

Money Manager PCW

User Manual



Connect
Software Ltd.

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Introduction

Money Manager PCW is an easy-to-use yet powerful accounting system. It is suitable for personal or business applications where there is a need to record all financial transactions in an orderly way, and to analyse and report financial performance over a 12-month period. It combines many of the features of a database, spreadsheet and graphics package. Because it is dedicated to a particular task, however, it offers facilities difficult or impossible to program with such packages and performs them in a more direct manner.

It has been designed to provide an alternative to conventional accounting packages in situations where the tedium of using such packages cannot be justified.

Money Manager PCW will run on any Amstrad PCW-8256, PCW-8512 and PCW-9512 computer.

All Money Manager features are selected by "pointing" at a menu. You start by creating a file covering 12 months for which you define up to 20 accounts (current, deposit, cash, credit card etc.) and up to 50 classes of income/expenditure (salary, food, insurance, electricity, tax, overheads etc)

You then enter your financial transactions one by one, whenever it suits you and in any order. Incorrect transactions may easily be amended or deleted at any time. Up to 500 transactions may be entered in each month (6,000 per 12-month data file).

You may list your transactions in a number of ways, specifying which accounts and classes should be included. You may also produce a wide variety of tables and graphs which enable you to analyse your financial position thoroughly. Any of these reports may be listed on the printer.

If you are registered for VAT, you may produce a full VAT report automatically. If VAT does not concern you then you may ignore the VAT facilities completely, and they will not get in the way.

You may have any number of different files (or sets of accounts), and keep several of them on one disc. The twelve months covered by a file may be advanced by a month at a time, and copies of a file may be made at suitable intervals.

The transactions which you enter may be a record of what has actually happened, or a forecast of what you expect to happen. You may therefore start a file as a budget forecast, and update the information in it as time progresses.

Money Manager can be used in a wide variety of different ways, depending on the requirements of the user. Learning to use the program itself (which keys to press when, etc) is relatively simple. The important part of the learning process is to study your own financial situation, and design a set of codes which will enable you to extract the maximum amount of useful information from the data you put in. As you will see, the Business Data Sample supplied on the disc has been set up quite differently from the Personal Data Sample, and your own set-up will be different again. Take time to analyse your own requirements before defining your own set of codes.

Most of the procedures for operating Money Manager will be obvious from what is displayed on the screen, and with a little practice they will come naturally to you. Pressing the **F1** key will produce relevant help key information on the screen throughout the program, and the **F2** key will remind you what the rest of the function keys do. Do not attempt to learn everything about Money Manager just by reading this manual, which is an operating guide rather than a comprehensive description. There is no better description than to see the program in action, so load in the sample data files and try out all the features for yourself. You can make as many mistakes as you like with the sample data without doing any harm. This way you will soon acquire the confidence to set up your own system and start using it in earnest.

Money Manager is a very flexible program, and our experience is that everyone uses it differently. Ten building contractors, typically, will probably use it in ten completely different ways. Do not worry too much, therefore, about whether your way is the "correct" way. The only criterion for correctness that you should apply is whether your way of using the program provides you with the information that you need.

If this is your first piece of software, do not be too alarmed if you are slightly confused to begin with. Even (or maybe especially) computer experts often go through a similar stage with a new piece of software. Computers are very clever, but not (yet) very wise. To a computer, "yes" means "yes" and "no" means "no", but to a human being there are all sorts of subtle meanings in between. It may require some patience to become accustomed to the way in which the program "thinks", but you will soon find that Money Manager asks sensible questions and gives sensible answers.

Getting started

In order to run Money Manager PCW you must first make a "working disc" to suit your model of computer as described below. (The original disc will not run as it is).

PCW-8256 and PCW-8512 computers:

Take a new or spare disc, and label it "Money Manager start-up" on side 1 and "Money Manager data" on side 2. Format this disc on both sides in drive A:, using the CP/M DISCKIT utility (see your computer manual for more information on this if required). If you are using an already formatted spare disc, make sure that it is empty.

With the CP/M **A>** prompt on the screen, insert **Side 2** of the Money Manager master disc in drive A.; type **install** and press **RETURN**. You will then be instructed on the screen to insert various discs in drive A: When this process is completed your working disc is ready for use.

PCW-9512 computers:

Take a new or spare disc, and label it "Money Manager start-up/data" on side 1. Format this disc, using the CP/M DISCKIT utility (see your computer manual for more information on this if required). If you are using an already formatted spare disc, make sure that it is empty.

With the CP/M **A>** prompt on the screen, insert **Side 2** of the Money Manager master disc facing upwards in drive A.; type **install** and press **RETURN**. You will then be instructed on the screen to insert various discs in the drive. When this process is completed your working disc is ready for use.

PCW-9256 and PCW-9512 + computers (3.5in disc):

In order to make the Money Manager disc ready to run on your computer you must first "install" it onto a new or spare 3.5" disc.

Switch on the computer and insert the CP/M disc supplied with the computer. Horizontal lines will appear on the screen, then some text about the computer followed by **A >**

At the **A >** prompt type **diskit** and press the **RETURN** key. Chose the **f3 f4** option and follow the instructions to **Format** the new or spare 3.5" disc.

When the formatting is complete, remove the disc and press **EXIT** until the **A >** prompt re-appears on the screen. Insert the Money Manager master disc, type **install** and press the **RETURN** key. Follow the instructions on the screen to complete the installation process which will copy the software, operating system and set-up files onto your working disc. Note that you should leave the disc write-protect tab in the closed position.

The disc is now ready to run. Switch the computer off, and then switch it on again with the Money Manager disc inserted, and Money Manager will start automatically.

Note that on machines with a printer (eg a Canon BJ10E) attached to the Parallel port, the printer must be switched on and on-line when you start the program up.

To run the program

Switch off your computer, insert side 1 of your new working disc, and then switch the computer on.

The Money Manager logo will appear on the screen as the program is loaded into memory. When the menu appears on the screen, you are ready to start.

Before starting, read at least the following "Basic operation" section of the manual. Subsequent sections dealing with each menu option in turn, and the appendices covering certain topics in greater depth, may be read as the need arises.

Basic operation

When you start the program, the Money Manager PCW logo will be displayed, followed by the Main Menu:

(c) Connect Software MONEY MANAGER PCW

Data file: None loaded yet

Load a data file	Add or edit entries	Detailed statement
Create a new data file	Reconcile entries	VAT report
Save this data file	Edit Account codes	Monthly analysis
Copy this data file	Edit Class codes	Class totals
List files on disc	Edit Marks	Account analysis
Delete a data file	Edit VAT rates	Account balances
Add a new month	Edit title	Account statistics
Change system set-up	Print codes	Bar chart
Exit Money Manager	Search for a string	Pie chart

All Money Manager features are selected from this menu. You will notice that the leftmost column deals mainly with data files, the centre column with entering data, and the column on the right with the production of reports. To find out what any option does, move the highlight to it and press the **F1** key: a window will pop up to give a description. Note that the **F1** key may be pressed in any part of the program for quick help on the current activity.

To select an option, you highlight the option required using the cursor control keys and press the **RETURN** key.

Normally the first thing to do is to load a data file. There may be several Money Manager data files on a disc, and a copy of the one you select will be read from the disc into the computer memory. Once it is in the memory, the data may be added to or modified, and various reports may be displayed and printed. At the end of the session, the data in the computer memory should be saved onto the disc again, so that you may continue updating it the next time you run Money Manager.

During the running of Money Manager, you will from time to time be asked questions in the form:

Question <default> ? _

Either type in your answer, or just press **RETURN** if the answer you intend is represented by <default>. Think of the **RETURN** key as an **Accept** key. For example:

List this on the printer <n> ? _

may be answered by pressing the **Y** key if you want the report you are specifying to be listed on the printer, or by just pressing **RETURN** if you only want the report to be listed on the screen and not on the printer. Similarly:

Which disc drive <A:> ? _

may be answered by typing in **B**: if the disc you intend to use is in drive B: or by just pressing **RETURN** if you want to use drive A:

Six **Function keys** are active in Money Manager. **F1** will cause a window to pop up on the screen giving helpful information on the current activity. **F2** will pop up a window which will remind you what each function key does. **F3** pops up the calculator, and **F4** recalls the contents of the calculator memory at any appropriate part of the program (see Appendix 2). **F5** and **F6** are for replaying and recording key-stroke macros (see Appendix 3).

