On Balance™
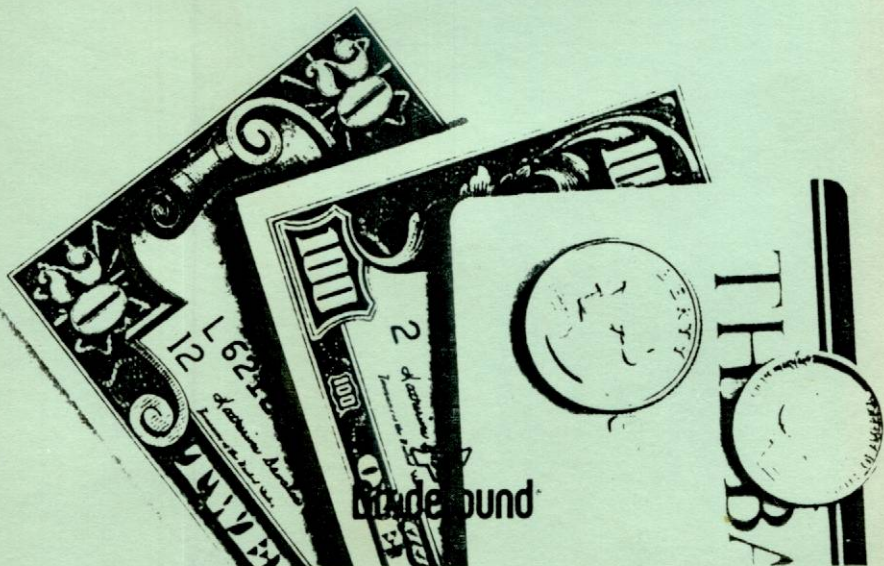
The easiest way to manage the money side of life.

On Balance™

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User's Manual

On Balance™

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INTRODUCTION

Welcome to *On Balance*, the fast and easy way to keep track of your finances. *On Balance* is a complete home accounting program that combines speed, power and sophistication with supreme ease-of-use. No prior knowledge of accounting is necessary to use *On Balance*. Just one session with your computer and this manual, and you'll be on your way.

On Balance will eliminate the tediousness of keeping accurate financial records and allow you to examine your finances as you've never been able to examine them before. With *On Balance* you'll be able to:

● Keep complete up-to-date records of all your financial activities.

● Know at a glance exactly how much you have in your savings and checking accounts, as well as how much you owe on your credit cards and loans.

● Gain instant access to information difficult to retrieve from written records. Answers to questions like "How many business lunches did I charge on my VISA card this year?" or "What transactions have I designated as tax-deductible?" are available in seconds — no need to rummage through boxes of cancelled checks or receipts.

● Reconcile your checking, savings, credit card and other accounts quickly and easily.

● Maintain accounts for several family members, as well as for your business, club or organization.

● Set future financial goals and establish budgets, using *On Balance* to monitor your progress in meeting those budgets and goals.

● Enter regularly recurring transactions just once, then let the program remind you when payments are due and update your records automatically.

● Print out checks and prepare professional-looking financial summaries, statements, and reports to use for tax purposes or when applying for loans.

Unlike some other home accounting programs on the market, *On Balance* does not require you to spend hours entering financial information. You enter your information just once. The program does the rest — adding, subtracting, filing, sorting and manipulating your financial data to let you know exactly where you stand.

On Balance will give you control over the complexities of your personal finances. Start using it at a basic level. Then, as you learn more about its capabilities, apply it in more sophisticated ways. *On Balance* will grow as you grow. Once you've experienced its speed, power, and flexibility, you'll wonder how you ever got along without it!

Using This Manual

This manual will tell you everything you need to know about *On Balance*. Use it as a learning tool while you're mastering the program and as a reference source once you have the basics in hand.

Section 1, *Principles of Home Finance*, defines basic accounting terms that you need to understand in order to get the most out of *On Balance*. Be sure to read this section carefully before proceeding to enter your financial data.

Section 2, *Getting Started*, tells you what equipment you will need, how to start the program, how to prepare a data disk, and how to set up the program to work with your printer. Once you have performed the procedures outlined in Section 2, you'll be ready to start using *On Balance*.

Section 3, *Using On Balance*, gives you an overview of the program and explains how to use its various features. This is where you'll find out how to enter your financial data and how to do such things as produce a net worth statement, track items for tax purposes and set up budgets. This section gives you step-by-step instructions on how to start using *On Balance* to manage your financial affairs, as well as examples and illustrations of common financial transactions.

Section 4, *The Reference Section*, is an encyclopedic listing, arranged alphabetically, of all the features, functions and commands contained in *On Balance*. Turn to the Reference Section for a detailed explanation of every *On Balance* feature.

The Appendix, *Exporting to AppleWorks*, explains how *On Balance* and AppleWorks can work together to open up a universe of opportunities for analyzing your financial information.

The final sections, *Backup Information* and *Warranty Information*, tell you how to obtain a backup disk for *On Balance* and explain warranty details.
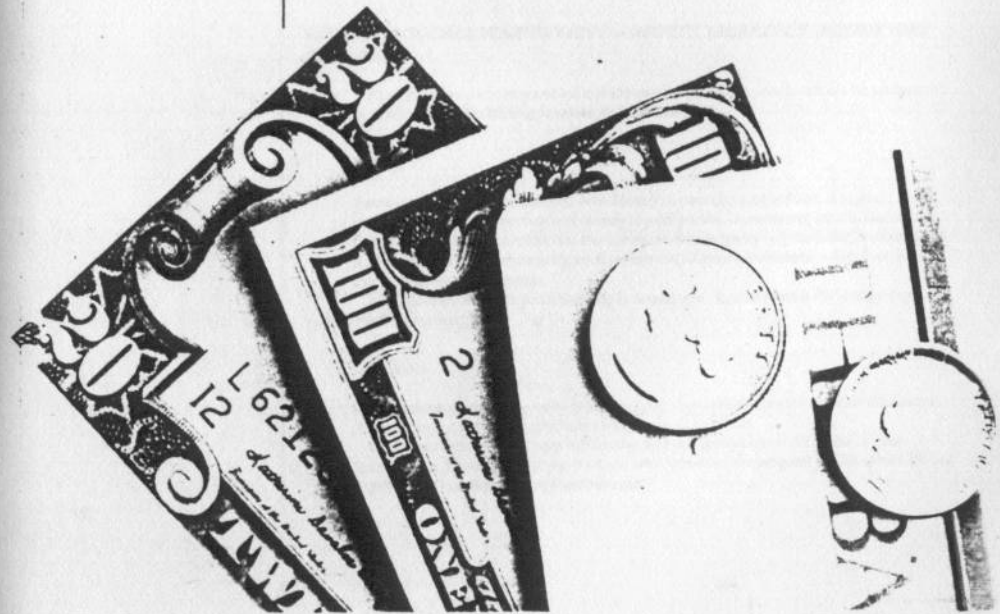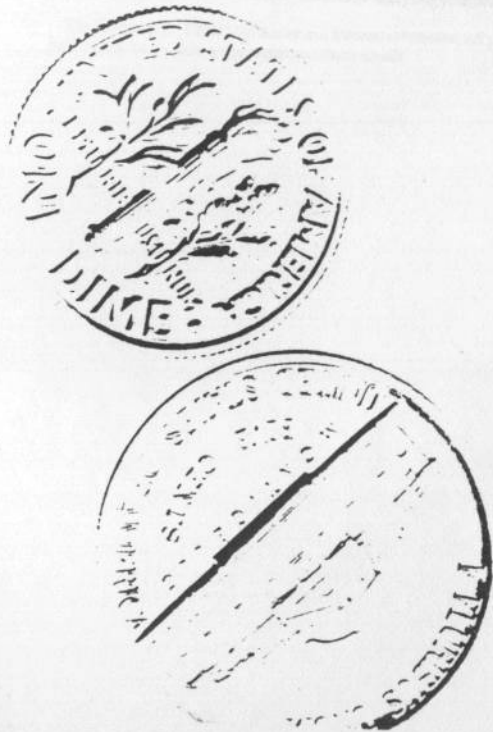
1. PRINCIPLES OF HOME FINANCE

You don't need a degree in accounting to use *On Balance*. However, you do need to understand some basic accounting terms and concepts. This section defines the accounting terms you'll need to know and explains how they are used in *On Balance*.

MONEY IN MOTION — TRANSACTIONS AND ACCOUNTS

Transactions represent the movement of money from one place to another. Your checkbook register is a record of transactions. In it, you note every movement of money into or out of your checking account. A transaction may involve writing a check, making a deposit, deducting a fee, etc. Taking a quarter out of your pocket and putting it into a parking meter is a transaction, too. Most of the work you do with *On Balance* will involve entering your financial transactions. The program will then have the data it needs to provide you with a wide range of information about your finances.

Accounts are business relationships involving the exchange of money or credit. You probably have a savings account, a checking account, and several credit card accounts. Financial transactions frequently involve moving money from one of these accounts to another.

With *On Balance* you'll also define a number of specific financial categories — which the program also calls accounts — that will help you keep better track of your money. You'll be able to create accounts as you need them to keep track of your grocery expenses, your utility bills, your mortgage payments, and so on. Once these accounts are created, *On Balance* will be able to give you detailed information about where your money is going.

WHAT DO YOU CALL YOUR MONEY? — ASSETS, LIABILITIES, INCOME AND EXPENSES

All of the money and items of value that pass into and out of your hands can be categorized as either: **Assets, Liabilities, Income,** or **Expenses**.

Assets:

Assets are things of value that you own. Money in your checking account is an asset; so is money in your savings account and money in your pocket. Investments, such as stocks and bonds, gold and silver, coins and the like, are assets. Real property — your home, for example — is an asset. So is personal property, such as your car. All your possessions — furniture, books, clothing, jewelry — are assets.

In *On Balance*, the asset you'll probably be working with most often is the money in your checking account.

Liabilities:

Liabilities are your debts — money that you owe. Typical liabilities are credit card balances, home mortgage loans, and other loans from the bank or friends.

On Balance keeps track of your liabilities so that you always know the extent of your indebtedness. Knowing what you own and what you owe, the program will be able to tell you exactly what you are worth in financial terms.

Income:

Income is money you receive. Your salary is income. So are gifts, bonuses, tips, royalties and commissions. Interest earned on a bank account, dividends from an investment, or rent collected on property you own are all income.

With *On Balance* you'll always have an accurate, up-to-date record of your income. This will help provide you with a picture of your cash flow — the movement of money into and out of your accounts — and let you know if you are spending more than you are receiving.

Expenses:

Expenses are payments you make for goods or services you consume. Expenses include such things as groceries, clothes, phone bills, rent payments, medical bills, insurance premiums, vacations, restaurant tabs, etc.

The ability of *On Balance* to keep accurate, detailed track of your expenses is one of its most valuable features. Using it will help you to establish and maintain a reasonable budget and become aware of where your money is going.

Typical Assets, Liabilities, Income and Expenses	
Assets	**Liabilities**
Checking account (balance)	Mortgage
Savings account (balance)	Taxes due
Cash	MasterCard (amount due)
House (market value)	Visa (amount due)
Car (market value)	Other credit cards
U.S. Savings Bond (cash value)	Car loans
Stocks (market value)	
Jewelry (market value)	
Income	**Expenses**
Salary (gross)	Clothing
Interest received	Groceries
Commissions	Utilities
Tips	Entertainment
Gifts received	Medical costs
Tax refund	Interest paid
Dividends	Insurance premiums
	Gifts given
	Taxes paid

Understanding these four items — assets, liabilities, income and expenses — and how they differ from one another, is a crucial element of intelligent money management. It is also essential to using *On Balance* because each time you create an account, you will need to specify whether the account is an asset account, a liability account, an income account, or an expense account. To make sure you grasp these concepts adequately, it's a good idea to spend some time thinking about your own finances and identifying the categories into which various items fit.

WHAT ARE YOU WORTH AND WHERE'S IT ALL GOING? — NET WORTH AND NET INCOME

Once you've identified all your assets, liabilities, income and expenses (items which *On Balance* will help you keep track of on an ongoing basis) you're in a position to determine two important things — your **net worth** and your **net income**.

Net Worth:

Net worth is the sum of all your assets minus the sum of all your liabilities; simply stated, it is what you own minus what you owe:

$$\text{Assets} - \text{Liabilities} = \text{Net Worth}$$

Net Worth is an accounting concept that relates to a particular point in time — i.e., if you sell everything you own (all your assets) today and pay off all your current debts (your liabilities), the difference is your net worth as of today.

Knowing your net worth is an important step in your financial planning. It helps you decide whether you can afford to take on new obligations, whether you need to increase your rate of saving, whether you're being more cautious than necessary in your investments, and so on. With *On Balance* you'll be able to determine your net worth at any time. You'll also be able to produce a printed Net Worth Report to supply to someone such as a loan officer at a bank.

Net Income:

Net income is what remains after you deduct your expenses (goods and services consumed) from your total income (salary, commissions, gifts, dividends, interest earned, etc.); simply stated, it is money that comes in minus money that goes out.

$$\text{Income} - \text{Expenses} = \text{Net Income}$$

Knowing your net income will give you a quick picture of your cash flow. Being aware of cash flow — the movement of money into and out of your accounts — is important because if you're spending more than you're bringing in, you'll have to get additional funds from somewhere. Knowing your net income will help you determine when to cut back on expenses, when to withdraw money from savings or when to apply for a loan.

With *On Balance* you'll be able to determine your net income at any time. The period covered can be as long as a year or as short as a month. You'll also be able to produce a printed Net Income Report.

Other accounting terms and concepts will be defined as they arise. For a better understanding of the terms discussed here, pay close attention to the examples included in Section 3, Using *On Balance*. And don't worry if not everything is immediately clear. As you work with *On Balance*, your feel for the principles of home accounting will grow. You'll develop a mental picture of the various elements of your finances and begin to see how these elements fit together to make a harmonious whole.

2. GETTING STARTED

WHAT YOU WILL NEED

- Apple IIc/IIe (with at least 128 K memory)
- Disk drive
- Monitor
- Blank disk to use as a data disk

Optional:
- Second disk drive
- Printer
- Mouse

STARTING THE PROGRAM

One-Drive System:

Insert the *On Balance* program disk into your disk drive. Close the drive door. Turn on your monitor, then turn on your computer. The red disk-drive light will come on as the program loads. A title screen will appear, followed by a Load Data screen. (Note: You can move to the Load Data screen quickly by pressing any key at the title screen.) At this point, you have two options: Start New Data Base or Read Data Disk.

- If this is your first time using *On Balance*, select "Start New Data Base." Select this option by using the ↑ or ↓ key to highlight it and then pressing **Return**. Then follow the instructions below to prepare a data disk.

- If you have used *On Balance* before, remove the program disk from the drive and insert your prepared data disk. Select "Read Data Disk." Respond to the questions in the Today's Date dialog box that appears on the screen, being sure to supply the actual date, not a past or future date. When you have answered all the questions, select "Okay." The Main Menu will appear on the screen. You are now ready to start using *On Balance*. The program will prompt you whenever you need to switch disks.

Two-Drive System

Insert the *On Balance* program disk into Drive 1. Close the drive door. Turn on your monitor, then turn on your computer. The red disk-drive light will come on as the program loads. A title screen will appear, followed by a Load Data screen. (Note: You can move to the Load Data screen quickly by pressing any key at the title screen.) At this point, you have two options: Start New Data Base or Read Data Disk.

- If this is your first time using *On Balance*, select "Start New Data Base." Select this option by using the ↑ or ↓ key to highlight it and then pressing **Return**. Then follow the instructions below to prepare a data disk.

- If you have used *On Balance* before, insert your data disk into Drive 2. Select "Read Data Disk." Or, to save time, insert your data disk into Drive 2 at the same time you insert your

NOTE: Be careful not to touch the exposed dark surface of the On Balance program disk, the data disk, or any other floppy disk you handle. Also, never tamper with the disk in any way while the red disk-drive light is on. Doing so could destroy the contents of the disk.

program disk into Drive 1. Start your computer. The program will look for the data disk in Drive 2. It will then take you directly to the Today's Date dialog box. Respond to the questions in the box, being sure to supply the actual date, not a past or future date. When you have answered all the questions, select "Okay." The Main Menu will appear on the screen. You are now ready to start using *On Balance*.

PREPARING A DATA DISK

Before you begin using *On Balance*, you must prepare a data disk. This prepared disk will store up to 12 months' worth of financial information that you will enter while using the program. To prepare a data disk, first select "Start New Data Base" from the Load Data screen. A dialog box will appear on the screen. Questions for you to answer are listed on the left; the program's default, or preset, responses are listed on the right. A highlight box with a flashing cursor surrounds the response to the first question.

To accept the response that appears on the screen, press **Return**. To change the response, simply type your new information over the old. If you make a mistake, press **Delete** to erase what you've typed. Press **Return** when the information in the highlight box is correct; the highlight box will then move to the next item on the list. To move the highlight box to a different item, use the ↑ and ↓ keys.

```
┌─────────────────────────────────────────────┐
│  □          Start New Data Base              │
│                                              │
│  Data Base Name:                  ┌────────┐ │
│                                   └────────┘ │
│  Fiscal Starting Year:               19 86   │
│                                              │
│  Fiscal Starting Month (1-12, "1" recommended):   1   │
│                                              │
│  Drive number for data disk (1 or 2):     2  │
│                                              │
│                                  Okay  (⌘-O) │
└─────────────────────────────────────────────┘
```

Data Base Name

Give your data base a name. Use your own name, or anything you want. You can type up to 10 characters. Don't include the year in the data base name; the program will automatically add the year whenever it refers to the disk (for example, if you name your data base "John," the program will refer to it as "John '86"). Note that you may have only one data base per disk. A data disk holds 12 months' worth of financial information. To start a data base for another person or purpose, you must use another disk.

Fiscal Starting Year

Specify the first year for which you want to enter data. You will not be able to enter records for any date prior to the fiscal starting year.

NOTE: Once you have begun using On Balance, you may want to start a new data base to use for keeping a different set of records — records for your club or charity, for example, or for another family member. Follow the procedures outlined here to prepare a data disk and start a new data base. If you want to prepare a data disk to use for continuing your records into the next year, simply enter the date for the new year into the Transactions Register dialog box (see Entering Transactions in Section 3, or Register in the Reference Section). You will be prompted to insert a blank disk; the program will then prepare the disk so that it is ready to hold your next year's records. DO NOT use "Start New Data Base" for continuing existing records.

Fiscal Starting Month

Specify the month in which your fiscal year begins (1 for January, 2 for February, 3 for March, and so on).

Drive Number for Data Disk

Indicate which drive (1 or 2) you plan to use for your data disk.

When you have responded to all the questions in the dialog box, select "Okay." Insert a blank disk in the drive you have indicated. Press Return and the program will prepare your data disk. The disk is ready when the red disk-drive light goes off and a message telling you to label the disk appears. Remove the disk from the drive and label it. Then re-insert the disk, and press Return. Respond to the questions in the Today's Date dialog box that appears on the screen. When you are done, select "Okay." The Main Menu will appear on the screen. You are now ready to start using *On Balance*.

Your Fiscal Year—Where to Begin

Your fiscal year can begin whenever you want it to. You may have it run from April to April, from June to June, or even from December to December. Most people, however, prefer to have their fiscal year run from January to January.

If you begin using *On Balance* later in the year, you may be able to enter data for the months you have missed; to do this you will have to have accurate financial records available. A simpler approach, especially if you are already far into the year, would be to start your fiscal year in January and simply skip over the months you've missed. Start entering information in the current month and maintain your records to the end of the year; then start a new data disk on January 1 of the next year.

PRINTER SETUP

On Balance allows you to print out reports, checks, and other items. The program is designed to work with most printers; no adjustment should be necessary. However, if you have trouble printing, you may have to change the printer setup. For help, see **Printer Setup** in the **Reference Section** of this manual.

OPERATING THE PROGRAM

On Balance is easy to operate. Its functions, features and commands are listed on pull-down menus. You select the items you want from these menus, using either your keyboard or a mouse. Dialog boxes, offering you further options, appear as needed. Help is always available either by selecting **Help** from the ⌘ **Menu** or by pressing ⌘-?.

Menus

When you use *On Balance* you will always begin with the Main Menu. The Main Menu contains seven sub-menus. All of the program's functions, features and commands are reached through these sub-menus.

● To open a menu using the **keyboard**, use the ← and → keys to highlight the menu you want. Press ↓ or **Return** to open the menu. To select an item from the menu, highlight the

item you want (using the ↑ and ↓ keys) and press **Return**. To close a menu without making a selection, move the highlighter up the list until the menu name is highlighted; the menu will then close.

- To open a menu using a **mouse**, press the mouse button to activate the pointer or point to the menu you want, holding the mouse button down; the menu will open. To select an item from the menu, move the pointer down the list. When you reach the item you want, release the mouse button. To close a menu without making a selection, move the pointer away from the menu until the menu is no longer highlighted, then release the button; the menu will close.

Dialog Boxes

Dialog boxes are a way of "talking to" the program. Each dialog box asks you a series of questions. By responding to the questions, you supply information to the program so that it can perform its functions correctly.

