



Version 2
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INTRODUCTION

The Smart Checkbook was developed to help you manage your finances. It's a total financial manager, easy to use, even for people who are computer novices, with the power to meet even sophisticated financial needs. Whatever your level of expertise, the Smart Checkbook gives your financial picture.

What the Smart Checkbook does for you:

- Gives your financial picture with monthly and year-to-date income statements, taxable income and deductions by category, budget vs. actual, net worth, and user defined reports.
- Handles all kinds of financial accounts — checking, money market, savings, credit card, cash accounts, and more.
- Tracks accounts individually or in any combination.
- Combines multiple accounts into single reports, even when the accounts are on different disks.
- Shows all reports on-screen, and lets you print them, too.
- Corrects errors on the spot with instant reconciliation:
 - Finds transactions where the amount isn't the same as the amount recorded by the bank.
 - Locates duplicate entries.
 - Shows items the bank returned which aren't in the account.
 - Even catches bank mistakes!
- Lets you define up to 200 budget *and* 200 tax categories, depending on computer memory.
- Lets you modify categories as your needs change.



- Splits transaction amounts among any 15 tax and any 15 budget categories.
- Handles any number of accounts.
- Accesses more than a year's entries immediately.
- Holds up to 2000 transactions on a 160K diskette. Larger disks hold more.
- Helps you with your taxes with itemized lists and totals of income and deductions in each tax category.
- Computes the sales tax you paid.
- Does custom searches on any combination of characteristics.
- Makes it easy to set up and revise your budgets.
- Monitors where your money goes for each account you maintain, or combines accounts and tracks them all at once.
- Shows you percent of actual revenue spent in each category and the percent you planned to spend.
- Prints checks if you choose to with memo and payee address printed on the check automatically or from the keyboard.
- Prints the check amount in both words and numbers.
- Gives you a variety of check styles to choose from.
- Makes entry easy with almost all information entered by number.
- Edits any transaction and shows what account you are editing and its current balance.
- Shows 12 transactions at a time on screen.
- Gives you the power to handle small business needs.

- Keeps amounts accurate to the penny.
- Comes with built-in budget and tax categories for you to keep or change.
- Backs up accounts.
- Starts you with a tutorial and practice account.
- And this manual has lots of hints and examples to help you maximize the power of the Smart Checkbook!

Requirements

Operating System:	IBM-PC DOS version 1.1 or higher or MS-DOS
Memory:	At least 64K
Terminal:	80 x 24 or 80 x 25 monochrome or graphic display
Disk:	One or more drives (hard disk supported)
Printer:	Optional dot matrix or letter quality (80 columns minimum)



the *Smart* Checkbook™



Getting Started

The Smart Checkbook comes with two diskettes, labelled **SMART CHECKBOOK DISK 1 OF 2** and **SMART CHECKBOOK DISK 2 OF 2**. This section of the manual tells you how to copy the diskettes for use with your system. After you make copies, put the originals away in a safe place and use the copies.

For the person in a hurry!

If you're in a hurry to get started with your own accounts, we suggest you read this general information section and do Part 1 of the tutorial (Entering Information) and Part 4 (Starting an Account). Later on, before you try to reconcile your own accounts, do Part 2 of the tutorial (Backup and Reconcile). Do the other parts of the tutorial at your convenience.

Before you begin

Read through these instructions. There are instructions for one disk drive systems, for two disk drive systems, and for hard disk drive systems.

You will need a DOS diskette containing the programs **FORMAT** and **MODE**.

If you have a hard disk, go to the instructions called **Hard Disk System**.

If you have single sided disk drives, you will need 2 diskettes for the Smart Checkbook programs and one for the sample account for the tutorial.

If you have double sided disk drives, you will need one diskette for the Smart Checkbook programs and one for the sample account used in the tutorial.

If these diskettes were used before, make sure that you don't need any information already on the diskettes. After you use the tutorial, you can erase the sample account and reuse the diskette for anything you want.



One Disk Drive System

Preparing the diskettes

Make sure the **A>** prompt is displayed. Put your DOS diskette in the drive and type

format b:/s

Press the **RETURN** key. Follow the instructions on the screen. The instructions will tell you when to insert the diskette for drive B. At that time, insert one of your blank diskettes in the drive.

After the diskette in the drive is formatted, you will be asked

Format another (Y/N)?

Press **n**. Take the diskette out of the drive and label it **SMART CHECKBOOK PROGRAM**.

Put the DOS diskette back in the drive. When the **A>** prompt appears, type

format b:

Press the **RETURN** key. The instructions on the screen will tell you when to insert the diskette for drive B. At that time, insert another of your blank diskettes in the drive.

After the diskette is formatted, you will be asked

Format another (Y/N)?

If you have double sided disk drives, press **n**. Label the diskette **SMART CHECKBOOK ACCOUNTS**.

If you have single sided disk drives, press **y**. Remove the formatted diskette and insert a blank diskette. After this diskette is formatted, press **n** when the question appears. Label one diskette **SMART CHECKBOOK PROGRAM CONTINUED**. Label the other **SMART CHECKBOOK ACCOUNTS**.

One Disk Drive Installation

1. After you format the diskettes, and DOS shows the A> prompt, replace the diskette in your drive with the diskette labelled **SMART CHECKBOOK DISK 1 OF 2**.

2. Type

onedisk

and press the **RETURN** key.