From time to time you will wish to abandon whatever you are in the middle of doing and return to a previous stage of the program. To do this press the **EXIT** key. Note that the **STOP** key will have the same effect.

It is generally best to keep the keyboard in lower-case mode, and not activate the CapsLock key.

Wherever the manual says you should press the **RETURN** key, you could just as well press the **ENTER** key.

When entering numbers, minus (debit) amounts are entered as -123.45 ie with a preceding minus, even though they are often displayed with a trailing minus sign.

When editing text, for example when editing the description of an entry or of a code, you may invoke the line editor by pressing the **PASTE** key. This will make a copy of the text appear on the cursor line, and you may then move left and right with the cursor keys, use the left and right delete keys, press the **CUT** key to clear the line to the right, or press **PASTE** again to restore the original line.

The first time you run Money Manager, we suggest you start by selecting the **Load a data file** option, and load one of the two sample data files which are included on the Money Manager PCW disc. Follow the instructions on the screen, and press **F1** or consult the relevant section of the manual if you get stuck.

When you have a data file loaded, select the **Detailed Statement** option, and try listing a few statements. The first time, press **RETURN** in response to every question, and this will produce a list of all the entries in a month. Then repeat the process, becoming slightly more selective each time, so that you can begin to appreciate some of the analytical power of Money Manager. Don't forget, though, that if you become too selective there may not be any entries which qualify for your selection.

Next try the **Add or edit entries** option. Experiment with inserting new entries and editing existing ones, and then return to the **Detailed Statement** to see how you can include or exclude these entries in a statement.

Then familiarise yourself with all the other options on the menu. Since you are using the sample data, of which you have a copy on your original disc, you can do no real harm. Compare the sample data files with your own situation, and work out a set of codes which will suit your purposes. You will then be ready to start your own data file, using the **Create a new data file** option.

MENU OPTIONS - FILES

Load a data file

When you select this option, the screen will clear, and if you have two disc drives you will see the following message:

Which disc drive <A:> ? _

The computer wants to know which disc drive it should load the data file from, and is suggesting drive **A:** . You may if you wish specify a different disc drive if your data is on a disc in a different drive. (You may also change the disc drive which appears as the <default> by using the **Change system set-up** option.) The first time you run Money Manager, select the drive suggested by the default by merely pressing the **RETURN** key at this point.

You will then see the message:

Insert data disc in drive A: and press any key when ready...

The first time you run Money Manager, you will want to load one of the sample data files, so make sure that your Money Manager working disc marked "data" is in drive **A:** and then press any key.

The following will then appear on the screen:

Load PERSONAL data file

Load BUSINESS data file

The system has found two Money Manager data files on the disc. If there had been any more (for example a data file saved by you on this disc) it would have found these also and offered them to you for loading.

Load a data file (for example the BUSINESS data file) by highlighting the appropriate line and pressing **RETURN**. The various months of data in the BUSINESS data file will be listed as they are loaded. The main menu will return to the screen, except that the title block will have changed to

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Data file: BUSINESS Business data sample Jan-88 to Dec-89

The twelve months of data in the Business Data Sample are now loaded in the computer memory. You may select any of the menu options displayed, and modify the file in the memory as much as you like. The file on the disc will remain unchanged until you deliberately overwrite it by selecting the **Save this data file** option.

Create a new data file

Having experimented with the sample data files, you will eventually feel ready to start your own data file, using this option.

You must first give a name to the new data file. This name can be any string of up to 8 characters, typically your own name or an abbreviation of it. Avoid, however, the use of any punctuation marks. A.B.C/87 will not be accepted - you would have to use ABC87 instead.

Next, you must give a title for the data file. This is the text (up to 30 characters long) which will appear at the top of all your reports. Don't worry too much about it at this stage - you can always change the title later on.

Next, you will have to specify the month and year at which you want the data file to start. Chose the starting month and year carefully, because although you will be able to move it forward, you will not be able to move it backwards later on.

Finally, you may ask for the Account, Class, Mark and VAT codes from another existing data file to be copied across into this file. Rather than start with a completely blank file, you may prefer to start off with the codes from another file and then edit them to suit your requirements.

The menu will then appear on the screen, and you may start to enter data into the file.

If you have not copied the codes from an existing data file, the first thing you will have to do is to define some Account and Class codes.

Save this data file

Use this option to save the data in the computer memory onto a disc. When you do so, the previous version of the data file on the disc will be erased (unless you have specified, in the **Change system set-up** option, that back-up versions should be kept).

Normally, you will save the data onto the same disc that you loaded it from, but occasionally you may find reason to save a file onto a different disc, possibly in a different disc drive.

Do remember to make back-up copies of your discs at regular intervals!

Copy this data file

Use this option to make a copy - under a different name - of the Money Manager data file in the memory. You might wish to do this simply to rename a file, or to keep a renamed copy of the current version of the file for future reference. Do this at the end of your financial year before adding a new month to your current file.

List files on disc

This option enables you to list the files on any active disc directory and find the amount of free disc space without leaving Money Manager. Use it, for example, if you are about to save data on a disc and are unsure of what is already on that disc.

Delete a data file

This option enables you to delete a Money Manager data file from a disc. Once a file has been deleted it cannot be recovered, so be quite sure of what you are doing!

If a back-up copy of the data file is found on the disc, you will be asked whether you wish to delete this as well, or whether you wish to restore it as a readable Money Manager data file.

Add a new month

The 12-month period covered by a data file may be advanced by one month using this option. Use this option when you wish to enter data for the month following the last month in your current data file.

A data file covering the period Jan-89 to Dec-89 would, using this option, be transformed into one covering the period Feb-89 to Jan-90. All the entries for Jan-89 would be erased, and a new month with no entries in it would be created for Jan-90. The account starting balances would automatically be modified to be correct for the start of Feb-89.

Before you use this option it is sometimes a good idea, particularly at the end of a calendar or financial year, to make an archive copy of the data file under a different name using the **Copy this data file** option from the menu.

Change system set-up

Use this option to change the set-up of your Money Manager system, and the way in which it uses your computer's facilities. The following sub-menu is presented:

Change system set-up
Printer
Disc drives
Data back-up
Environment
Store set-up
Return to main menu

Use the cursor keys and **RETURN** to select the option you require. The various options are described on the following pages.

Printer

If you are using the built-in printer then the settings to use are Port 1 and printer type B (built-in printer). You may also specify the length of paper you are using (66 lines for 11 inch paper, 70 lines for A4 etc.), whether the paper is in continuous forms or not, and if it is how many lines should be skipped at the perforations.

If you have a different printer connected to the computer, you should use this option to specify the port to which it is connected, and also what type of printer it is. Money Manager has built in printer control codes for "standard" dot-matrix, daisywheel and laser printers, or you may specify your own set of printer control codes to achieve the effect you desire with your printer. If you have difficulty making your printer work as desired, consult your printer manual or your printer supplier.

Note that some dot matrix printers when in NLQ mode cannot do emboldened and condensed print at the same time, which is required for table headings in some reports. In such a case, either put in null printer control codes for emboldening, or just use the draft mode of the printer.

Note also that the printer should not be in proportional spacing mode.

Daisywheel printers (including the built-in PCW-9512 printer) will print parts of some tabular reports with reduced spacing between numbers, to the point where the numbers actually touch each other. This is deliberate, as a means of allowing the full width of useful information to be printed on normal paper without changing daisywheels.

Disc drives

This option only applies to a twin-drive computer such as a PCW-8512. It allows you to change the disc drive which is shown as the default choice whenever you are loading or saving data files.

Disc drive normally used for data disc <A:> ? _

In general it is most convenient to keep your data files on Side 2 of your working disc, and only specify drive **B:** if you have too many to keep on one side of a drive **A:** disc.

Data back-up

Keep data file back-up copies <y> ? _

A Money Manager data file has an extension of .MM3, ie the full CP/M name of a Money Manager data file called PERSONAL is PERSONAL.MM3. When you load the PERSONAL data file into Money Manager, PERSONAL.MM3 remains unchanged on your data disc. When you save it, the original PERSONAL.MM3 on your disc is erased and a new PERSONAL.MM3 file is created, containing the data that is active in the memory. It can be convenient for your original data file not to be erased when you save a later version, but instead be renamed as PERSONAL.BAK, so that on your disc you have the latest version, PERSONAL.MM3, plus the previous version PERSONAL.BAK. If you then have a disaster with PERSONAL.MM3, you can, using the CP/M RENAME command, rename PERSONAL.BAK as PERSONAL.MM3 and carry on from there.