- To respond to questions in a dialog box using the **keyboard**, use the ↑ and ↓ keys to move the highlight box to the item you want. To accept the response already in the box (the default, or preset, value), press **Return**. To change the response, simply type your new information over the old.

  If you make a mistake, press **Delete** to erase what you've typed. When the information is correct, press **Return**; the highlight box will move to the next item. When you have responded to all the questions select "Okay" (by highlighting and pressing **Return** or by pressing Ď-O) to tell the program the information is correct. If you want to leave the dialog box without continuing, press **Esc**. You will be returned to the previous screen.

- To respond to questions in a dialog box using a **mouse**, click the mouse button if the pointer isn't on the screen. Then point to any response you want to change and click again. A highlight box will surround the response. Change the response by typing your new information over the old. If you make a mistake press **Delete** to erase what you've typed. When the information is correct, click the mouse button. When you have made all the changes necessary, move the pointer to "Okay" and click to tell the program the information is correct. If you want to leave the dialog box without clicking "Okay," point to the rectangle in the upper-left corner of the box and click. You will be returned to the previous screen.

Entering Text

On Balance lets you type memos and notes of various kinds. To enter text, simply type in whatever words you want. You don't need to press **Return** at the end of a line unless you want to begin a new paragraph; just keep typing and the text will wrap around to the next line. To edit text, use the following text-editing commands:

← → ↑ ↓	moves the cursor left, right, up, down without erasing text
Delete	deletes the character to the left of the cursor
Ď-D	deletes the character at the cursor
Ď-Y	deletes from cursor to end of line
Ď-Delete	deletes all the text you have typed

Getting Help

Help is available from any point in the program. All you have to do is press Ď-? or select **Help** from the ⌘ **Menu**. A Help Index will appear. Select the topic you want from the Index, then read the explanation that appears on the screen.

- ### Esc to Move Back

You can move back to a previous screen by pressing **Esc**. Each time you press **Esc** you will move back one screen until you reach the Main Menu.

To go back to a previous screen when using a **mouse**, point to the rectangle in the upper-left corner of the screen and click the mouse button.

Saving Data

On Balance saves your data automatically at various points in the program. However, to protect against accidental loss, it's a good idea to get into the habit of saving data periodically yourself. To save, simple press Ď-S. Any data you have entered will be safely stored on your data disk.

Ď Commands

You'll notice that a number of menu items are marked by the Apple symbol (Ď) and a letter. These are shortcut commands available from anywhere in the program. To use them, hold down either one of the Apple keys (located to the left and right of the space bar) and press the letter indicated. In addition to the Ď commands listed on the menus, a number of Ď scrolling commands are available. These make it easier to move from one place to another on the screen.

Some of the more frequently used Ď commands are listed below. For a complete list and explanation of Ď commands, see **Apple Commands** in the **Reference Section**.

Ď-A	Account List: Displays a list of all account names you have created.
Ď-B	Beginning of Data: Moves the cursor to the first transaction of the month, or first item in a list of accounts.
Ď-D	Delete Character: When editing text, deletes character located at the cursor. (Pressing the **Delete** key alone moves the cursor to the left, erasing text as it goes.)
Ď-H	Hard Copy: Prints a copy of whatever is on your screen.
Ď-M	Menu: Returns you to the Main Menu.
Ď-O	Okay: Confirms information in dialog box.
Ď-Q	Quit: Lets you leave *On Balance* and run another program without turning off your computer.

NOTE: Never turn your computer off without first saving your data, either by pressing Ď-S or Ď-Q (for Quit), or by selecting Quit from the ⌘ Menu.

NOTE: The Control key may be used instead of the Ď key.

⌘-S   Save: Saves data to your data disk. Use this command frequently to avoid accidental loss of data.

⌘-Delete   Delete Item: Deletes an entire entry. Not the same as ⌘-D which deletes one character.
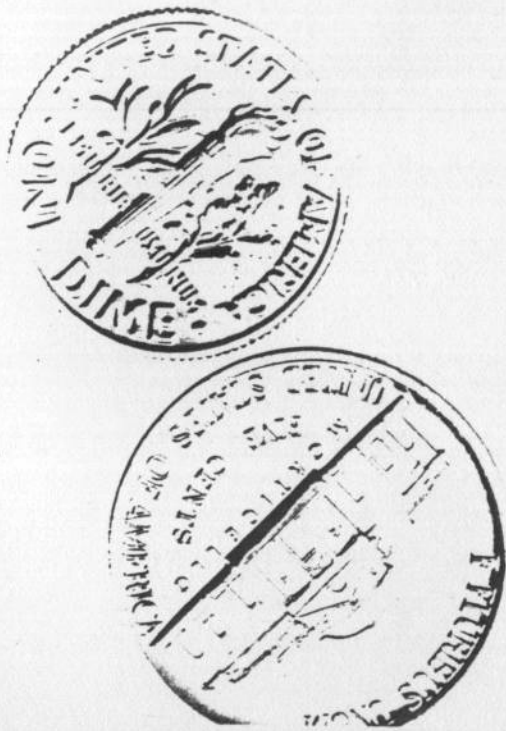
⌘-?   Help. Provides help with using *On Balance*.

Chapter 3

3. USING ON BALANCE

OVERVIEW

On Balance is a home accounting program that makes keeping track of your financial affairs easy and enjoyable. Accounting, as you undoubtedly know, is the business of keeping financial records. These records can be as simple as a shoebox full of receipts and cancelled checks or as complex as an accountant's ledger listing every debit and credit charged against your name.

The program you are about to start using is like an accountant's ledger in its precision and completeness and like the shoebox in its ease-of-use.

Your part in working with *On Balance* will be to enter financial data — to drop bits and pieces of information into the shoebox. The program will then play the role of an accountant, maintaining a complete and precise ledger in which all your financial transactions — and the effects they have on one another — will be recorded. For the most part, this ledger will be invisible to you. You will be made aware of it, however, as updated balances for your accounts appear on the screen and as you request various kinds of information contained in lists and reports.

This section of the manual will show you how to make *On Balance* a part of your life. Here you will learn how to enter your financial data and then put the program to work for you, doing such things as reconciling accounts, printing checks, keeping track of budgets, searching for information, and producing net worth and net income reports. All of the features, functions and commands discussed in this section are also discussed in the alphabetically arranged Reference Section. You will be referred to the Reference Section for details on how to use various elements of the program.

You'll find that you can use *On Balance* to get a very precise picture of your financial affairs or a more general one. It all depends on the data you enter. The more specific you are — telling the program, for example, whether an expenditure is tax-deductible, whether it was made by you or your spouse, whether it belongs in a particular category of expenses, and so on — the more complete a picture the program will be able to produce.

Before you begin . . .

Before you begin, carefully read **Section 2, Getting Started**. In that section, you will learn how to start the program and prepare a data disk for storing your financial information. You'll also learn how to select menu items, respond to questions in dialog boxes, and use the program with a keyboard or mouse. This section will assume that you know how to deal with these technical matters.

ENTERING YOUR FINANCIAL DATA

Almost all the work you'll do with *On Balance* will involve entering financial data in the form of **transactions**. Transactions represent the movement of money from one place to another. When you write a check to pay your rent, when you transfer funds from your savings account to your checking account, when you withdraw cash from the ATM at your bank, even when you put a nickel in a gum machine, you are carrying out a financial transaction.

You're undoubtedly familiar with entering transactions for your checking account in your checkbook register. Entering transactions while using *On Balance* is much the same except that in this case, the register you'll use will appear on your computer screen and will record all transactions, whether they involve your checking account, your savings account, your credit card accounts, or pocket money.

THE BASICS

To learn how to enter a transaction, follow the step-by-step instructions below. When you are done, the sample transaction you have entered can be deleted. You can then practice entering more transactions using the Examples at the end of this section.

Learn more about entering transactions by reading through the material that follows (Refinements, Making Changes and Correcting Mistakes, Handling Your Data Bases, Saving and Quitting). When you feel that you have a good understanding of how to enter transactions, assemble your records (checkbook register, credit card statements, etc.) and start entering your own financial data.

Entering a Transaction Step-by-Step

1) If you have not already started the *On Balance* program, do so now, following the instructions in Section 2, Getting Started. With the Main Menu on the screen, open the **Transactions Menu** and select **Register**. A dialog box will appear.
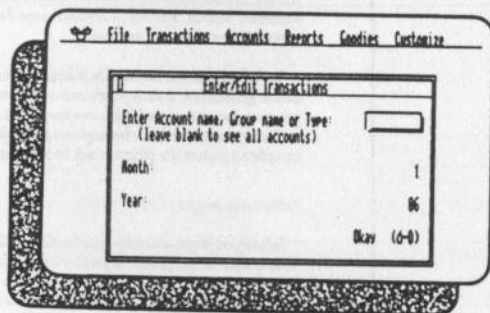
2) Respond to the questions in the dialog box, specifying the month and year for which you want to enter transactions as well as the name of the Account, Group, or Type.

EXPLANATION: "Enter Account Name, Group Name, or Type," lets the program know what kind of transactions you want to enter. As you begin using the program you will be creating various accounts (checking, savings, VISA, etc.), specifying their types (asset, liability, income, expense), and possibly assigning them to groups (business, household, retirement, etc.). If you specify a particular Account, Group, or Type, the Register will display only the transactions included in that category. If you want to see all of your accounts you may do so by leaving this space blank.

Since you have not yet created any Accounts, Groups, or Types, leave the space blank now. Enter the current month and year. When you have responded to all of the questions in the dialog box, select "Okay." The Transactions Register will appear.
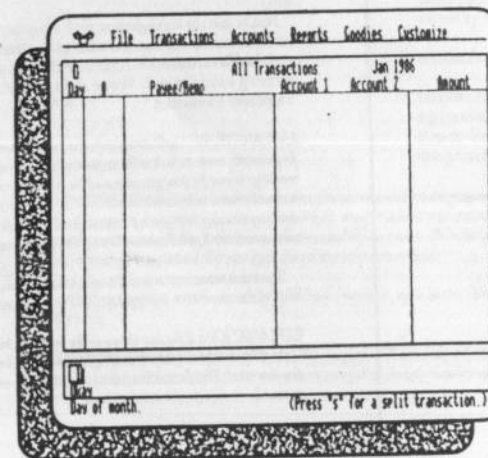
The Transactions Register is similar to your checkbook register in that it has spaces to record the date, number, and amount of each transaction. It also has spaces for a number of items not found on your checkbook register. These items will be explained in detail as you enter your sample transaction.

Note that the month and year — which you specified in the dialog box — appear at the upper-right corner of the Register. A highlight box with a flashing cursor appears at the lower left. Prompts relevant to whatever entry you are making appear at the bottom of the screen. If you are using a mouse, a message reading "Click here to add a transaction" will appear. Move the pointer to the message and click the mouse button.

3) You are now ready to begin entering your sample transaction. The transaction involves a check, #238, written to your neighborhood supermarket, Elmwood Market, on the fifth of the month to pay for $47.50 worth of groceries. Enter each part of the transaction as explained below. If you make a mistake, press ⌘-**D** or **Delete** to erase the entry; then type in the correct information. To move back one column, press ←; to move forward one column, press → or **Tab**. To indicate that the information you have entered is correct, press **Return**. When the entire transaction is entered correctly, it will look like this:

Day	#	Payee/Memo	Account 1	Account 2	Amount
5	238	Elmwood Market	checking	groceries	-47.50

Day

The first piece of information you are asked to supply is the date on which the transaction occurred. Since you've already indicated the month and year, all you need to supply now is the day.

Notice that the highlight box, with a number "1" in it, is positioned beneath the Day column. At the bottom of the screen is a line of text that reads "Day of Month." This line will change as you move from column to column so that you will always know exactly what information you are being asked to supply. Notice also a prompt at the lower right of the screen that reads "Press S for a split transaction."

EXPLANATION: A split transaction is a single transaction that affects more than two accounts. You might, for example, write a check to the supermarket for more than the amount of your purchase. Part of the check would go to pay for your groceries and the remainder would go into your pocket as cash. Entering this transaction as a split transaction allows On Balance to record its effect on three different accounts — your checking account, your grocery account, and your cash account. For details on how to enter a split transaction, see Split Transaction in the Reference Section.

Since this transaction is not a split transaction, ignore the prompt. Enter the correct day — the fifth of the month — by typing in 5. Press Return.

EXPLANATION: If the day shown in the highlight box is correct, you can accept it by pressing Return. Once a day has been entered, the program will use that day as its default, or preset, value until a different day is entered. This feature saves time when you are entering a number of transactions that occurred on the same day.

#

The next column in the Register is marked by a # sign. This is where you specify the kind of transaction you are entering. There are a several kinds of transactions. The reason the column is marked by a # sign is that most of your transactions will probably involve checks. If you are entering a check, you simply type in the check number. If you want to enter a different kind of transaction, enter the first letter of the transaction you want. Abbreviations for the various kinds of transactions are shown at the bottom of the screen.

TRANSACTION	ABBREVIATION	PURPOSE
Check	(number)	to record a check
ATM	ATM	to record an automatic teller withdrawal or transfer
Electronic	Elect	to record an electronic fund transfer, e.g., one made by computer or telephone
Fee	Fee	to record bank service charges, credit card fees, etc.
Deposit	Dep	to record a deposit to an asset account, e.g., checking or savings
Refund	Refnd	to record a refund, e.g., to a credit card account
Interest	Int	to record interest charged to a liability account, or interest earned by an asset account
Void	Void	to record a voided check
Blank	(blank)	for cases not covered above, e.g., recording a withdrawal directly from savings, or a charge on a credit card

EXPLANATION: Specifying the kind of transaction you are entering lets the program know how to handle the entry. A deposit to your checking account, for example, must be added to your checking account balance; a fee must be subtracted; voiding a check may affect a number of accounts. If On Balance is to maintain your accounts properly, it's important that you enter the correct information here.

Since this transaction involves a check you have written, type in the check number, **238**. Press Return.

EXPLANATION: If you continue to enter checks, the program will automatically display the next check number in sequence. This saves time when you are entering data directly from your checkbook register. To change the check number, simply type in the number you want.

Payee & Memo

A window will open when you reach the Payee/Memo column. You can leave this window blank or use it to enter any information you want. In a checking transaction, you would generally enter the name of the party to whom you've written the check. You could also enter additional information to remind yourself about the details of the transaction. You can fill the entire window with text. However, only the first 20 characters will be displayed when the window is closed. To see the entire text you can open the window by moving the highlight box back (or forward) to the Payee/Memo column.

Since this transaction involves writing a check, type in the party to whom it was written, **Elmwood Market**. Press Return twice to move out of the memo window. If you have created any **flags**, you will be given an opportunity to attach them to the transaction now.

EXPLANATION: Flags let you keep track of items that belong together, but are not all in the same Account, Group, or Type. For example, you can attach flags to transactions that represent tax-deductible items or items that you plan to charge to a club or charity you work for. Before you can attach flags to your transactions, you must create them by selecting Flags from the Transactions Menu. When you have created flags, a Flags column will be added to the Register. If you have not created flags, no Flags column will appear. For details on how to create and use flags, see Flags in the Reference Section.

Account 1

You are now at the Accounts column of the Register. This is where you really begin putting On Balance to work for you. By creating accounts and assigning your transactions to them, you

make it possible for the program to produce an accurate picture of your entire financial situation.

Briefly stated, an account is a category you use to keep track of how much money you own or how much money you owe (assets or liabilities), of where your money is coming from or where it is going to (income or expenses). All accounts can be classified as either assets, liabilities, income, or expenses. For a more complete explanation of assets, liabilities, income, and expenses, plus a list of some typical accounts and their classifications, see **Section 1, Principles of Home Finance**.

Account 1 is the account for which you are recording the transaction. It may be your savings account to which you are adding a deposit, your checking account against which you are writing a check, your VISA account for which you are recording a charge or refund, etc.

Since this transaction records activity in your checking account, enter the word **checking**. Press **Return**. Since no accounts have as yet been created, *On Balance* will not recognize the word and will ask if you want to create a new account. Press **Y** (for yes). (Note that once you have created accounts, the program will recognize the account names as soon as you type enough letters to identify the name. It's a good idea to try to create account names with different first letters so you'll be able to take full advantage of the program's speed.) Once you have supplied the account name, you will then be asked whether the account is an Asset, Liability, Income, Expense, or Miscellaneous type account.

EXPLANATION: Miscellaneous accounts allow you to use On Balance to keep track of non-financial matters. You might, for example, want to keep track of the number of hours you spent working on a particular project, or of the miles you've jogged, or even of the number of calories you've consumed. Creating a miscellaneous account allows you to do this. If you attempt to classify a financial account as miscellaneous, the program will warn you that this account type should NOT be used for financial accounts. For information on Asset, Liability, Income and Expense accounts, see Section 1, Principles of Home Finance.

Since this transaction involves your checking account, which is an asset (money that you own), enter **A** for **Asset**. Press **Return**. A note at the bottom of the screen will remind you that "This account may need its starting balance set by an opening transaction."

EXPLANATION: A starting balance is an existing monetary value associated with an account. Most asset and liability accounts — such as your checking, savings, or credit card accounts — will have starting balances. For how to set a starting balance, see Starting Balance in the Reference Section.

For now, ignore the starting balance reminder. It will disappear from the screen after a few seconds. You will then be asked what **Group** you want to include the account in. This step is optional.

EXPLANATION: Groups are a way of indicating that there is some logical relationship between particular accounts. You could, for example, assign all business expense accounts to a group called "Business." Home expense accounts could be assigned to a group called "Home." You might also find it useful to assign all of your personal financial accounts to one group, your spouse's to another, and those that you maintain together to a third. Classifying your accounts by groups adds another degree of refinement to the accounting process. For more details, see Groups in the Reference Section.

For now, skip this optional step by pressing **Return**.

Account 2

You will now be asked to supply the name of the other account involved in the transaction. **Account 2** represents where the money in the transaction is coming from or going to. It can be either an asset, liability, income, or expense account.

● You do not have to specify an Account 2. If you simply want to enter transactions for your checking account and see a balance for that one account, you need only enter an Account 1 name. The program will then function only as a checkbook register. (For how to customize the program so that it always skips the Account 2 prompt, see **Custom Settings** in the **Reference Section**.) However, if you want the program to produce net worth and net income statements, keep track of budgets and so on, you will need to enter both an Account 1 and Account 2. This is the recommended method for getting the most out of *On Balance*.

Since the check you wrote was for groceries, enter the word **groceries** for Account 2. Press **Return**. You will be asked if you want to create a new account. Press **Y** (for yes). You will then be asked to specify the account type. Since groceries are an expense, enter **Expense**. You will now have an opportunity to specify a group. As with Account 1, the group designation is optional. For now, skip this optional step by pressing **Return**.

Amount

You are now at the last column in the Register. This is where you will enter the dollar amount of the transaction.

Enter the amount **47.50**. Press **Return**. The completed transaction will now be displayed on the Register. The balances for the accounts involved in the transaction are shown below.

4) Check the transaction to see if all the information is correct. You may change any part of it by using the arrow keys to move the highlight box into the Register. When the part you want to change is highlighted, simply type your new information over the old.

5) To delete the entire transaction, move the highlight box anywhere within the transaction, then press ○-**Delete**. A line will be drawn through the transaction and you will be asked if you are sure you want to delete it. Press **Y** (for yes).

REFINEMENTS

Once you understand the basics of entering transactions, you can add some refinements that will make your record-keeping easier and more complete. These include creating flags, setting up recurring transactions, and creating accounts through the Accounts Menu.

Creating Accounts Through the Accounts Menu

You will probably create most of your accounts while entering transactions in the Register. However, if you prefer, you can also create accounts by selecting **Add/Edit** from the **Accounts Menu**. Add/Edit is useful if you (1) want to establish a starting balance for an account without going through the process of entering a separate transaction, (2) want to supply the program with financial data for an account — such as real estate holdings or jewelry — for which you don't often enter transactions, or (3) want to edit an account you have created.

NOTE: Since you did not enter any starting balance for your checking account, that account (against which the transaction was charged) now shows a negative balance. When you're ready to enter your actual transactions, you will solve this problem by entering a starting balance before you begin. For more information, see Starting Balance in the Reference Section.

NOTE: When you try to move the highlight box from the far left of the register to the far right, you may get "stuck" in the Payee/Memo window. To avoid this, you can do one of three things: (1) Tap the right arrow key again as soon as the highlight box reaches the Payee/Memo window, (2) start with the highlight box in the Day column and press Tab to move right, or (3) start with the highlight box in the Day column and press ○ —→ to make the box jump all the way to the Amount column. Then use the left arrow to move back to the column you want.

Add/Edit is also useful because it includes a handy Memo in which you can store additional information about an account (when you bought a piece of property, for example, or the number to call if a credit card is lost or stolen) and because it allows you to view all the accounts you have created (arranged by type) without having to go through the procedure of requesting a report. All your accounts, however created, will be displayed on screen whenever you select **Add/Edit**.

For details on how to create and edit accounts through the Accounts Menu, see **Add/Edit** in the **Reference Section**.

