Account Manager

A Financial Management Program

for the Amstrad PcW16 Computer

IMPORTANT

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INTRODUCTION

What is Account Manager?

Account Manager is a simple program which allows you to keep track of your personal finances on your PcW16, using a screen display which works very much like a standard bank statement. If you enter all your account deposits and withdrawals into the program, it allows you to check your real bank statements, and keep track of different categories of earnings and expenditure.

Getting Started

The most important step when you buy any new PcW16 program is to **make a working copy of the program disc**. This is important, because the disc you normally use for starting the program will normally live somewhere near your workspace, and may eventually be damaged, perhaps by something as simple as a coffee spillage. We therefore recommend that you should not run the program from the original or "master" disc every time, but have a spare copy of the master for everyday use, and keep the master in a safe place. You will need a spare floppy disc on which you can make the copy, and this disc must be Formatted before you use it. You can format a disc in the PcW16 File Manager, using the **Format** command in the **Disc** menu.

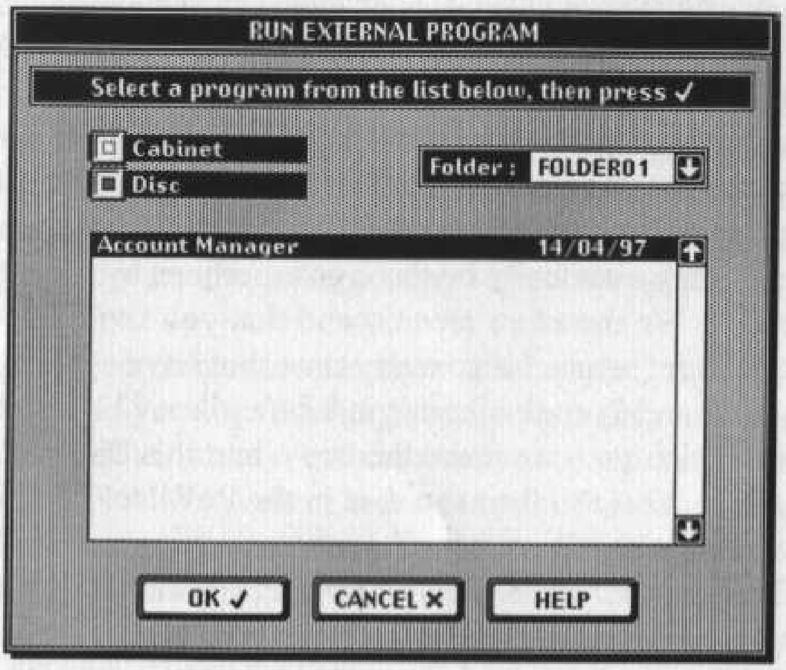
You can make a copy of the Account Manager master disc using the File Manager program, which you can select from the PcW16 Desktop. From the Desktop, press the **F6** key, which is also labelled File Manager. Once in the File Manager program, you should see the word **Disc** in the menu bar across the top of the screen - click on this word, and the Disc menu will drop down. Next, click on the **Duplicate Disc** command, insert the master Account Manager disc, and click **OK**. The program will read information from the disc, and after a while, it will ask you to *Insert the disc you want to copy ONTO* - this means the spare disc. Carry on swapping the discs as instructed until the program reports that the copy is complete.

Once the copy is complete, store the original disc in a safe place, and label the copy as a Working Copy. You can then use the working copy to run the program, and if it becomes faulty, you can make another one from the safely-stored master disc.

Running Account Manager

Whether you want to run Account Manager from the Cabinet or from floppy disc, the first time you run the program, you should run it from the floppy disc copy you have made (see *Getting Started* above).

To run Account Manager for the first time, insert your copied disc, and choose **Run External Program** from the **Tasks** menu. Next, click on the **Disc** selector - you will see the Account Manager program appear:



When the Account Manager program name is highlighted, click **OK** to start the program.

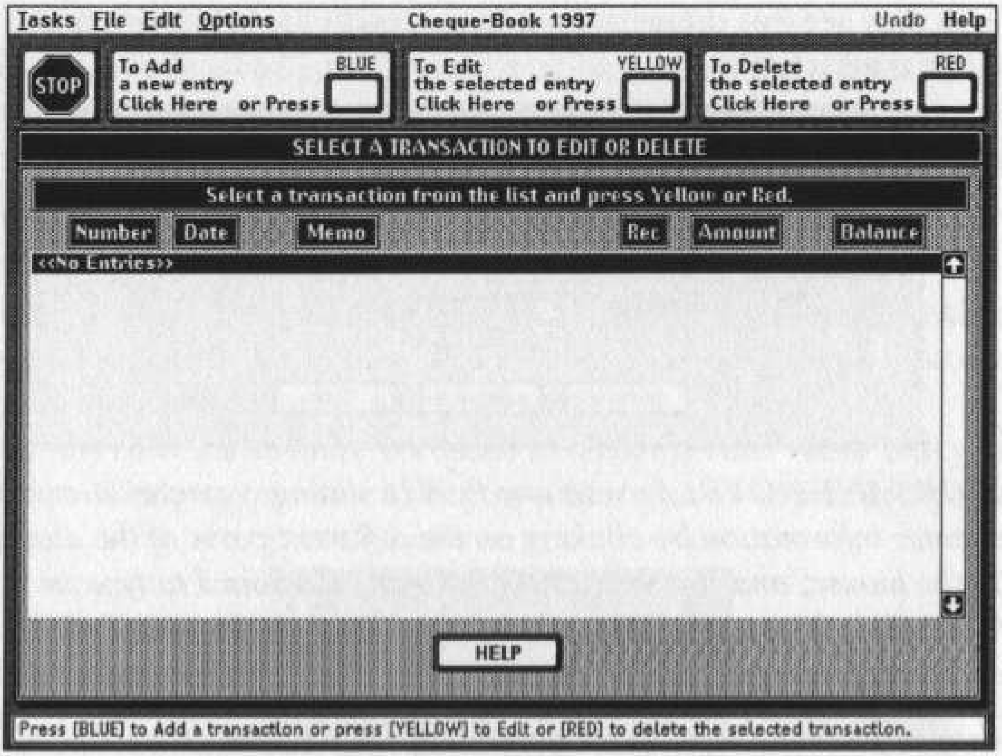
Floppy Disc and Cabinet

When using the Account Manager program, you can choose to use it entirely from floppy disc as described above, or you can "install" the program in the PcW16's Cabinet memory using the **Install to Cabinet** command (see page 21). Although it is more convenient to run programs from the Cabinet, space in the Cabinet is limited, so if you want to keep this space free for other uses, you should run the Account Manager program from floppy disc.

Using The Program - A Beginner's Guide

This section describes how to start entering your bank account into the Account Manager program.