Environment

With this option you may alter some miscellaneous aspects of the system set-up.

Reverse screen background <y> ? _

If you press the **Y** key the screen colours will be reversed.

If you have a 512K computer you may load part of the program into the RAM disc and thus achieve faster operation.

Do you wish to do this <y> ? _

The program file in question is over 90Kb in size. A PCW-8256 only has a RAM disc capacity of 110Kb, so there clearly is not enough room in it for this program file as well as your data, so the answer to this question should invariably be no. On a PCW-8512 or PCW-9512, however, the capacity of the RAM disc is 366Kb, so unless your data files are very large you should be able to load the program file in the RAM disc as well, and the answer to this question should be yes.

The HELP file may also be loaded into the RAM disc to provide faster HELP.

Do you wish to do this <y> ? _

Once you are familiar with the program and no longer need the on-screen help facility, you may chose to save time when loading by not loading the help file into the RAM disc.

Default column width

<5> ? _

When selecting a tabular report you are asked for a column width, and you chose a number (between 5 and 9) which suits the amounts in your file. With this option you may set the number which appears as the default value within <pointed> brackets. If, for example, you nearly always want a column width of 7, then enter 7 here. After that, when specifying a report and you are asked for a column width, 7 will be the default value and you will be able to select 7 by merely pressing **RETURN**. Note that this column width only applies to the screen display, not the printer.

Store set-up

Select this option to store any changes you have made to the system set-up. If you do this then the revised set-up will automatically take effect whenever you start up Money Manager.

Exit from Money Manager

When you have finished using Money Manager, use this option to terminate and return to CP/M. If you have not saved the currently loaded data since making alterations to it, you will be reminded to do so.

Note that this option may be selected by pressing the **EXIT** key.

MENU OPTIONS - MODIFYING DATA

Add or edit entries

Data is entered in a particular month, so the first thing to do after selecting this option is to select the month in which you wish to enter or edit data. Do this by moving the highlight left or right with the cursor control keys until the required month is highlighted, and then press **RETURN**. Note that you may select the leftmost month by pressing the **L** key (or shift and the left arrow key) and the rightmost month by pressing the **R** key (or shift and the right arrow key)

Note that the item to the left of the leftmost month is labelled **Std**, which stands for Standard Entries or Standing Orders. For entry purposes this may be treated like any other month.

If there are any entries already entered in the selected month they will be listed in the bottom half of the screen. You may scroll up and down through the list of entries by using the cursor up and down keys. You may also use **T** (for top) and **B** (for bottom) for larger movements.

Inserting a new entry

To insert a new entry, move the cursor to the position where you want the new entry to be, and press the **I** (for insert) key. A gap will open up for the new entry. Each column for the entry, **Day**, **Ac**, **Ref** etc will be entered in turn, as follows:

Day

You will see an upward pointing arrow underneath the **Day** column. Enter the day of the month for the transaction you are entering, which may be any number between 1 and the number of days in the month, and then press the **RETURN** key. If you enter anything else, the computer will beep and wait for you to try again.

Account code (Ac)

When you have successfully entered the day, the arrow will move to under the **Ac** (Account code) column. Enter the Account code of the relevant Account, and then press **RETURN**. If the transaction is for a purchase made with a cheque, for example, you will enter the code corresponding to your bank account and shown in the list of Account codes at the top of the screen. If you enter anything which is not defined as an Account code at the top of the screen, the computer will beep and wait for you to try again. If you have just created a new data file, and have not yet defined any Account codes, you will not be able to move beyond this point. You will have to exit from this option (by pressing the **EXIT** key) and define some Account codes using the **Edit Account codes** option. See Appendix 5 for further discussion on Account codes.

Reference (Ref)

When you have successfully entered the Account code, the arrow will move to under the **Ref** (Reference) column. At this point you may enter anything up to six characters. For a cheque, you could enter the cheque number. When you have done so, press the **RETURN** key. If you do not want to enter a Reference, simply press **RETURN**. If a Reference already appears on the line above and you do not want any Reference, press the - (minus) key and then the **RETURN** key. See Appendix 8 for further discussion on the use of References.

Class code (Cl)

The arrow will then move to under the **Cl** (Class code) column. Type in the appropriate two-character Class code selected from the list displayed in the upper part of the screen, and then press **RETURN**. If what you have entered does not correspond to a code displayed in the Class code list, the computer will beep and wait for you to try again. If you do not yet have any suitable Class codes defined, you will have to exit from this option (by pressing the **EXIT** key) and define some Class codes using the **Edit Class codes** option. See Appendix 6 for further discussion of Class codes, and Appendix 4 for a discussion on the special case of Class code **x0** (TRANSFERS) used when transferring money from one account to another.

Description

As soon as the Class code has been accepted, the Description associated with that Class code will appear in the **Description** column, with the arrow underneath it. For many entries this Description will be quite adequate, and you may "accept" this Description by pressing **RETURN**. Alternatively, you may type in a different Description (up to 18 characters) and then press **RETURN**. To change a special Description back to the default Class code Description, press the - (minus) key and then **RETURN**. To edit the Description which already appears above the arrow, press the **PASTE** key. The Description will appear highlighted next to the arrow, and you may move the cursor left or right with the cursor control keys, delete left or delete right, or insert characters. If you press the **EXIT** key, the Description will revert to what it was before you started editing it. When the Description is as desired, press **RETURN**.

Mark (Mk)

The arrow will then move to under the **Mk** (Mark) column. A Mark is optional, and can be almost any single character, used as a further means of identifying (and, later, selecting) entries. Type in the Mark (or not if you are not using one for this entry) and press **RETURN**. If you enter a Mark which has not been defined, the computer will beep and display the defined Marks in a window. You can of course provoke this display of defined Marks by deliberately entering an invalid mark. See Appendix 7 for a discussion on the use of Marks.

Reconcile (Rec)

The arrow will then move to under the **Rec** (Reconcile column). This column may contain a **y**, to indicate that the entry has been reconciled against a statement, or it may be blank if it has not yet been reconciled. Although it is possible to enter the reconciling **y** at this point, it is more usual and convenient to do so using the **Reconcile Entries** main menu option. For the time being, therefore, ignore this column by pressing **RETURN**.

Debit

The arrow will then move to under the **Debit** column. If the transaction is for a debit, enter the Amount here, for example 123.45 followed by **RETURN**, and press **RETURN** again when the arrow appears under the **Credit** column.

Credit

If the transaction is for a credit, just press **RETURN** under the **Debit** column, and enter the **Amount** (followed by **RETURN**) under the **Credit** column. If you are VAT registered, note that the amount you should enter should include VAT where appropriate. If you have already entered an **Amount** as a debit, and wish to change it to a credit, simply press the - (minus) key and **RETURN** when under the credit column, and the **Amount** will become a credit.

VAT

If you are not registered for VAT then just press **RETURN**.

If you are registered for VAT then you may enter the following:

RETURN on its own for an exempt entry.

x for an entry which should not appear on your VAT report, ie drawings etc.

0 for a zero-rated entry.

A VAT code letter as defined by you with the **Edit VAT rates** option

For an entry where only part of the amount is taxable and the rest is exempt, enter the amount of VAT followed by the VAT code letter for the taxable part eg **12.34s**

If you are editing an entry and wish to delete whatever is in the VAT column then enter a - (minus).

See the section on **VAT reports** for further discussion.

The entry is now complete, and a new line will open up beneath the entry, with the arrow underneath the **Day** column ready for you to enter the next entry. For convenience, the day and Account code will be the same as for the previous entry made, and the Reference (if it is a number) will be the previous Reference number incremented by one.

If you do not wish to make another entry, press the **EXIT** key and the blank line will close up.

If you press **EXIT** key halfway through making an entry, the incomplete entry will be abandoned.

As you are making the entry you may move the cursor from column to column using the cursor left and right keys. You will not however be able to move to the right in this way past an "obligatory" column.

To make a **copy** of an **existing entry**, move the cursor to the position below it, and press the **I** key, as you would when inserting an entry normally. When the arrow is under the day column, press the **C** key followed by the **ENTER** key, and a copy of the entry above will appear ready to be edited.

Editing an entry

To edit an existing entry, move the cursor to the entry you wish to edit. Press the **E** key, and a line will open up beneath that entry with an arrow under the **Day** column.