Creating Flags

Flags are a way of keeping track of items that belong together but are not all in the same Account, Type (asset, liability, income, or expense) or Group. You can create up to four flags which can then be attached to your transactions as you enter them. Once you have created flags, a Flags column will appear in the Register. Flagged transactions can be located and listed on screen using the Search feature, and then printed out using the ⌂-P command.

One of the best uses of flags is to keep track of tax-deductible items. Another is to keep track of the expenses of individual family members, or of a club or charity for which you work. Since you can only create a total of four flags it's a good idea to think about what you want to keep track of before you begin. You might want to start by creating one flag that you know you'll use (tax-deductible items, for example) and then create additional flags as you see a need for them.

For details on how to create and use flags, see **Flags** in the **Reference Section**.

Setting Up Recurring Transactions

Recurring transactions are transactions that occur on a regular basis. Common recurring transactions are mortgage payments, loan payments, paycheck deposits and utility bills. To eliminate the tedium of entering these same transactions month after month, *On Balance* lets you establish sets of recurring transactions that come due and are paid at approximately the same time. The program keeps track of these sets and warns you when they are coming due. You can then edit the individual transactions in the set (changing check numbers or amounts as necessary) and trigger it so that it is entered into your records.

In addition to saving time, recurring transactions are a way of ensuring that you don't forget to make important payments. You can create sets that are triggered weekly, bi-weekly, twice in a calendar month, monthly, bi-monthly, quarterly, semi-annually, or annually. You'll find that creating recurring transactions is a good way to get an idea of what your fixed expenses are.

For details on how to create, edit, and trigger sets of recurring transactions, see **Recurring (Transactions)** in the **Reference Section**.

MAKING CHANGES AND CORRECTING MISTAKES

Whenever you're learning new tasks, you're bound to make mistakes. The mistakes you'll make while entering financial data in *On Balance* are likely to fall into two categories: simple data entry mistakes (misspelling a word, entering an incorrect figure, etc.) and mistakes in creating and assigning accounts. Both kinds of mistakes are easily corrected — in the case of

data entry, by using the editing commands, and in the case of account creation and assignment, by using the Change Type/Starting Balance, Change Group and Merge Two Accounts Together features from the Accounts Menu.

Correcting Data Entry Mistakes

In *On Balance*, data is always entered at the cursor in a highlight box. This is true whether you are entering data in the Register, or on any of the other screens in the program. To correct a mistake, you must first move the highlight box to the item you want to change. Use the ↑ and ↓ keys to move the highlight box up and down; use → or **Tab** to move the box to the right; use ← or ⌂-**Tab** to move the box to the left.

Once the item you want to change or correct is highlighted, you can clear the box by pressing the space bar. You can then leave the box blank or type in your new information. If you don't want to clear the box, simply type your new information over the old.

To delete an entire transaction, move the highlight box anywhere within the transaction and press ⌂-**Delete**. A line will be drawn through the transaction and you will be asked if you are sure you want to delete it. Press **Y** (for yes) and the transaction will be deleted from your records. The balances of any accounts affected by this deletion will be changed automatically.

Changing Account Assignments

When you create an account, either while entering transactions in the Register or by using Add/Edit from the Accounts Menu, you will be asked to specify the account type (asset, liability, income, or expense) and will be given an opportunity to assign the account to a group.

When you first start using *On Balance*, deciding what these account assignments should be may seem difficult. You may not be sure whether a particular account should be assigned as an asset, a liability, income, or expense. You may not know what kind of groups you want to create and what accounts should be included in them. You will probably make some mistakes. These mistakes are easily corrected, using the following procedures.

To Change an Account Type Assignment:

Select **Change Type/Starting Balance** from the Accounts Menu. A dialog box will appear asking for the name of the account. Enter the account you want. The current account type and the starting balance for the account will be displayed. Enter the new type and/or a new starting balance. When you are finished, select "Okay."

To Change an Account Group Assignment:

Select **Change Group** from the Accounts Menu. A dialog box will appear asking for the name of the account. Enter the account you want. The current account group (if any) will be displayed. Enter the new group. When you are finished, select "Okay."

As you can see, this command is a handy way to assign accounts to groups as well as to change group assignments already made. If you're in doubt about the proper group assignment while creating an account, simply skip the optional group assignment step. Later, use the Change Group command to assign the account to one of the groups you've created.

NOTE: Changing an account from one type to another may have a dramatic effect on the balances of other accounts. This command should be used only when you are certain that you have made a mistake in assigning the account. For more information on account types, see Section 1, Principles of Home Finance.

To Delete an Account

Deleting an account is not a step to be taken lightly. When you delete an account you remove all reference to it from your records. This can have a profound effect on the balances of your other accounts. Though you can delete an account by using the ⌃-Delete command while in Add/Edit from the Accounts Menu, this method is recommended ONLY if the account has not been used in transactions. A much better approach is to use the Merge Two Accounts Together command. This allows you to merge one account into another; the records from the account you delete will not be lost, they will simply be added to the merged account.

To carry out this procedure, select **Merge Two Accounts Together** from the **Accounts Menu**. A dialog box will appear asking for the name of the account to be eliminated. Type in the name of the account you want to delete. Then type in the name of the account you want to merge it with. The two accounts must be of the same type (asset, liability, income, or expense). When you are finished, select "Okay."

HANDLING YOUR DATA BASES

An *On Balance* data base stores up to 12 months' worth of financial information on a separate data disk. Each member of your household who uses *On Balance* can have his or her own data base. You can also establish data bases for different purposes, such as your personal finances, the finances of a club or charity for which you are treasurer, and so on. You can assign a secret password to any data base you start; then, only someone who knows the password will be able to gain access to the data base.

Each new fiscal year, *On Balance* will automatically start a new data base for you, carrying over your financial records from the previous year.

Generally speaking, data bases are not something you have to worry about. Simply start your data base when you start using the program, following the instructions in Section 2, Getting Started.

To start a new data base for a different person or purpose, select **Start New Data Base** from the **File Menu**. Then follow the same procedure outlined in Section 2, Getting Started.

To work with a different data base (without having to restart your computer), select **Switch Data Bases** from the **File Menu**. Follow the on-screen prompts to remove your current data disk and insert a new one.

To make a data disk for a new year's worth of records based on an existing data base, simply enter a date in the new year (when starting the program or in the Register dialog box) and follow the on-screen prompts.

It's a good idea to make a backup copy of your data base disk(s). Update the backup regularly to ensure against loss of data. For how to make a backup data disk, see **Backup Data Disk** in the **Reference Section**.

For more information on data bases, see **Data Bases** in the **Reference Section**.

SAVING AND QUITTING

Once you've entered your data in *On Balance*, you won't want to lose it. There are three ways to save data: by pressing ⌃-S, by selecting Save from the **File Menu**, or by selecting Quit, from the Menu.

You should ALWAYS leave the program by way of the Quit command. This will ensure that all the financial data you have entered during a data entry session is properly saved to your data disk.

You should also get in the habit of saving regularly as you enter data, either by selecting **Save** from the Menu or by pressing ⌃-S. Although the program saves data automatically as you move from some commands to others, using Save (or ⌃-S) often will protect against accidental loss of data.

PUTTING ON BALANCE TO WORK FOR YOU

Once you have entered your data, you'll be able to put *On Balance* to work for you, using it to produce a comprehensive, up-to-date picture of your financial affairs. The more data you enter, the more the program will be able to tell you; the longer you use it, the clearer the picture of such things as where your money is coming from and where it is going to will be.

You can use *On Balance* to reconcile accounts, to print checks, to set up and keep track of a budget, to search for data you've entered, and to produce net worth and net income reports. Every kind of list or report — in fact, anything that is displayed on screen — can be printed out. This printed copy will come in handy when making loan applications or when you are asked to supply financial data for any purpose.

To get an idea of the program's capabilities read through the following material on reconciling accounts, printing checks, setting up budgets, searching for information, and requesting reports. For details on how to use each feature, turn to the appropriate entry in the Reference Section.

RECONCILING ACCOUNTS

You can use *On Balance* to reconcile any account for which you receive a financial statement. You're probably most familiar with reconciling your checking account — that is, checking your records (as shown in your checkbook register) against the records of the bank (as shown on the statement) to see that they agree. Reconciling accounts is important if you want to avoid being overdrawn or overcharged. Though you may not be in the habit of reconciling accounts such as those for your credit cards or car loan, *On Balance* makes the procedure so easy that you'll soon be doing so as a matter of course.

When you first start using *On Balance*, you may not have entered all the individual transactions that are shown on the financial statements you receive. This is no problem provided you have entered an accurate starting balance. The program will simply reconcile the account using the transactions you have entered plus the starting balance.

For full details on reconciling accounts, see **Reconciliation** in the **Reference Section**.

PRINTING CHECKS

You can use *On Balance* to print out checks. This is especially handy if you are in the habit of writing out many checks at the same time. By using this feature, you can enter transactions and make out checks all at the same time. If you choose to do this, be sure to update the balance in your actual checkbook register when you are finished; that way you'll know how much you have in your account when you later write out checks by hand.

To print checks, you will need to order a particular brand of continuous form checks to use in your printer. For information on how to order these checks as well as details on how to carry out the printing procedure, see **Print Checks** in the **Reference Section**.

SETTING UP BUDGETS

With *On Balance*, you can set up a year's month-by-month budget for any account you have created. You can set up budgets for asset, liability, income or expense accounts. This means that in addition to establishing limits for your expenditures, you can set savings and income goals and monitor how closely you are meeting them.

A budget can be set up any time after you have created an account. If the account is an expense account and if you have a good idea of how much you plan to spend on items included in the account over the course of a year, you may want to set up a budget right away. If you're not sure what a realistic budget for the account might be, you may want to enter transactions over a period of time — a month or two, perhaps. Then you'll have an idea of what you are actually spending and can make an informed decision about how much to budget. If you want to change your budgeted amounts, you can do so at any time.

Once you establish a budget for an account, *On Balance* will be able to tell you the dollar difference and the percentage difference between the actual balance and the budget amount for each month. If you wish, budget data — which you can choose to have displayed numerically and/or in bar graph form — will be included in account reports, net income and net worth statements. When you are ready to start keeping records for a new fiscal year, you can carry over your budgets from the previous year, basing the amounts either on the budgets you established or on the actual balances for the accounts.

For how to set up a budget, see **Budgets** in the **Reference Section**.

SEARCHING FOR INFORMATION

On Balance lets you set up a wide range of criteria to search for financial data you have entered. You can search for individual transactions, for flagged transactions, for transactions of a certain kind (deposits, fees, ATM transactions, etc.), for transactions falling within a certain time period or range of amounts, for transactions made out to a specific payee, or for transactions involving a specific account, group, or type. Once the data you want is found, you can view it on screen and, if you want, print it out.

This search capability is especially useful at tax time or if you are using the program to keep track of expenses for several family members, for a club, or a home business. It also allows you

to examine your transactions from various points of view, a process that will give you new insight into the nature of your financial affairs.

For details on how to search for information, see **Search** in the **Reference Section**.

REQUESTING REPORTS

On Balance produces four kinds of reports: Net Worth, Net Income, Accounts Reports, and Transaction Lists. These reports can give you insight into various aspects of your financial affairs. Since each can be printed out, as well as displayed on screen, they also provide a handy way of supplying organized financial information to loan officers, tax preparers, mortgage companies, and so on.

A **Net Worth** report tells you what you are worth (financially) at any given point in time. *On Balance* produces a Net Worth report by subtracting the sum of all your liability accounts from the sum of all your asset accounts. In order for your Net Worth report to be accurate in real terms, you must be sure to create accounts and enter data for all your assets and all your liabilities. Once you've entered information about everything you own (your house, your car, valuable jewelry, paintings, etc.) and everything you owe (your mortgage, your car loan, your credit card balances, etc.) *On Balance* will be able to produce a complete and accurate Net Worth report.

A **Net Income** report gives you a picture of your cash flow over a period of time. This will help in your financial planning — letting you know whether you can afford to take on new loan payments, whether it's time to ask for a raise, to cut back on spending, and so on. *On Balance* produces a Net Income report by subtracting the balance of all your expenses, for a specified time period, from the balance of all your income. If you have faithfully recorded all your income and all your expenditures, the report will give you an accurate picture of your cash flow.

An **Accounts Report** gives you a report on one or more of your accounts. You can specify what data you want the report to include and how you want the data displayed. You can request a report on a single account or on all the accounts in a particular group or type. Requesting an accounts report is a good way to monitor particular aspects of your financial activity — your real estate ventures, stock investments, etc. When you request such a report, you'll be able to see at a glance all the activity that has been taking place within the account(s) in question.

A **Transaction List** gives you a report on transactions entered over a specified period of time. You can request a list of all your transactions or of transactions for a single account, group, or type. Once the list is displayed on screen, you can edit individual transactions just as you would in the Register. You can also print out the list, specifying the type of data you want printed. This is handy if you want a paper record (as well as an electronic record) of your transactions.

For information on how to request any of the four kinds of reports, see **Reports** in the **Reference Section**. Also see, **Net Worth**, **Net Income**, **Accounts Report**, and **Transaction List**.

GOODIES

On Balance has a number of special features — called **Goodies** — that are available from

anywhere in the program. Most of these Goodies "pop-up," overlaying whatever screen you are working on. When you signal that you are done with a Goodie, it will go away, leaving your original screen intact. The four Goodies listed on the Goodies Menu are: Calculator, Note Pad, List Accounts, and List Groups.

Calculator gives you an on-screen calculator that you can use to do mathematical computations. The sum can then be entered directly into the transaction on which you are working.

Note Pad gives you an on-screen Note Pad with room for entering up to five "pages" worth of text. You can save your notes and call them up again whenever you want.

List Accounts provides a list of all the accounts you have created arranged by type. This is handy when you are being prompted for an account name and can't recall which accounts you have created. A listed account name can be entered directly into the transaction on which you are working by moving the cursor and pressing **Return**.

List Groups provides a list of all the groups you have created. This is handy when you are being prompted for a group name and can't recall which groups you have created. A listed group name can be entered directly into the transaction on which you are working.

For details on using the Goodies included in the program, see **Calculator, Note Pad, List Accounts**, and **List Groups** in the Reference Section.

CUSTOMIZING ON BALANCE

After you have been using *On Balance* for a while, you may want to customize the program, changing such things as the way screens are formatted, what prompts are given, what kind of information is displayed, and so on. You may also want to check on status — how many accounts and groups have been created, how many transactions have been entered, how much room is left, etc. — and assign a data base password.

All these customizing options are easily carried out through the program's **Customize Menu**. Since the process is so simple, you can change the program's settings and then, if you don't like your choices, change them back again, all within a matter of minutes.

For information on customizing options, see **Screen Formats, Printer Setup, Custom Settings**, and **Password & Status** in the Reference Section.

EXAMPLES

These examples will help you learn how to enter transactions correctly so that *On Balance* will have the information it needs to produce a complete and accurate picture of your financial situation. You can use these examples for practice in entering transactions and refer to them later if you become confused about entering data for a particular kind of transaction.

Keep in mind that the names used for accounts in these examples are just that — examples; you can name your own accounts anything you wish. Also, keep in mind that these examples are intended to clarify the approach to entering information in *On Balance*; actual step-by-step instructions are described earlier in this section and in the Reference Section of this manual.

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Example 1: Buying a computer with a check.

On December 10, you purchased an Apple computer system (to use in your work as a free-lance consultant) from "The Computer Store" for $986.31, paying with check number 1001. Using *On Balance*, you would record the transaction like this:

Day	#	Payee/Memo	Flag	Account 1	Account 2	Amount
10	1001	The Computer Store	t	checking	computer	-986.31

The Day, #, Payee/Memo, and Amount entries are self-explanatory.

The Flag entry is optional and indicates that the computer is a tax-deductible item for you (since you plan to use it in your business). You can create up to four flags to keep track of whatever special items you want by selecting **Flags** from the **Transactions Menu**. Once you have created flags, a Flags column will appear in the Register and you will be given an opportunity to attach one or more flags to your transactions. Only the first letter of the flag(s) will appear in the column.

Account 1 is the account for which you are recording transactions, in this case "checking." If you had charged the computer on your VISA card, then Account 1 would have been "Visa."

Account 2 is the other account involved in the transaction. It represents where the money in the transaction went. In this case, you decide to call Account 2 "computer." By doing so, you create a "computer" account. When asked, you define the account as an asset (something of value that you own). Later on, when you make other computer-related purchases (such as printers, disk drives, software, etc.) you will add them to this account. *On Balance* will keep track of these purchases, adding them in with the rest of your asset accounts. Whenever you ask for a Net Worth report, the value of your computer equipment will be included.

The effect of this transaction is to decrease the balance of one asset account (checking) and increase the balance of another asset account (computer) by the same amount.

Example 2: Withdrawing cash from an Automatic Teller Machine and spending cash.

On March 22, you withdrew $40 from your checking account through an automatic teller machine (ATM). Using *On Balance*, you would record the transaction like this:

Day	#	Payee/Memo	Account 1	Account 2	Amount
22	ATM	cash withdrawal	checking	cash	-40.00

Day, #, Payee/Memo, and Amount are self-explanatory.

Since you are recording a transaction involving your checking account, Account 1 is "checking" (an asset account). You decide to call Account 2, the other account involved in the transaction, "cash." Since cash is something of value that you own, you indicate that the "cash"

▲

account you have created is an asset. The effect of this transaction, then, is to decrease one asset account (checking) and increase another asset account (cash) by the same amount.

Spending cash:

What happens if you spend the cash? Say that on the same day, March 22, you spend $30 of the $40 cash you now have in your pocket on theater tickets. Using *On Balance*, you would record the transaction like this:

Day	#	Payee/Memo	Account 1	Account 2	Amount
22		theatre tickets	cash	entertain	-30.00

Again, Day, #, Payee/Memo, and Amount are self-explanatory.

The # column is left blank since cash transactions are not identified by number. Account 1 (the account for which you are recording the transaction) is "cash" (an asset). You decide to call Account 2 (which represents where the money in the transaction went), "entertainment." When asked, you define the account as an expense (since entertainment, like groceries, is something you "consume"). The effect of the transaction is to decrease an asset account (cash) and to increase an expense account (entertainment) by the same amount.

Example 3: Transferring money to a savings account.

On August 7, you transferred $100 from your checking account to your savings account using the ATM at your bank. Using *On Balance*, you would record the transaction like this:

Day	#	Payee/Memo	Account 1	Account 2	Amount
7	ATM	transfer to savings	checking	savings	-100.00

Day, #, Payee/Memo, and Amount are self-explanatory.

"Checking" is shown as Account 1, since that is the account for which you are recording activity. "Savings" is shown as Account 2, since that is the other account involved in the transaction. The effect of the transaction is to decrease your checking account (an asset) and increase your savings account (another asset) by the same amount.

Example 4: Charging lunch on a credit card.

On November 11, you used your VISA card to pick up a $35.67 tab for a business lunch. Using *On Balance*, you would record the transaction like this:

Day	#	Payee/Memo	Flag	Account 1	Account 2	Amount
11		lunch with Carmen	t	Visa	entertain	35.67

Day, Payee/Memo, and Amount are self-explanatory.

The # column is left blank since VISA transactions are not identified by number. Since you have created a "tax-deductible" flag and since this business lunch is tax-deductible you enter a "t" in the Flag column.

"VISA" is shown as Account 1 since the transaction you are recording is a charge on your VISA. "Entertain" is shown as Account 2 since you've decided to lump such things as theater tickets, restaurant meals, etc. together as entertainment. (If you paid for a great many business lunches, you might want to create a separate account specifically for business lunches.) The effect of this transaction is to increase your VISA account (a liability) and your entertainment account (an expense) by the same amount.

Example 5: Paying a credit card bill and recording credit card interest.

Eventually, the bills come in and it's time to make a monthly payment on your credit card debt. On December 5, you mail VISA a check, #202, for $27. Using *On Balance*, you would record the transaction like this:

Day	#	Payee/Memo	Account 1	Account 2	Amount
5	202	Visa	checking	Visa	-27.00

Day, #, Payee/Memo, and Amount are self-explanatory.

"Checking" is shown as Account 1, since that is the account for which you are recording the transaction. "VISA" is the other account involved in the transaction, so VISA is shown as Account 2. The effect of this transaction is to decrease your checking account (an asset) and your VISA account (a liability) by the same amount.

If you owe interest on the unpaid balance of your VISA card debt, be sure to record the interest charges (or any other additions to the statement, such as yearly user's fees, that you have not previously entered in *On Balance*). You would record a $5.42 interest charge shown on your VISA card statement like this:

Day	#	Payee/Memo	Flag	Account 1	Account 2	Amount
5	Int	interest charged	t	Visa	interest	5.46

Day, Payee/Memo, and Amount are self-explanatory.

In the # column, you enter "Int" for Interest. If you can deduct interest paid on your tax return, you attach a "tax-deductible" flag to the transaction by entering "t" in the Flag column. Since you are recording activity in your VISA account (the account to which the interest was charged) you make Account 1 "VISA." In order to show where the money in the transaction went, you create an account named "interest"; you show "interest" as Account 2. The effect of this transaction is to increase the balance (the amount owed) of your VISA account (a liability) and also to increase your interest account (an expense).