When you start Account Manager for the first time, the program asks you if you want to create a new yearly account file. You can create as many files as you wish - for the moment, click **YES** to start. Once you have told the program to start a new account, you will see the main program screen, as shown opposite:



Like other PcW16 programs, Account Manager has a menu-bar, providing access to menus of commands. The four large buttons below the menu-bar are similar to those used in the PcW16's Diary, Address Book and File Manager programs - they are used to select some of the most commonly-used commands in the program, including a standard **STOP** button, which exits the program and returns you to the main PcW16 Desktop.

The main screen area show the list of transactions in the account, but as this is a new account, there are no transactions to show, and the list displays **"No Entries"**

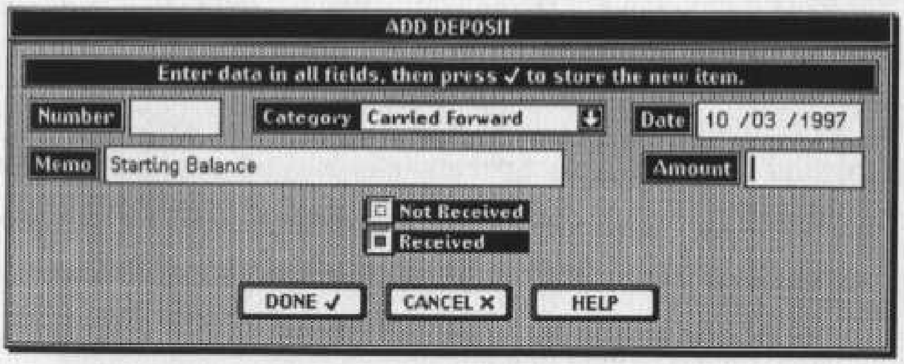
Your First Transaction - Entering a Starting Balance

This section guides you through the process of creating a new account. Before entering your real bank account information, try working through this example using made-up information. It does not matter what information you enter at this stage, because the example is just to let you practise using the program.

When you first create an Account Manager file, as you are doing at the moment, you must begin by entering a "Starting Balance" to represent the amount of money in the computerised version of the account when you start it. This initial sum will be a "deposit" transaction, marked as "Carried Forward".

All transactions are entered using the **Add New Transaction** command, which can also be accessed by pressing the Blue key. So press Blue, or click on the **Add New Entry** button.

You will now see this dialog, which indicates all the information you can enter about this transaction:



IMPORTANT NOTE: *As with any PcW16 dialog, you can alter settings and enter information by clicking on the different parts of the dialog with the mouse, and in some cases, using the keyboard to type in information. If you are unsure how to use Dialogs on your PcW16, see the "Using Dialogs" section on page 48 of the PcW16 manual for help.*

The details you can enter for a Deposit Transaction are:

Number: this is used mainly for cheque transactions, as it allows you to store the cheque number, or any other numbers or codes up to six characters long. You do not have to use the Number facility, so leave it blank for now.

Category: your account can have up to 32 categories for Deposits and 32 for Withdrawls, and you can choose your own names for them, but a few standard categories are automatically included in any new account file. For now, because the program knows that you are entering an initial balance, it automatically chooses a category called "Carried Forward", so you do not need to change it.

Date: the transaction date is set automatically to today's date, but you can change it if you want to enter a transaction which took place some time ago. For this example account, you can leave it set to today's date, or change it if you wish.

Memo: this is a way of adding your own short information note for each transaction. A transaction memo can be up to 28 letters long. At this point, because the program knows that you are entering Starting Balance, it automatically enters the memo "Starting Balance" for you, but when entering most transactions, you should type a Memo which tells you what the transaction is for.

Amount: the amount of the transaction must be a whole number of pounds or pence - transactions cannot include fractions of a penny. Click on the box, and enter an amount for your starting balance.

Received: this option is used to differentiate between payments which have been scheduled or paid by cheque, and payments for which the funds have actually been received, or cheques which have definitely cleared. For the moment, because you are entering a starting balance, leave the **Received** option selected.

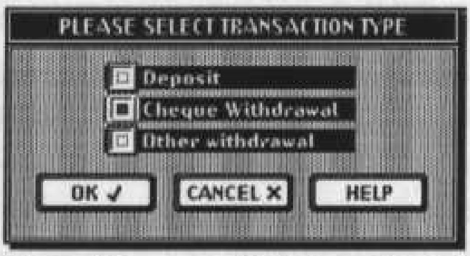
Confirming the Information in the Dialog

When you have finished entering information in the dialog, press Green or click **Done** to store the information you have entered. The dialog will now disappear, and the main screen will show the new Starting Balance at the top of the Transaction List, where it previously displayed the words "**No Entries**".

Adding a New Transaction

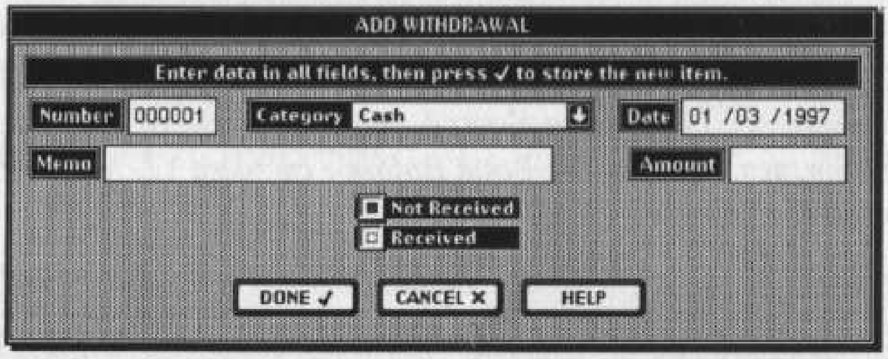
Now let us assume that you have paid a £50 electricity bill using a cheque, and that you want to enter this transaction into the Account Manager program, so that your on-screen bank balance is kept up to date.

To enter any new transaction, you need to click the **Add New Entry** button, or press Blue. The program now asks you which type of transaction you are entering:



Because this transaction is a cheque which you have written, you should select the option for **Cheque Withdrawal**. The dialog also allows you to enter **Deposit** transactions, and **Other Withdrawal** transactions - this last option is used for transactions such as direct debits, debit card payments (*eg* Switch cards) or cashpoint withdrawals.

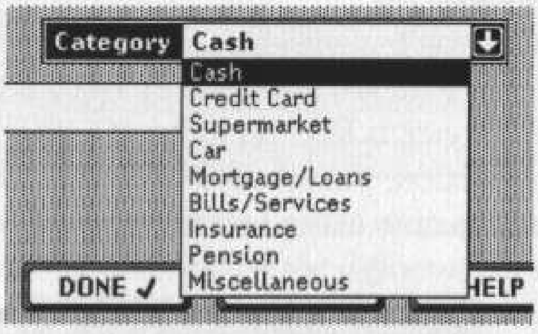
When you have selected **Cheque Withdrawal**, click **OK**, and you will see the **Add Transaction** dialog again, but with different initial settings. You must now use the dialog to enter the information for the new transaction you are adding.