The procedure for editing is basically the same as the procedure for entering a new entry. Move the cursor to the column containing the item you wish to change, type in the replacement characters and then press **RETURN**. To remove an existing Reference, Description, Mark, or Reconciliation tag press the - (minus) key and then press **RETURN**. If you press the **EXIT** key during editing an entry, the editing will be abandoned and the entry will revert to what it was before you started editing it.

Deleting an entry

To delete an existing entry, move the cursor to the entry you wish to delete. Press the **D** key, and a line will open up beneath that entry with the message **Confirm deletion <n>**. If you press **Y** the entry will be deleted. If you press any other key the entry will not be deleted.

Sorting entries into date order

To sort the entries in a month into date order, press the **O** key.

Postponing entries to the following month

Provided you are not dealing with the list of Standard Entries or with the last month of your file, you will be able to transfer an entry from one month into the following month. This might be useful, for example, if there has been a considerable delay between the writing of a cheque and it being cleared by the bank. If you press the **P** key, the entry at the cursor position will be deleted from the current month and added to the list of entries for the following month. As this is done, the date is automatically changed to the first of the month, since the original date is obviously no longer appropriate.

Standard entries (Standing orders)

Standard entries (or standing orders) are kept in a list which can be manipulated in the same way as a list of entries in an actual month. To create a standard entry, select the **Std** "month" which appears at the left of the normal months, and enter it as you would a normal transaction. Whilst entries are in the standard entry list they do not participate in any of the reports, but they may easily be transferred into one of the actual months, typically as the first set of entries in a new month. To do this, select the appropriate month, move the cursor to a suitable location and then press the **S** key. The first entry from the standard entry list will appear at the cursor position and you will be asked whether you wish that entry to be inserted in the current month. If you press **Y** then the entry will be inserted just as if you had entered it item by item. If you do not wish the standard entry to be inserted (perhaps because it is not applicable to the current month), then press any other key. In either case you will then be offered the next entry from the standard entry list, and so on until you have gone right through the list. If you press the **EXIT** key then the process of entering standard entries will be abandoned.

Find an entry

If you press the **F** key, you will be prompted to enter a string of characters, and the list of entries will be searched (downwards from the current entry) until an entry containing that string is found. The string could be a Reference, Class code , Amount etc.

Top and Bottom

Press the **T** key to go to the top of the entry list, and the **B** key to go to the bottom of the entry list.

Raise and Lower

If you press the **R** key, the entry at the cursor position will be moved one position up the list, which may be useful if you wish to re-arrange the list for any reason. If you press the **L** key, the entry at the cursor position will be moved one position down the list.

EXIT

If you press the **EXIT** key, you will be taken back to the stage of selecting a month within the **Add or edit entries** option. You may then select another month, or press the **EXIT** key again to return to the menu.

Reconcile entries

When you receive a statement from the bank or one of your other accounts, you will want to check that it matches your Money Manager records. Each entry includes a space for a Reconciliation character, which is a **y**, to denote that the entry has been reconciled.

Select this option, and then select the relevant month and account. You will be told the reconciled starting balance at the beginning of the selected month, which is calculated by adding up the Account starting balance (as set in the **Edit Account codes** option) and all reconciled entries up to the start of the selected month. You will also be told whether there are any unreconciled entries in the previous months.

The entries for the selected month and account will be displayed, and the balance will only be shown for those entries which have been reconciled. You may move up and down with the cursor keys. To reconcile an entry, press **Y** when the cursor is on that entry, and you will see the balance being re-calculated. If an entry has mistakenly been reconciled, you may delete the reconciling **y** by pressing the - (minus) key.

If you press the **F** key, you will be prompted to enter a string of characters, and the list of entries will be searched (downwards from the current entry) until an entry containing that string is found. The string could be a Reference, Class code , Amount etc.

To exit from this option press the **EXIT** key.

Edit Account codes

You may specify up to 20 Account codes which may be a single lower-case letter or a single-digit number. See Appendix 5 for a discussion on the choice of Account codes. This option allows you to add, delete or modify Account codes, and also to specify the starting balance for each Account code.

To **edit** an existing Account code select the appropriate code using the cursor keys, and then press the **E** key, and an arrow will appear under the Account code.

If you only wish to change the description or the starting balance, and not the code, just press **RETURN**.

If you do wish to change the code, type in the new single-character code (a lower case letter or a number) and then press **RETURN**. Note that you may not repeat a code which has already been defined. If you do change an existing Account code, then all existing entries which featured the original code will be suitably changed also.

The arrow will then move to under the description, and you may type in the new description (up to 14 characters) or just press **RETURN** to leave the existing description unchanged. You may also press **PASTE** to edit the existing description.

The arrow will then move to the **Starting Balance** column. Type in the correct Amount (eg 1233.45 or -8765.43, without commas for the thousands), and press **RETURN**, or just press **RETURN** on its own to leave the existing Starting Balance as it is.

To **insert** a new Account code, move the cursor to the position you want the new code to occupy and press the **I** key. A space will open up for the new code, and you enter the code, the description and the Starting Balance as described in the previous paragraphs.

To **delete** an existing Account code, move the cursor to the code to be deleted and press the **D** key. If that Account code has not been used for any entry, you will be asked to confirm that you really want to delete it, and if you answer with a **Y** it will be. You will not be able to delete a code if it has already been used for entries.

You may also alter the position of Account codes in the list by using the **R** (for raise) and **L** (for lower) keys. Do remember to keep your list tidy.

To return to the menu press the **EXIT** key.

Edit Class codes

Use this option to add, modify or delete Class codes. You may specify up to 50 Class codes, each consisting of a lower-case letter followed by a number. See Appendix 6 for a discussion on the choice of Class codes.

To **edit** an existing Class code select the appropriate code using the cursor keys, and then press the **E** key, and an arrow will appear under the Class code.

If you only wish to change the description, and not the code, just press **RETURN**.

If you do wish to change the code, type in the new two-character code (a lower case letter followed by a number) and then press **RETURN**. Note that you may not repeat a code which has already been defined. If you do change an existing Class code, then all existing entries which featured the original code will be suitably changed also.

The arrow will then move to under the description, and you may type in the new description (up to 14 characters) or just press **RETURN** to leave the existing description unchanged. You may also press **PASTE** to edit the existing description.

To **insert** a new Class code, move the cursor to the position you want the new code to occupy and press the **I** key. A space will open up for the new code, and you enter the code and then the description as described in the previous paragraphs.

To **delete** an existing Class code, move the cursor to the code to be deleted and press the **D** key. If that Class code has not been used for any entry, you will be asked to confirm that you really want to delete it, and if you answer with a **Y** it will be. You will not be able to delete a code if it has already been used for entries.

You may also alter the position of Class codes in the list by using the **R** (for raise) and **L** (for lower) keys. Do remember to keep your list tidy, with all common letters grouped together (from top to bottom, left to right).

Edit Mark codes

Use this option to add, modify or delete Mark codes. You may define up to 50 Mark codes, which may be any single character 0-9, a-z, A-Z or most punctuation marks such as ? and *. See Appendix 7 for a discussion on the choice of Mark codes.

To **edit** an existing Mark code, select the appropriate Mark using the cursor keys, and then press the **E** key, and an arrow will appear under the Mark code.

If you only wish to change the description, and not the code, just press **RETURN**.

If you do wish to change the code, type in the new single-character code and then press **RETURN**. Note that you may not repeat a Mark which has already been defined. If you do change an existing Mark, then all existing entries which featured the original Mark will be suitably changed also.

The arrow will then move to under the description, and you may type in the new description (up to 14 characters) or just press **RETURN** to leave the existing description unchanged. You may also press **PASTE** to edit the existing description.

To **insert** a new Mark code, move the cursor to the position you want the new code to occupy and press the **I** key. A space will open up for the new code, and you enter the code and then the description as described in the previous paragraphs.

To **delete** an existing Mark code, move the cursor to the code to be deleted and press the **D** key. If that Mark has not been used in any entry, you will be asked to confirm that you really want to delete it, and if you answer with a **Y** it will be. You will not be able to delete a Mark if it has already been used for entries.

You may also alter the position of Mark codes in the list by using the **R** (for raise) and **L** (for lower) keys.

To return to the menu press the **EXIT** key.

Edit VAT rates

Use this option to add, modify or delete VAT codes and rates. You may define any single letter **a-z** as a VAT code. Note that VAT code **0** (zero) for zero-rated items, and **x** for items which should not appear at all in a VAT report are pre-defined. See the chapter on VAT reports for further discussion on the use of VAT facilities.