Another approach:

If you don't want to record a transaction every time you charge something on a credit card, you can use an alternative method. With this method you use your monthly credit card statement to update your records. For example, suppose your VISA statement for July showed a restaurant charge of $56.20 incurred on July 27 at Chez Rae, an airline ticket charge (to Vancouver) of $220 made on the July 11, and a monthly interest charge of $8.90. Assume that you received the bill on August 5 and are immediately paying $100 toward settling it with a check numbered 2096. To enter all this information correctly in *On Balance*, you will need to enter two separate transactions: one for the month of July showing the charges on your VISA card statement (using "VISA" as Account 1) and one for the month of August showing your payment of the VISA bill by check (using "checking" as Account 1).

Enter the VISA card charges for July like this, using a split transaction to show the amount of each charge plus the total amount:

Day	#	Payee/Memo	Flag	Account 1	Account 2	Amount
27		Visa: Chez Rae		Visa	entertain	56.20
		ticket to Vancouver		Visa	travel	220.00
		interest charged	t	Visa	interest	8.90
						Total 285.10

Now, record your August payment of the VISA card bill by first advancing to August (either by pressing Esc to go back to the dialog box and changing the information there or by pressing ⌘ -> to go forward one month) and then entering the transaction like this:

Day	#	Payee/Memo	Flag	Account 1	Account 2	Amount
5	2096	Visa		checking	Visa	-100.00

The first transaction records all charges to your VISA account and places them where they belong in July's records. Recording transactions in the month in which they occur is important if you want *On Balance* to produce such things as an accurate Net Income report. Using a split transaction allows you to show what each charge was for. However, since a split transaction lets you enter the date and transaction number only once, you cannot show the exact date on which each charge was made. If the exact date is not important for your records, this is a convenient method of tracking credit card charges since all you have to do is enter the information from the statement when you receive it.

The second transaction is a straightforward record of payment using your checking account. You do not have to enter a separate transaction for interest on your VISA card balance since you took care of that as part of the first, split transaction.

Example 6: Paying a utilities bill.

On January 15, you receive a bill from City Gas & Electric for $76.11. You pay the bill

immediately with check number 723. Using *On Balance*, you would record the transaction like this:

Day	#	Payee/Memo	Account 1	Account 2	Amount
15	723	City Gas & Electric	checking	G&E	-76.11

Day, #, Payee/Memo, and Amount are self-explanatory.

This is a straightforward payment of a monthly expense. Account 1 is "checking" since that is the account for which you are recording the transaction. Account 2, the other account involved in the transaction, is "G&E," an abbreviation for gas and electric. This shows where the money in the transaction went. You might prefer to have a single account named "utilities" which would include gas, water, electric, and any other utilities you use. Or you could create separate accounts for each of these items and assign all the accounts to a group called "utilities."

The effect of the transaction is to decrease your checking account (an asset) and increase your gas and electric account (an expense) by the same amount.

Example 7: Making a payment on a mortgage or other loan.

Most mortgage payments are made monthly and consist of principal, interest, taxes and insurance. A problem in recording mortgages is that although the monthly payment doesn't change, the distribution between principal and interest does. For example, if you make a monthly $1000 mortgage payment, during one month the interest may account for $675 of the $1000 payment, while during the next month it may account for only $670. Using *On Balance*, how would you record these transactions?

First of all, before entering any mortgage-related transactions, you should be sure to create an account that shows the current value of your home (an asset) and a corresponding liability account that shows the amount outstanding on your mortgage. You could call the asset account "Home" and the liability account "Homeloan." For how to create these accounts, see **Creating Accounts** in this section or **Accounts** in the **Reference Section**.

Once you have created these accounts, there are two ways to approach the problem of making mortgage payments. One way is to calculate and record the exact distribution of principal and interest for each month. To do this you would enter a split transaction each month with "checking" as Account 1 (assuming you pay your mortgage with a check) and "homeloan", "interest", "taxes", and "insurance" as Account 2. *On Balance* will keep track of the payments and at the end of the year will tell you exactly how much principal you paid (that is, the amount by which you reduced your homeloan account) and how much interest you paid.

The other way is to record the entire mortgage payment (which includes principal, interest, taxes, and insurance) each month, treating it as a single expense. Using this approach, the transaction you enter each month would look like this:

Day	#	Payee/Memo	Flag	Account 1	Account 2	Amount
1	4005	Bank of Mortgage	t	checking	mortgage	-1000.00

You attach a "tax-deductible" flag to the transaction because part of the payment (the interest and taxes) is tax-deductible. You specify "checking" as Account 1 because that is the account for which you are recording the transaction. You create an account named "mortgage" (an expense) and use it as Account 2 to show where the money in the transaction is going.

Then, at the end of the year, when you receive a statement from the bank giving you the principal and interest distribution for the year, you enter another transaction to redistribute the balance from your mortgage account into separate accounts for "homeloan" (principal), "interest", "taxes", and "insurance." If the statement you get from the bank indicates that out of the $12000 you made in mortgage payments, $3000 went toward the principal, $6000 was interest, $2500 went toward taxes, and $500 was for insurance, the transaction you enter would be a split transaction and would look like this:

Day	#	Payee/Memo	Flag	Account 1	Account 2	Amount
31		principal		mortgage	homeloan	3000.00
		mortgage interest	t	mortgage	interest	6000.00
		property taxes	t	mortgage	taxes	2500.00
		insurance	t	mortgage	insurance	500.00

What this transaction does is to redistribute the balance in your account named "mortgage" (an expense) into four different accounts. The effect is to reduce your mortgage account to zero while increasing your interest account (an expense) by $6000, your taxes account (another expense) by $2500, and your insurance account (yet another expense) by $500; your homeloan account (a liability) is decreased by the $3000 in principal you paid.

Other loans:

Other loans in which part of the monthly payment is for principal and part for interest can be handled in the same way. For each of these loans you should set up separate accounts before you start entering transactions. For example, for a car that you are paying off, you could set up an asset account named "auto" to show the current value of the car, and a liability account named "autoloan" to show the amount you still owe on the loan.

Example 8: Depositing a paycheck.

On the 15th of the month you received your regular paycheck, which you deposited into your checking account. Your gross pay was $2134.16; your take-home pay, after Social Security, federal and state income taxes and insurance were deducted, was $1649.34. Using On Balance, you would record the transaction like this:

Begin by pressing S for a split transaction; when asked for the split total, enter the amount of the check you are depositing (your take home pay of $1649.34). Then enter the following information:

Day	#	Payee/Memo	Flag	Account 1	Account 2	Amount
15	Dep	gross pay	t	checking	grosspay	2134.16
		federal income tax	t	checking	FIT	277.06
		FICA (Social Security)	t	checking	FICA	148.50
		state income tax	t	checking	SIT	40.56
		disability insurance	t	checking	insurance	18.70
						Total 1649.34

NOTE: In this example income taxes withheld from your paycheck are treated as an expense. At tax time, if you need to pay additional taxes you would write a check and then enter a transaction in On Balance, showing checking as Account 1 and the appropriate tax account as Account 2. If you receive a refund, you would treat it as unexpected miscellaneous income, and make a deposit into your checking account, showing checking as Account 1 and miscellaneous income as Account 2 (an income account).

The purpose of this transaction is to correctly enter the deposit of your take home pay into your checking account, while at the same time keeping track of your gross pay and all the expenses that are deducted from it. Using a split transaction allows you to acccomplish all this at once. By entering your total take home pay as the split total before beginning to record the individual items in the transaction, you can be sure that the correct amount is credited to your checking account. Since most paychecks remain the same over a period of months, you may want to set up this record as a recurring transaction. (See **Recurring Transactions** in this section and in the **Reference Section**.)

Account 1 is checking since that is the account for which you are recording the deposit. In the Account 2 column, you set up five separate accounts: grosspay (an income account), FIT, FICA, SIT, and insurance (all expense accounts). The effect of the transaction is to increase your checking account (an asset) by the amount entered as the split total, and to increase all the other accounts involved in the transactions by the amounts specified.

Example 9: Buying and selling stocks or other assets.

When you purchase stocks or other assets, you transfer money from one asset account (checking, savings, cash, etc.) to another asset acccount (stocks, bonds, jewelry, real estate, etc.) Using On Balance, this is how you would record the purchase of $1000 worth of common stock (plus a $50 brokerage fee) paid for on the 16th of the month with check number 2144:

Begin by pressing S for split transaction; when asked for the split total enter the amount of the check you have written ($1050). Then record the following information:

Day	#	Payee/Memo	Account 1	Account 2	Amount
16	2144	common stock purchase	checking	stock	1000.00
		brokerage fee	checking	fees	50.00
					Total 1050.00

Day, #, Payee/Memo, and Amount are self-explanatory.

Account 1 is "checking" since you paid for the stock by check. In the Account 2 column, you set up two separate accounts: "stock" (an asset) and "fees" (an expense). The effect of the transaction is to decrease your checking account (an asset) by $1050; to increase your stock account (ah asset) by $1000; and to increase your fees account (an expense) by $50. If it were not for the $50 brokerage fee, this transaction would have no effect on your net worth, since you've simply transferred funds from one asset account to another.

Keep in mind, however, that On Balance will not calculate capital gains or losses, depreciation or

appreciation, etc. If you later sell the stock at a profit (or loss) you will have to note the capital gain (or loss) in a separate account.

Let's say that a few months after buying your stock, you decide to sell it. You sell it on the 11th day of the month for $1500. You pay a $75 broker's fee, so your net deposit is $1425. Using *On Balance* you would record the transaction like this:

Begin by pressing S for a split transaction. When asked for the split total, enter the amount of the check you are depositing ($1425). Then record the following information:

Day	#	Payee/Memo	Flag	Account 1	Account 2	Amount
11	Dep	sale of common stock		checking	stock	1000.00
		capital gain	t	checking	cap gain	500.00
		brokerage Fee		checking	fees	75.00
						Total 1425.00

Account 1 is "checking" since that is the account for which you are recording the deposit. For Account 2 (representing where the money in the transaction is coming from or going to) you specify three separate accounts: "stock" (an asset account), "capital gain" (an income account), and "fees" (an expense account). Since you entered the split total first, *On Balance* will correctly deduct the fees amount from the amounts deposited into checking from stock and capital gain.

The effect of the transaction is to increase your checking account (an asset) by $1425, to decrease you stock account (an asset) by $1000, to increase your capital gain account (an income account) by $500, and to increase your fees account (an expense account) by $75.

Had you lost money on the stock, the procedure for entering the transaction would be the same except that the capital gain account would be replaced by a capital loss account (an expense).

4. REFERENCE SECTION

ABOUT ON BALANCE

Select About On Balance from the ☺ Menu.

• **About On Balance** gives you information about the *On Balance* program, including the author's name, the names of other individuals involved in its development, copyright notices and the version number of the program you are using.

ACCOUNT 1/ACCOUNT 2

See **Register**.

ACCOUNTS

Accounts is a Main Menu item.

This menu includes:

Add/Edit
Merge Two Accounts Together
Change Type/Starting Balance
Change Group
Reconciliation
Budget
Last Year to This Year

What is an account?

An **account** is a category you use to keep track of how much money you own and how much money you owe, of where your money is coming from, and where it is going to. All accounts can be classified as either assets, liabilities, income, or expenses.

Asset and liability accounts (such as your checking account or a credit card account) can be thought of as reservoirs of money — either money you own or money you owe. At any given time, you can measure the level in your money reservoir by checking the balance, in dollars, of an account. The level of your asset and liability accounts changes as money is either added or withdrawn.

Income and expense accounts are more like file folders or shoeboxes you use to hold check stubs and receipts. Money is not added to or subtracted from these accounts; rather, they are used to keep track of where your money is coming from and where it is going to. Examining these accounts gives you a picture of your cash flow.

Creating Accounts

With *On Balance*, you can create as many as 200 accounts. You can have checking, savings, and credit card accounts, accounts for income from your salaried job, from investments, or from a small business, accounts for your entertainment, household, and business expenses, and

so on. You can further define your accounts by assigning them to groups, such as your own personal income and expenses, your spouse's personal income and expenses, and your joint income and expenses.

You can create accounts either as you need them, while entering transactions in the **Register**, or beforehand by selecting **Add/Edit** from the **Accounts Menu**.

Creating Accounts While Entering Transactions in the Register:

When you are entering transactions in the **Register**, you will be prompted for Account 1 and Account 2. Account 1 will always be the asset or liability account for which you are recording the transaction (if you are recording a payment made by check, Account 1 will be "checking"; if you are recording a credit card purchase, Account 1 will be your credit card account, and so on). Account 2 is the other account involved in the transaction. It represents where the money in the transaction is coming from or going to. Account 2 can be either an asset, liability, income, or expense. To create an account when you are prompted for an account name in the Register:

NOTE: If you are creating a new asset or liability account for which there is a starting balance — a monetary value already associated with the account — you will need to enter that balance so that the program can include it in its calculations for the account. You can enter a starting balance while in the Register (by entering an opening transaction), while creating accounts using Add/Edit from the Accounts Menu, or by selecting Change Type/Starting Balance from the Accounts Menu. For details on how to enter a starting balance, see Starting Balance in this Reference Section.

- Type in the name of the account you wish to create (using no more than 10 letters and spaces) when prompted to do so. Press **Return**.

- Answer **Y** (for yes) when asked if you want to create a new account.

- Specify whether the account represents an asset, liability, income, or expense. Press **Return**.

- If you wish, specify the **Group** in which you want the account to be included. This step is optional. For more information see **Groups** in this Reference Section.

Creating Accounts by Selecting Add/Edit from the Accounts Menu:

Creating accounts through the **Accounts Menu** is much the same as creating accounts while entering transactions. For full details see **Add/Edit** in this Reference Section.

See also:
Budget
Change Group
Change Type/Starting Balance
Delete Last Year to This Year
Merge Two Accounts Together
Reconciliation

ACCOUNTS REPORT

Select Accounts Report from the Reports Menu.

Accounts Report is a way of viewing or printing information about one or more of your accounts. When you select Accounts Report, a dialog box will ask you to enter the following information:

Enter Account Name, Group Name, or Type. If you want a report on a single account, enter that account's name. If you want the report to include all accounts in a certain Group, enter the name of that Group. If you want the report to include all accounts of a particular Type, such as assets, enter the name of that Type. Leave the box blank if you want the report to include all the accounts in your data base.

Beginning Month. Enter the number of the first month to include in calculating the account balances. Month 1 will be January, 2 will be February, and so on.

Ending Month. Enter the number of the last month to include in calculating the account balances. (Balances for assets and liabilities will be shown as of the end of this month.)

Year. The program assumes you want data from the data disk currently in use. Changing the year will allow you to request reports from data disks for previous years, without having to restart the program.

Screen or Printer. Select "Screen" to display the report on screen. Select "Printer" to print the report on paper. Use the space bar to toggle between the two choices. Select "Okay" when you are finished.

At this point, your options will vary, depending on whether you chose Screen or Printer.

Screen:
If you chose to view the report on screen, *On Balance* will ask you for "What to show." The Accounts Report will always show the account name, actual balance and budgeted balance for the account. Press the space bar to see additional choices.

Actual vs. Budget and Distribution. This option will show you the difference between your actual balances and your budgeted balances in both dollar amounts and percentages. You will also see what percentage each balance accounts for within its account type (e.g., your savings balance accounts for 10% of the total of all your assets).

Bar graphs. When you choose this option, you will see horizontal bar graphs showing your actual balances and your budgeted balances.

Memos. When you choose this option, you will see the first line of information from your account memo along with the account.

Printer:
If you chose to print the report, an Account Printout dialog box will appear. Answer the questions in the box, pressing the space bar to see your choices one by one.

What to Show: Balance Only
Actual vs. Budget
Actual vs. Budget & Distribution

(For more information see descriptions under **Screen** above.)

Account Memos: No Account Memo
Memo Instead of Name
Full Memo
Abbreviated Memo

Page Eject: Eject
No Eject

If you select Eject, the page eject will advance to the end of the final printed page when the printout is complete.

If you select No Eject, the page eject will not advance to the end of the page. This is handy if you want to print several short reports on one page.

Copies: Enter the number of copies you want printed. You can enter any number from 1 to 99.

ADD/EDIT

Select Add/Edit from the Accounts Menu.

Add/Edit allows you to create accounts. It also allows you to view and edit them. Use this command to view and edit accounts created while entering transactions in the Register as well as those created through the Accounts Menu. When you select Add/Edit, accounts and balances will be shown as of the current month (that is, the month you specified when starting the program, or the date of the last transaction entered, whichever is later). The date will appear at the top of the screen. To view other months, press ○-< to go to the previous month or ○-> to go to the next month.

The top of the Add/Edit Accounts screen shows what kind of accounts are included, plus the month and year. The left side of the screen lists the names of the accounts, classified by type (asset, liability, etc.) and group (if any), followed by the actual balance in the account (the balance includes all transactions recorded for the month shown), as well as the budget, if any, for the account. The right side of the screen normally shows the first line of the account memo, if one has been entered. Information can be displayed on the right side of the screen in several different ways. See **Screen Formats** in this Reference Section for more information.

Creating Accounts

Create an account by responding to the prompts in the bottom section of the screen.

● Type in the name of the account (using no more than 10 letters and spaces). Press **Return**.

● Specify the type of the account (asset, liability, income, expense, or miscellaneous). Press **Return**.

● Specify the group in which you want the account to be included. Press **Return**. This step is optional; for more information, see **Groups** in this Reference Section.

● Enter the starting balance for the account. Press **Return**. Generally, only asset and liability accounts will have starting balances. For more information on how to determine an account's starting balance, see **Starting Balance** in this Reference Section.

● Enter a monthly budget amount for the account. Press **Return**. This step is optional. For more information on establishing a budget, see **Budgets** in this Reference Section.

● Add an account memo if you wish. An account memo can be used to store additional information about the account. You can include any information you want. This is a handy place to note a checking account number, the phone number to call if a credit card is stolen, etc.

Editing Accounts

Add/Edit allows you to edit an account name, the budget amount for the month shown, and the memo. To edit these items, use the arrow keys to move the highlight box to the item you wish to change.

● To change the item in the box, simply type in the new name or number.

● To delete an entire account, press ⌂-Delete. You will be asked if you are sure you want to delete this. Answer Y (for yes).

Before deleting an account in this way, see Merge Two Accounts Together in this Reference Section. Using the Merge command is a much better way to delete an account you have already used for transactions; when you use Merge you will not run the risk of losing all the financial data relating to the account.

● To edit a memo, move the highlight box to the right side of screen. The memo for the account line will appear. You can then edit the memo using the text editing commands.

Exit Add/Edit by selecting "Okay" (from the bottom-left corner of the screen) or by pressing Esc until you reach the Main Menu. Your changes will be saved automatically.

APPLE COMMANDS

On Balance features a number of commands that you can use as shortcuts throughout the program. To take advantage of these commands, press one of the Apple (⌂) keys located on either side of the space bar in combination with the indicated letter, number, or special character.

Many of these shortcuts let you access program features without having to leave the screen you are working on. Most of these "pop-up," overlaying the current screen. When you are done using the feature, press Esc to return to your original screen.

A number of the ⌂ commands are scrolling commands that make it possible for you to move quickly and easily through information displayed on screen.

⌂-A
List Accounts: Displays a list of all account names you have created. If this command is used when you are being prompted for an account name, you may select an account name from the screen and press Return; the account selected will be entered automatically at the prompt.

⌂-B
Beginning of Data: Moves the highlight box to the first transaction listed in a register, or the first item in a list of accounts.

⌂-C
Calculator: Calls up the on-screen calculator. See Calculator for details on using this feature.

⌂-D
Delete Character: When editing text, deletes the character located at the cursor.

⌂-E
End of Data: Moves the highlight box to the last transaction listed in a register, or the last item in a list of accounts.

⌂-G
List Groups: Displays a list of currently defined group names. If this command is used when you are being prompted for a group name, you may select a group name from the screen and press Return; the group selected will be entered automatically at the prompt.

⌂-H
Hard Copy: Prints a copy of what is displayed on your screen exactly as you see it.

⌂-J
Jump to Day or Account: Use this command when in the Register to jump to the nearest transaction for any day of the month you specify. If you use this command while you are adding or editing accounts, using Add/Edit in the Accounts Menu, you will jump to the entry for any account name you specify.

⌂-M
Menu: Returns you to the Main Menu. (Saves any changes you have made.)

⌂-N
Note Pad: Calls up the Note Pad. When you are done using the Note Pad, press Return twice, to save your notes and leave the Note Pad. Press Esc to leave the Note Pad without saving your notes. See Note Pad for more details on using this feature.

⌂-O
Okay: Confirms that the information in a dialog box or on screen is correct, and lets you proceed.

⌂-P
Print: Prints out whatever you are working on. If you are entering transactions in the Register, ⌂-P will print a list of all your current transactions; if you have asked for a list of accounts, ⌂-P will print out all the accounts listed; if you have initiated a search for transactions, ⌂-P will print out all the transactions found by the search. When you press ⌂-P, a dialog box will ask how you want the printout configured. See also ⌂-H, Hard Copy.