(*Reassuring Note:* the details you enter here can be changed later on if you wish.)

For a Cheque transaction, you should enter the **Number** of the cheque in the Number box. The program automatically sets the number to 000001 the first time you enter a cheque transaction - if the cheque you wrote is not numbered 000001, you should click on the Number box and enter the correct cheque number. Once you have entered the number, all subsequent cheque numbers will automatically be numbered to follow the first one, though you can alter the numbers at any time.

The **Category** drop-list allows you to select a category under which the transaction will be stored. If you click on the Category box (which currently shows the category **Cash**), you will see the list of expenditure categories which are predefined in the program:



You can change these category names, or add or remove categories, whenever you wish - for example, you can use the Bills/Services category for all your bills, or you could set up a specific category for electricity bills, another for telephone bills, etc. See *Categories* on page 16 for more information about using and changing categories. In this example, as this is an electricity bill, select the **Bills/Services** category.

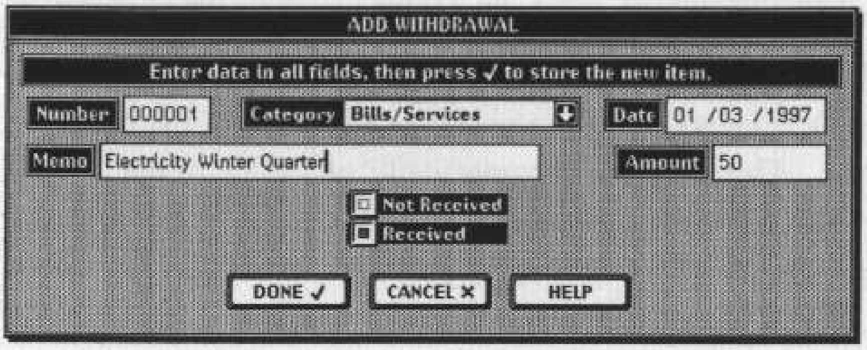
The **Date** will automatically be set to today's date, but you can change it to match the date on the cheque if this is different.

The **Amount**, in this case £50. Note that you only type the number, not the "£".

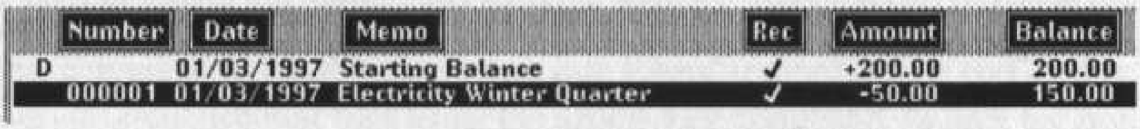
The **Memo** is provided for your own note about what the cheque is for. For example, you might type "Electricity Bill" into this box..

The setting of the **Received / Not Received** option controls whether or not the transaction is included in the Bank Balance, which is described in the next section of this manual. Transactions are normally only marked as **Received** when the money is actually debited from the account, or for deposit transactions, when the deposited funds have cleared. For more information about the Received setting, see *Viewing the Bank Balance* on page 12, but for now, click the **Received** box.

So the final settings for your example transaction look like this:



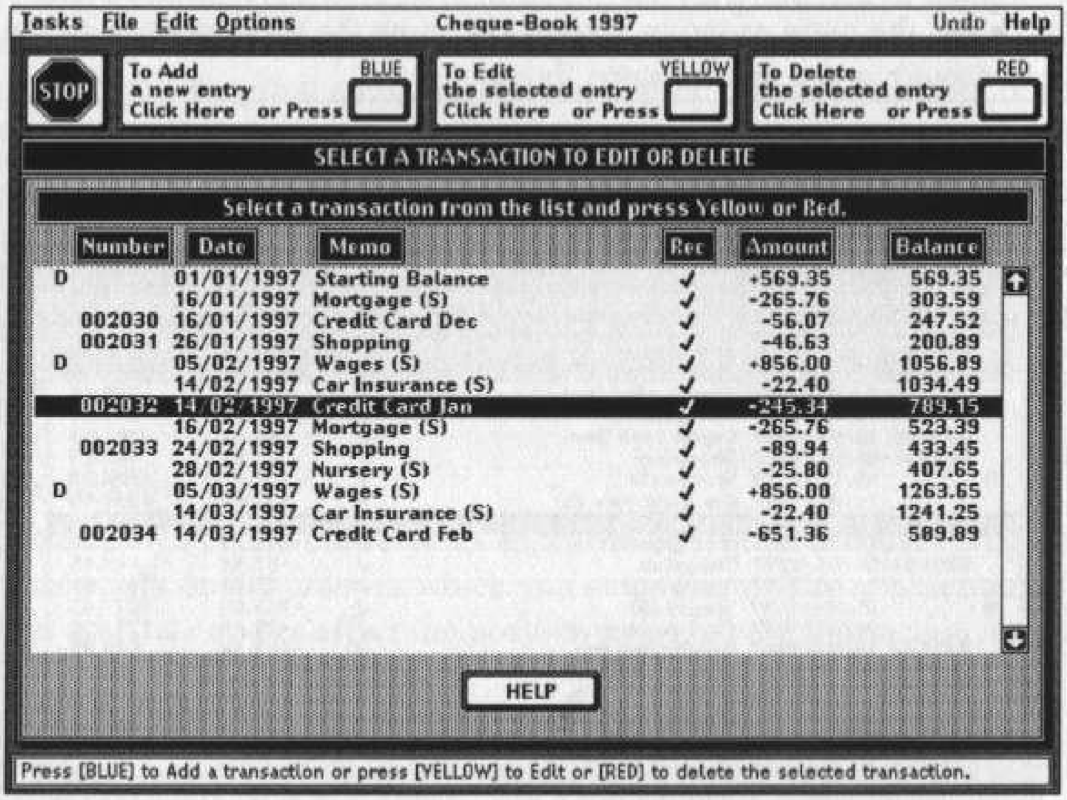
When you have set all the transaction details, click **DONE** or press Green to store the transaction. The screen now displays the list of transactions, with the new transaction added, and with a new balance figure:



You can now carry on adding transactions, and as you do so, they appear in the Transaction List. Note that Deposit transactions show the letter D in the far left column, and that the Amount column shows a "+" sign for deposit transactions, and a "-" sign for withdrawals.