To **edit** an existing VAT code, select the appropriate line using the cursor keys, and then press the **E** key, and an arrow will appear under the VAT code.

If you only wish to change the description or rate, and not the code, just press **RETURN**.

If you do wish to change the code, type in the new single-letter code and then press **RETURN**. Note that you may not repeat a code letter which has already been defined. If you do change an existing VAT code, then all existing entries which featured the original VAT code will be suitably changed also.

The arrow will then move to under the description, and you may type in the new description (up to 14 characters) or just press **RETURN** to leave the existing description unchanged. You may also press **PASTE** to edit the existing description.

The arrow will then move to under the rate, and you may type in the new rate (as a percentage) or just press **RETURN** to leave the existing rate unchanged.

To **insert** a new VAT code, move the cursor to the position you want the new code to occupy and press the **I** key. A space will open up for the new code, and you enter the code, the description and the VAT rate as described in the previous paragraphs.

To **delete** an existing VAT code, move the cursor to the code to be deleted and press the **D** key. If that VAT code has not been used in any entry, you will be asked to confirm that you really want to delete it, and if you answer with a **Y** it will be. You will not be able to delete a VAT code if it has already been used for entries.

You may also alter the position of VAT codes in the list by using the **R** (for raise) and **L** (for lower) keys.

To return to the menu press the **EXIT** key.

Edit title

The title is the text that appears next to the data file name in the menu, and also at the top of all statements and reports. It may be up to 30 characters in length, and can be changed, through this option, at any time.

Print codes

This simply produces on the screen (or optionally on the printer) a list of all the Account codes, Class codes, Marks and VAT codes which you have defined.

Search for a string

This option gives you the possibility of searching through all the entries in your file to find and list entries containing a particular string of characters.

For example, if you have "lost" an entry for a payment of 9.95, but think it might be in the data file somewhere, a search for the characters 9.95 will list all entries that contain 9.95. Entries containing 19.95, 29.95 etc. will also be found and listed.

Note that if you search for a very short string, such as the letter **e**, a great many entries will probably be found and listed containing the letter **e** in various fields of the entry.

The search string characters may be found in any part of an entry, so this facility should not be regarded as a fail-safe way of listing entries - it is merely an aid to finding lost entries.

Do not include commas for the thousands when searching for amounts.

MENU OPTIONS - REPORTS

Detailed Statement

A Detailed Statement is a list of entries, one after another, with the running balance shown in the right hand column. Use this to produce a statement for a particular bank account, or a list of all transactions for a particular class of income or expenditure, etc..

You may specify which months the statement should cover, and also which Account code, Class code and Mark should be included (see Appendix 1 for a detailed explanation of these questions). You will also be asked

With zero starting balance <n> ? _

Normally, you will just press **RETURN** in answer to this question. If you have specified all Class codes and Marks, the starting balance for the statement will be the relevant Account starting balance, as set in the **Edit Account codes** option, plus the sum of any relevant entries up to the start of the statement period. If you have specified a particular Class code or Mark, however, the starting balance at the start of the 12-month period covered by the data file will be zero. If you wish the starting balance at the beginning of the period covered by the statement to be zero, press **Y** in answer to this question.

As the statement appears on the screen, you may halt it at any time by pressing any key. You may then either abandon the statement by pressing **EXIT** or continue by pressing any other key. You may also scroll the statement up and down if necessary using the cursor control keys (there is enough memory to store the previous 3 or 4 screenfuls of report).

If you are told that there are **No qualifying entries**, it means that there are no entries matching the specifications you have given. Try it again, and perhaps specify all entries to check what entries there are altogether.

VAT report

If you are not registered for VAT, you may ignore this chapter.

A VAT report is similar to a detailed statement, except that credit (output) entries are listed before debit (input) entries, and there are columns on the right hand side for the various separate VAT components of the entry. At the end of the statement a VAT summary is displayed.

After the normal specification questions (see Appendix 1 for a detailed explanation of these) you will be asked:

Which VAT code <all> ? _

which will allow you to isolate entries for a particular VAT code if need be.

VAT is calculated as follows. When you insert an entry, the amount which you enter is the gross amount i.e. including any VAT. Next to the amount, you enter an item in a column (or field) marked **VAT**. Let us examine the VAT statement for six entries having the same amount, but with different things entered in the VAT field:

VAT rates: s (Standard) 15.00% h (Higher) 21.00%

VAT entry	Exempt/0-rated	Taxable	Rate	VAT	Total
	100.00		-		100.00
0	100.00		0		100.00
s		86.96	s	13.04	100.00
h		82.64	h	17.36	100.00
5.36s	58.97	35.67	s	5.36	100.00
100s			s	100.00	100.00

The first entry has a blank VAT field, and is considered to be exempt.

The second entry has a **0** (zero) entered in the VAT field, and is considered to be zero-rated.

The third entry has an **s** entered in the VAT field, and so a taxable amount with a VAT of 15% adding up to £100.00 are calculated.

The fourth entry has an **h** entered in the VAT field, and so a taxable amount with a VAT of 21% adding up to £100.00 are calculated.

The fifth entry has **5.36s** entered in the VAT field, and so the amount of which £5.36 is 15% of is shown in the taxable column, and the remainder is shown as exempt/0-rated.

The sixth entry has **100s** entered in the VAT field, and it also has 100 entered as the main amount. When the amount in the VAT field is equal to the main amount like this, the transaction is regarded as being all VAT, with no taxable amount. This type of entry is often useful in the import/export business or for insurance claims.

If an entry has an **x** entered in the VAT field, the entry will not appear at all in the VAT report. This is applicable to certain types of entries such as those for drawings, wages etc.

Note that VAT calculations by nature do not result in exact numbers of pennies - fractions of pennies are involved which must be dealt with in as fair a way as possible. The taxable amount corresponding to a VAT of £5.36 could in fact be anything between £35.70 and £35.76. However, the maximum inaccuracy in any entry will be plus or minus £0.03, and the inaccuracies will even themselves out over a number of entries. The sum of columns of VAT amounts may also appear to be in error by up to £0.03, because the fraction of pennies are not shown. This is inevitable and common to all systems, and it is also understood and accepted by the VAT authorities.

If the rates of VAT are changed with the **Edit VAT rates** option, then the VAT report will make its calculations using the new rates.

Monthly analysis

This will produce a table showing the twelve months of your file along the top, and your Class codes down the left hand side. The figures which appear will be the totals for each class in each month, with totals for the year in the right-hand column. Use this report to produce a general overview of all or parts your financial performance month by month.

The questions you will be asked are explained in Appendix 1. Note that you have two extra choices when specifying the Class code. If you ask for the classes to be **consolidated**, then you will only get one line of figures for each group of Class codes (ie all those consecutive codes that share a common first letter). If you ask for classes to be **selected**, then each Class code will be displayed in turn, and the line of figures will only be displayed if you press the **Y** key.

Note that negative numbers are shown with a trailing minus sign (123- instead of -123), which is a common accounting practice to make columns of numbers easier to read.

Note that the starting balance for the table will be zero unless all Class codes and all Marks have been specified.

The total income and total expenditure will be the sum of all the plus and minus figures respectively in the column above, and not necessarily equal to the total income and expenditure figures given by other reports.

If the display column width you have chosen is greater than 5, the table will extend beyond the right hand edge of the screen, but you may scroll the table left and right using the cursor arrow keys.

Class totals

This report will have a column for expenditure and a column for income, with your Class codes down the left hand side. This shows a summary of your financial performance over a specified period. If you use the facility to select the Class codes to be included, you can include only those classes that properly feature as part of your Profit and Loss account and thus produce a Profit and Loss statement (where the cash flow is equal to your profit or loss). You may of course automate the selection process by using a macro (see Appendix 3).

Account analysis

This is a table showing your various Account codes along the top, and your Class codes down the left hand side. The figures which appear will be the totals for each class in each account, with totals for all the accounts together in the right-hand column. Note that negative numbers are shown with a trailing minus sign (123- instead of -123), which is a common accounting practice to make columns of numbers easier to read. Use this report for seeing and comparing the activity in each account.

The questions you will be asked are explained in Appendix 1. Note that you have two extra choices when specifying the Class code. If you ask for the Class codes to be consolidated, then you will only get one line of figures for each group of Class codes (ie all those consecutive codes that share a common first letter). If you ask for the class codes to be selected, then each Class code will be displayed in turn, and the line of figures will only be displayed if you press the **Y** key.

