

Using "Budget" for Standard Account Management Only

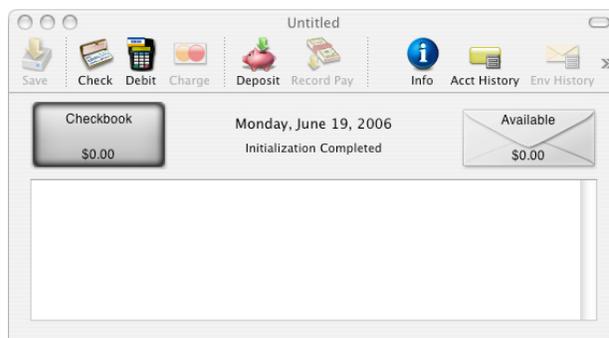
You can use "Budget" as a standard account manager to record transactions, print checks, and reconcile your account without setting up a budget or creating envelopes. You won't be taking advantage of the full powered features of the program, but here are some reasons why you may want to use the program in this way:

-- You aren't ready to set up your budget and just want to get used to using the program

-- You already use all the features of the program to manage your household budget, and you just need basic account management for a second checking or savings account.

Tutorial: This tutorial is intended as a quick overview to show you how to set up a Budget file to manage a bank account. You'll set the file up manually rather than using the Set Up Assistant. The tutorial supplements but does not replace the documentation, which contains much more in-depth information about working with the program.

To start "Budget", double click on the Budget application icon. Click the "CANCEL" button on the Budget "Setup Assistant" window, because we will not be using it. The main Window appears.



At the top left is an "Account" box, which defaults to "Checkbook". The "Available" envelope at the upper right is normally used to hold money that is not aside in expense envelopes. Since you are not creating any envelopes, the "Available" envelope will always show the same total amount as is shown in the "Account Box". The lower section is empty, and it will remain that way because you will not be creating any envelopes to set aside money for expenses.

Setting up your Account:

The first thing to do is to enter your checking account information. Let's assume your account is at Chase Bank. Click the toolbar "Info" icon. The account information window appears. Fill it out as shown to set up your account information.

Change "Checkbook" to "Chase Checking".

Bank Account Name: Chase Checking

Bank Account
 Credit Card Account

Settings Signature Info Appearance

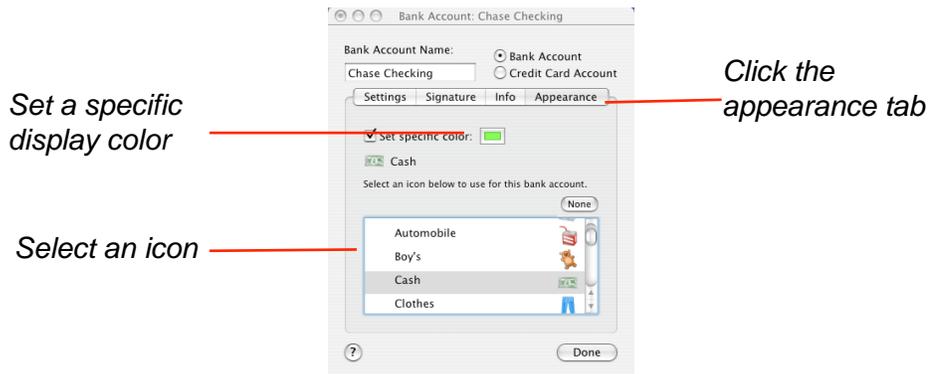
Next Check # 1001

Allow bank account to go negative
 Warn when bank account goes negative
 Debit is default action
 Suppress automatic available transfer

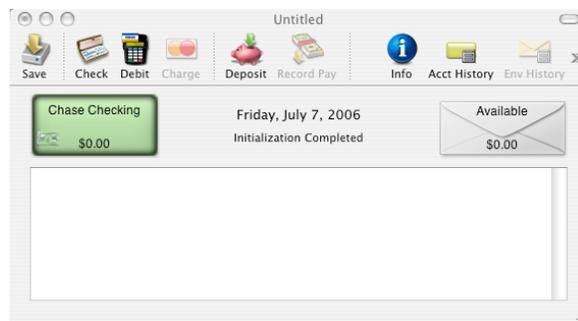
Done

Enter your next check number

You can click the "Info" tab if you want to enter a URL (for example, to access your bank's web site) or to enter your bank's address in the note field. Click the "Appearance tab" if you want to set a specific color and add an icon to the account's display icon.