3. Follow the instructions on the screen. ONEDISK will copy the program and sample account to your diskettes, and it will set up the Smart Checkbook to start automatically. You will be told when to replace the diskette in the drive and which diskette to insert.
4. You are now ready to run the Smart Checkbook.

Running the Smart Checkbook with One Disk Drive

1. Insert the diskette you labelled **SMART CHECKBOOK PROGRAM** in the drive.
2. Turn on your computer. (If your computer is already on, reset your computer.)
3. Enter the date and time.
4. The Smart Checkbook logo will appear on the screen, and you're ready to go!



Two Disk Drive System

Preparing the diskettes

Make sure the **A>** prompt is displayed. Put your DOS diskette in drive A: and a blank diskette in drive B. Type

format b:/s

Press the **RETURN** key and follow the instructions on the screen.

After the diskette in drive B is formatted, you will be asked

Format another (Y/N)?

Press **n**. Take the diskette out of the drive and label it **SMART CHECKBOOK PROGRAM**.

When the **A>** prompt appears, type

format b:

Press the **RETURN** key. The instructions on the screen will tell you when to insert the diskette for drive B. At that time, insert another of your blank diskettes in the drive.

After the diskette is formatted, you will be asked

Format another (Y/N)?

If you have double sided disk drives, press **n**. Label the diskette **SMART CHECKBOOK ACCOUNTS**.

If you have single sided disk drives, press **y**. Remove the formatted diskette from drive B. and insert a blank diskette. After this diskette is formatted, press **n** when the question appears. Label one diskette **SMART CHECKBOOK PROGRAM CONTINUED**. Label the other **SMART CHECKBOOK ACCOUNTS**.



Two Disk Drive Installation

1. After you format the diskettes and DOS shows the A> prompt, replace the diskette in drive A with the diskette labelled **SMART CHECKBOOK DISK 1 OF 2**.
2. Type

twodisks

and press the **RETURN** key.

3. Follow the instructions on the screen. TWODISKS will copy the program and sample account to your diskettes, and it will set up the Smart Checkbook to start automatically. You will be told when to change diskettes and which diskettes to insert.
4. You are now ready to run the Smart Checkbook.

Running the Smart Checkbook with Two Disk Drives

1. Insert the diskette you labelled **SMART CHECKBOOK PROGRAM** in drive A.
2. Turn on your computer. (If your computer is already on, reset your computer.)
3. Enter the date and time.
4. The Smart Checkbook logo will appear on the screen, and you're ready to go!



Hard Disk System

Installing the Smart Checkbook on a hard disk

The following procedure requires DOS 2 or higher.

1. Insert the diskette labelled **SMART CHECKBOOK DISK 1 OF 2** into drive A.
2. Type

a:harddisk

Press the **RETURN** key.

3. This procedure will copy the program and sample account to your hard disk. You will be told when to change diskettes and which diskettes to insert.
4. You are now ready to run the Smart Checkbook.

Running the Smart Checkbook with a Hard Disk

1. Type

C:S

and press the **RETURN** key.

2. Enter the date and time.
3. The Smart Checkbook logo will appear on the screen, and you're ready to go!



Entering information and correcting typing mistakes

When the instructions say “press a key”, just press that key. When the instructions say “enter” or “type”, type the information and then press the **RETURN** key to enter the characters you typed. Either upper or lower case characters can be used.

When you have a Yes/No choice, press **Y** for “yes”. You may press either **N** or the **RETURN** key for “no”.

To correct typing mistakes, press the **BACKSPACE** key. This will erase the last character you typed. To erase the whole entry, just press the **ESC** key.

The Smart Checkbook minimizes entry errors by limiting the number of characters you can enter for an item. The number depends upon the information you are entering. If you reach the limit, no more characters will be accepted. The only keys which have any effect are **BACKSPACE** and **ESC**, which erase, and **RETURN**, which enters the characters you typed.

The Smart Checkbook is set up to select menu items with a single keystroke. If you prefer, you can change this to require that the return key be pressed after you enter a menu choice. At any prompt, press **CTRL -** (that is, the **CTRL** key along with the minus key on the main keyboard). This will turn off the single character response feature. To switch back, press **CTRL -** again.

Printer Information

The Smart Checkbook comes set to print a standard 8 1/2“ by 11” page, with 80 columns to a line, 60 lines on a page, and to skip to the top of a page when a full page is printed and at the end of reports. You may change these settings by selecting the Account Manager from the Main Menu. See the Account Manager in Section 3 for more details.

What diskettes go where

If your computer has only floppy disk drives, keep the Smart Checkbook program on drive A and your accounts on drive B. If your computer has a hard disk, a directory entry on the hard disk will contain both the program and the accounts.

Depending upon your disk capacity, you may keep all your accounts on the same disk or on separate disks. The disk containing accounts is called an “account disk”.

If you have single sided disk drives, some of the program modules are on one diskette, and the rest are on a second diskette. The Smart Checkbook will tell you when to change program diskettes:

Insert <module>.EXE disk and press RETURN when ready

Followed by one of these:

**(press ESC to leave program)
(press ESC for MAIN MENU)**

When you see this message, it means that the module isn't on the program diskette in the drive. Remove the program diskette from Drive A and insert the other program diskette. Then press **RETURN**. If you want to get out of the program, or if you pressed the wrong menu choice, press **ESC** instead.

If you have only one disk drive

If you have only one disk drive, the program will prompt you to change diskettes:

Insert <accountname> disk. Press RETURN when ready

The DIR Command: finding out what is on a diskette

Wherever you can enter a name, you can first use the **DIR** command to find out what is on a diskette. Then after the screen shows what is there, you can enter a name. If the screen says that you may change disks, you may also change diskettes and use the **DIR** command again before you enter a name.