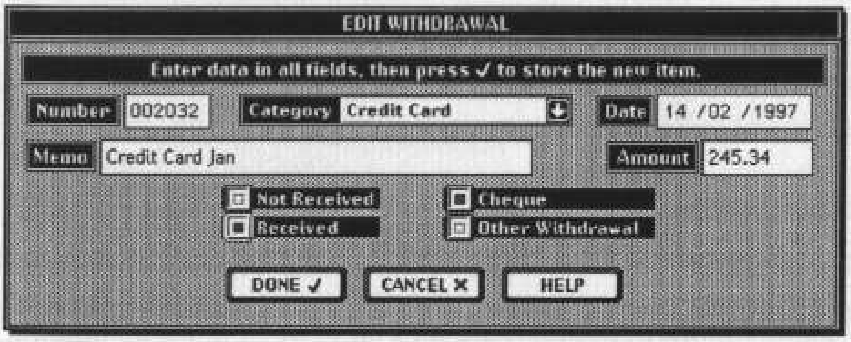
Editing Transactions

As well as adding new transactions, you can also alter or delete the transactions you have already entered. As an example, the illustration below shows an account containing 13 transactions, and describes how to edit one of these - if you want to practice using the edit command, you can use the same procedure to edit the Electricity Bill transaction you just added to your own example account.

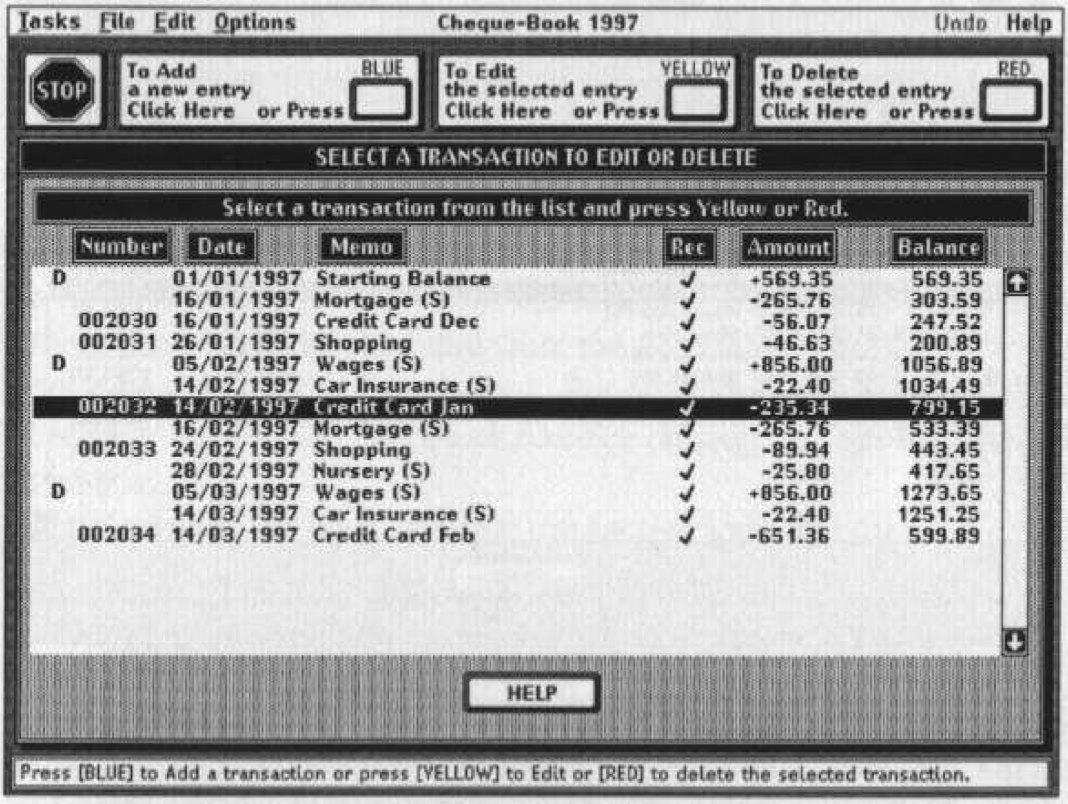


The transactions list has a black highlight, which moves up and down as you press the ↑↓ keys. This highlight indicates the *Current Transaction*, and it is used to select a transaction for Editing or Deleting. To Edit or Delete a particular transaction, move the highlight over that transaction, then click the **Edit** or **Delete** buttons.

In this example, let us assume that the "Credit Card Jan" transaction highlighted in the previous illustration was a payment by cheque, on February 14th, for a credit card bill. This example assumes that the amount was entered incorrectly, and needs to be changed. To alter a transaction, move the highlight over the transaction using the ↑↓ keys, then click the **Edit** button or press Yellow. The screen now shows the details of the transaction as they were originally entered, which in our example look like this:



You can now change any of the details for this transaction - in this example, we need to enter the correct Amount, which (for the sake of example) we will say is £235.34. So if you click on the **Amount** box, then type in the correct figure and click **Done**, the main program screen will show the transaction with the corrected amount, and a new balance figure:



You can use the same technique to alter the Memo, Number, Category, Date or other details in any transaction you have entered.

Creating Multiple Account Files

The Account Manager program stores your accounts and transactions in *Files*. If you wish to create more than one account file, for example to keep track of a credit card account which is separate from your bank account, you can use the New command in the File menu to create a new account file. You can then load your different account files using the **Open File** command, though the program only allows you to see one account file at a time).

If you are only using a single account with only one set of transactions, you will never need to use the **New** or **Open** commands, or worry about files.

Transaction Listing and Numbering

"Cheques" and "Other Withdrawals"

When adding or editing a withdrawal transaction, you can choose to make it a "Cheque" or an "Other Withdrawal". The difference between these lies in the transaction reference numbering.

"Cheque" transactions are always numbered, and the program will work best if you make the Cheque reference numbers in the program match the numbers printed on the actual cheques you write. Every time you enter a new cheque transaction, the program automatically checks the reference number of the last cheque transaction you entered, and suggests the next number in sequence for the new transaction.

"Other Withdrawal" transactions do not have to be numbered, but if you do choose to number them (see *Set Preferences*), their numbers will have a separate sequence from the "Cheque" transaction numbers. This ensures that the cheque numbers remain contiguous even if you add some Other deposit transactions as well.

The Transaction List

The order in which the transactions appear in the list on the main program screen depends solely on the order in which you enter them. The transaction reference number and date do not affect the position in which the transaction appears in the list.

When you use the **Add** command, the new transaction is always Added to the end of the list. If you want to add a new transaction in the middle of the list, move the selection highlight to the position in the list where you want to insert a transaction, then use the **Insert Transaction** command.

If you want to **Move** a transaction to a different position in the list, you can do this using the **Delete** and **Insert** commands - see **Delete Transaction** on page 19 for more information.

Viewing and Printing Information

Although the main program screen lists all the transactions in your account, there are a number of other ways in which you can display or print the information stored in your Account Manager program.