⌂-Q
Quit: Lets you leave *On Balance* and start another program or create a backup of your data disk. See Quit for more details.

⌂-R
Recurring Transactions: Activates the Trigger Recurring Transactions command. See Recurring Transactions for more details.

⌘-S	Save: Saves your data to disk. Use this command often to prevent accidental loss of data. Be sure to save before turning off your computer. See **Quit** for more details on leaving the *On Balance* program.
⌘-T	This month. Retrieves and displays Register for current month (based on date entered when program started).
⌘-V	Verbatim Character: Lets you type in parts of printer control codes (such as **Esc**) that normally cannot be typed in directly from the keyboard. Be sure to press ⌘-V before each character that is not simply a letter or number.
⌘-W	Window: Changes the "Screen Splitting" option automatically. See **Screen Formats** for more information on Screen Splitting.
⌘-Delete	Delete Item: Deletes an entire transaction, account, memo, or page in the Note Pad.
⌘->	Go to the Following Month: Retrieves and displays the Register for the following month.
⌘-<	Go to the Previous Month: Retrieves and displays the Register for the previous month.
⌘ ↑	Up a screen: Scrolls up one full screen of information.
⌘ ↓	Down a screen: Scrolls down one full screen of information.
⌘ →	Far Right: Moves the highlight box to the far-right side of the screen or editing area.
⌘ ←	Far Left: Moves the highlight box to the far-left side of the screen or editing area.
⌘-1 through ⌘-9	Go to Beginning of Data Go to End of Data: Intermediate numbers position the highlight box between the beginning and end of the data.
⌘-0	Go to Entry Line: Moves the highlight box to the entry line at the bottom of the screen, where new transactions can be recorded or new accounts created.
⌘-Tab	Move Left One Entry Area: In the Register, or in an entry window, moves the highlight box one entry area to the left. (Tab by itself moves the highlight box one entry area to the right.)
⌘-?	Help: Provides help with using the program. Pressing ⌘-? will call up the Help Index from which you can choose any topic.

BACK-UP

For information on how to make a backup copy of your data disk, see **Quit**.

For information on how to obtain a backup copy of the *On Balance* program disk, see **Backup Information** at the end of this manual.

BUDGET

Select Budget from the Accounts Menu.

Budget allows you to create or view a year's month-by-month budget for an account. When you select Budget, a dialog box will ask:

For Which Account: Choose the name of an account you have created and press **Return.** Select "Okay." You will now see the Budget screen.

The name of the account will appear at the top of the screen. For the account you will see the actual balance for each month, the monthly budget (if you have created one), the dollar difference and the percentage difference between the actual balance and the budget for each month.

Year-to-date values for the balance and the budget as well as the monthly average for the actual balance are shown at the bottom of the screen.

To create a budget, simply edit the Budget column, using the arrow keys to move the highlight box to the item you want and then typing in the amount you wish to budget for that

month. (Hint: Pressing the " key will copy the amount from the previous month into the next month; use this shortcut if you wish to budget the same amount for each month.)

When you have finished budgeting, select "Okay." The Budget dialog box will appear showing the name of the next account on your list. At this point you can select Okay to work with that account, you can enter the name of another account to work with, or you can press **Esc** to return to the Main Menu.

See also:
Accounts Report
Add/Edit
Custom Settings – Budget for New Month
Net Worth
Net Income
Screen Formats – Accounts Screen

CALCULATOR

**Select Calculator from the Goodies Menu, or
Press ⌂-C**

On Balance offers a pop-up **Calculator** that lets you do mathematical computations without having to leave the screen you are working on. You can then enter the sum directly. When you select Calculator (or press ⌂ -C) a representation of a calculator will appear, overlaying whatever else is on the screen. The numerical figure you are currently working with will appear in the calculator's display panel.
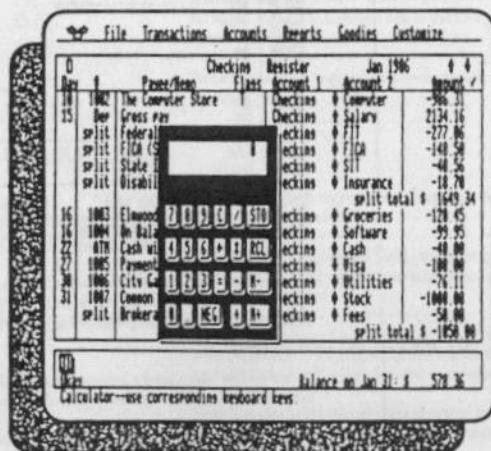
• To operate the calculator, press the keys on your keyboard that correspond to the numbers and special keys on the calculator. Use the 0-9 keys for numbers, the period (.) for a decimal point, minus (-) for subtraction, plus (+) for addition, slash (/) for division, and asterisk (*) for multiplication.

• To add, subtract, multiply, or divide numbers, type in a number, the appropriate mathematical sign (+,-,*,/), another number, and then press the equals sign (=). To enter the sum displayed (if you called up the calculator when you were being prompted for a number), press **Return**.

• To clear the calculator, press **C**. If you make a mistake while typing in a number, use the left arrow key to delete.

• To store a number in the calculator's memory, enter the number and press **S** (for store). To add a number to the memory, enter the number, press **M** (for memory), then plus (+). To subtract a number, enter the number, press **M**, then minus (-).

• To recall a number from the calculator's memory, press **R**.

• Press **N** to negate a number.

• When you are done using the calculator, press **Return** or **Esc**.

CHANGE GROUP

Select Change Group from the Accounts Menu.

Change Group allows you to change the group assignment you have made for an account or to add a group assignment if you haven't already made one. When you select Change Group, a dialog box will appear, asking for the account you want to work on. Type in the name of the account and press **Return**. The current group assignment for that account will appear (if no group has been assigned, the box will be blank). Type in the name of the group to which you want to assign the account. When you are done, select "Okay."

See also:
Groups
List Groups

CHANGE TYPE/STARTING BALANCE

Select Change Type/Starting Balance from the Accounts Menu.

Change Type/Starting Balance allows you to change an account from one type to another (from a liability to an expense, for example), and/or to change the starting balance you entered for that account.

When you select Change Type/Starting Balance, a dialog box will appear, asking for the name of the account. Enter the account you want. The current type and starting balance for that

NOTE: Changing an account from one type to another may have a dramatic affect on the balances of many other accounts. This command should be used only to correct an error made in creating the account (the error should be obvious in the first few weeks or months of using the account). Refer to Section 1, Principles of Home Finance for more information on account types.

account will be displayed. Enter the new type and/or starting balance. If the account is included on other data disks, the program will prompt you to insert those disks so that the correction can be made in all your records.

See also:
Accounts
Merge Two Accounts Together
Starting Balance

CUSTOM SETTINGS

Select Custom Settings from the Customize Menu.

Custom Settings lets you customize *On Balance* by changing the default (or preset) settings the program uses.

When you select Custom Settings, the Custom Settings screen will appear. Use the arrow keys to move the highlight box to the setting you want to change. Press the space bar to change the setting inside the box. When all the settings are the way you want them, select Okay.

Display:	Black on White (default) White on Black

● Changes screen display background.

Sound:	Sound On (default) Sound Off

● Turns warning sound used for error messages on or off.

Go Where On Start Up:	Enter Date (default) Main Menu Enter Transactions

● Determines where *On Balance* will take you when you start the program. If you specify that you want to go directly to the Main Menu or to Enter Transactions, the program will use the latest date entered in a transaction to activate the warning for recurring transactions.

Decimal Point Entry:	Manual Decimal Point (default) Automatic 2 Place Decimals

● Sets the decimal point in numbers.

Manual Decimal Point assumes you will enter the decimal point when typing in numbers. If you don't, the program will add it to the end of your number. If you type 4, for example, the program will automatically add a decimal point and two zeros to make 4.00.

Automatic 2 Place Decimals assumes that, unless you have typed in a decimal point, you want the program to insert one for you. It will insert the decimal two spaces to the left of the last figure in your number. If you type **824**, for example, *On Balance* will insert a decimal point, making the number 8.24. If you type **6**, the program will make the number .06.

For Each Transaction:	2 or More Accounts (default) 1 Account - Single Entry

● Determines how many accounts are prompted for while entering transactions.

1 Account - Single Entry. Only one account name can be entered for a transaction. This makes *On Balance* work much as a simple checkbook register does. Choose this if you don't want to keep track of income, expenses, budgets, etc.

2 or More Accounts. Lets you enter two account names for each transaction (and several for split transactions). This is the recommended setting for getting the most out of *On Balance*. Choose this if you want to be able to keep track of income, expenses, budgets, etc.

When Adding Transactions:	Ask for Flags (default) Skip Flags

● Determines whether you will be asked if you want to attach a flag as you enter a transaction (Ask for Flags) or whether you will not be asked (Skip Flags).

In any case, you will not be asked if you want to attach flags unless you have created them. For more details, see **Flags** in this Reference Section.

When Recurring Set Due:	Show Message (default) No Message

● Determines whether you are told (Show Message) or not told (No Message) when a recurring transaction is due to be triggered. For more information, see **Recurring Transactions** in this Reference Section.

Budget for New Month:	Set Manually (default) Same as Previous Month Ending Balance of Previous Month

● Determines how your budget is set.

Set Manually means that you will have to set your budget balance for each month.

Same as Previous Month means that the program will automatically set your budget to be the same as the budget for the previous month.

Ending Balance of Previous Month means that the program will automatically set your budget to be the same as the actual account balance for the previous month.

See also:
Password & Status
Printer Setup
Screen Format

CUSTOMIZE

Customize is a Main Menu item.

This menu includes:

Screen Formats
Printer Setup
Custom Settings
Password & Status

The **Customize Menu** allows you to customize *On Balance* to suit your own needs. By using this menu, you can change the program's default (or preset) settings. The Customize Menu also allows you to create a password and to check your data base status.

See also:
Custom Setting
Password & Status
Printer Setup
Screen Formats

DATA BASES

See:
Backup Data Disk
Start New Data Base
Switch Data Base

DELETE

Use the Delete key to delete by backspacing over text.

Use ⌘-D to delete the character marked by the cursor.

Use ⌘-Delete to delete an entire transaction, account, memo, or page in a note pad entry.

To delete an account it is best to use the **Merge Two Accounts Together** command on the Accounts Menu. This ensures that no important financial records will be lost and that all balances will be stated correctly.

EXIT

See **Okay** and **Quit**

FLAGS

Select Flags from the Transactions Menu.

Flags let you keep track of items that belong together, but are not all in the same account, type or group—for example, you can flag transactions that represent tax-deductible items. You may create up to four different flags. The first letter of the flag name will appear in the Flags column of the Register. Flagged items can later be called up and viewed using *On Balance's* Search command.

Creating Flags

To create flags, select Flags from the Transactions Menu. The Flags dialog box will appear. The dialog box gives you an opportunity to create up to four different flags. To create a flag, simply type in a name for the flag (using up to 10 characters) and press **Return**. When all the flags you want have been defined, select "Okay."

Important: If you create more than one flag, you will have to use flag names with different first letters. This is because *On Balance* will use the first letter of the flag name as an abbreviation in the Flags column of the Register.

Using Flags

Whenever you enter a transaction, you will be asked to indicate which flag(s) you wish to have attached to the transaction record (if you have created no flags, this prompt will not appear). Type in the first letter of each flag you want and press **Return** (if you want no flags, simply press **Return**).

See also:
Custom Settings
Register
Search

GOODIES

Goodies is a Main Menu item. This menu includes:

Calculator	Ó-C
Note Pad	Ó-N
Hard Copy	Ó-H
List Accounts	Ó-A
List Groups	Ó-G

The **Goodies Menu** provides tools you can use from anywhere in the program. These tools "pop up," overlaying the screen on which you are working. When you are finished, they disappear, leaving the original screen intact. The tools on the Goodies Menu can also be called up by Ó commands. This means you don't have to go to the Goodies Menu each time you want to use a tool. When you are finished using a tool, press **Esc** to return to your original screen.

See also:
Calculator
Hard Copy
List Accounts
List Groups
Note Pad

GROUPS

Groups are prompted for (and created) while creating accounts.

Groups are special categories to which you can assign your accounts. They are a way of indicating some logical relationship between the accounts. You could, for example, assign all business expense accounts to a group called "Business." Home expense accounts could be assigned to a group called "Home." You might also find it useful to assign individual credit card accounts (VISA, MasterCard, Sears, etc.) to a general group called "Credit." Group assignments are also a good way of distinguising your income and expenses from those of your spouse.

Whenever you create an account (whether in the Register or in Add/Edit from the Accounts Menu) you will be given an opportunity to create a group and assign the account to it, or to assign the account to a group you have already created.

● To create a group, simply type in a group name when prompted to do so. Press **Y** (for yes) when asked if you want to create a new group.

Once you have assigned your accounts to groups, you will be able to review your financial records by group, using the **Reports** menu or the **Search** feature. *On Balance* allows you to create up to 23 groups per data disk.

To change the group assignment for an account, select **Change Group** from the Accounts Menu.

**See also:**
Add/Edit
Change Group
List Groups
Register

HARD COPY

Press Ó-H.

Ó-H lets you print out a copy of whatever is displayed on the screen exactly as it appears. Everything will be printed, including menus, boxes, prompts, etc. Before pressing Ó-H, be sure your printer is turned on, "on line," and properly connected to your computer.

HELP

**Select Help from the ᗡ Menu or
Press Ó-?**

Help is available from anywhere in the program. To request help, simply select Help from the ᗡ Menu or press Ó-?. You will be presented with a Help Index. Select a topic from the Index and a Help screen, providing information on that topic, will appear.

LAST YEAR TO THIS YEAR

Select Last Year to This Year from the Accounts Menu.

Last Year to This Year helps you establish a budget by extracting information from last year's records that you can use in setting up this year's budget. When you select Last Year to This Year, a dialog box will appear, asking you what numbers you want to copy from last year's records to this year's budget. You have two choices: Ending Balances or Budget. Use the space bar to toggle between the choices.

Ending Balances. The ending balance of an account for each month last year will become the budget amount for each month this year.

Budget. The budget of an account for each month last year will become the budget of the account for each month this year.

When you have made your choice, select "Okay." Follow the on-screen prompts to insert the correct data disk. When the process is complete, the Accounts Menu will re-appear.

LIST ACCOUNTS

**Select List Accounts from the Goodies Menu, or
Press Ó-A**

List Accounts gives you a list of all your accounts, arranged by type (asset, liability, income or expense). Using Ó-A to access this feature is especially handy when you are being prompted to enter an account name and you want to see what accounts you already have. The list will "pop up," overlaying the screen on which you are working. You can then view the list (pressing Esc to go back when you are finished) or, if you want, respond to the prompt by selecting a name directly from the list. Use the arrow keys to highlight the name you want; press **Return** to select.

LIST GROUPS

Select List Groups from the Goodies Menu, or Press ⌂-G

List Groups gives you a list of all your groups. Using ⌂-G to access this feature is especially handy when you are being prompted to enter a group name and you want to see what groups you already have. The list will "pop up," overlaying the screen you are working on. You can then view the list (pressing Esc to go back when you are finished), or, if you want, respond to the prompt by selecting a name directly from the list. Use the arrow keys to highlight the name you want; press **Return** to select.

MERGE TWO ACCOUNTS TOGETHER

Select Merge Two Accounts Together from the Accounts Menu.

Merge Two Accounts Together lets you merge two accounts into one. This is useful when you no longer see a need for two separate accounts. (You might, for example, decide to merge an account named "movies" into a more general account named "entertainment.") To merge, both accounts must be of the same type (asset, liability, income, or expense). When you select Merge Two Accounts Together, a dialog box will ask for the name of the "Account to be eliminated" and name of the "Account to merge it with." Type in the account names. When you are done, select "Okay." The program will merge the accounts.

NOTE: Think carefully before you decide to merge one account into another. Once merged, there is no way the accounts can be separated. If you want some record of the account you are eliminating, you can print a report on the account (using the Reports Menu) before you begin the Merge procedure.

NET INCOME

Select Net Income from the Reports Menu

Net Income gives you a quick picture of your cash flow situation. To figure your net income, *On Balance* will subtract the balance of all your expenses over a period of time from the balance of all your income.

When you select Net Income, a dialog box will appear. Enter the beginning and ending month and the year for which you want a report. You can then choose to have your report displayed on screen or printed out. Press the spacebar to toggle between "Screen" and "Printer."

Screen:
If you choose "Screen," a Net Income screen showing balances and budget amounts for all your income and expense accounts will appear. Your net income for the time period covered is shown at the bottom of the screen. See **Screen Formats** for information on other data you can choose to have displayed.

Printer:
If you choose "Printer," an Account Printout dialog box will appear. Be sure that your printer is turned on and properly connected to your computer. Then answer the questions in the box. Your answers will determine what information is included in the printed report. Press the space bar to see your choices.

By Account or By Month:	By Account (default) By Month
	By Account. Gives you a report with data organized by accounts and their balances over the time period specified.
	By Month. Gives you a report with information organized by month, not by accounts or account types.
What to Show:	By Account, your choices are: Starting, Ending & Cumulative Balance Balance only Actual vs. Budget Actual vs. Budget & Distribution
	By Month, your choices are: Actual vs. Budget Bar Graphs
	● Balances for each month are shown separately.
	Cumulative Actual vs. Budget Cumulative Bar Graphs
	● Adds month 1 to month 2, month 2 to month 3, and so on.
Account Memos:	No Account Memo Memo Instead of Name Full Memo Abbreviated Memo
Page Eject:	Eject No Eject
	If you select "Eject," the page eject will advance to the end of the final printed page when the printout is complete.
	If you select "No Eject," the page eject will not advance to the end of the page. This is handy if you want to print several short reports on one page.
Copies:	Enter the number of copies you want printed. You can enter any number from 1 to 99.

When you have made your choices, select "Okay." If you chose "Screen," your Net Income report will appear on the screen; if you chose "Printer," your Net Income report will be printed out.

NET WORTH

Select Net Worth from the Reports Menu.

Net Worth lets you know what you are worth (financially) at any given point in time. To determine your net worth, *On Balance* will subtract the sum of all your liabilities from the sum of all your assets. You will then know what you are worth as of the date specified.

When you select Net Worth, a dialog box will ask for the following information:

Group. This item appears only if you have created groups. To get a net worth report on a particular group of accounts (your real estate holdings, for example) type in the name of the group you want. For a report on all your assets and liabilities, leave the box blank.

Month. Your report will be dated as of the last day of the month chosen. The program assumes that you want a report for the month on which you were most recently working. To change this, simply type in the number of the month you want.

Year. The program assumes that you want data from the data disk currently in use. Changing the year will allow you to request reports from data disks for previous years without having to restart the program.

Screen or Printer. Select "Screen" to display the report on screen. Select "Printer" to print the report on paper. Use the spacebar to toggle between the two choices.

Screen:
If you choose "Screen," a Net Worth screen, showing balances and budgets (if any) for all your asset and liability accounts will appear. Your net worth as of the last day of the month specified is shown at the bottom of the screen.

Printer:
If you choose "Printer," an Account Printout dialog box will appear. Be sure that your printer is turned on and properly connected to your computer. Answer the questions in the box. Your answers will determine what information is included in the printed report. Press the spacebar to see your choices.

What to Show:	Balance Only
	Actual vs. Budget
	Actual vs. Budget & Distribution

Account Memos:	No Account Memo
	Memo Instead of Name
	Full Memo
	Abbreviated Memo

| Page Eject: | Eject |
| | No Eject |

If you select "Eject," the page eject will advance to the end of the final printed page when the printout is complete.

If you select "No Eject," the page eject will not advance to the end of the page. This is handy if you want to print several short reports on one page.

| Copies: | Enter the number of copies you want printed. You can enter any number from 1 to 99. |

When you have made your choices, select "Okay." If you chose "Screen," your Net Worth report will appear on the screen; if you chose "Printer," your Net Worth report will be printed out.

NOTE PAD

Select Note Pad from the Goodies Menu, or Press ○-N

Note Pad lets you make notes electronically rather than jotting them down with paper and pencil. If you use the ○-N command as a way of accessing the Note Pad, the pad will "pop up," overlaying the screen on which you are working. Once the Note Pad is on the screen, you can type in and edit any text you want using the text editing commands. The Note Pad has five pages. To change pages, press ○↑ or ○↓ When you are finished using the Note Pad:

* Press Return twice (or ○-O) to save your notes and return to your original screen. Saved notes can be viewed at any time, simply by calling up the Note Pad.

* Press Esc to leave the Note Pad without saving the notes you have made. When you press Esc, you will be asked if you want to save your changes. Press Y (for yes) to save your changes and return to your previous screen. Press N (for no) to erase your changes and remain in the note pad.

(NUMBER FOR TRANSACTION)

Prompted for while entering transactions

#(Number for Transaction) is one of the items you supply when entering a transaction. For checking account transactions, you supply your check number; for other transactions you supply an abbreviation for the kind of transaction you are entering. You do not have to memorize the kinds of transactions or their abbreviations because *On Balance* will list them for you when you are making an entry. The kinds of transactions are:

| Check # | (number) | to record a check |
| ATM | ATM | to record an automatic teller withdrawal or transfer |

NOTE: Each data base has its own Note Pad. The notes you save while using one data base will not appear if you switch to another data base.