The **DIR** command is similar to the DOS **DIR** command. For example, if you enter **DIR B:** the screen shows all the names on drive B. If you enter **DIR B:CHECK*.***, the screen shows all the names on drive B which begin with CHECK.

What is an Account?

An account is any of your financial accounts, such as a checking account, a savings account, a money market account, a charge account, or cash.

Keep each account in a separate Smart Checkbook account. The Smart Checkbook account names follow the DOS rules for naming files:

d:acctname.ext

d is the drive which contains the diskette that has the account.

acctname is from one to eight characters long.

.ext is optional. It starts with . and may be up to three characters long.

Choose a name which describes the account, for example, **MONEYMKT.84** for a Money Market Account for the year 1984. Follow the DOS rules for naming files AND these additional rules:

DON'T end the ext with X.

DON'T end the ext with U.

DON'T use NAD or NAK for the ext.

These names have special meanings in the Smart Checkbook.



What is the Name and Address File?

A name and address file lets you enter the payee/description by number instead of typing the name. On-screen help is available if you don't remember the number.

When you print checks, the checkwriter will automatically find the memo and address for each payee on the name and address file.

You may use a different name and address file with each account, or the same one for several accounts, or no name and address file with some accounts.

When you use an account, the Smart Checkbook automatically looks for a name and address file which has the same name as the account, but with .NAD at the end of its name. If it doesn't find that name, you have several choices:

- press **RETURN** to create a name and address file with that name;
- enter the name of another name and address file, either a new or existing one;
- first use the **DIR** command to see what names are available and then choose a name;
- press **ESC** if you don't want to use a name and address file.

If you don't choose a name and address file when you are first asked, you may do so later by selecting the Name and Address Manager from the Main Menu.

USING THE SMART CHECKBOOK: A Hands-on Tutorial

This tutorial gives you hands-on experience with the features of the Smart Checkbook. It uses the sample account, CHECKING, which comes with the Smart Checkbook. **BE SURE TO USE THE COPY YOU MADE OF THE DISKETTES** and not the original diskettes.

This tutorial shows you

- how to enter transactions;
- how to backup an account;
- how to reconcile an account with a statement;
- how to print checks;
- how to start a new account;
- how to search accounts;
- how to set up a budget;
- how to compute net worth.

The tutorial has seven sections. If you don't want to complete the tutorial in one session, stop after you complete a section. Other convenient stopping points are noted as you go through the tutorial.



The Sample Account

The sample account contains the checking account of Mr. Michael D. Thompson, for the three months, January 1983 through March 1983.

When he set up this account, Mr. Thompson decided that the budget categories which appear automatically when a new account is started would meet his needs, but he made some changes in the tax categories. His wife said that if he didn't change the alimony tax category, she would give him a reason to use it! So, under the circumstances, he changed that category to sales tax. He also added a category for charge card interest. (The suggested budget and tax categories are shown in **Starting a New Account.**)

When Mr. Thompson started the CHECKING account, he made sure that he began when his account was in balance.

For his beginning balance, he entered the amount which was on his last bank statement, **not the balance in his account.** He then entered those items which had not yet been returned by his bank (outstanding items). At this point, the account was ready for use.

Mr. Thompson has since entered his checking account transactions through March 27 and has reconciled his account with his January and February bank statements.

Mr. Thompson has written three more checks, made one deposit, and has had one bank charge, which he did not enter into the account. He also received his March bank statement. There are several errors in his account, and the tutorial shows you how easy it is to find and correct them.

Entering Information

The first part of the tutorial shows you

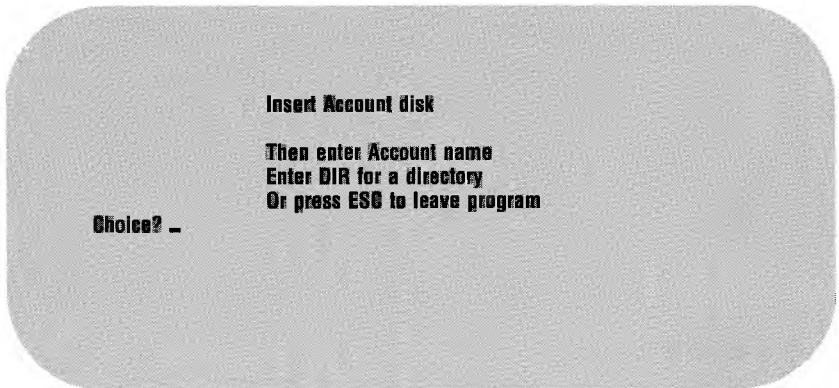
- how to use the DIR command;
- how to use an existing account;
- how to enter transactions in an account;
- how to correct the information you just entered;
- how to split a transaction.

Starting the Smart Checkbook

If you haven't done so already, follow the procedure in the **Getting Started** section of the Introduction to install the Smart Checkbook program and run it on your computer.

The logo will appear on the screen for eight seconds. Don't press any keys.

The screen will show





If you haven't done so already, put the diskette you labelled **SMART CHECKBOOK ACCOUNTS** in drive B. (If you have a hard disk, the account is on the hard disk, so ignore the B drive reference in the tutorial.) Now type **DIR B:** and then press the **RETURN** key. Throughout the tutorial **<RETURN>** symbolizes the **RETURN** key.