Viewing the Cheque Book

The **File** menu contains a **View Cheque-Book** command, which provides a complete summary of all the transactions you have entered into the program, and allows you to print this summary on your printer. When you select this command, the program offers you these options:

The **All** option displays the entire account, while the **List** option shows only those transactions dated after the currently selected transaction. (Remember that the "current transaction" is the one which is highlighted in the main program screen.)

Viewing The Bank Balance - "Received" and "Not Received"

The Bank Balance display is similar to the Cheque-Book display explained above, but with one important difference - it ignores transactions which are not marked as "Received", leaving them out of the list, and omitting them from any balance calculations. The "Not Received" option allows you to enter cheques on the day they are deposited or written, then when you receive confirmation that the funds have actually cleared (*eg* a bank statement), you can use the **Edit** command to change the option to "Received" (or just click on the transaction with the mouse right button). Using this system, you can be sure that your bank-balance shows only those funds which you know have been cleared.

As with the **View Cheque-Book** command described earlier, you can choose to list All transactions, or only those transactions after and including the transaction which is currently selected.

Printing

There are also two **Print** commands, for the Cheque-Book and Bank Balance respectively. These work in exactly the same way as the **View** commands described above, but print the transaction information on paper instead.

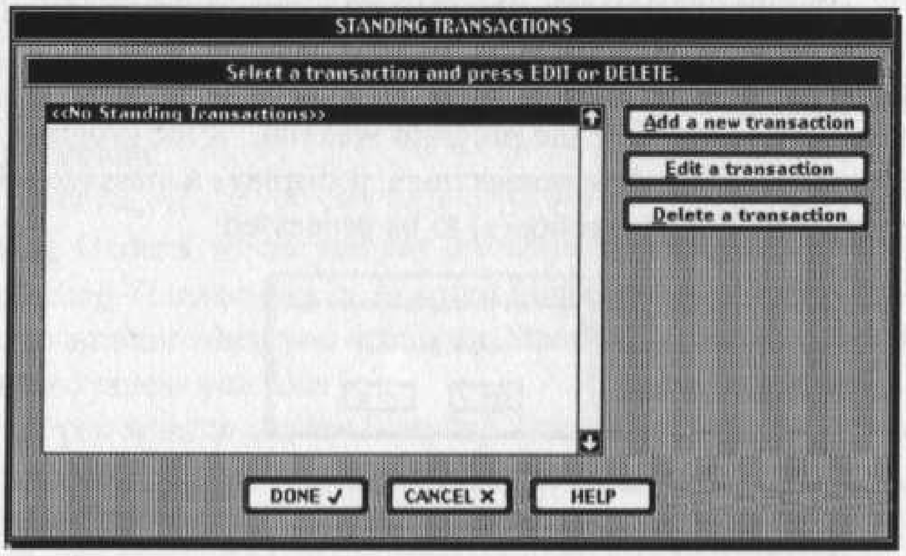
Showing Expenditure By Category

For information about displaying and printing information according to categories, see *Using Transaction Categories* on page 16.

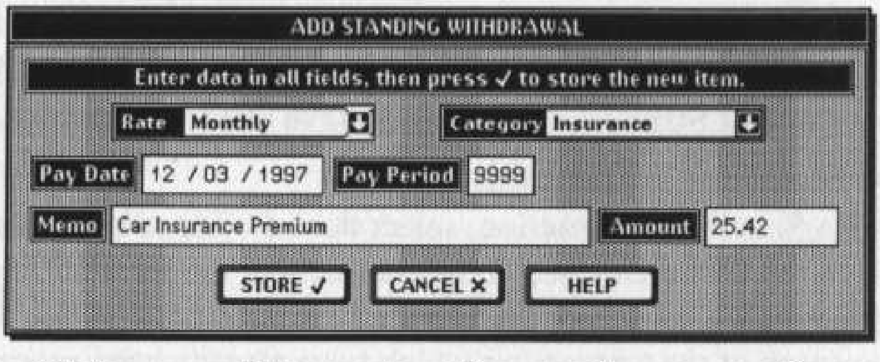
Standing Transactions

As well as the transactions you enter individually, you can also make the program automatically enter transactions which happen at regular intervals, such as standing orders or direct salary payments. Automatic regular transactions are called **Standing Transactions.**

To set up standing transactions, you must use the **Edit Standing Transactions** command in the **Edit** menu. Selecting this command with a new account displays the following dialog:



To add a new Standing Transaction, click the **Add New Transaction** button. This displays a dialog which lets you enter details of the Standing Transaction. This example shows an entry for an insurance premium payment of £25.42, made once a month:



The **Memo**, **Category** and **Amount** settings are the same as for any normal transaction.

The **Date** is that of the first occurrence of the transaction. Future transactions occur from that date, as controlled by the Rate setting.

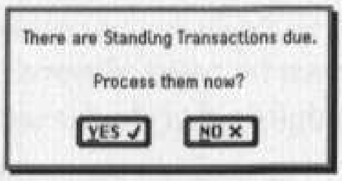
The **Rate** setting controls how often the Standing transaction is made - you can set this to **Weekly**, **Monthly**, **Quarterly**, **Semi-Annually** (every six months), and **Annually**, according to the type of transaction.

The **Pay Period** is the total number of payments which must be made. This is useful for setting up credit purchases, where the standing transaction happens a fixed number of times, then ceases. For example, if you set up a transaction with the **Rate** set to **Monthly** and the **Pay Period** to **6**, the transaction will automatically be processed six times at one-month intervals, then cease.

If you set the **Pay Period** option to "9999", the default setting, the transaction is repeated indefinitely.

Processing Standing Transactions

Whenever you run the Account Manager program, or set up new Standing transactions, the program automatically checks to see if any Standing Transactions are due - in other words, whether any regular payments should have happened since the last time the program was run. If the program detects that it should process any Standing transactions, it displays a message asking you whether you want the transaction(s) to be processed:



If you answer **Yes**, the transaction(s) will be processed. If you answer **No**, they will not be processed, but they will remain pending, and the next time you run the program, you will again be asked if you want to process them.

Important Note: once an occurrence of a Standing Transaction has been processed, that occurrence is stored in the account just like a normal transaction. This means that you can change the details of a particular occurrence of a Standing Order after it has been processed, without affecting any other occurrences of that Standing Order. Likewise, if you use the **Edit Standing Transactions** command to alter the settings of the Standing Order, this will not affect or change any occurrences of that Standing Order which have already been processed.

Removing A Standing Transaction

To remove a Standing Transaction, select the **Edit Standing Transactions** command in the **Edit** menu, select the transaction you want to delete from the list shown in the dialog, and click the **Delete** button. Note that this does not delete any occurrences of the transaction which have already been processed.