The total income and total expenditure will be the sum of all the plus and minus figures respectively in the column above, and not necessarily equal to the total income and expenditure figures given by other reports.

Note that the width of this report depends on the number of Account codes (and on the column width for the screen display). Because of the width limitations of your printer and of the display memory, this report may not be satisfactory for a large number of Account codes.

Account Balances

This is optionally either a table showing the balances in your accounts month by month, or a list of balances at the end of a particular selected month. See Appendix 1 for a detailed explanation of the questions you will be asked.

Account Statistics

This is a table showing the twelve months of your file along the top, and various statistics about one or all of your Accounts down the left hand side. It can be useful for reviewing your usage of bank accounts, particularly the sort of balances you maintain in them. See Appendix 1 for a detailed explanation of the questions you will be asked.

These statistics shown for each month are:

- The number of entries.
- The starting and ending balance, and the difference between them.
- The maximum and minimum balances, and the difference between them.
- The average balance, which is a true time average and not merely the average of either of the previous pairs of balances.
- The total income and expenditure, which does not include transfers between accounts if all accounts have been specified. Note also that different reports necessarily add up total income and expenditure in different ways, so these may (quite correctly) not be the same as total income and expenditure shown by other reports.
- The cash flow for the month.

Bar Chart

The bar chart is a graphical representation of amounts month by month, useful for spotting trends or seasonal variations.

You are first asked whether you wish the bar chart to be cumulative. An amount of £100 per month non-cumulative will show as a bar £100 high in each month. If it were cumulative, it would show as £100 in the first month, £200 in the second month, £300 in the third month and so on.

For example, to show your income in each month, you would want the bar chart to be non-cumulative. To show the accumulation of your income over the year, you would want the bar chart to be cumulative.

To show the cash flow month by month, the bar chart should be non-cumulative. To show the monthly balance in an account, the bar chart should be cumulative. Note that the correct starting balance will only be shown if you have selected all Class codes and Marks, otherwise the starting balance will be zero.

You are asked to specify the Account code, Class code and Mark for the first set of bars (see Appendix 1 for detailed explanations of the questions asked).

If you only want this set of bars to be shown, press the **EXIT** key when you are asked for the Account code a second time.

You may select up to three sets of bars to be shown side by side on the same chart.

The vertical scale of the bar chart will be chosen automatically to suit the amounts being displayed. Note that if all the amounts are negative then negative bars will go upwards instead of downwards.

The chart will remain on the screen until you press the **EXIT** key. If you have a PCW-8256 or PCW-8512 and are using the built-in printer, you may get a print-out of the chart by pressing the **EXTRA** and **PTR** keys together. This is not possible on the PCW-9512.

Pie Chart

The pie chart is a graphical representation of amounts for different specifications of entry, useful for comparing the size of different incomes and expenditures over a period.

You select the period in the same way as for a Detailed Statement, and then select the Account code, Class code and Mark for each slice of the pie (see Appendix 1 for detailed explanations of the questions asked) . When you have specified all the slices required, press the **EXIT** key and the pie chart will be drawn on the screen.

If you only make one selection before pressing the **EXIT** key, you may ask the system to calculate automatically the slices for each subdivision of your selection.

Note that no differentiation is made on the pie chart between positive and negative amounts, ie slices for +£100 and -£100 will appear the same.

The pie may have a maximum of twenty slices.

The chart will remain on the screen until you press the **EXIT** key. If you have a PCW-8256 or PCW-8512, you may get a print-out of the chart by pressing the **EXTRA** and **PTR** keys together. This is not possible on the Daisywheel printer on the PCW-9512.

APPENDICES

Appendix 1 - Specifying Reports

Statements and reports are produced by making the computer search through all the entries in your data file, selecting the entries which meet the specifications you have given. For example, you might want a report covering all your entries, or a report just for your current account transactions, or just covering household expenses, etc.. The methods of specifying which entries should be included are common to all types of report, although many of the questions only appear if they are appropriate.

It may seem at first that there are many questions to answer, but you will soon realise that most of the questions (apart from those you are particularly interested in at the time) will normally be answered by simply pressing **RETURN**.

Selecting the period covered by a report

A line showing the months in your file will be presented, with one of the months highlighted. Highlight the first month you wish to be included, and press **RETURN**. Then highlight the last month you wish to be included, and press **RETURN**. Thus if you want a report for April, May and June, first highlight **Apr** and press **RETURN**, and then highlight **Jun** and press **RETURN**.

If you want a single month, then select the same month twice. If you want the whole year to be included, press **W** when you are asked to select the first month. The whole year will become highlighted and you will not be asked to select a last month.

If the first month you select is **Std** (Standard entries) or the last month in your file, you will not be asked for a last month, since it would not be appropriate.

Note that you may select the leftmost month by pressing the **L** key (or shift and the left arrow key) and the rightmost month by pressing the **R** key (or shift and the right arrow key).

Which account <all> ? _

Type in the single-character Account code required, and then press **RETURN**. If what you have typed in does not correspond to one of the codes shown at the top of the screen, you will hear a beep and will have to answer the question again.

If you wish all Account codes to be included, just press **RETURN** on its own.

Which class <all> ? _

To select a particular code, type it in and then press **RETURN**. If what you have typed in does not correspond to one of the codes shown on the screen above, you will hear a beep and will have to answer the question again.

To select a whole group of codes (ie a group sharing the same code letter, such as c0..c1..c2..c3..c4..etc.), type in the letter on its own and then press **RETURN**.

If you wish all Class codes to be included, just press **RETURN** on its own.

Which Mark <all> ? _

Type in the Mark which you wish to be included, and then press **RETURN**. Note that a small **k**, for example, is different from a large **K**.

If you enter a Mark which has not been defined, the computer will beep and display the defined Marks in a window. You can of course provoke this display of defined Marks by deliberately entering an invalid mark.

To include all entries which **do not** have a particular Mark, type in a minus sign followed by the Mark followed by **RETURN**, for example **-k** . This will produce a report of entries which are not marked with a **k**.

To include only those entries which have no Mark at all, press the - (minus) key followed by **RETURN**.

Show amounts as percentages <n> ? _

This only applies to the Summary Tables. Occasionally it may add clarity and give new insight to see the amounts in the tables expressed as a percentage of a given amount, rather than as absolute amounts. If so, press **Y** followed by **RETURN**. You will be asked:

As percentages of what (enter an amount) ? _

Type in the number that you want everything to be shown as a percentage of. If, for example, you specify 12340, then an amount of 1234 will be displayed as 10 (being 10% of 12340) and 2468 will be displayed as 20 (being 20% of 12340).

Column width <5> ? _

Although tables on the screen may be scrolled horizontally, it is generally best to have them as compact as possible. This question allows you to select the width of the columns displayed on the screen to suit you and your data. Thus if the columns on a tabular report are not lined up because of too-large numbers, you should increase the column width. The column width selected only affects the screen presentation, and not printed reports. You may change the number which appears as a default column width in the Miscellaneous section of the Change system set-up option.

List this on the printer

<n> ? _

If you only wish to see the report on the screen, just press **RETURN**. If you wish the report to be sent to the printer, answer this question by pressing **Y** followed by **RETURN**. The report will then be listed on the printer as well as on the screen. Make sure first that your printer is loaded with paper and on-line.

With decimals

<n> ? _

Tabular reports on the screen are shown without decimals, for reasons of space. This restriction does not apply to the printer, and you may specify whether or not the printed table should show two decimal places.

List to a file

<n> ? _

You may wish a report to be written to a file so that you may then edit it with a word processor, and maybe incorporate it in some other document. If so, answer **y** to this question, and you will be prompted for the name of a file, eg **personal.doc**

Since this will be an ASCII file, it may not be loaded directly into Locoscript. What you must do is to create a document in Locoscript in the ordinary way, and then use the **Insert text** option to read in the Money Manager report file.

When the report has been specified, it will appear on the screen, and also on the printer if it is supposed to. You may temporarily halt the report listing by pressing any key. At that stage you may scroll up and down if the report exceeds a screenfull, or abort the report and return to the main menu by pressing the **EXIT** key, or continue by pressing any other key. At the end of the report you may scroll up and down it if necessary, or return to the main menu by pressing the **EXIT** key. There is enough memory to store the last 3 or 4 screenfuls of report.