The screen should show the following names (and any other files on the disk) followed by the information shown above.



```
CHECKING  CHECKING.XXX  CHECKING.NAD
```

If you don't see these names, you have the wrong diskette in drive B. Replace it with the correct diskette and type **DIR B:<RETURN>** again.

When you have the correct diskette in drive B, type the account name, **B:CHECKING<RETURN>**.

For about 10 seconds the screen will show



```
...WORKING...
```

Then the **MAIN MENU** will appear

USING: B:CHECKING
M A I N M E N U

- 1 : Enter Items and Current Balance
- 2 : Edit Account
- 3 : Print Checks
- 4 : Reconcile
- 5 : Search Accounts
- 6 : Summary Tables and Budget
- 7 : Net Worth
- 8 : Account Manager
- 9 : Name and Address Manager
- 0 : Use Another Account

Choice?
 (press ESC to leave program)

Press **1**, and the upper part of the screen will show

LAST ITEMS ON B:CHECKING			Current Balance is	\$1,569.30
ITEM	DATE	PAYEE/DESCRIPTION	AMOUNT BUDGET	TAX CAT
1868	3/11/83	Giant	\$90.00	Food
1863	3/4/83	Giant	\$90.00	Food
1869	3/14/83	First Federal S&L	\$775.00	Rent/Mtg Split
1871	3/15/83	Rick's Market	\$14.83	Food
1870	3/14/83	Cash	\$70.00	Split
DEP	3/18/83	Salary	\$1107.69	Salary
1872	3/16/83	Toys R Us	\$20.18	Personal
1873	3/18/83	Keith Rush (newspaper)	\$7.00	Misc Exp
1874	3/19/83	Giant	\$110.00	Food
1875	3/24/83	VISA	\$172.26	Split Split
1876	3/24/83	Brooks Brothers	\$232.27	Clothes Split
1878	3/25/83	Giant	\$90.00	Food



The upper part of the screen is the display area. It shows what account you are using and the current account balance.

The items shown here are the last twelve transactions Mr. Thompson entered in his checking account.

Mr. Thompson wrote check number 1879 on March 28, 1983 to cash for \$70.00 for his personal expenses.

He wrote check number 1880 on March 29 to Bloomingdale's for \$46.81, to pay for various items his wife had charged.

On April 4 he deposited his salary check for \$1107.69.

He wrote check number 1881 on April 4 to his dentist, F.W. Magruder, D.D.S. for \$28.00, a medical deduction.

He was notified by his bank that they were charging his account \$3.81 on April 1 for printing 200 checks.

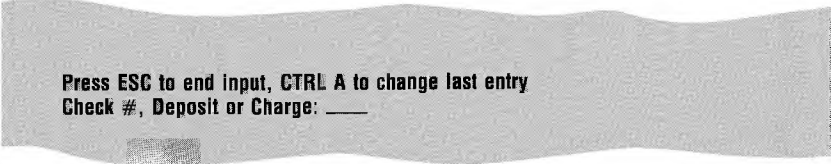
On his March 17, 1983 bank statement he saw that his checking account (NOW account) had earned \$5.47 interest.

This part of the tutorial shows you how to enter these transactions.

The lower part of the screen will be your work area. The item you are entering, the prompts, and help screens will appear here.

Entering a check

The work area shows



Press ESC to end input, CTRL A to change last entry
Check #, Deposit or Charge: _____

To enter the check to cash, type **1879**<RETURN>. The work area should show



1879
Date [MM/DD/(YY)]: _____

If you made a mistake, just continue entering the rest of the information. You'll see how to correct mistakes shortly.

Type **3/28**<RETURN>. Since you didn't enter a year, the Smart Checkbook uses the year of the last entry.

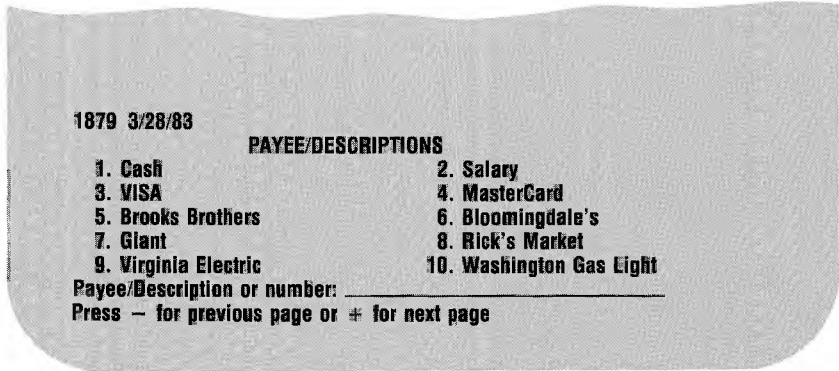
Now the work area will show



1879 3/28/83
Payee/Description, number or ? for help: _____

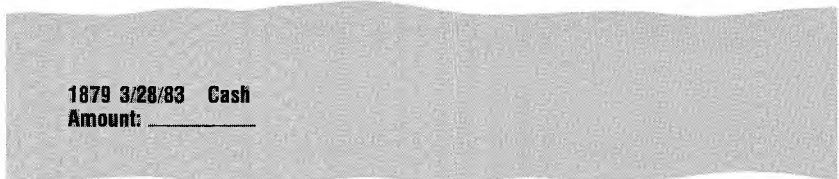


Press ? to see the payees and descriptions Mr. Thompson has on file. The work area will show



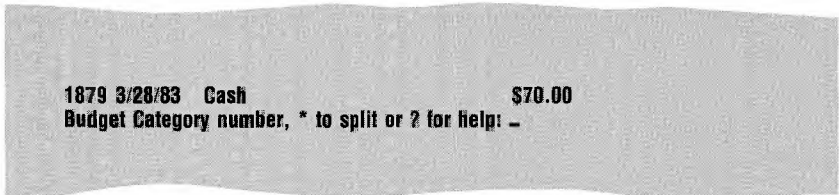
Press + and the next group of names will appear.