Electronic	Elect	to record any electronic fund transfer or payment, e.g., by computer or telephone
Fee	Fee	to record bank service charges, etc.
Deposit	Dep	to record a deposit to an asset account, e.g., checking or savings
Refund	Refnd	to record a refund, e.g., to a credit card account
Interest	Int	to record interest charged to a liability account, or interest earned by an asset account
Void	Void	to record a voided check
Blank	(blank)	for cases not covered above (entering a credit card transaction, for example)

OKAY

Select Okay when it appears on screen or Press ⌘-O

Okay is a way to confirm that the information in a dialog box or on a screen (such as the Register screen) is correct and that you are ready to continue (after answering questions in a dialog box, for example), or leave the current feature (after entering transactions in the Register, for example). Either select "Okay" or press ⌘-O.

PASSWORD & STATUS

Select Password & Status from the Customize Menu.

Password & Status lets you see the status of your entire data base — that is, how many transactions you have entered for a particular month, how many accounts and groups you've created and how many transactions, accounts and groups you still have room for. Password & Status also allows you to re-name your data base, establish a password, and enter a title for your printouts.

When you select Password & Status, you will see the Data Base Status screen. The status of your data base is shown in the lower half of the screen. Optional items that you can either fill in or leave blank are shown in a dialog box at the top of the screen.

Data Base Name:

To change the name you've given your data base, simply type in a new name.

Caution: A password is like a combination lock. If you forget your password, you will be unable to get to your data. Therefore, it's a good idea to write your password on a piece of paper and store it in a safe place.

Data Base Password:

A password helps protect your data base from unauthorized viewers. If you specify a password, On Balance will not permit you or anyone else to use the data base until the proper word has been typed in. To assign a password, type in the word you want; to change a password, simply type over the old password.

If you assign a password to your data base, you will be prompted to type it in each time you start using On Balance. To preserve the secrecy of the password, On Balance will show asterisks (•••) rather than letters on screen as you type.

Title for Printouts:

You can enter a title of up to 53 characters to appear on all your printouts. To enter a title, type in the words you want; to change a title, simply type over the old title.

See also:

Creating a Data Base

PAYEE/MEMO

Prompted for while entering transactions in the Register

Payee/Memo lets you note important information about a transaction. If the transaction involves writing a check, for example, you can note to whom the check was written and what it was for.

Enter any text you want. When you are done, press **Return** twice to close the Payee/Memo window and move to the next entry area. Normally, only the first line of text will be shown when transactions are displayed. (You can change this by using Screen Formats from the Customize Menu). If you want to view the entire Payee/Memo, or if you want to add to it, simply move the highlight box to Payee/Memo (using ⌘-**Tab** to move left; **Tab** to move right) and the entire memo will "pop up" on the screen.

PRINT

Press ⌘-P

The ⌘-P command lets you print out a list of whatever transactions or accounts you are working on. This command can be used while viewing transactions in the Register, after using the Search, Add/Edit, or Budget features from the Accounts Menu, or while viewing any report on the screen. ⌘-P is a quick and easy alternative to requesting reports from the Reports Menu.

To use this handy print command, simply press ⌘-P when the information you wish to print is displayed on the screen. (Note that the entire list of transactions or accounts will be printed, even if the list cannot be viewed all at once on the screen.)

If the list consists of transactions (as it will if you were working in the Register or using the Search or Transactions List features), a Transaction Printout dialog box will appear. If the list consists of accounts (as it will if you were working with the Add/Edit, Budget, Net Worth, Net

Income, or Accounts Report features), an Account Printout dialog box will appear. Be sure that your printer is turned on and properly connected to your computer. Then answer the questions in the box. Your answers will determine what information is included in the printout. Press the space bar to see your choices.

Transaction Printout

Transactions:	Show Transactions
	Just Totals
Transaction Memos:	Abbreviate Memos
	Show Full Memos
Accounts:	One Big List
	Split By Account

One Big List. Transactions will be printed in one long list, much as they appear in the Register.

Split by Account. Transactions will be organized and printed according to account type (asset, liability, income, or expense).

Account Names:	Just Account Name
	Memo Instead of Name
	Name and Memo
Account Balances:	Show Balances
	No Balances
Page Eject:	Eject
	No Eject

If you choose Eject, the page eject will advance to end of final printed page when the printout is complete.

If you choose No Eject, the page eject will not advance to end of the page.

Copies:	Enter the number of copies you want printed. You can enter any number from 1 to 99.

Account Printout

What to Show:	Balance Only
	Actual vs. Budget
	Actual vs. Budget & Distribution

Balance Only. Only the actual balance for the account will be printed.

Actual vs. Budget. Both the actual balance and the budgeted amount for the account will be printed.

Actual vs. Budget & Distribution. Both the actual balance and the budgeted amount for the account as well as the difference between the two expressed in both dollars and in percent will be printed. The account's distribution (the percentage of the total value of the account type — asset, liability, etc. — that the account balance accounts for) will also be shown.

Account Memos:	No Account Memo
	Memo Instead of Name
	Full Memo
	Abbreviated Memo
Page Eject:	Eject
	No Eject

If you choose Eject, the page eject will advance to the end of the final printed page when the printout is complete.

If you choose No Eject, the page eject will not advance to the end of the page.

Copies:	Enter the number of copies you want printed. You can enter any number from 1 to 99.

When you have made all your choices in the dialog box, select "Okay." Your list or report will be printed out according to your specifications.

PRINT CHECKS

Select Print Checks from the Transactions Menu.

On Balance has been designed to print records of transactions directly onto a particular brand of continuous form checks that you can use in your printer. You will need to order these checks from:

NEBS Computer Forms
500 Main Street
Groton, MASS 01471
(800) 225-9550

Ask for Product #9022 (without imprinted check numbers).

Once you have received your continuous form checks and installed them in your printer, select **Print Checks** from the Transactions Menu. A dialog box will appear, asking you for the name of the account for which you want to print checks, the month and the year. Answer the questions in the dialog box. When you are done, select "Okay."

A Print Checks screen will appear, listing transactions for the account, month, and year you have specified. A pointer appears at the top of the "Day" column. Use the arrow keys (↑ ↓) to move the pointer to the first transaction you want printed and press **Return**. Then move the highlighter to the last transaction you want printed and press **Return** again. (If you want only one transaction printed, simply move the pointer to the transaction you want and press **Return** twice.) A Printout dialog box will appear, asking you to check your printer and paper adjustment.

Check to see that your printer is properly attached to your computer, power on, and "on-line" or "selected." Then check to see that the paper is correctly adjusted. (The printhead should be aligned with the line on which the check number is printed.) When the printer and paper are ready, select "Okay." You will be asked if you want to do an alignment test. If you want to check the alignment, press Y (for yes) and follow the on-screen prompts. If you do not want to check the alignment, press N (for no). When you have responded to the question, printing will begin.

See also:
Printer Setup

PRINTER SETUP

Select Printer Setup from the Customize Menu.

On Balance is designed to work with most printer systems. However, if your attempts at printing with *On Balance* are not successful you may need to consult your printer manual and then make the necessary adjustments by using the **Printer Setup** feature from the **Customize Menu**. When you select Printer Setup, a dialog box will appear. Supply information about your printer system by responding to the questions in the dialog box.

Printer Slot, Total Lines per Page, Top Margin, Bottom Margin, Left Margin. Enter the correct value for your printer.

Pause Between Pages, Linefeed After Return. Use the space bar to toggle between Pause and No Pause, Linefeed and No Linefeed. Choose the options that are correct for your printer.

Optional Printer Code. Move the highlight box to this item and press the space bar. A Printer Code dialog box will appear, asking for the **Number of Characters** used in the printer code and which **Key-in Method** to use: Exact character (this means that if **Esc**, for example, is used as a character, you indicate that by pressing the **Esc** key) or Decimal Equivalent (this means that you enter the decimal value given in your printer manual to support a certain printer feature). Supply the correct information for your printer. When you are finished select "Okay."

When you have supplied all the necessary printer setup information, select "Okay." *On Balance* should now work with your printer. If you continue to have problems, consult your printer manufacturer or dealer.

See also:
Accounts Report
● Hard copy (Ó-H)
Net Income
Net Worth
Print Checks
Print (Ó-P)
Transaction List

QUIT

Select Quit from the ⌘ Menu, or Press Ó-Q.

Quit lets you leave *On Balance* and start a new program without turning off your computer. Quit also allows you to back up your data disk. Whenever you select Quit, the program will automatically save your data. **To prevent loss of data, ALWAYS leave *On Balance* by way of Quit.** Once your data is saved, the Quit Menu will appear. Select the item you want.

Run new program in drive 1: Lets you leave *On Balance* and start running a new program if you wish. To run a new program, select this item. Then remove the *On Balance* program disk from drive 1 (and your data disk from drive 2). Insert the new program disk and press **Return**.

If you don't want to start a new program, simply remove the disks and turn off your computer.

Back up your data disk: Lets you make a backup copy of your data disk. It's a good idea to do this each time you leave *On Balance*. Having a backup copy will help protect against irretrievable loss of data.

When you select "Back up your data disk" there will be a brief period of drive activity. You will then be prompted to insert a new disk in drive 1. Remove the *On Balance* program disk and insert the disk you plan to use for your backup. Press **Return**.

If the back-up disk is brand new, it will be initialized; the data from your data disk will then be copied to it. If you are updating a previously made backup disk (or if you have accidentally put the wrong disk in the drive), the program will ask if it is okay to erase the disk. If you are updating, answer Y (for yes). The program will then replace your old data with your new data. If you have made a mistake, answer N (for no) and insert the correct disk.

When the backup is complete, you can either run a new program by selecting "Run new program in drive 1" or turn off your computer.

RECONCILIATION

Select Reconciliation from the Accounts Menu.

Reconciliation lets you compare your records of an account with the account statement sent by a bank or other institution. If the statement and your records are not the same, you know that someone has made an error, and you can take steps to locate and correct it.

You'll probably be reconciling your checking account most often, but you can also reconcile savings and credit card accounts or any other asset or liability account for which you receive a periodic statement. Note that only asset and liability accounts can be reconciled. Income and Expense accounts cannot. When you select Reconciliation, a dialog box will ask:

For Which Account: Type in the name of the account you want to reconcile (checking, savings, etc.). Press **Return**.

Final Balance on the Statement: Type in the final balance on the most recent statement you have received from the bank or other institution. Press **Return**.

When you have answered the questions, select "Okay." The Reconcile Transactions screen will appear. An information box at the top of the screen shows what actions to take to reconcile the transactions. The register below it lists all the transactions in the account. A cursor appears to the right of the first transaction, in a column headed by a check mark.

To reconcile the account:

1) Compare the transaction marked by the cursor with the transaction on the printed statement you received from the bank. If the transaction is not on the statement, type N. The cursor will move to the next transaction. If the transaction is on the statement, and if it does not differ from the way you have recorded it, type Y. A check mark will appear

beside the transaction, to indicate that it has been cleared. If you make a mistake in marking a transaction, just place the marker on the transaction again and press the correct key (Y or N).

2) Correct on-screen transactions that are in error by pressing the space bar to move the cursor and highlight box to the first item in the transaction area. Use the arrow keys or the **Tab** key to move the highlight box to the item you want to change and type in your correction. When you have finished correcting the transaction, press **Return**.

3) When you have compared every transaction, press **Return** to signal that you are finished. A reconciliation report will appear on the screen. This report includes your last statement balance, the sum of the reconciled transactions, your current statement balance, the sum of the outstanding transactions, and your account balance. If the statement and your records match, you'll be given an opportunity to obtain a printed copy of the reconciliation report. Typing **Y** at this point prints out a report; N returns you to the Accounts Menu.

If there is a discrepancy between the statement and your records, a screen will appear to help you complete the reconciliation. The top part of the screen shows your balance, the bank balance, the amount of the difference, the number and total of transactions on the statement, and the number and total of outstanding transactions. The bottom part of the screen lists procedures you can use to find the reason for the discrepancy and correct it.

● Press A if there are any transactions on the statement that were not in your records. You will then be given a chance to add them.

● Press T to abandon the reconciling work you have done and try again.

● Press C to have *On Balance* adjust your records to match the balance on the statement. This is handy when the difference between your records and the statement is not great and you are unable to find the reason for it. If you later discover the cause for the discrepancy, you can correct your records and delete the correction transaction if you wish.

● Press Esc to cancel the entire reconciliation and return to the Accounts Menu. None of the transactions you marked will be recorded as reconciled.

RECURRING (TRANSACTIONS)

Select Recurring from the Transactions Menu.

Recurring allows you to create sets of transactions that recur on a regular basis. Typical recurring transactions are home mortgage payments, paycheck deposits, car loan payments, and other bills (even if the amount paid varies from month to month). A set of recurring transactions includes all those that come due and are paid at approximately the same time. For instance, all of your recurring payments, deposits, and bills that come due on the first of the month would make up a single set.

Once you have created sets of recurring transactions, the program will keep track of them and warn you when they are coming due or are past due. By "triggering" a set, you will be able to make any changes from the last time the set was used (changing the amounts, for example, entering new check numbers, or adding transactions) and then integrate the entire set into your records. This saves time and eliminates the tediousness of having to enter the same transactions every week, two weeks, month, or quarter.

When you select Recurring, the Recurring Transaction Menu will appear. The menu contains three items: Trigger a Set, Edit a Set, and Create a Set. Select the one you want.

Trigger a Set. Select this if you want to update your records with the information in a set of recurring transactions you have created. If you have created more than one set, a screen will appear listing each set by name, showing when the next payment is due, the frequency of payment, and the number of transactions in the set. In sets that are due for triggering (that is, sets that have dates the same as, or later than, the date shown for the next payment), the next payment date will be highlighted. A pointer appears on either side of the first set. Use the arrow keys to move the pointer to the set you want to trigger and press **Return.**

Once you have selected the set you want (or if you have only one set), a register will appear, giving you the opportunity to update your records. You may want to change the check numbers or the amounts or add transactions to the set. Make any changes you want; select "Okay." You will then be asked for the "Trigger Date" — the date for payment of this set. Enter the date; your records for the entire set will be updated, and you will be taken to the Register where your records have been posted.

Edit a Set. Select this when you want to edit transactions you have already entered into a set. If you have created more than one set of recurring transactions, a screen will appear listing each set by name, showing when the next payment is due, the frequency of payment, and the number of transactions in the set. Sets due for triggering are shown with their next payment date highlighted. A pointer appears on either side of the first set listed. Use the arrow keys to move the pointer to the set you want and press **Return.**

Once you have selected a set to edit (or if you have only one set) a dialog box will appear. Use the dialog box to change the name of the set, the next payment date, and/or the frequency of payment. When you are done, select "Okay."

A register will appear, giving you the opportunity to edit the transactions included in the set. Make any changes you want. When you are done, select "Okay." You will then have a chance to trigger the set if you wish.

Create a Set. Select this when you want to create a new set of recurring transactions. A dialog box will appear in which you will be asked to supply the following information:

Name: Enter an appropriate name (up to 10 characters long) for this set of transactions. For instance, you might name the set "household" and include your home mortgage payments, your utility bills, and so on.

Next Payment, Month, Day, Year: Enter the date when you want to first use this recurring set. The date will be used by the program to warn you when this set is coming due.

Frequency: Choose how often you want your transactions triggered. Use the space bar to toggle through the following choices: Weekly, Bi-weekly (every two weeks), 2ce/Month (twice each calendar month), Monthly, Bimonthly (every two months), Quarterly, Semi-annual, Annual, blank (use to create a set of recurring transactions that are not triggered at any particular time). When you are finished, select "Okay."

A register screen will appear. Type in your recurring transactions just as you would enter transactions in the Register. Do not type in the date, however, since that will depend on when you trigger the set. When you have finished entering all the transactions you want in the set,

---

select "Okay." You will then have the opportunity to trigger the transactions or go back to the Recurring Transaction Menu.

REGISTER

Select Register from the Transactions Menu.

The Register also appears when you use functions such as Search, Recurring and Reconciliation.

The **Register** is where you record your financial transactions. It is like your checkbook register, only more thorough. It holds all your financial information, not just records for your checking account. When you select Register, a dialog box will ask:

Enter Account Name, Group Name, or Type: If you want to enter transactions for a single account, enter the account name (this should be an asset or liability account). If you want to enter transactions for accounts in a particular group, enter the name of the group. If you want to enter transactions in accounts of a particular type (assets, for example) enter the name of the type. If you haven't created any accounts yet or if you want to be able to enter transactions for all the accounts in your data base leave this box blank.

Month: Enter the month for which you want to enter transactions.

Year: The program assumes that you want to enter transactions for the current year. Changing the year will allow you to edit or enter transactions into accounts contained on data disks for previous years without having to restart the program, or to start recording transactions for the following year (in which case, you will be given an opportunity to make a new data disk for that year).

When you are finished, select "Okay." You will now see the Transactions Register.

The Register has columns labeled Day, #, Payee/Memo, Account 1 and Account 2, and Amount. If you have created flags, it will also have a column labeled Flags. The month and year are shown at the top of the Register. The cursor is in the highlight box below the first column at the bottom of the screen. It is prompting you to enter data into this column. Each time you enter data, press Return and the highlight box will move to the next column. If you need to move the highlight box to a particular column to correct a mistake, you can do so by pressing ⌂-Tab to move the box to the left or Tab to move the box to the right. To delete whatever is in the highlight box, press the space bar or simply type your new entry over the old.

Day

Enter the day the transaction took place. The month is determined by the information you supplied in the dialog box.

If you wish to change the month, press Esc until the dialog box re-appears, then enter a new month. Alternatively, you can press ⌂-> move to the next month in the Register, or ⌂-< to move to the previous month.

#

Specify what kind of transaction you are recording. If you are recording a check, enter the check number. The next time you record an entry, On Balance will automatically display the next check number in sequence. If you are recording a different kind of transaction, simply enter the first letter of the kind of transaction you are entering. The program will list the abbreviations of the kinds of transactions on the screen whenever you are making an entry.

TRANSACTION	ABBREVIATION	USE
Check	(number)	to record a check
ATM	ATM	to record an automatic teller withdrawal or transfer
Electronic	Elect	to record any electronic fund transfer or payment, e.g., by computer or telephone
Fee	Fee	to record bank service charges, etc.
Deposit	Dep	to record a deposit to an asset account, e.g., checking or savings
Refund	Refnd	to record a refund, e.g., to a charge card account
Interest	Int	to record interest charged to a liability account, or interest earned by an asset account
Void	Void	to record a voided check

Blank	(blank)	for cases not covered above (such as recording a withdrawal directly from savings, or a charge on a credit card).

• Payee & Memo

Use the Payee/Memo window, which opens on the screen, to record important information about the transaction. If you are entering a check, for example, you can type in the name of the person to whom the check is written. You can also add information to remind yourself about the details of the transaction. Only the first 20 characters of your entry will appear on transaction lists. To see the entire entry, move the highlight box to Payee/Memo. The window will open, allowing you to see the complete contents.

If you have nothing to record in Payee/Memo, leave the window blank. Press Return twice to move out of the memo window to the next entry area.

Flags

If you have created flags, enter the first letter of each flag you want to attach to the transaction. Press the first letter of a flag again to detach it from a transaction. See Flags in this Reference Section for more information about flags.

Accounts

Specify what accounts are involved in the transaction. Account 1 refers to the account for which you are recording the transaction (i.e. checking, savings, credit card, etc.). Account 1 should always be an asset or liability account. Account 2 is the other account involved in the transaction. It represents where the money in the transaction is coming from or going to (i.e., groceries, clothing, savings, utilities, etc.). Account 2 can be either an asset, liability, income, or expense.

If you want to produce Net Worth and Net Income reports, keep track of budgets, etc., you will need to enter both an Account 1 and an Account 2. This is the recommended method for getting the most out of On Balance. However, if you're only interested in keeping track of a single account, such as checking, you need only enter an Account 1.

For more information on accounts, see Section 3, Using On Balance and Accounts in this Reference Section.

Amount

Enter the dollar amount of the transaction. On Balance assumes you will enter the decimal point. If you don't, the program will add it to the end of the number. If you type 4, for example, the program will automatically add a decimal point and two zeros to make 4.00. You can change the method of placing the decimal point by using Custom Settings from the Customize Menu.

Notice that an arrow appears between Account 1 and Account 2. The direction of the arrow shows how the transaction affected both accounts: →, Account 1 decreased, Account 2 increased; ←, Account 1 increased, Account 2 decreased; ↑, both accounts increased; ↓, both accounts decreased.

Once a transaction is completely entered, you can change any box in the Register. Use ○-**Tab** to move the highlight box to the left; use **Tab** to move the highlight box to the right. When the item you want to change is highlighted, simply type your new information over the old. If you want to delete an entire transaction, move the highlight box to any item in the transaction and press ○-**Delete**.

See also:
Recurring Sets
Split Transactions

REPORTS

Reports is a Main Menu Item.