Appendix 2 - Pop-up calculator

In most parts of the program, it is possible to use the pop-up calculator. If you press the **F3** function key, a calculator window will pop up at the top left of the screen.

You may make simple calculations using the numerical keys **0-9** and the arithmetical keys **+ - * / % =** just as you would with a calculator.

If you press the **M** key when the calculator is active, the latest result will be inserted in the calculator memory shown at the top of the window. You may recall the value in the calculator memory (both in the calculator and in the rest of the program) by pressing the **F4** function key (ie SHIFT and F3/F4) or the **RELAY** key.

You may clear the working area of the calculator by pressing the **C** key.

To return to where you interrupted the program, press the **EXIT** key.

Appendix 3 - Macros

A macro is computer jargon for the ability to record a commonly used sequence of key-strokes, so that you may later cause that whole sequence of key-strokes to be performed automatically at the touch of one or two keys, thus avoiding tedious repetition. For example, there may be a particular pie-chart which you like to view from time to time, which you produce by selecting the pie-chart option, selecting the range of months, and then defining the codes for each slice of the pie. For a complex pie-chart, this might require 50 or more key-strokes. The macro facility allows you to record the sequence of key-strokes you use to produce the pie-chart, so that in future you may produce it by pressing just a couple of keys. As another example, you may regularly wish to add a particular mark (say p) to certain entries. Manually, you would locate the entry in the "Add or edit entries" option, press E to edit the entry, press RETURN five times to get the cursor to the Mark column, press p and then RETURN five more times to complete the entry. You could instead define a macro labelled "Mark entry with p" which would carry out all these key-strokes automatically.

To start recording a macro, press the **F6** function key (ie SHIFT and F5/F6). A window at the top of the screen will display the eight available macros. Chose a macro to record using the up and down arrow keys and **RETURN**. If one or more is labelled as "Blank", it means that there is no macro recorded in that slot. If you chose one that already exists, you will be asked to confirm that you wish to overwrite it, ie replace it with the macro you are about to type in. You will then be asked to type in the name you wish to call the new macro. From now on, every time you press a key the computer will make a characteristic beep, indicating that the key-stroke is being recorded. To stop recording the macro, press the **F6** function key again (do not forget to do this!).

To replay the macro, press the **F5** function key. A window at the top of the screen will display the eight available macros. If one or more is labelled as "Blank", it means that there is no macro recorded in that slot. Chose the macro you wish to be played, and it will be.

It sounds simple, and it is. It is also, however, very powerful, and like all powerful things it has its dangers. In particular, be very careful about using macros which alter the data - imagine what a macro intended to delete entries might do if you got it slightly wrong! Unless you are quite sure you know what you are doing, restrict your use of macros to the automatic production of reports. In general, do not get too involved experimenting with macros (even though it's fun!) until you understand the normal working of the program thoroughly.

Since a macro is like a blindfolded person following instructions to get through a labyrinth, it is important to start and stop at the right place. If you start at the main menu (as you normally will), it is good practice to press the **EXIT** key at least three times at the start of the macro recording so as to make sure that the macro has a firm starting point and cannot accidentally be run out of context. Similarly, when selecting a range of months, start off by pressing the **L** or **R** key to move the highlight to a known point before selecting the actual months you want. For reports, make sure to end the macro before returning to the main menu.

Macros are replayed at a speed of one key-stroke per half second, so that you may see what is happening. If you wish to speed them up, press the **>** key as the first key-stroke to be recorded in the macro. You may also slow things down again by pressing the **<** key at any time during macro recording.

It is not possible to edit macros - if you make a mistake you have to do the whole thing again.

It is also not possible to interrupt a macro to insert a variant answer to a particular question. You may achieve the same effect, however, by defining one macro for all the key-strokes leading up to that question, and another for all the key-strokes following that question.

It is possible to abort a macro during replaying by pressing the **EXIT** key.

Macros are loaded and saved as part of a data file, and thus a particular macro will apply only to a particular data file.

It is a good idea to reserve the first macro for temporary utilities, eg a macro which you just want to use a few times during the current working session.

Appendix 4 - Transfers between accounts

A special type of double entry is made for a transaction involving the transfer of money between any two accounts defined in the same file. The concept may take a little getting used to, but it is important that you do understand transfers and use them where appropriate.

Say you have a credit balance of £500 in your bank account, and a debit balance of £-100 on your credit card. You send a cheque for £100 to the credit card company to pay off your debt. You should have a debit entry to register the fact that your bank account will be debited with £100, leaving a balance of £400. You should also have an entry to register the fact that your credit card account will be credited with £100, leaving a balance of zero. Note that after this transaction, your overall wealth remains unchanged at £400.

Money Manager reserves a special Class code, **x0**, for these transfers between accounts. Entries with a Class code of **x0** are not included when working out the total income and expenditure for all Accounts together, i.e. a transfer of £1000 will not be shown as an increase of £1000 for both the total income and total expenditure.

When making new entries (in the **Add or edit entries** option), if you specify a Class code of **x0** you will be asked

Transfer to which account ? _

Here you must specify the account to which the transfer is being made. You then specify the Mark and the Amount (which must be a debit). This will automatically produce a matching pair of entries, typically as follows:

Day	Ac	Ref	Cl	Description	Mk Rec	Debit	Credit
23	1	1234	x0	Transfer to Ac 3		100.00	
23	3	1234	x0	Transfer from Ac 1			100.00

In this way transfers are recorded neatly and reliably. You can of course change any part of a transfer entry by editing it later, but remember to maintain the matching pair principle.

It is a good idea to check from time to time that the total of all entries in the file with a Class code of x0 is zero. If it is not, find out which entry (or entries) has no opposite match, and correct the situation.

Appendix 5 - Choice of Account codes

The choice of Account codes is important, because it will determine the manner in which you can analyse your financial situation.

An Account code is a single number or a lower case letter, with an associated description and starting balance. You may define up to 20 different Account codes using the **Edit Account codes** option.

Your current bank account will obviously be one of them. You may also define Account codes for your savings and deposit accounts with a bank, etc..

It is probably not a good idea to define an Account code for very long term, non-liquid accounts such as a mortgage account, as Money Manager is essentially a system for monitoring liquid financial activity. If your long-term, non-liquid affairs are considerable, you may find it useful to create a completely separate data file to deal with them.

You should define Account codes for your main credit cards. However, if you use very many credit cards, you may not be able to fit everything in within the 20 accounts allowed. You could in such cases have one Account code defined for general (eg store) credit cards, and differentiate between them by utilising the Mark (see Appendix 7).

You may define a cash account, particularly for business use. Do remember, though, that if you define a cash account you will have to account for **all** cash expenditure down to the last penny.

If you are employed, you may define an Account code for your employer. Each month, for this account, you will make a credit entry for your gross salary, debit entries for the various deductions, and an **x0** Transfer entry for the balance as it is transferred into your current account.

If you have just a few main suppliers or customers, you may define Account codes for them, and treat them as if they were bank accounts. If you have a larger number of, say, customers which you nevertheless wish to analyse individually, you may define one general Account code for customers and use the Mark to identify individual customers (see Appendix 7). Remember however that Mark balances are not carried forward when you add a new month to a file.

You may also define a journal or utility account for general use. If for example you are writing a cheque to pay for a number of items with different class codes, you may enter the cheque amount as a transfer from your bank account to the journal account, and then enter each item individually in the journal account with the appropriate class code. The bank account will then be properly debited, the various items will be properly assigned to their class codes, and the balance of the journal account will always be zero.

Appendix 6 - Choice of Class codes

The choice and layout of Class codes is important, because it will determine the manner in which you can analyse your financial situation. A Class code is a lower-case letter followed by a number (eg **a1**, **z9**, **x0**), each with an associated description. You may define up to 50 Class codes using the **Edit Class codes** option.

The Account code defines **how** the transaction was made, while the Class code defines **what** the transaction was for. Note that, unlike Account codes, Class codes have no Starting Balance carried forward from year to year.

Think of all your financial transactions, and divide them into a few broad groups, such as income, household, overheads etc.. These groups may be defined by a common first letter for the Class code, for example **h** for household. Define a Class code with that letter followed by a zero, eg **h0 HOUSEHOLD**. This will serve as a title for the group, and also as a home for odd transactions that do not fit conveniently into any sub-members of the household group.