Next type 1<RETURN> and the work area will show



Type 70<RETURN>.

Now you can assign the amount to a budget category. Mr. Thompson wrote this check to cover personal expenses. The work area will show





Press ? to see the budget categories. The work area will show

```

1879 3/28/83  Cash                               $70.00
BUDGET CATEGORIES
 1. Food      6. Gas      11. Transpor  16. Household  21. Misc Exp
 2. Personal  7. Loan Pay  12. Clothes  17. Insuranc  0. None
 3. Chg Gard  8. Phone    13. Contrib  18. Medical   ESC Exit
 4. Electric  9. Rent/Mtg 14. Ed & Rec  19. Taxes
 5. Fuel     10. Savings 15. Furn     20. Water
Category number: _
Press - for previous page or + for next page

```

Type 2<RETURN>. The work area will now show

```

1879 3/28/83  Cash                               $70.00 Personal
Tax Category number, * to split or ? for help: _

```

Mr. Thompson didn't spend this money on any tax deductible items, so just press <RETURN>.

Congratulations! You just entered the first transaction. Look at the display area. The current balance now should show \$1,499.30. The check you just entered is now at the bottom of the display area.



Correcting the entry

Now the work area will display

Press ESC to end input, CTRL A to change last entry
Check #, Deposit or Charge: _____

Mr. Thompson made a mistake. The check was not for \$70.00, but \$75.00. Now press and hold down the **CTRL** key and then press the **A** key. The work area will show

1879 3/28/83 Cash \$70.00 Personal

CHANGES

1. Check #, Deposit or Charge	2. Date	ESC Exit
3. Payee	4. Amount	
5. Budget	6. Tax	

Choice? _

Press **4** to change the amount. The work area will show

1879 3/28/83 Cash \$70.00 Personal
Amount: _____

Type **75<RETURN>** for the new amount.



Suppose you press another number by mistake when you are asked for your choice. Try it now. Press **3**. Now for the payee/description just press **<RETURN>**. The payee won't change, and the Choice prompt will reappear.

If you have any other changes for this item, make them now. Press the number next to the entry to change and then enter the new information. After you make all the changes, press **ESC**.

Congratulations! You know how to correct errors.

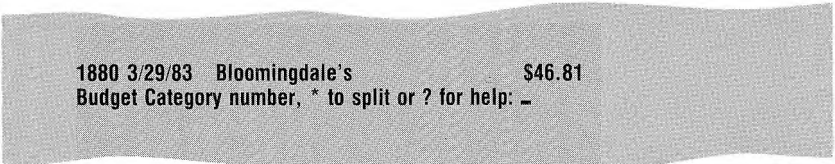
Splitting the transaction

Now enter the Bloomingdale's check, 1880, dated March 29, 1983 for \$46.81.

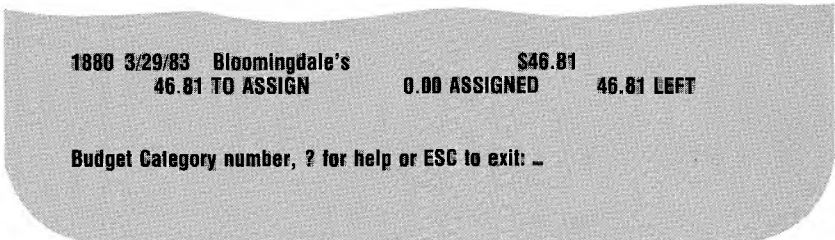
Instead of entering the check number, just press **<RETURN>**. This enters the next check number. Now enter the date, but this time use the **-** key to separate the month and day. Enter the payee and amount.

From his Bloomingdale's statement, Mr. Thompson sees that \$9.36 was for boy's clothing, \$13.41 for housewares, and \$24.04 for women's clothing.

The work area should show



Press *****. The work area will look like this





You can first press ? to see the budget category numbers. Now enter the number for the clothes budget category. The work area will show

```
1880 3/29/83 Bloomingdale's          $46.81
      46.81 TO ASSIGN          0.00 ASSIGNED      46.81 LEFT
12. Clothes

Amount for Clothes :                     
amount, + amount, - amount, percent% or taxrateT
```

Type **9.36**<RETURN>.