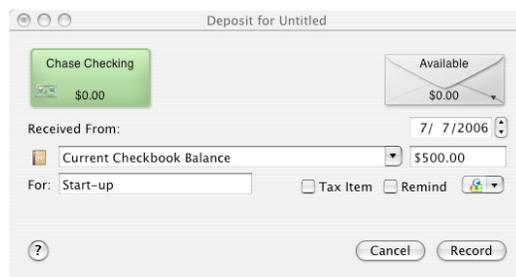
In the table at the bottom click the little black arrow next to "Built in Icons (Color)" so that it points down. A list of icons appear that can be placed on the envelope. Scroll down a bit and select the "Cash" icon. Close the Account Information Window by clicking "DONE." Notice that the cash icon appears on the "Chase Checking" account on the main window.



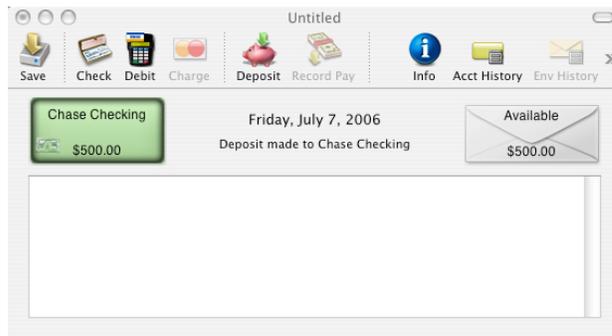
Deposit your Current Balance:

You'll now deposit your start up money into "Budget" by entering your current account balance. If you don't know your exact balance, you can either use your latest bank statement and then record the transactions that you made after the statement date later, or you can wait till you get your next monthly statement to start using "Budget."

For this tutorial, we'll assume a checking account balance of \$500. Click the "Deposit" icon on the toolbar, and the Deposit window will appear. Fill out the deposit window as shown and click "RECORD."



The Main Window now shows that you have \$500 in your "Chase Checking" account. The same amount is shown in your "Available" envelope since you are not setting aside money in expense envelopes.

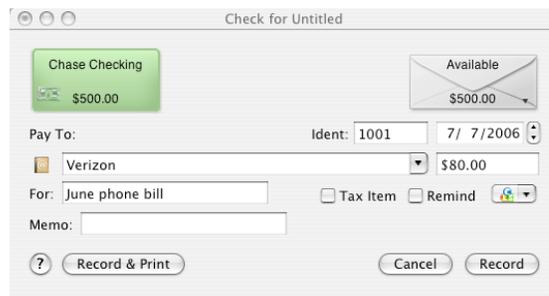


Entering Transactions

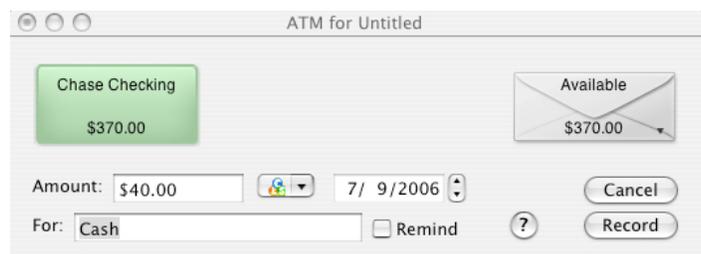
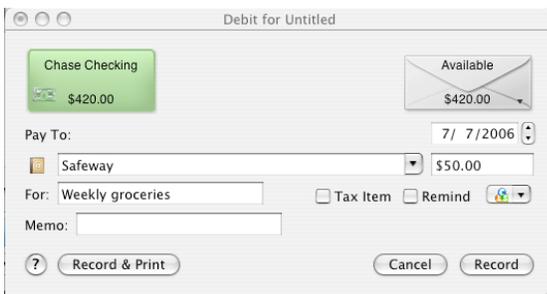
When you use "Budget" to track and manage your "real-world" checking account, you must accurately enter and record all transactions in the "Budget" program, just like you would record all the transactions in your checkbook register. Then when you receive your bank statement at the end of the month, you'll be able to easily reconcile your checking account using "Budget's" balance function.

To enter and record deposits or withdrawals, FIRST SELECT the "Available" envelope, and then from the TRANSACTION menu, select the appropriate transaction or use the toolbar icons. Fill out the appropriate transaction windows as shown below and click RECORD when done.