Editing A Standing Transaction

In addition to Adding and Deleting a Standing Transaction, you can also Edit an existing one, by clicking the **Edit a Transaction** button. This button displays a dialog which lets you change any of the details for the standing transaction.

Note that changing the settings for a Standing Transaction will not affect the settings for any transactions which have already been processed, as explained in *Processing Standing Transactions* opposite. For example, when you choose to Edit a Standing Transaction, the editing dialog shows the transaction "Pay Date" as the next transaction which is due in the future, NOT the Pay Date you typed when you first entered the Standing Transaction. It is important to understand that an occurence of a Standing Transactions which has already been processed can then be edited or deleted in just the same as any other one-off transaction.

Standing Transactions and Real Bank Accounts

Regular transactions in a real bank account might be any of the following types:

Regular Deposits, such as the payment of wages or other transfers directly into the account;

Direct Debits, where you pay regularly, but the amount may vary;

Standing Orders, where you pay the same amount every time.

All the Standing Transactions in Account Manager behave like Standing Orders - you enter an amount when you set up the Standing transaction, and that amount is always used unless you alter it.

However, if you want to use the Standing Transaction feature to enter Direct Debits, or regular but varying Deposits, there is no reason why you shouldn't. The system will work perfectly well, as long as you make sure that whenever a Standing Transaction of this type is processed, you check the amount with your real bank statement. If the amount for a particular transaction is wrong, you can use the **Edit Transaction** command to enter the correct amount for that particular occurrence of the transaction.

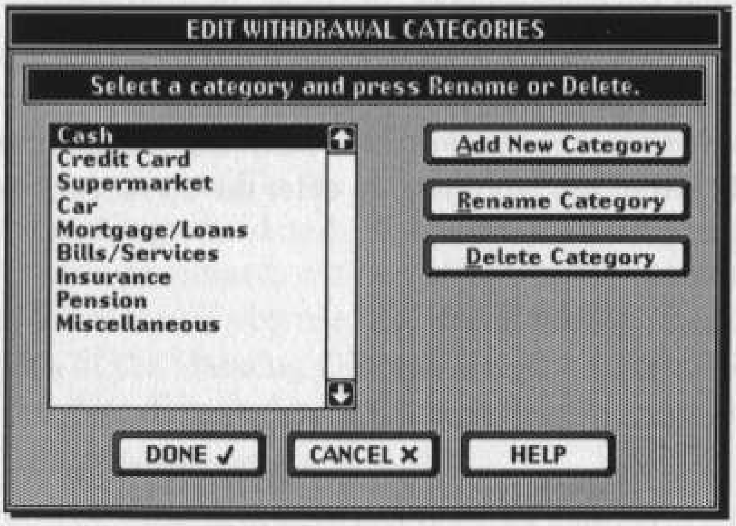
Using Transaction Categories

All transactions have a "Category" setting, which allows you to categorise your income and outgoings, and to see totals for specific categories and combinations of categories. When you first use the program, you will see that some categories are pre-defined, but you can always change or delete these, or add new categories of your own. For example, the pre-defined categories for Withdrawal transactions include **Insurance, Car, Mortgage/Loans, Credit Card, Bills/Services** and others, but you may want to add other categories of your own, such as **TV Licence** or **Child-Care**.

Adding a New Category

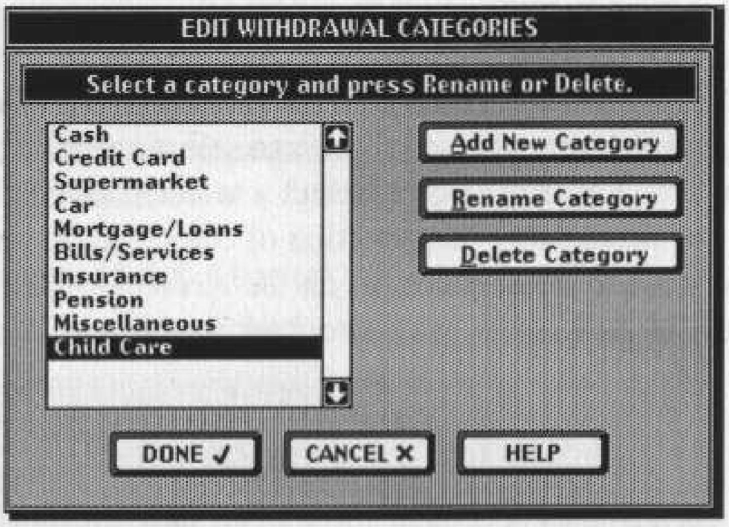
You can alter the Categories using the **Edit Categories** command in the **Edit** menu. When selected, this command asks you to choose whether you want to edit the Withdrawal or Deposit categories, then shows you a list of the categories which currently exist, with command buttons for altering them or adding new ones.

For example, let's assume that you want to create a new Withdrawal category, for payments for child-care. After choosing the **Edit Categories** command, then selecting **Withdrawal** categories, you will see the following dialog:



If you click the **Add New Category** button, you can type in the name for your new category - in this case, *Child Care* - then click the **Store** button.

The categories list now looks like this:



...with the **Child Care** category highlighted. Whenever you add or edit a transaction, you can now use the new category.

Other Category Features - Renaming and Deleting

As well as adding new categories, you can also change the name of a category using the **Rename** button, or Delete a category altogether using the **Delete** button.

Important Notes on Deleting Categories: although you can Delete a category which is not being used, you cannot delete a category which has is being used by a transaction. If you want to delete a category which is in use, you must first ensure that no transactions are using the category, and if they are, you must change the category setting of these transactions using the **Edit Transaction** command for each one.

The program will also stop you from deleting the first two categories in either the Deposit or Withdrawal category lists, though you can Rename these categories as described above.

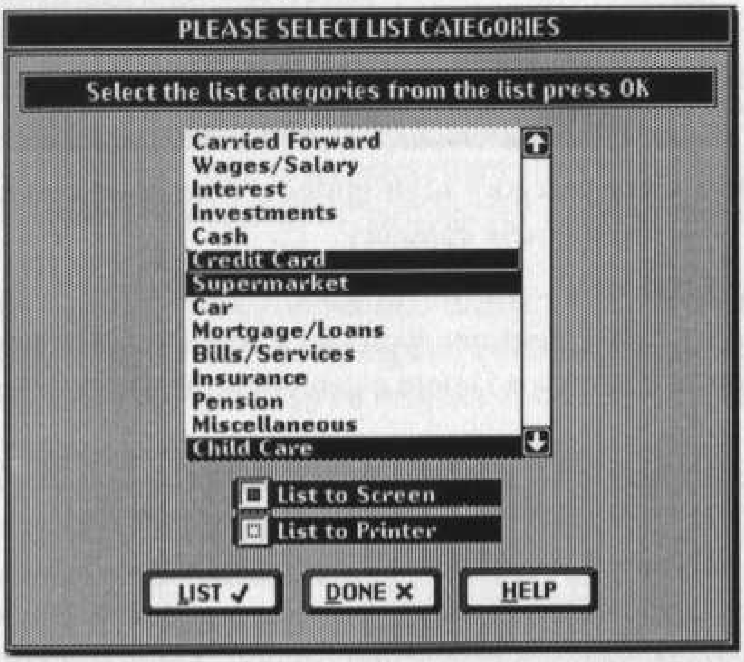
Categories and Folders

If you do want to use more than one account file, you should bear in mind that the Categories used by the Account Manager program (see page 16) are stored separately from the account file which contains the transactions, but the program stores the two files in the same folder. If you want to use the same categories for all your account files, you can store them all in the same folder, but if you want to have separate category lists for the different account files you create, you must store the files in separate folders.