The work area will show

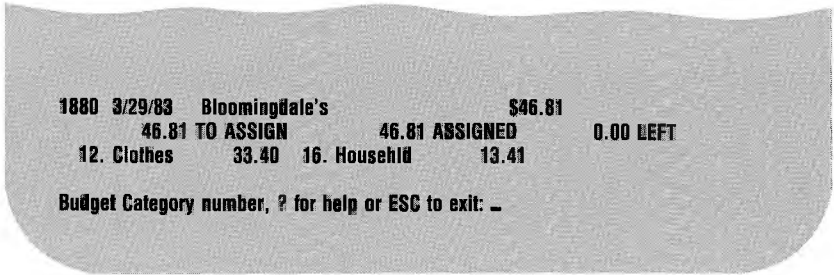
```
1880 3/29/83 Bloomingdale's          $46.81
      46.81 TO ASSIGN          9.36 ASSIGNED      37.45 LEFT
12. Clothes          9.36

Budget Category number, ? for help or ESC to exit: _
```

Enter the household budget category number. Remember, you can get help if you don't remember the number. Enter **13.41**<RETURN> for the amount

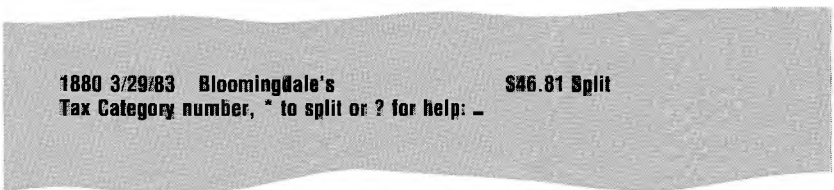


Next enter the clothes budget category number (it's right there on the screen). For the amount, type **+24.04<RETURN>**. The work area should look like this



Just to see what happens, enter another category number. Enter some amount. Now press **<RETURN>** for the amount.

When you are finished, press **ESC** for the budget category. The work area should look like this



Mr. Thompson paid 4% sales tax on the charges. Press ***** to split out the sales tax amount. Then press **?** to see the tax categories.

Enter the sales tax category number. For the amount, type **4t<RETURN>**. The value \$1.80 is assigned to the sales tax category.

There are no other tax deductions for this transaction, so press **ESC** when you are next prompted for the category. Congratulations! You split a transaction two different ways.



Entering a deposit

The next transaction is Mr. Thompson's salary of 1107.69, deposited April 4. The work area will show

Press **ESC** to end input, **CTRL A** to change last entry
Check #, Deposit or Charge: _____

Press **D** to enter a deposit. The screen will show DEP. Now enter the date.

Enter the payee/description number for salary. (It's 2.) Enter the amount of the deposit. Press **?** for the budget category. The work area should now look like this

DEP 4/4/83 Salary \$1107.69
BUDGET CATEGORIES
22. Dividend ESC Exit
23. Interest
24. Salary
25. Misc Rev
D. None
Category number: -
Press - for previous page or + for next page



Since this is a deposit the screen will show only the revenue budget categories. The other budget category list showed only expense categories.

Type **24**<RETURN>. The last entry in the display area should look like this

DEP 4/4/83 Salary \$1107.69 Salary

Congratulations! You just entered a deposit.

You were not prompted for a tax category because Mr. Thompson set up his account without any tax revenue categories.

Another check

The next transaction is check 1881, dated April 4, to F.W. Magruder, D.D.S. for \$28.

Press <RETURN> for the check number. Press <RETURN> for the date.

Dr. Magruder's name is not on file, so type in the name **F.W. Magruder, D.D.S.**<RETURN>

Now enter the amount, budget and tax categories. The last entry in the display area should look like this

1881 4/4/83 F.W. Magruder, D.D.S. \$28.00 Medical Medical



Entering a charge

The next transaction is a bank charge for 200 checks. Mr. Thompson's account was debited \$3.81 on April 1.

To enter the charge, press **C**. Enter the date. For the description, type **200 checks**. Enter the amount. Assign the amount to the miscellaneous expense budget. There is no tax category. Does the last entry in the display area look like this?

CHAR 4/1/83

200 checks

\$3.81 Misc Exp

Congratulations! You just entered a charge.

Interest earned by an account

The interest earned by Mr. Thompson's checking account is treated as a deposit. Enter the \$5.47 interest credited on Mr. Thompson's March 17th bank statement.

This is the last transaction to enter in this part of the tutorial. When you're finished, press **ESC** to end the input.



The screen should look like this

ENTER ITEMS IN B:CHECKING		Current Balance is	\$2,528.84
ITEM DATE	PAYEE/DESCRIPTION	AMOUNT	BUDGET TAX CAT
1872 3/16/83	Toys R Us	\$20.18	Personal
1873 3/18/83	Keith Rush (newspaper)	\$7.00	Misc Exp
1874 3/19/83	Giant	\$110.00	Food
1875 3/24/83	VISA	\$172.26	Split Split
1876 3/24/83	Brooks Brothers	\$232.27	Clothes Split
1878 3/25/83	Giant	\$90.00	Food
1879 3/28/83	Cash	\$75.00	Personal
1880 3/29/83	Bloomingdale's	\$46.81	Split Split
DEP 4/4/83	Salary	\$1107.69	Salary
1881 4/4/83	F.W. Magruder, D.D.S.	\$28.00	Medical Medical
CHAR 4/1/83	200 checks	\$3.81	Misc Exp
DEP 3/17/83	NOW Interest	\$5.47	Interest

E to Edit these Items
L to List the Items on your printer
C to print the Checks

Choice? _
(press ESC for MAIN MENU)

Press **E**. The display area will show EDITING: B:CHECKING, the current balance, and the six items you just entered. The work area will show

A to Add, **D** to Delete, **C** to Change or **ESC** to exit
Press **-** for previous page or **+** for next page

If the six items on the screen don't match the last six items shown above, press **C** to change. The screen will show a line number for each item. Enter the line number of the item to change, and then follow the same procedure you did when the CHANGES menu was displayed.



