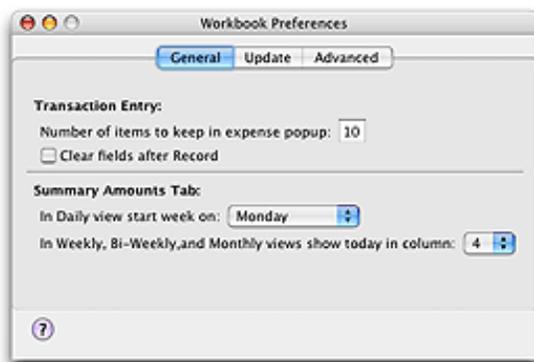
Double clicking any amount will display in a separate window the transactions that contribute to that amount.



Preferences

To set your preferences use **Budget Workbook > Preferences...**

General tab



Transaction Entry

You can change the number of recent **Expense Paid To** items kept in the popup menu on the main window; the default is 10.

Check the **Clear fields after Record** box if you want the transaction entry fields cleared when you click the **Record** button on the main window. If this box is not checked the information will remain so you can easily add more items with similar information.

Summary Amounts Tab

The **Summary Amounts** tab daily view defaults to starting on Sunday, but you can set any starting day you want from the popup menu.

You can also set which column of the **Summary Amounts** tab other views includes today's date. This option does not apply to the **Daily** setting of the **Summary Amounts** report.

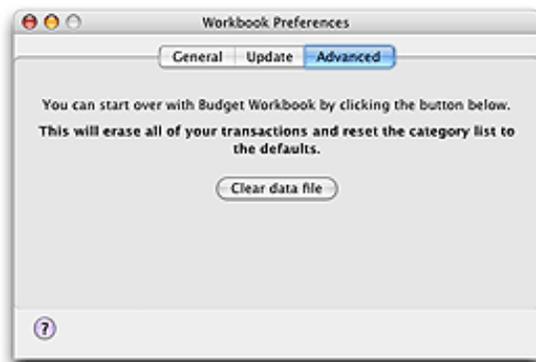
Update tab



Budget Workbook can use your internet connection to check for updates to itself. You can specify whether you want Budget Workbook to automatically check for updates and with what frequency to do the check.

If the **Include System Information** box is checked, Budget Workbook 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 Workbook will send. If activated, this information will be collected and sent during any check for updates (manual or automatic).

Advanced tab

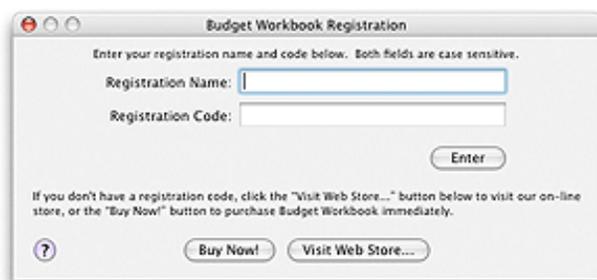


If you would like to start over with Budget Workbook, click the **Clear data file** button. This will erase all of your transactions and reset the category list to the defaults.

Registration

You can use Budget Workbook for up to 40 launches on 20 different days before you must purchase a registration code. Budget Workbook will occasionally remind you of this fact upon application start up.

You can register Budget Workbook by using **Budget Workbook > Enter Registration Code...** or **Help > Enter Registration Code...**



If you have not yet purchased Budget Workbook, you can click either the **Buy Now!** button or the **Visit Web Store...** button. You must have an internet connection for either of these buttons to work. The **Buy Now!** button leads you through the purchase without leaving the Budget Workbook application; your registration name and code will automatically be recorded and you will receive an email confirmation. The **Visit Web Store...** button allows you to browse the Snowmint Creative Solutions online store and purchase Budget Workbook from there; you will need to enter your name and code from the confirmation email into Budget Workbook as described below.

In the fields provided, enter the name and code you received when you purchased the Budget Workbook application. They must be entered exactly as shown on your registration; both the name and code are case sensitive. We suggest that you do a copy and paste from your sale confirmation email. Once the information has been entered, click the **Enter** button.

Loading Workbook Data into "Budget"

The Budget Workbook data may be loaded into a new Budget document. Budget is personal finance application from Snowmint Creative Solutions that uses the envelope system. To find out more, visit the [Snowmint web site](#).

How To: Load your workbook data into a new Budget document

1. Start the Budget application.
2. Budget's setup assistant should be displayed. If not, use **File > New....**
3. Click the right arrow button to move to the Setup Assistant's import step.
4. Click the **Import Budget Workbook Data File** button.
5. Follow through the rest of the setup assistant steps. Information on how each step relates to your workbook data can be found below.

Import Budget Workbook step: When the workbook file has been read, you will see summary information including the number of categories and transactions found.

Create Bank Accounts step: Enter your bank account information at this step; this information is not part of Budget Workbook.

Create Envelopes step: All of your imported categories have been turned into Budget envelopes. You can add more or remove any of the imported envelopes.

Create Pay Sources step: Enter your income information at this step; this information is not part of Budget Workbook.

Note: You must define at least one income source to be able to see your imported expenses in the setup assistant. If you don't define a pay source, your data is still imported and you can see it using Budget's Envelope Info window or Budget's Pay Allocation table. See the relevant Budget documentation for more information about these features.

Create Budget step: The information shown in the Workbook [Plan Vs. Actual](#) report is used to initialize this step. All of your envelopes (categories) are displayed down the left side of the table. The amount next to each envelope is the monthly amount shown in the **Monthly** column in the workbook report and all of the **Due Every** selectors are set to "Monthly". You can use the **Due Every** selector to switch between other frequencies; Budget will use the corresponding amount from the workbook data. You can also change any amount manually; this allows you to set a different value instead of using the calculated value from the workbook data.

Remaining steps: The other steps in the setup assistant are not affected by the import of Budget Workbook data.

Note: The transactions you created in the workbook are only used to configure the budgeted amount in each of your envelopes (categories) and to set up your Budget pay allocations. The transactions themselves are not loaded into the envelope history windows.

Solving Problems

Click a topic below.

[I can't save my file.](#)

[Where is my data saved?](#)

[How do I register the Budget Workbook?](#)

[Can my workbook data be used in Budget?](#)

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