Analysing Transactions Using Categories

If you want to see a summary of all the transactions in a single category, or a combined summary of several categories, you can use the **List By Categories** command in the **File** menu. The command displays a list of all the categories, for both Deposits and Withdrawals, and you can select any category by clicking on its name in the list. You can also de-select a selected category by clicking on it again, so you can choose any combination of categories to list.

You can also choose to display the list on the screen, or print it on your PcW16 printer, by clicking the **List to Screen** or **List To Printer** box:



When you have selected the categories you want to list, click the **List** button or press Green to display the transactions. This example shows a list of all the transactions in the categories which were selected in the previous illustration:

* * Category Listing * *

Number	Date	Memo	Amount	Balance
002030	16/01/1997	Credit Card Dec	-56.07	-56.07
002031	26/01/1997	Shopping	-46.63	-102.70
002032	14/02/1997	Credit Card Jan	-235.34	-338.04
002033	24/02/1997	Shopping	-89.94	-427.98
	28/02/1997	Nursery (S)	-25.80	-453.78
002034	14/03/1997	Credit Card Feb	-651.36	-1105.14

Command Reference

This chapter lists the program commands in alphabetical order.

Add New Transaction (Edit Menu)

This command adds a new transaction to the account - see *Your First Transaction*, page 5, for details.

Delete Transaction (Edit Menu)

This command deletes the currently selected transaction from the account, and recalculates the balance accordingly. Note that if you Delete a transaction by mistake, you can Undo the Delete command to restore the transaction.

Moving Transactions using Delete and Insert

When you Delete a transaction, it is not removed altogether, but placed in temporary storage, rather like the Clipboard feature in the PcW16's word-processor program. To Move a transaction to a different position in the list, follow these steps:
Use the ↑↓ keys to select the transaction you want to move;
Delete the Transaction using the Delete Command;
Use the ↑↓ keys to move the highlight to the position in the list to where you want to move the transaction;
Use the Insert Transaction command to insert the deleted transaction at the new position in the list.
Remember that you must not use any other commands in between the Delete and Insert commands.

Delete All (Edit Menu)

This command clears the entire account, and all the information is lost.

Edit Categories (Edit Menu)

This command allows you to Add, Delete or Rename the categories for both Deposit and Withdrawal transactions - see *Using Transaction Categories*, page 16, for details.

Edit Standing Transactions (Edit Menu)

This command allows you to add, alter or remove Standing Transactions from your account. For a full explanation of Standing Transactions, see page 13.

Edit Transaction (Edit Menu)

This command allows you to alter the details or settings of any transaction in the account file. See *Editing Transactions* on page 9 for more information.

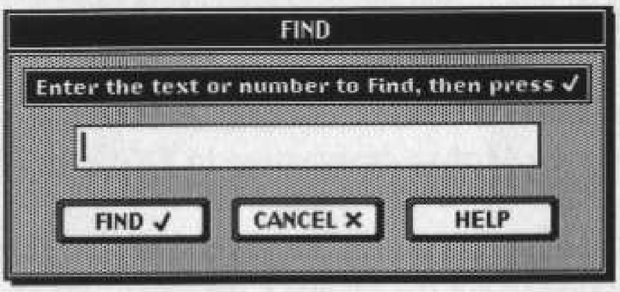
Exit (File Menu)

This command ends the Account Manager program, and returns to the PcW16 Desktop. If you have modified the current file but you have not yet saved the modified file, the program will ask you if you want to save before you quit.

Export (File Menu) see *Import*

Find (Edit Menu)

This command allows you to search through the current account file for a particular word, or any sequence of characters or figures. When selected, the command displays the following dialog:



If you type the text or number you want to find, then click the **FIND** button, the program will search through from the beginning of the account file, and highlight the first transaction it finds which contains the data you want to Find.

Extra FIND Features

FIND NEXT

Once you have completed a Find command, you can then find the next occurrence of the text or number you entered, simply by pressing [Task]+[A].

Finding Memos by Initial Letter

You can also find transactions without using a command at all. In the main program screen, if you simply type a letter on the keyboard, the program will find the next transaction whose Memo begins with that letter. The search begins at the currently selected transaction, and begins again from the top of the account file if there are no matching transactions after the current selection.

Finding "Not Received" Transactions

As well as the Initial Letter search, when no command is selected, you can also search for "Not Received" transactions, by pressing [Task]+[X]. Like the initial letter search, this search begins at the current selection, and works forwards. Pressing [Task]+[X] repeatedly moves through all the "Not Received" transactions.

Import and Export (File Menu)

These commands allow you to import and export transactions from other computer systems such as PC-compatibles. The Import and Export commands use a CSV ("comma-separated value") file format. These features are intended for use only by those who are familiar with computer data-file structures - **do not try to import data into your Account Manager program unless you are sure that you know what you are doing, and always take a backup of your account file before trying to import.**

To see the layout of the CSV files which can be used by the program, enter some transactions, then use the Export command to create a CSV file, and examine the contents of file.

Insert Transaction (Edit Menu)

This command works like the **Add Transaction** command, but instead of adding a new transaction to the end of the list, it inserts a transaction before the one which is currently selected in the list. See *Adding a New Transaction* on page 7 for more information about adding new transactions.

Note on Insert and Delete

If you have **Deleted** a transaction, then you select **Insert**, the details of the deleted transaction can automatically be used in the Insert dialog, though you can change these details and add different ones if you wish.

You can also use this feature of the Insert and Delete commands to *Move* a transaction from one place to another in the list - see *Delete Transaction* on page 19 for more information.

Install to Cabinet (File Menu)

This command copies the various files used by the Account Manager program into the Cabinet. If you install the program in the Cabinet, you can use the **Run External Program** command to run Account Manager without needing to insert a floppy disc.

The **Install** dialog displays a Folder drop-list, which you can use to choose the Cabinet folder in which you want to store the program and its files. To change folder, click on the drop-list arrow, then click on the folder you want.