After you change an item, you are asked for another line number. If you have no more items to change, press **ESC** for the line number. (See Section 3, Edit Account, if you want more information about editing). Press **ESC** to leave the editor.

The E L C menu will be repeated. *DON'T* press C now. Check printing is covered in another part of the tutorial.

Press **ESC** for the Main Menu. Congratulations! You just finished the first part of the tutorial. You may stop here or continue with the second part.



Backup and Reconcile

This section of the tutorial shows you

- how to backup an account;
- how to reconcile a statement with an account;
- how to add, change and delete transactions.

Before you try this part of the tutorial, please complete the first part, which shows you how to enter items.

If you are restarting the Smart Checkbook program, follow the same procedure you did in the first part of the tutorial.

Backing up an account

Before you reconcile Mr. Thompson's account, it's a good idea to make a backup copy of the account. To do this, press **8** for your Main Menu choice, the Account Manager. After the screen displaysWORKING..... for a few seconds, the Account Manager Menu will appear.

USING: B:CHECKING

ACCOUNT MANAGER

- 1 : Backup
- 2 : Change Budget and Tax Categories
- 3 : Print Budget and Tax Categories
- 4 : Start a New Time Period or Increase Category Slots
- 5 : Change Printer Information

Choice? _
(press ESC for MAIN MENU)



Press **1**. The screen will show

USING: B:CHECKING Backup

**You may remove the PROGRAM disk and replace it
with a disk for the new account**

**Enter name of NEW account
(Press RETURN for B:CHECKING.BAK)
Enter DIR for a directory
Or press ESC for ACCOUNT MANAGER menu**

Choice? _

Press **<RETURN>**. The screen will displayWORKING..... while the account is copied to B:CHECKING.BAK.

When the Account Manager menu reappears, the account is backed up. Press **ESC** to get back to the Main Menu.

Reconcile

To reconcile, press **4**. After 5 seconds the screen will show

USING: B:CHECKING Reconcile

Last statement reconciled: 2/17/83

1 : New Statement

2 : Restart with Previously Saved Statement

**Choice? _
(press ESC for MAIN MENU)**

Press **1**. At various places in the reconcile procedure you can save the statement information and quit the reconciliation process. If you do this, later you can restart with the saved information.

FIGURE 2-1

Mr. Thompson's Bank Statement

FIRST NATIONAL BANK

ACTIVITY STATEMENT
ACCOUNT NO. 06-75818-03
STATEMENT DATE 03/17/83

MICHAEL D. THOMPSON
1650 OCEAN AVENUE
MCLEAN, VIRGINIA 22101

CHECKING STATEMENT SUMMARY.....

PREVIOUS STATEMENT 02/17/83, BALANCE OF...	1042.53
3 DEPOSITS AND OTHER CREDITS TOTALING	2220.85
20 CHECKS AND OTHER DEBITS TOTALING...	2054.85
SERVICE CHARGE AMOUNT	.00
CURRENT BALANCE AS OF STATEMENT DATE,.....	1208.53

INTEREST PAID: THIS PERIOD 5.47; YEAR TO DATE 15.53

CHECKING ACCOUNT TRANSACTIONS.....

DATE	AMOUNT	TRANSACTION DESCRIPTION
02/28/83	21.80	AUTHORIZED DEBIT SAFE DEPOSIT RENTAL
02/18/83	1107.89+	DEPOSIT
<i>✓</i> 03/04/83	1107.89+	DEPOSIT
<i>✓</i> 03/17/83	5.47+	INTEREST EARNED



The following checks were returned with the bank statement:

CHECK #	AMOUNT	DATE	PAYEE
1850	25.00	2/14/83	HEART FUND
1851	60.00	2/16/83	CASH
1852	7.00	2/18/83	KEITH RUSH
1854	70.00	2/22/83	CASH
1853	80.00	2/17/83	GIANT
1855	10.67	2/22/83	RICK'S MARKET
1856	186.35	2/23/83	VISA
1857	52.75	2/24/83	AL'S APPLIANCE SERVICE
1858	90.00	2/25/83	GIANT
✓ 1859	65.00	3/1/83	CASH
1860	20.00	3/1/83	ROBERT THOMPSON
1861	121.08	3/3/83	EXXON
1864	133.29	3/7/83	WASHINGTON GAS LIGHT
1865	32.88	3/7/83	C&P TELEPHONE CO.
✓ 1867	80.00	3/9/83	CASH
1866	44.43	3/9/83	VIRGINIA ELECTRIC
1868	90.00	3/11/83	GIANT
1863	90.00	3/4/83	GIANT
1869	775.00	3/14/83	FIRST FEDERAL S&L

Mr. Thompson's March bank statement is reproduced in Figure 2-1. Please take this statement out of the binder and have it in front of you as you follow the tutorial.

You will be prompted for information which can be found on the bank statement: the statement date, the number of checks and charges (debits) returned, the number of deposits (credits) returned, and the ending balance on the statement.

After you enter the statement information, the screen should look like this:

S T A T E M E N T

1 Statement Date: 3/17/03
2 Number of checks and charges (debits) returned: 20
3 Number of deposits (credits) returned: 3
4 Ending balance on statement: \$1,208.53

Press RETURN to continue or enter number to change

Choice? _
(press ESC for MAIN MENU)

If the information you entered doesn't match this, then press the number to the left of the incorrect item and then enter the correct information when you are prompted for it.

For more information about the statement, see Section 3, Reconcile. When the statement is correct, press <RETURN>. Then enter the returned items, starting with the returned checks.