Within each group you may define up to 9 sub-members, for example **h1 Mortgage**, **h2 Gas**, **h3 Electricity** etc.. Arrange the Class code list so that all group members are together and in numerical order. This arrangement will allow you not only to analyse (for example) all your gas payments individually, but all your household expenses collectively.

Some Class codes are obvious, but others need careful consideration. For example, should your car expenses be sub-members of various groups, or should you have a whole group, say **c**, devoted to motoring, with sub-groups such as **c1 Petrol**, **c2 Maintenance**, **c3 Insurance** etc.?

Changing your mind radically about how to organise your Class codes after you have entered several months of data could entail a considerable amount of work editing existing entries, so think carefully about it before you start serious work.

Class code letter **x** (and in particular **x0**) is reserved to define transfers of funds between accounts (see Appendix 4).

Appendix 7 - Use of Marks

The Mark is a single character, from a - Z or 0 - 9, which may be used for extra identification and selection of entries.

You do not have to use it at all if you do not need it.

A typical use might be **b** for business and **p** for private if you are using the same data file and bank accounts for both, but wish to be able to distinguish between business and personal transactions.

Alternatively, you might use **j** for John and **m** for Mary if you are a couple who wish to view their finances jointly in some situations and separately in others. In such cases it would be wise to use the facility with a generous spirit, or you may find that you really do need it to help with your divorce settlements.

If in business, you may have a number of separate projects (or customers, or suppliers) which you might call project **a**, project **b** etc. Any transaction on project **a** would be marked with an **a**, any transaction on project **b** would be marked with a **b** etc. In this way you could prepare statements for individual projects by selecting the appropriate Mark when specifying a report.

Shortly after starting to use Money Manager, you might be tempted to use the Mark as a means of getting round a badly conceived set of Class codes. Think carefully before doing this - it is usually better in the long run to re-design your Class codes and start again.

Note that, unlike Account codes, Mark codes have no Starting Balance carried forward from year to year.

Appendix 8 - Choice of entry Reference

Each entry may have a Reference of up to six characters. The purpose of the Reference is so that you may uniquely identify an entry in a Money Manager file.

In a personal environment, it is not normally necessary to have a completely rigorous identification system for entries. Cheque numbers are easily available and useful to have as a Reference. Many other transactions, such as credit card payments, do not have such an easily obtainable or relevant Reference number, and in these cases the amount of the transaction is usually the easiest means of relating a Money Manager entry to a statement. You will see that in the Personal Data Sample many of the entries have no Reference at all.

In a business environment, however, there is a much stronger need to have a rigorous identification system for entries. Each entry must have its associated paperwork (receipt, invoice, cheque stub, payment slip etc.), and so the reference is best used to enable the paperwork to be located efficiently.

One system frequently used is to keep all such paperwork in a sequential file. Photocopy a number of full page size forms laid out as shown on the following page. Staple the paperwork (invoices, receipts etc.) associated with each transaction to one the forms and fill in the blanks. The Reference will be 01001 for the first item (or form) in January, 01002 for the second, 02001 for the first item in February, 11016 for the sixteenth item in November, etc.. Insert the forms in a file in numerical order. This keeps your paperwork very tidy, makes it easier to insert entries into a Money Manager data file, and provides a very reliable referencing system, particularly for tax hounds. If there is any query about any Money Manager entry, you can locate the associated paperwork very quickly.

Ref. _____

Day _____

Month _____

Year _____

Account _____

Cheque No. _____

Class _____

Customer/supplier _____

Description	Amount
--------------------	---------------

_____	_____
-------	-------

_____	_____
-------	-------

_____	_____
-------	-------

_____	_____
-------	-------

_____	_____
-------	-------

TOTAL	_____
--------------	-------

Appendix 9 - Converting Money Manager Plus data files

Switch on the computer and insert the Amstrad CP/M disc. When you see the **A>** prompt, insert **Side 2** of the original Money Manager PCW source disc (not your working copy), type **convert** and press **RETURN**. This will convert selected .MMP Money Manager Plus data files into .MM3 Money Manager PCW format, which will then be recognised by the new program.

If you are upgrading from an even earlier version of Money Manager, you must first convert your data files in two stages. First (at the **A>** prompt) insert **Side 2** of the Money Manager PCW source disc, type **mmmtommp** and press **RETURN**. This will convert old .MMM Money Manager data files into .MMP Money Manager Plus format. Then convert from .MMP to .MM3 as described at the top of the page.

Because you are already familiar with the Money Manager system, you will probably forego the pleasures of reading the manual carefully, so here are a few of the new features you might miss:

- The **J** quit key is no longer used - use the **EXIT** key instead.
- In "**Add or edit entries**", move left or right with cursor keys.
- Press **F1** to get on-screen **help**.
- Press **F2** to see what the **Function keys** will do.
- **Macros** are a very powerful addition - use with care and experiment first! Macros are stored as part of a data file.
- **Transfer** code is now **x0** instead of **t0**
- **Account codes** can now also be an a-z letter, and you may have 20 of them.
- **Marks** must now be **pre-defined** in the same way as Class & Account codes.
- **VAT** codes must be defined. See help-screen for how to enter part-VAT.
- If you edit an existing code, entries using that code will also be modified.

Many other parts of the program work in new ways, but these will be self-evident as you run the program. Have fun!

Help !!

- Q:** I have asked for a statement, and no entries or amounts have been listed.
- A:** There are no entries in the current data file which meet your specification. Try listing (with a **Detailed statement**) all the entries in the month concerned (or the whole year if necessary) by just pressing **RETURN** in response to all the questions, and make sure that entries exist having the Account code, Class code and Mark that you have specified for your statement.
- Q** In the data samples, the first Class code of a group is a letter followed by 0, eg **p0**, and the code description is in capital letters. Must I follow the same convention?
- A:** No. However, we strongly advise that you do follow this convention. When printing a "consolidated" report, the description for each group will be the description for the first code of that group, and it will be misleading if the description is not relevant to the whole group. Besides, it is often convenient to have a Class code to use for entries which certainly belong in a group, but not particularly to any of the defined members of that group.
- Q:** When I ask for a consolidated report, the results are not at all what I expect.
- A:** For consolidation to work, your Class codes must be arranged in an orderly way, with all Class codes sharing the same first letter grouped together. Use the sample data Class codes as a guide.
- Q:** I want to use the letter **x** for a group of Class codes, but the system won't let me.
- A:** **x** (and in particular **x0**) is reserved for transfers between accounts. See Appendix 4.
- Q:** How do I set the starting balances?
- A:** A starting balance is associated each an Account code. Select the **Edit Account codes** option and edit the relevant line
- Q:** The computer just beeps at me when I try to enter a transaction or a new code.
- A:** When entering such data, each item must be followed by a press of the **RETURN** key - you cannot enter a whole line of data items in one go. If the computer beeps when you have entered a single item of data, it means that what you have tried to enter is illegal in the current context.

Q: How do I get things to come out on the printer?

A: When specifying any textual report, you will always see the question:

List this on the printer <n> ?

If you answer this question by pressing the **Y** key, the report you have specified will come out on the printer as well as on the screen. You must, of course, have the printer properly connected to the computer an on-line at the time.

Q: How do I deal with a single cheque which covers several items in different class codes?

A: Define an account as a "Journal" account. Enter the cheque as an **x0** Transfer entry from your cheque account to the Journal account. Then enter each item as a separate entry in the journal account. In this way, the cheque shows up in the cheque account correctly, and the various items show up in their correct Class codes, albeit in the Journal account.

Q: How do I make a budget?

A: Create a new data file for the (future) period of the budget, optionally incorporating the codes from an existing file. Make entries in this file for everything you expect to happen. Many of these entries will be regular, so you may conveniently enter them as standard entries in the standard entry list, and then copy them as appropriate into each month in turn. The result will be a forecast of your financial activity, including the cash flow, for the period of the budget. When you reach (in real time) the first month of the budget file, you could enter the real entries which have actually happened, modifying or deleting the budget entries as necessary. At the end of that month, the file will contain one month of real information and eleven months of forecast information, and so on. Most importantly, the cash flow forecast will be automatically adjusted to take the changes made in the first month into account. You will probably also wish to modify, as you go along, some of the forecast entries in the future months so that the budget is always your best current estimate of future activity.

Q: My HELP file has disappeared!

A: You are probably using a separate data disc and do not have a copy of the help file on it. Copy the file MONEY.HLP from side 2 of the original Money Manager PCW disc onto your data disc using PIP, as described in your computer's CP/M manual.

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