If you have already used the Account Manager program and created one or more cheque-book files on your floppy disc, the dialog also allows you to choose which of these files you want to copy to the Cabinet. To select an account file for copying, click on the file name in the list to highlight it, or the ↑↓ keys to move the cursor over the name of the file and press [Space] to select it. Only highlighted files are copied into the Cabinet along with the program. If the list shows the message **<<No Files>>**, you can ignore it.

List By Categories (File Menu)

Each transaction has a Category, and this command allows you to select one or more categories, and list all the transactions in them on the screen or on your printer. The list includes a total balance for the categories selected. See *Using Transaction Categories*, page 16, for more information.

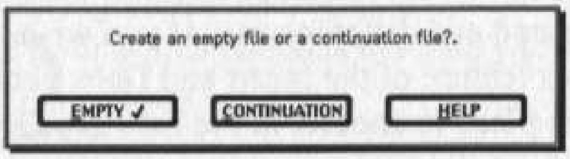
New (File Menu)

This command starts a new account file. There are two situations in which you may want to do this:

If you want to start a completely new set of financial records;

If you want to start a new file for a new year, but using the existing categories and transactions for an account file which already exists. **Important note:** it is only possible to create a continuation file from an account file which is already loaded into the program. If you want to create a continuation file, you must first load the old file, then choose the New command.

The **New** command displays a box asking you to enter a name for the new account. When you have typed in the name (at the same time, you can also choose to store the new file in the Cabinet or on floppy disc), the program displays this question:



If you want to start a completely new account file, choose the **Empty** button. If you want to create a new file which is a continuation of the last account file you loaded, choose the **Continuation** button.

Open (File Menu)

This command opens an existing account file. It lets you choose a file from any folder in the cabinet or on floppy disc.

If you only use one account file, you can set it up as the "Startup File", so that it loads automatically whenever the program is run. This means that you will not normally have to use the **Open** command at all.

Print Cheque-Book and Print Bank-Balance (File Menu)

These commands are the same as the **View** commands (see page 25), but instead of displaying the Cheque-Book and Bank Balance information on the screen, they print it. There are a number of options you can change to control the printing - see *Preferences* on page 24.

Process Standing Transactions (Edit Menu)

Standing Transactions are transactions which are programmed to occur at regular intervals - see *Standing Transactions* on page 13 for more information.

Automatic Processing

When you start Account Manager program, it checks to see if any occurrences of Standing Transactions are due, and if so, it asks you if you want to *process* them, or in other words, to add them to the account file. If you answer **NO** to this question, the pending transactions are not processed, but are stored, and the program will remember that they are due, so that next time you start the program, it will ask you again if you want to processes them.

Using the *Process Standing Transactions* Command

If you choose not to process the transactions which are due when the program starts, you can use this command to process them later. If no Standing Transactions are pending, the command is not available.

Reload File (File Menu)

This command simply reloads the currently loaded account file. By reloading the file, the program restores the last-saved version of the file, removing any changes you have made since the file was last loaded.

Save As (File Menu)

This command saves the current account file, but lets you enter a different name for it. If you enter a different name, the program creates a new copy of the file under the new name. The old copy of the file is not deleted, but remains stored under its original name, and can be loaded using the **Open** command if required.

Save (File Menu)

This command saves the current file, using its existing name. It is a good idea to save your work every few so often when using any kind of computer system.

Set All Received (Edit Menu)

This command sets all the transactions in the account to "Received", so that both the Bank Balance and the account balance show the same figure.

Set Preferences (Options Menu)

The Preferences dialog lets you set some options for the way you want the program to work. The settings of these options are stored when you change them, and always re-implemented when the program is re-run later.

Print Transaction Numbers

When using the Print commands for the Cheque-Book or the Bank Balance, this option allows you to choose whether or not to include the "Transaction Numbers". The transaction numbers simply show the order in which the transactions appear in the on-screen list - the first transaction in the list is No.1, the next is No.2, and so on, and the numbers are shown at the far left of the display:

* * Bank Balance * *

	Number	Date	Memo	Amount	Balance
1. D		01/01/1997	Starting Balance	+569.35	569.35
2.		16/01/1997	Mortgage (S)	-265.76	303.59
3.	002030	16/01/1997	Credit Card Dec	-56.07	247.52
4.	002031	26/01/1997	Shopping	-46.63	200.89
5. D		05/02/1997	Wages (S)	+856.00	1056.89
6.		14/02/1997	Car Insurance (S)	-22.40	1034.49

Note that these transaction numbers are not the same as the cheque or reference numbers you enter for each transaction - the reference numbers are *always* displayed in the View and Print commands, and are displayed beside the Date, as shown above.

Print Categories

When printing, this option lets you choose to include each transaction's Category name.

Print Mode

The printing commands can operate in Draft or Fine mode - Draft is faster, but Fine produces better print quality.

Number Cheques Only / All Transactions

This command only affects the automatic addition of numbers to each new transaction you add. When entering a new cheque transaction, you will find that the cheque-number is entered in the dialog for you automatically, but with the "All Transactions" option selected, all cash withdrawal and all deposit transactions will also be allocated numbers automatically.

Note that these numbers are separate from the "Transaction Numbers" described under *Print Transaction Numbers* above - the number you give a transaction when entering it is your own reference number for that transaction, and does not have any connection with the transaction's position in the list.

For more information about Transaction numbers, see page 11.

Prompt Before Saving

The program will Save your file automatically when you exit, or when you Open another file. This option forces the program to display a Confirmation dialog before any file is saved automatically, so that you can abort the Save if you wish.

Set Startup File (File Menu)

When you run the Account Manager program, it will automatically Open the last account file you were using. If you do not want this to happen, you can use this command allows you to select a particular account file for automatic loading at startup.

If you are only using a single account file, you do not need to use this command, as the file will be Opened automatically anyway.

Set Transaction Received (Edit Menu)

When each transaction is entered, it can be marked as "Received" or "Not Received", as described in *Viewing The Bank Balance* on page 12.

This command allows you to set the currently selected transaction to Received, and the program will then automatically update the bank balance accordingly.

You can also set an Unreceived transaction to Received by clicking on it with the mouse right button in the program's main transaction list.

Show Not Received (File Menu)

This command displays a list of the transactions which are marked as "Not Received", and shows their total value.

View Bank Balance (File Menu)

This command displays a list on the screen of all the transactions which have been Received, together with the total balance for Received transactions. It ignores transactions which have not been marked as Received.

Instead of listing all the transactions, you can choose to list from the currently selected transaction onwards. For more information, see *Viewing and Printing Information* on page 12.

View Cheque-Book (File Menu)

This command provides a screen display of the transactions in the account. You can choose to list all the transactions, or list from the currently selected transaction onwards. For more information, see *Viewing and Printing Information* on page 12.

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