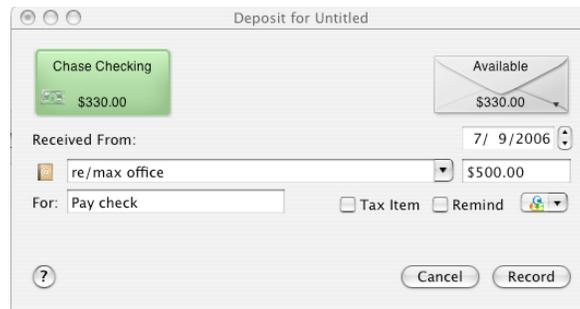
When you fill out the Check transaction window, "Budget" will automatically assign the next check number. You can also print the check from this window.



Here are examples of the Debit and ATM transaction windows.



Use the deposit transaction to record your income or other deposits.

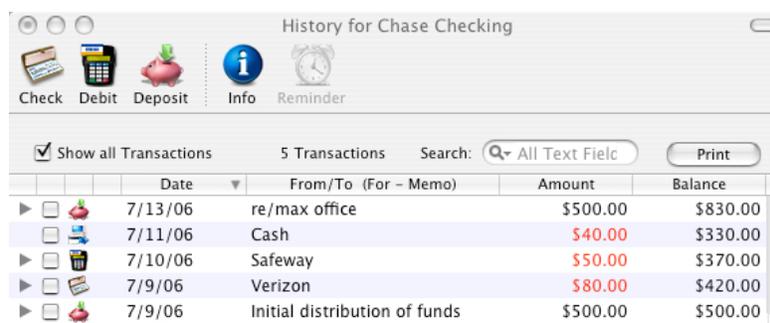


Now look at the main window -- the Chase Checking account total now shows \$830.00 which is the net result of the two withdrawal transactions and the one deposit transaction.



Account History (Checkbook Register)

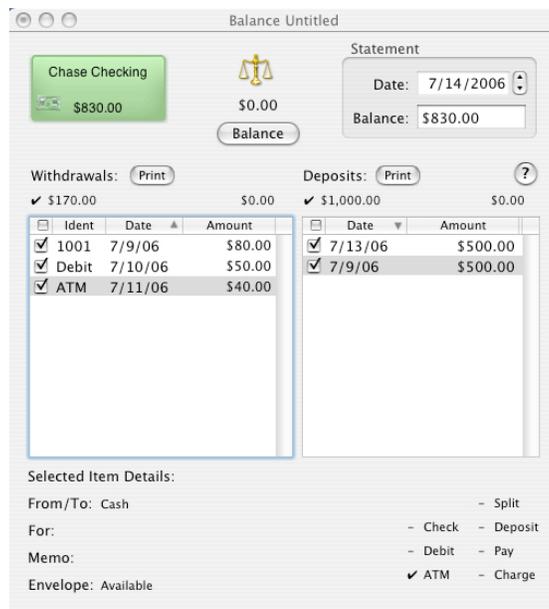
You can view all transactions in your Checkbook account -- this is similar to a checkbook register. On the toolbar, click the "Acct. History" icon, and make sure the "Show all Transactions" checkbox is checked.



Balancing your Account

Normally each month your bank will send you a statement showing your account activity during the month. The statement will show your current balance and the withdrawals and deposits that have been processed by the bank (cleared).

You should balance your Checkbook account when you receive each bank statement to insure that there have not been any mistakes or omissions by either you or the bank. This process is called "reconciling your account", and its a lot easier when you use "Budget" to do it. On the Main window, click the "Balance" toolbar icon. The balance window will appear.



From the information on your bank statement, enter the statement date and ending balance in the box at the top right of the "Balance" window.

Check off each expense that is shown on the statement in the table on the left. Check off each deposit that is shown on the statement in the table on the right.

If both you and the bank have made no mistakes, then the "balance" icon should be level, the amount shown below it will be \$0.00 and the "Balance" button will be enabled. If that is the case, click the "Balance" button under the "balance" icon.

"Budget" will remove the balanced items from this window, mark all of the balanced transactions in your history windows with a "balanced" icon, place the log message in the account's history, and close the window.

But what if the "balance" icon is not level? Check each amount in the tables with each amount shown in your bank statement, are they all correct? If you made an error double click the transaction in the table to bring up the transaction editor to correct the amount. Are there any transactions shown on the bank statement that are not shown in the tables?

Summary:

Now that you have an idea of how to create a budget file for standard account management, you can set up your own file. Be sure to save your file. If you create a file or make changes and try to quit, Budget will warn you and ask if you want to save your changes. Click the "Save Changes" button, give the file a name, and save it to an appropriate place or the Desktop.