This menu includes:

Net Worth
Net Income
Accounts Report
Transaction List

On Balance will provide you with four different types of reports to give you a quick and accurate picture of your financial status. These reports can be displayed on screen or printed out. For details see **Net Worth, Net Income, Accounts Report**, and **Transaction List** in this Reference Section.

See also:
Hard Copy
Print Transactions
Search

SAVE

Select Save from the File Menu, or Press ○-S

On Balance saves your data automatically when you move from some commands to others. However, it's a good idea to get into the habit of using **Save** regularly to protect against accidental loss of data due to power failures, etc. Simply press ○-S every now and then while making entries.

NOTE: It is very important that you use Save or Quit (which automatically saves data before quitting) whenever you have finished using On Balance; otherwise changes or new entries you have made will not be recorded.

SCREEN FORMATS

Select Screen Formats from the Customize Menu.

Screen Formats lets you change the appearance of the Register and Accounts screens. The settings you specify will be used each time you start the program.

When you select Screen Formats, a screen showing the default (or preset) settings will appear. To change a setting, use the space bar to toggle through the available choices.

Transaction Register

Screen Splitting:	Transactions & Account Data (default)
	Transactions and Graph
	Transactions Only

The Register can display only your transactions, a combination of transactions and account data (budgets and balances), or transactions and bar graphs. Choose the combination you want. (Screen Splitting options can be changed from the Register by pressing ○-W).

Bar graphs will show the daily balance of the account name (or group name or type) specified in the Transaction Register dialog box. If no account name was specified in the dialog box, no graph will appear. Likewise, if you enter a transaction using a different account name for Account 1 (e.g. specify "checking" in the dialog box, and then enter a transaction using "VISA" as account 1) the graph will disappear.

Memos:	Abbreviate Memos (default)
	Show Full Memos

Abbreviated memos display only as many characters as will fit on a single line in the Register. If you choose to show the full memo, up to six lines (the total allowed for a memo) will be displayed.

Status Row:	Show Balances (default)
	Show Balances and Budget
	None

The Status Row, which appears beneath the Register, displays information on the status of the account(s) involved in the last transaction entered. You can choose to have balances, balances and budget, or no information displayed.

Month to Month Trend:	No Trend Line (default)
	Show Trend Line

Multiple month graphs, such as those seen during a search for one account over more than one month, can show a line depicting the trend between the bars for each month.

Graph Label: Account Name (default)
High & Low
None

If you have chosen to view Transactions and Graphs, you can choose to have the account name appear in the space next to the graph, the account name as well as the highest and lowest balances of the month, or you can leave the space blank.

**After New
Transaction:**   Keep Same Account (default)
Search Account 1
Search Account 2

These choices let you control how *On Balance* displays transactions you enter in the Register.

If you choose **Search Account 1** all transactions for the current month with the same Account 1 as that used in the last transaction entered will be shown. For example, if you have been entering checking transactions, with Checking as Account 1, and you then enter a transaction in which "Visa" is Account 1, the Register will sort after you have entered the transaction and then show only transactions for the current month with "Visa" as Account 1.

If you choose **Search Account 2** the program will sort after each transaction entered and show only those items with the same Account 2 as the last transaction entered.

If you choose **Keep Same Account** the program will continue to display whatever was specified in the Transaction Register Dialog box. However, if that means that a new transaction wouldn't show on the screen (when you enter a transaction with a different account as Account 1) then the program switches to show all transactions recorded for the month.

Account Screen

**Screen
Splitting:**   Memos (default)
Budget & Distribution
Bar graphs

Lets you choose the information you want displayed when you are creating accounts using the Add/Edit feature from the Accounts Menu. The account name, the actual balance for the current month, and the budget amount for the current month will always be shown.

Budget and Distribution will show the difference, in dollars, between the actual balance for the month and the budgeted balance as well as the percentage difference between actual and budgeted amounts. An additional figure (Distribution) shows what percent of all accounts of the same type the account in question accounts for. For example, if the percent-of-type for your checking account (an asset) is shown as 8, that means your current checking balance accounts for 8% of your total assets.

Bar graphs will show horizontal bar graphs denoting actual and budgeted balances so that you can quickly see how close you are to meeting your financial goals.

Memos will show the first line of text of the memo stored with each account.

SCROLLING

↑ ↓ ← →

⌂-↑, *to next page up*

⌂-↓, *to next page down*

Tab, next field to the right

⌂-*Tab, next field to the left*

⌂ ←, *to left-most field*

⌂ →, *to right-most field*

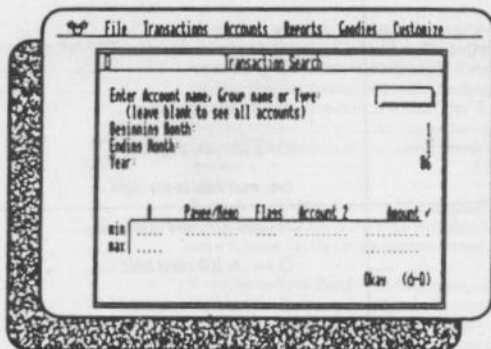⌂-8 or ⌂-1 *(beginning of data)*

⌂-E or ⌂-9 *(end of data)*

⌂-2 through 8 *(intermediate points in data)*

Scrolling lets you move up and down through lists of data quickly. The simplest way to scroll through data is to move the cursor using the up or down arrow keys until you reach the upper or lower boundary of the screen. Keep pressing the arrow key and the data on the screen will move up or down. Pressing **Tab** will move the cursor one entry field to the right; pressing ⌂-**Tab** will move it one entry field to the left. For faster scrolling, use the scrolling commands described above.

If you are using a mouse, you can scroll through data by using the up or down arrow that appears in the upper right corner of the screen (these scrolling arrows appear only when the list of transactions or accounts cannot be displayed all at once on screen). Highlight the up or down arrow and then holding the mouse button down to scroll. You can also click on an entry field and then use any of the ⌘ scrolling commands.

SEARCH

Select Search from the Transactions Menu.

Search lets you find, examine and edit past transactions without having to scroll through the entire Register. When you select Search, a dialog box will appear allowing you to set criteria for the program to use as it searches for the transactions you want.

```
 File Transactions Accounts Reports Goodies Customize
┌─────────────────────────────────────────────────┐
│              Transaction Search                  │
│                                          ┌─────┐ │
│ Enter Account name, Group name or Type:  │     │ │
│    (leave blank to see all accounts)     └─────┘ │
│ Beginning Month:                              1  │
│ Ending Month:                                    │
│ Year:                                        86  │
│                                                  │
│        #   Payee/Memo  Flags  Account 2  Amount ✓│
│  min ..... .......... ....  .......... ..........│
│  max ..... .......... ....  .......... ..........│
│                                                  │
│                                   Okay  (⌘-O)    │
└─────────────────────────────────────────────────┘
```

Enter Account Name, Group Name, or Type:

Enter a specific account name, group, or type to which you want to limit your search. Leave blank to search for all accounts.

Beginning Month: Ending Month:

Enter a beginning month, and an ending month. The program will search through all records falling within those months.

Year:

The program assumes you want to search for transactions on the current data disk. Changing the year will allow you to search for transactions on data disks for previous years.

 # (or Transaction Type):

Enter the kind of transaction (ATM, Deposit, Fee etc.) you want the program to search for. If you want to search for a particular check number, enter the number. If you want to search for all checks falling within a certain range, enter a minimum and maximum number — from check #23 (min) to #89 (max), for example. Using the same example, if #23 was entered as the "min," and the "max" field was left empty, the program would search for all transactions with numbers greater than or equal to 23. If 23 was entered in the "max" field, and "min" was left blank, the program would look for all transactions with numbers less than or equal to 23.

Payee/memo:

If you want to search for checks made out to a specific payee, enter the name of the payee (up to 10 characters) you want. If you aren't sure of the full name you used when you entered the transaction, type in a few letters that you think are correct. The program will locate all transactions having that combination of letters. Spaces can be used as wildcards.

Don't worry about upper or lower case letters; a search for "TEXT," for example, will find "Text," as well as "Textbook" and "Sample text."

Flags:

Enter any flags you want to search for.

Account 2:

Enter a specific Account 2 name. Leave blank to search for all Account 2 names.

Amount:

Enter an exact amount to search for, or a range of amounts — from $50 (min) to $100 (max), for example. Leave blank for all amounts. By entering one value in the "min" field and leaving the "max" field blank, you can search for amounts greater than, or equal to that number. By entering one value in the "max" field and leaving the "min" field blank, you can search for amounts less than, or equal to that number.

Reconciliation Status:

The program assumes you want to search through all your transactions whether you have reconciled them or not. However you can choose to search through your reconciled transactions only or your unreconciled transactions only. Use the space bar to toggle through your choices.

When you have specified all the criteria to be used in the search, select "Okay." *On Balance* will quickly search through your records and retrieve the information you want. A summary of the search results will appear on the screen, showing each month, the number of transactions meeting the criteria that the program found for each month, the total dollar amount of the transactions (if it can be summed), and an excerpt from the first transaction of the month. To see a detailed list of transactions for any month listed, use arrow keys to highlight the month and press **Return**.

For a printed list of all the transactions located by the search, press ⌘-P.

NOTE: *If the date range covered is only one month, the summary screen will not appear.*

SPLIT TRANSACTION

A **split transaction** is a single transaction that affects more than two accounts. *On Balance* lets you enter split transactions as you enter information in the Register.

A common example of a split transaction is a check written at the supermarket for more than the amount of purchase. Part of the check goes to pay for the groceries, the other part goes into your pocket as cash. Such a transaction, entered into the Register, would look like this:

Day	#	Payee/Memo	Account 1	Account 2	Amount
9	326	Elmwood Supermarket	checking	groceries	19.88
	split		checking	cash	10.00
					split total 29.88

To enter such a split transaction, go to the Register. Press **S** (for split) **before** you enter the date for the transaction. You will then be asked to enter the Split Total.

- Enter the total amount of the check, deposit, or whatever you are recording. The amount you enter will appear at the lower-right corner of the screen. Then proceed to enter the Day, #, Payee/Memo, and Account 1.

- When you reach Account 2, enter the first item in the split (in this case, groceries). When you reach Amount, enter the amount for the grocery part of the transaction ($19.88). The amount you enter will be posted in the Amount column and the amount still unaccounted for will appear above the Split Total.

- After recording the first item of the split, the program automatically prepares for the second item. Since the second item has the same date and # as the first, the highlight box jumps directly to the Payee/Memo box. Enter a memo or leave the box blank. Press **Return** and the highlight box will move to the Account 2 column. Now enter the second item in the split (in this case, cash). Then enter the amount of the cash part of the transaction (or press **Return** to accept the amount shown on the screen). If all of the Split Total is accounted for, the entire transaction will appear in the Register. If any amount remains, the Payee/Memo box will open and you can continue to enter information for the split.

Split transactions are extremely useful when recording credit card expenses. They allow you to enter transactions from your credit card statement, rather than having to keep receipts and enter each charge as it occurs. If you have paid your VISA card bill and want to record the individual expenses included on the bill (so that these expenses can be added to your account records) here's how to do it:

- First, enter the transaction for paying the credit card bill:

Day	#	Payee/Memo	Account 1	Account 2	Amount
11	330	payment to Visa	checking	VISA	208.41

Next, type **S** for a split transaction. You are now going to record the individual expenses included on the bill; since these are records of activity in your VISA account, then VISA should be Account 1.

Day	#	Payee/Memo	Account 1	Account 2	Amount
11		Theater on the Park	VISA	entertain	32.00
		dinner at Websters	VISA	entertain	18.38
		dinner at La Roca	VISA	entertain	25.33
		Suit Palace	VISA	clothing	119.41
		Athena's Books	VISA	education	10.17
		interest	VISA	interest	3.12
					split total 208.41

START NEW DATA BASE

Select Start New Data Base from the File Menu

Start New Data Base lets you prepare a disk to hold your data when you first start using *On Balance*. The data base will store 12 months' worth of financial information. Generally, this is the only time you will have to use this feature, unless you are creating a data base for an entirely different set of records. DO NOT attempt to use it to create a data base for the following year. Instead, when you are ready to start entering data for a new year, simply type in the new year's date at the date prompt when starting the program (or in the Transaction Register dialog box). The program will then prompt you to insert a blank disk and will prepare the disk, carrying over your balances from the previous year.

If you are using the program for the first time, or if someone else in your household wants to keep records on their own data base, turn to **Section 2, Getting Started,** and follow the step-by-step instructions for "Preparing a Data Disk."

See also:
Password & Status

STARTING BALANCE

Prompted for while creating accounts in Add/Edit from the Accounts Menu.

When you create a new asset or liability account, there is a good chance that there is a **starting balance** — an existing monetary value associated with the account. To make sure that the records *On Balance* keeps for you are correct, you need to tell the program how much is in the account (or in the case of a liability, how much you owe to the account) before you start entering transactions.

There are three different ways to enter a starting balance for an account:

While Creating Accounts. When you are creating an account using Add/Edit from the Accounts Menu, you will be prompted for a starting balance; simply type in the appropriate amount (the actual amount in your checking account, for example, or the actual amount

outstanding on your car loan). Note that you will NOT be prompted for a starting balance when creating accounts while entering transactions in the Register; starting balances for those accounts will have to be entered using one of the following two methods.

Using an Opening Transaction. If you are creating accounts in the Register, you will not be prompted for a starting balance. However, you can establish a starting balance without leaving the Register by simply entering an opening transaction that will add the appropriate amount to the account balance.

It is important that the date for the opening transaction be the same, or earlier than, any other transactions you record for the account (to be safe, you can date the opening transaction for the first day of the first month of the first year for which you are keeping records).

For an asset account such as checking or the purchase price of your home, the opening transaction should be recorded as a deposit. Account 1 should be the name of the asset account, Account 2 should be left blank, and the Amount should equal the starting balance.

For a liability account such as a credit card, car loan, or the amount owed on a mortgage, the # column should be left blank. Account 1 should be the name of the liability account, Account 2 should be left blank, and the Amount should equal the starting balance.

Using the Change Type/Starting Balance command. You can also establish a starting balance for an account by selecting Change Type/Starting Balance from the Accounts Menu. This command is normally used to correct an error in the starting balance or to change the type assignment for an account (for example, to change the type of a credit card account, accidentally assigned as an expense, to a liability), but it can also be used to enter a starting balance. For details, see **Change Type/Starting Balance** in this Reference Section.

See also:
Change Type/Starting Balance

SWITCH DATA BASES

Select Switch Data Bases from the File Menu.

Select **Switch Data Bases** whenever you want to start using a different data base without having to turn off your computer and restart the program. This is handy if, for some reason, you are keeping separate records in separate data bases.

When you select Switch Data Bases, you will be prompted to insert a new data disk. If you change your mind and decide you want to continue working with your current disk, press **Esc**. Otherwise, take your current data disk out of the drive and insert the disk containing the data base you want. Press **Return** when you're ready to start using the new data base.

To see records for a previous year, or to use the Search, Reports, or Register features for that year, simply select the feature you want. You will be prompted to switch data disks when necessary.

TRANSACTIONS

Transactions is a Main Menu item.

This menu includes:

● Register
Search
Print Checks
Recurring
Flags

Each of the items on the **Transactions Menu** is discussed in detail in this Reference Section. For specific information on entering transactions, see **Register**. For information on deleting transactions, see **Delete**.

See also:
Print Transactions
Transaction List

TRANSACTION LIST

Select Transaction List from the Reports Menu.

A **Transaction List** is a report, displayed on screen or printed out, of your transactions. When you select Transaction List, a dialog box will ask:

Enter Account Name, Group Name, or Type:

If you want a list of transactions for a single account, enter the account's name. If you want a list of transactions for a particular Group, enter the name of the Group. If you want a list of all transactions involving a particular type of account, such as assets, enter the name of the Type. Leave the box blank if you want the list to include all transactions in your data base.

Beginning Month:
Ending Month:

Enter the number of the beginning and ending months to be included on the list. To see a Transaction List for only one month, enter the same number. For example, to see a list for the month of May, enter 5 as the beginning month and 5 as the ending month.

Year:

The program assumes that you want data from the data disk currently in use. Changing the year will allow you to request Transaction Lists from data disks for previous years.

Screen or Printer:

Select "Screen" to display the list on screen. Select "Printer" to print the list on paper. Use the space bar to toggle between the two choices. Select "Okay" when you are finished.

NOTE: For a complete listing of all your accounts, press ⌂-A; for a complete listing of all your groups, press ⌂-G.

At this point, your options will vary depending on whether you chose Screen or Printer.

Screen:

If you chose to have your transactions for one month listed on screen, you will see a list containing every transaction of the account, group, or type specified. The data will be displayed exactly as it is displayed in the Register. In fact, you can proceed to enter or edit transactions at this point just as you would in the Register.

If you chose to see a list of more than one month's worth of transactions, *On Balance* will summarize the transactions in a chart like the one shown below. The chart shows how many transactions were recorded for each month, the ending balance or sum for each month, and the amount and nature of each month's first transaction. A bar graph at the top of the screen shows the relative value of the account, group, or type from month to month.

To see a complete list of transactions for any summarized month, use the arrow keys to move the highlight box to the month you want and press **Return**.
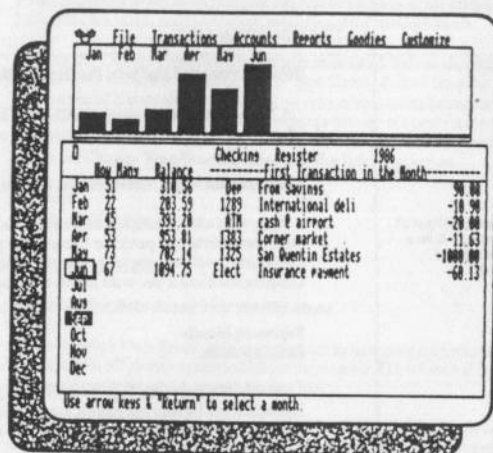
Printer:

If you chose to print your transaction list, a Transaction Printout dialog box will appear. Make sure your printer is properly connected to your computer and turned on. Then answer the questions in the dialog box. Your answers will determine what information will be printed. Press the space bar to see your choices.

Transactions:	Show Transactions Just Totals
	If you choose Just Totals, the highlight box will skip to Page Eject.
Transaction Memos:	Abbreviate Memos Show Full Memos
Accounts:	Split By Account One Big List
Account Names:	Name and Memo Just Account Name Memo instead of Name
Account Balances:	Show Balances No Balances
Page Eject:	Eject No Eject
	If you select "Eject," the page eject will advance to the end of the final printed page when the printout is complete.
	If you select "No Eject," the page eject will not advance to the end of the page. This is handy if you want to print several short lists on one page.
Copies:	Enter the number of copies you want printed. You can enter any number from from 1 to 99.

APPENDIX: EXPORTING TO APPLEWORKS

On Balance can be used with AppleWorks spreadsheets to open up a universe of opportunities for analyzing your financial information. By using *On Balance* in conjunction with AppleWorks, you can go beyond basic home accounting to do such things as forecasting and cash flow analysis. You can also customize the format in which reports are printed, by creating a spreadsheet, updating the information with *On Balance*, and then printing from AppleWorks.

Expanding the capabilities of *On Balance* by using it in conjunction with AppleWorks is simple. You first create an AppleWorks spreadsheet, reserving the first column (A) and first row (1) for special labels that will tell *On Balance* what information to place on the spreadsheet and where to place it. Then, you use *On Balance's* **Export to AppleWorks** utility to extract the information you want from your *On Balance* data base, and automatically insert it into the spreadsheet.

CREATING THE SPREADSHEET

Before using the **Export to AppleWorks** utility, you must create an AppleWorks spreadsheet containing the format for information you want to extract from *On Balance*. You can use the same spreadsheet over and over, to generate reports for different data bases, or to update a spreadsheet if your original records have changed.

The following discussion assumes you are familiar with creating and using AppleWorks spreadsheets. For more information on creating spreadsheets, refer to your AppleWorks Reference Manual.

You will use labels (cells containing text information) placed in the first row of cells (row 1), or in the first column of the spreadsheet (column A) to specify what information will be extracted from *On Balance*, and where it will be placed on the spreadsheet. The labels placed in row 1 will indicate the balance information needed (e.g., actual balance or budgeted amount, and for what month and year); the labels placed in column A will indicate account names. These labels will be used to identify particular cells in the same way that column letters (A, B, C . . .) and row numbers (1, 2, 3 . . .) are used to identify cells (e.g. A3, B1, C2 . . .). The target cell will display the value you want from the account you specify.

For example:

= = = = = A = = = = =	= = B = = = = =	= C = = = = =	= D = = = = =	= E = = = = =
1		BAL. LABEL		
2				
3				
4				
5 NAME LABEL		VALUE		
6				
7				
8				
9				
10				

More than one balance (value) can be shown for an account by matching the account name label, placed in column A, with a number of balance labels (actual balance, budgeted amount, and/or various dates).

= = = = = A = = = = =	= = B = = = = =	= C = = = = =	= D = = = = =	= E = = = = =
1		BAL. LABEL	BAL. LABEL	BAL. LABEL
2				
3				
4				
5 NAME LABEL		VALUE	VALUE	VALUE
6				
7				
8				
9				
10				

Balances (values) for a number of accounts, can be shown simply by adding account name labels in column A.

= = = = = A = = = = =	= = B = = = = =	= C = = = = =	= D = = = = =	= E = = = = =
1		BAL. LABEL	BAL. LABEL	BAL. LABEL
2				
3				
4				
5 NAME LABEL		VALUE	VALUE	VALUE
6 NAME LABEL		VALUE	VALUE	VALUE
7 NAME LABEL		VALUE	VALUE	VALUE
8 NAME LABEL		VALUE	VALUE	VALUE
9 NAME LABEL		VALUE	VALUE	VALUE
10 NAME LABEL		VALUE	VALUE	VALUE

Format for Account Name Labels

To indicate which account you want balances for, move the cursor to a cell in column A. To enter the label, type the letter n, followed by the account name in brackets. For example:

n[checking]

IMPORTANT: The account name must be typed in exactly as it was created in *On Balance* (although upper and lower case differences are ignored). Since *On Balance* account names can be as long as 10 characters, the name label may be too long to fit into column A of the spreadsheet. **Before** entering name labels, use Ó-L in AppleWorks to change the width of column A to at least 13 characters.

Format for Balance Label

The balance label(s) can be placed in any cell(s) in row 1. A balance label will indicate two things: the date (or date range) to be used in calculating the balance, and whether you want the actual balance or the budgeted amount to be used.

Actual or Budgeted. If you want the cells below this label to be updated with the actual balance for an account, start the label with the letter **a**, for "actual." If you want to use budget amounts, start the label with the letter **b** for "budget."

Date. The second part of the label specifies in brackets which month and year the account balance or budget amount should come from, using numbers to represent month/year ("1" equals "January", "2" equals "February", and so on). Income and expense balances will be shown as the total for the month; asset and liability balances will be shown as of the last day of the month. All months must be in the same fiscal year (usually January through December of the same year).

For example:

a[8/86]   The actual balance of the named account for August, 1986.

b[8/86]   The budgeted balance for the month of August, 1986.

USING THE EXPORT TO APPLEWORKS UTILITY

Once you have created the spreadsheet(s), you are ready to begin the export process. This process will read an AppleWorks spreadsheet, and save a **copy** of the file to the same disk, updated with the information from *On Balance*. You must be sure that there is enough room on the disk containing your AppleWorks spreadsheet for a copy of it that may be substantially larger (when the account balances are added from *On Balance*).

Starting the Utility

Insert the Export to AppleWorks utility disk into your disk drive. Close the drive door. Turn on your monitor; then turn on your computer. The red disk-drive light will come on as the program loads. A screen titled "On Balance Export to AppleWorks Utility" will appear.

Using the Utility

You will be guided step-by-step through the process of using the AppleWorks spreadsheet you have created with *On Balance*.

When the program asks for the **AppleWorks data disk**, it is referring to the disk containing the AppleWorks spreadsheet you wish to update with your *On Balance* data (and on which the updated spreadsheet will be saved). If more than one spreadsheet file is on the disk, you will be

NOTE: Balance and account name labels using this format (and only this format) must appear in column A (name labels) and row 1 (balance labels) for the export process to work correctly. Labels not in column A or row 1 will be ignored; other kinds of entries in column A or row 1 may prevent the spreadsheet from being updated correctly by On Balance. Cell A1 may not be used.

NOTE: You may find it useful to copy your spreadsheet to a separate disk that you will then use with the Export to AppleWorks utility; this will prevent your original AppleWorks data disk from being accidentally damaged; and will allow more room on the disk to save the updated spreadsheet file. Refer to the AppleWorks User's Manual for more information on formatting data disks and saving AppleWorks files.

allowed to select the file you want; you will also be allowed to enter a name for the updated spreadsheet file that will be created.

When the program asks for the *On Balance* **data disk**, it is referring to the disk which contains the *On Balance* accounts in the date ranges specified in the spreadsheet.

The program will prompt you for the disks and for information it needs, and will automatically extract the information from On Balance and place it in the AppleWorks spreadsheet. Press **Esc** to return to a previous screen. You may continue to press **Esc** until you return to the first screen; pressing **Esc** from the first screen will allow you to quit the utility without updating a spreadsheet.

Once the spreadsheet is updated, start AppleWorks and add the spreadsheet file to the AppleWorks Desktop as usual. Use Ó-K (calculates all values) as many times as necessary to be sure that any formulas you may have built into your spreadsheet have been applied to the updated cells.

INDEX

WARRANTY INFORMATION

DISK REPLACEMENT POLICY

If these disks should fail within 90 days of purchase, please return with proof of purchase for prompt FREE replacement. If the disks have been physically damaged, or after 90 days from the date of purchase, please include $5 per disk for replacement, plus $2.50 for postage and handling.

LIMITED WARRANTY

This manual and the software described in this manual are sold "AS IS," without warranty as to their performance. The entire risk as to the quality and performance of the software is assumed by the user. The user, and not the manufacturer, distributor or retailer assumes the entire cost of all necessary servicing, repair or correction of any incidental or consequential damages. However, to the original purchaser only, Brøderbund warrants that the medium on which the program is recorded shall be free from defects in materials and workmanship under normal use and service for a period of ninety (90) days from the date of purchase. If during this period a defect in the product should occur, the product may be returned to Brøderbund or to an authorized Brøderbund dealer along with proof of purchase, and Brøderbund will replace or repair the product at Brøderbund's option without charge to you. Your sole and exclusive remedy in the event of a defect is expressly limited to replacement or repair of the product as provided above. If failure of the product, in the judgement of Brøderbund, resulted from accident, abuse or misapplication of the product, then Brøderbund shall have no responsibility to replace or repair the product under the above terms. Nonetheless, such products, (and products that become defective after the ninety day replacement period) may be returned to Brøderbund along with $5 per disk, plus $2.50 for postage and handling, and Brøderbund will provide you with a replacement, as long as the product is still being manufactured by Brøderbund. The above warranties for goods are in lieu of all other express warranties and no implied warranties of merchantability and fitness for a particular purpose or any other warranty obligation on the part of Brøderbund shall last longer than ninety (90) days. Some states do not allow limitations on how long an implied warranty lasts, so the above limitation may not apply to you. In no event shall Brøderbund or anyone else who has been involved in the creation and production of this software be liable for indirect, special, or consequential damages, such as, but not limitied to, loss of anticipated profits or benefits resulting from the use of this software, or arising out of any breach of this warranty. Some states do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation may not apply to you. This warranty gives you specific legal rights, and you may also have other rights which vary from state to state. The user of this product shall be entitled to use the product for his or her own use, but shall not be entitled to sell or transfer reproductions of the software or manual to other parties in any way, nor to rent or lease the product to others without the prior written permission of Brøderbund.

For technical support on this or any other Brøderbund product, call (415) 479-1170.

BACKUP DISK INFORMATION

This program is copy protected. If you would like a complete set of backup disks, you may order them using the coupon below. You may do this at any time, as long as the product is still being manufactured by Brøderbund. (Limit: one set per customer.)

Please mail the original coupon, not a copy, along with a check or money order for $15.00 (in U.S. funds) to:

> Software Direct
> A division of Brøderbund Software, Inc.
> 17 Paul Drive
> San Rafael, CA 94903-2101

Please make your check or money order payable to Brøderbund Software.

- -

Backup Disk Coupon

Please Print:

Name:

Address: _____

_____

City, State, ZIP: _____

Product Name: On Balance — Apple
APDSK-72

(Clip out this coupon on the dotted lines and send along with your payment. Please allow four to six weeks for delivery.)

On Balance™

The easiest way to manage the money side of life.

Quick Start/Quick Reference

Brøderbund™

ON BALANCE QUICK START/QUICK REFERENCE

Welcome to *On Balance*, the easiest way to handle the money side of life. *On Balance* is a complete home accounting program that combines speed, power and sophistication with supreme ease-of-use. No prior knowledge of accounting is necessary to use *On Balance*.

This Quick Start/Quick Reference guide will give you basic information on starting the program and creating a data disk (Quick Start), and will introduce you to operating the program and entering your records (Quick Reference). For a detailed discussion of all the program's features as well as basic information on the principles of home accounting, see the *On Balance* User's Manual.

QUICK START

STARTING THE PROGRAM

Insert the *On Balance* program disk into your disk drive. Close the drive door. Turn on your monitor; then turn on your computer. The red disk-drive light will come on as the program loads. A title screen will appear, followed by a Load Data screen. (Note: You can move to the Load Data screen quickly by pressing any key at the title screen.) At this point, you have two options: Start New Data Base or Read Data Disk.

• If this is your first time using *On Balance*, select "Start New Data Base" by using the ↓ key to highlight the option and pressing **Return**. Then follow the instructions below to prepare a data disk.

• If you have used *On Balance* before, select "Read Data Disk." (If you have a one-drive system, first remove the program disk from the drive and insert your prepared data disk; if you have a two-drive system, insert your prepared data disk into drive 2 before starting the program, and the disk will be read automatically.) Respond to the questions in the Today's Date dialog box that appears on the screen, being sure to supply the actual date, not a past or future date. When you have answered all the questions, select "Okay." The Main Menu will appear on the screen. You are now ready to start using *On Balance*. The program will prompt you whenever you need to switch disks.

PREPARING A DATA DISK

Before you begin using *On Balance*, you must prepare a data disk. This prepared disk will store up to 12 months' worth of financial information. To prepare a data disk, first select "Start New Data Base" from the Load Data screen. A dialog box will appear on the screen. Questions for you to answer are listed on the left; the program's default, or preset, responses are listed on the right. A highlight box with a flashing cursor surrounds the response to the first question.

To accept the response that appears on the screen, press **Return**. To change the response, simply type your new information over the old. If you make a mistake, press **Delete** to erase what you've typed. Press **Return** when the information in the highlight box is correct; the highlight box will move to the next item on the list. To move the highlight box to a different item, use the ↑ and ↓ arrow keys.

Data Base Name

Give your data base a name. Use your own name, or anything you want. You can type up to 10 characters. Don't include a year (e.g. "Records86") in the data base name; the program will automatically add the year whenever it refers to the disk.

Fiscal Starting Year

Specify the first year for which you want to enter data. You will not be able to enter records for any date prior to the fiscal starting year.

Fiscal Starting Month

Specify the month in which your fiscal year begins (1 for January, 2 for February, 3 for March, and so on). "1" is recommended.

Drive Number for Data Disk

Indicate which drive (1 or 2) you plan to use for your data disk.

When you have responded to all the questions in the dialog box, select "Okay." Insert a blank disk in the drive you have indicated (1 or 2). Press Return and the program will prepare your data disk. The disk is ready when the red disk-drive light goes off and a message telling you to label the disk appears. Remove the disk from the drive and label it. Then re-insert the disk, and press Return. Respond to the questions in the Today's Date dialog box that appears on the screen. When you are done, select "Okay." The Main Menu will appear on the screen. You are now ready to start using *On Balance*.

QUICK REFERENCE

OPERATING THE PROGRAM

On Balance is easy to operate. Its functions, features and commands are listed on pull-down menus. You select the items you want from these menus, using either your keyboard or a mouse. Dialog boxes, offering you further options, appear as needed. Help is always available either by selecting **Help** from the ⌘ **Menu** or by pressing ⌘-? .

Menus

You will always begin with the Main Menu. The Main Menu contains seven sub-menus. All of the program's functions, features, and commands are reached through these sub-menus.

- To open a menu using the **keyboard**, use the ← and → keys to highlight the menu you want. Press ↓ or **Return** to open the menu. To select an item from the menu, highlight the item you want (using the ↑ and ↓ keys) and press **Return**. To close a menu without making a selection move the highlighter up the list until the menu name is highlighted; the menu will close.

- To open a menu using a **mouse**, press the mouse button to activate the pointer (if the mouse pointer is not already on screen) and click the menu you want, holding the mouse button down; the menu will open. To select an item from the menu, hold the mouse button down and move the pointer down the list. When you reach the item you want, release the mouse button. To close a menu without making a selection, move the pointer up the list until the menu name is highlighted. Release the button and the menu will close.

Dialog Boxes

Dialog boxes are a way of "talking to" the program. Each dialog box asks you a series of questions. By responding to the questions, you supply information to the program so that it can perform its functions correctly.

- To respond to questions in a dialog box using the **keyboard**, use the ↑ and ↓ keys to move the highlight box to the item you want. To accept the response already in the box (the default, or preset value), press **Return**. To change the response, simply type your new information over the old. If you make a mistake, press **Delete** to erase what you've typed. When the information is correct, press **Return**; the highlight box will move to the next item. When you have responded to all the questions, select "Okay" to tell the program the information is correct. If you want to leave the dialog box without continuing, press **Esc**. You will be returned to the previous screen.

- To respond to questions in a dialog box using a **mouse**, click the mouse button if the pointer isn't on the screen. Then point to any response you want to change and click again. A highlight box will surround the response. Change the response by typing your new information over the old. If you make a mistake, press **Delete** to erase what you've typed. When the information is correct, click the mouse button. When you have made all the changes necessary, move the pointer to "Okay" and click to tell the program the information is correct. If you want to leave the dialog box without clicking "Okay," point to the rectangle in the upper left corner of the box and click. You will be returned to the previous screen.

Saving Data

On Balance saves your data automatically at various points in the program. However, to protect against accidental loss, it's a good idea to get into the habit of saving data periodically yourself. To save, simply press ⌘-S. Any data you have entered will be safely stored on your data disk.

ENTERING YOUR FINANCIAL DATA

Almost all the work you'll do with *On Balance* will involve entering financial data in the form of **transactions**. You're undoubtedly familiar with entering transactions in your checkbook register. Entering transactions while using *On Balance* is much the same except that you record all transactions, whether they involve your checking account, your savings account, your credit card accounts, etc.

To learn how to enter a transaction, follow the step-by-step instructions below. When you are done, the sample transaction you have entered can be deleted. You can then proceed to enter your own financial data.

NOTE: Never turn your computer off without first saving your data, either by pressing ⌘-S or ⌘-Q (for Quit), or by selecting Quit from the ⌘ Menu.

Entering a Transaction Step-by-Step

1) If you have not already started the *On Balance* program, do so now, following the **Quick Start** instructions. With the Main Menu on the screen, open the **Transactions Menu** and select **Register**.

2) Respond to the questions in the dialog box, specifying the month and year for which you want to enter transactions. Since you have not yet created any accounts, leave the response to "Enter Account name, Group name, or Type" blank.

When you have responded to all of the questions in the dialog box, select "Okay." The Transactions Register will appear.

The Transactions Register is similar to your checkbook register in that it has spaces to record the date, number, and amount of each transaction. It also has spaces for a number of items not found on your checkbook register.

At the bottom of the screen, a highlight box prompts you to enter data. (If you are using a mouse, a message reading "Click here to add a transaction" appears. Move the pointer to the message and click the mouse button.)

3) The sample transaction you are going to enter involves a check #238, written to your neighborhood supermarket, Elmwood Market, on the fifth of the month to pay for $47.50 worth of groceries. Enter each part of the transaction as explained below. If you make a mistake, press **Delete** to erase the entry; then type in the correct information. To move back one column, press ←; to move forward one column, press → or **Tab**. To indicate that the information you have entered in a column is correct, press **Return**. When the entire transaction is entered correctly, it will look like this:

Day	#	Payee/Memo	Account 1	Account 2	Amount
5	238	Elmwood Market	checking	groceries	-47.50

Day

Enter the day on which the transaction occurred by typing in **5** and pressing **Return**.

#

Enter the check number by typing in **238** and pressing **Return**. If you wanted to enter a different kind of transaction (a deposit or a fee, for example) you would type in the first letter of the kind of transaction you want (your options appear at the bottom of the screen).

Payee & Memo

Enter the name of the party to whom the check was written — **Elmwood Market** — in the Payee/Memo window. You can fill the entire window with text. However, only the first 20 characters will appear when the window is closed. Press **Return** twice or **Tab** to move out of the Payee/Memo window.

Account 1

With *On Balance* you can create accounts as you enter transactions. Each transaction involves two accounts. **Account 1** is the account for which you are recording the transaction. Since this transaction records activity in your checking account, enter "checking." Press **Return**.

On Balance will ask if you want to create a new account. Press **Y** (for yes). *On Balance* will then ask if the account is an Asset, Liability, Income, Expense, or Miscellaneous type account. Since this transaction involves your checking account, which is an asset (money that you own), enter **A** for "Asset." Press **Return**.

A note at the bottom of the screen will remind you that "This account may need its starting balance set by an opening transaction." You can ignore this for now. When you are ready to enter your own transactions, see **Starting Balance** in the Reference Section of the *On Balance* User's Manual.

On Balance will now ask for the **Group** in which you want to include the account. This step is optional. For now, ignore it by pressing **Return**. When you are ready to enter your own transactions, see **Groups** in the Reference Section of the *On Balance* User's Manual.

Account 2

Account 2 represents where the money in the transaction is coming from or going to. Since the check you wrote was for groceries, enter "groceries" for Account 2. Press **Return**. When asked if you want to create a new account, press **Y** (for yes). You will then be asked to specify the account type. Since groceries are an expense, enter **E** for "Expense." You will be prompted for a group name; ignore this for now by pressing **Return**.

Amount

Enter the dollar amount of the transaction, **$47.50**. Press **Return**.

The completed transaction will be displayed on the Register. The balances for the accounts involved in the transaction are displayed below.

4) Check the transaction to see if all the information is correct. You may change any part of it by using the arrow keys to move the highlight box into the Register. When the part you want to change is highlighted, simply type your new information over the old.

5) To delete the entire transaction, move the highlight box anywhere within the transaction, then press ⌘ -**Delete**. A line will be drawn through the transaction and you will be asked if you are sure you want to delete it. Answer **Y** (for yes). The transaction will be deleted, but the two accounts you have created will remain and you may continue to use them. To delete the accounts, see **Delete** in the Reference Section of the *On Balance* User's Manual.

Now that you have learned how to use *On Balance* by entering a sample transaction, you can proceed to enter your own financial transactions. For a full understanding of all the program's features, see the *On Balance* User's Manual. Pay particular attention to **Section 1, Principles of Home Finance** and **Section 3, Using *On Balance***. For details on how to use the program's

features, functions, and commands, see the alphabetically arranged **Reference Section**. Topics of special interest include:

• Apple ⌂ Commands • Accounts • Budgets • Calculator • Flags • Note Pad • Reconciliation •
• Recurring Transactions • Register • Reports • Search • Split Transactions •
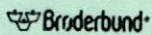
⌂ Commands

These shortcut commands are available from anywhere in the program. To use them, hold down either one of the Apple keys and press the letter indicated. For more information on how these commands work, see **Apple Commands** in the Reference Section of the *On Balance* User's Manual.

⌂-A	Account List: Displays a list of all account names you have created.
⌂-B	Beginning of Data: Moves the cursor to the first transaction of the month, or first item in a list of accounts.
⌂-C	Calculator: Calls up the on-screen calculator.
⌂-D	Delete Character: When editing text, deletes character located just above the cursor.
⌂-E	End of Data: Moves the highlight box to the last transaction listed in a register, or the last item in a list of accounts.
⌂-G	List Groups: Displays a list of currently defined group names.
⌂-H	Hard Copy: Prints a copy of whatever is on your screen.
⌂-J	Jump to day or account: Jumps the cursor to the nearest transaction for any day of the month you specify. In Add/Edit, jumps the cursor to the entry for any account name you specify.
⌂-M	Menu: Returns you to the Main Menu.
⌂-N	Note Pad: Calls up the on-screen Note Pad.
⌂-O	Okay: Confirms information in dialog box or screen.
⌂-P	Print: Prints out whatever you are working on.
⌂-Q	Quit: Lets you leave *On Balance* and start another program or create a backup data disk.

⌂-R	Recurring Transactions: Activates the Trigger Recurring Transactions command.
⌂-S	Save: Saves data to your data disk. Use this command frequently to avoid accidental loss of data.
⌂-V	Verbatim Character: Lets you type in parts of printer control codes that normally cannot be typed in directly from the keyboard.
⌂-Delete	Delete Item: Deletes an entire entry. Not the same as ⌂-D which deletes one character.
⌂-?	Help: Provides help with using *On Balance*.
⌂->	Go to the Following Month: Retrieves and displays the Register for the following month.
⌂-<	Go to the Previous Month: Retrieves and displays the Register for the previous month.
⌂ ↑	Up a screen: Scrolls up one full screen of information.
⌂ ↓	Down a screen: Scrolls down one full screen of information.
⌂ →	Far Right: Moves the highlight box to the far-right side of the screen or editing area.
⌂ ←	Far Left: Moves the highlight box to the far-left side of the screen or editing area.
⌂-1 through ⌂-9	Go to Beginning of Data Go to End of Data. Intermediate numbers position the highlight box between the beginning and end of the data.
⌂-0	Go to Entry Line: Moves the highlight box to the entry line at the bottom of the screen, where new transactions can be recorded or new accounts created.
⌂-Tab	Move Left One Entry Area: In the Register, or in an entry window, moves the highlight box one entry area to the left. (Tab by itself moves the highlight box one entry area to the right.)

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