The work area shows

Press ESC to end input, CTRL A to change last entry
check number: _____

Type **1850**<RETURN>.

The work area now shows

1 1850
Amount: _____



Type **25**<RETURN>. After you enter the amount, the returned check information appears in the display area with the line number assigned to it by the Smart Checkbook.

The next returned check number is 1851. Press <RETURN> to enter that number. Continue to enter the returned checks in the order they appear on the statement.

When you have entered all 19 checks, press **ESC** for the check number. The total dollar value of the checks you entered will appear on the lower portion of the screen. You can correct any errors after you enter all of the returned items.



Press <RETURN> and you will be prompted to enter returned charges. Checks and charges are both debits to your account. The difference between them is that a check is identified by a check number, and a charge is identified by the date the charge occurred.

The procedure for entering returned charges is similar to that for returned checks, except that you are prompted for the charge date instead of the check number.

The bank charged Mr. Thompson's account for a safe deposit rental. Enter the date and amount of the safe deposit rental. Remember, you can use any convenient character to separate the numbers in the date, and you don't have to enter the year if it doesn't change.

This is the only charge. When you are again prompted for the date, press **ESC**.



The lower part of the screen should look like this

TOTAL OF CHARGES RETURNED WITH STATEMENT \$21.60
TOTAL OF CHECKS AND CHARGES (DEBITS) RETURNED WITH STATEMENT \$2054.85
Press RETURN to continue

Press <RETURN>, and you will be prompted to enter the returned deposits. The procedure for entering returned deposits is similar to that for returned charges.

Two of the deposits have the same amount. You can just press <RETURN> for the second amount to repeat the previous amount.

After you enter the three returned deposits, press **ESC**. The lower part of the screen should show this:

TOTAL OF DEPOSITS RETURNED WITH STATEMENT \$2220.85
Press RETURN to continue

When you press <RETURN>, you are asked

Do you want to edit the returned items? Y/N

Press **Y**. Normally, you would let the Smart Checkbook find the errors for you, but this tutorial has certain errors built into the account, and if the returned items are not entered correctly, these errors will not show up exactly as planned. Therefore, please make sure that you have entered the returned items correctly and in the order shown.

You first review the checks you have entered. The first screen display shows 12 checks. Press **+** for the next screen display, which shows 7 checks. If your screen displays do not match the ones shown below exactly, *edit the returned checks so that they do match.*



If the total of the checks on your screen display matches the one shown below, but the total of the checks and charges does not match, then there is an error in the amount you entered for the charge. You will have the opportunity to correct it after you review the returned checks.

CHECKS RETURNED WITH STATEMENT TOTAL \$2033.25 CHECKS & CHARGES \$2054.85

LINE NUMBER	AMOUNT
1 1850	\$25.00
2 1851	\$60.00
3 1852	\$7.00
4 1854	\$70.00
5 1853	\$80.00
6 1855	\$10.67
7 1856	\$186.35
8 1857	\$52.75
9 1858	\$90.00
10 1859	\$65.00
11 1860	\$20.00
12 1861	\$121.08

A to Add, D to Delete, C to Change or ESC to exit -
Press - for previous page or * for next page

CHECKS RETURNED WITH STATEMENT TOTAL \$2033.25 CHECKS & CHARGES \$2054.85

LINE NUMBER	AMOUNT
13 1864	\$133.29
14 1865	\$32.68
15 1867	\$80.00
16 1866	\$44.43
17 1868	\$90.00
18 1863	\$90.00
19 1869	\$775.00

A to Add, D to Delete, C to Change or ESC to exit -
Press - for previous page or + for next page

You can press - and + to go back and forth between screen displays. Press **A** to add returned checks to the end of the list, **C** to change returned checks, or **D** to delete a returned check.



When you press C or D, you are prompted for the line number. To end the change mode, press **ESC** for the line number. For safety, the delete mode can only delete one item at a time.

When you press A, you are prompted for the check number. To end the add mode, press **ESC** for the check number.

When you finish reviewing and editing the checks, press **ESC**, and the returned charge will be displayed.

Make sure that the line, date and amount match the charge shown below, and edit the charge if needed.

CHARGES RETURNED WITH STATEMENT TOTAL \$21.60 CHECKS & CHARGES \$2054.85

LINE	DATE	AMOUNT
1	2/28/83	\$21.60

**A to Add, D to Delete, C to Change or ESC to exit -
Press - for previous page or + for next page**

After you finish reviewing and editing the returned charge, press **ESC**, and the returned deposits will be displayed.

Make sure that each line, date and amount matches the ones shown below, and edit the deposits if needed.

DEPOSITS RETURNED WITH STATEMENT TOTAL \$2220.85

LINE	DATE	AMOUNT
1	2/18/83	\$1107.69
2	3/4/83	\$1107.69
3	3/17/83	\$5.47

**A to Add, D to Delete, C to Change or ESC to exit -
Press - for previous page or + for next page**



Press **ESC** when you finish reviewing and editing the returned deposits. You will be asked if you want to list these items on the printer. Press **Y** to list the returned items, **N** to bypass printing.

Now that the returned items have all been entered and edited, if needed, the Smart Checkbook automatically verifies that you entered as many checks and charges and deposits as you said were returned by the bank. Since you have already verified the total dollar amounts of the checks, deposit and charges, there should be no discrepancy in the numbers. But if there is, you will have another opportunity to edit the returned items.

When the number of returned checks and charges and deposits agree with the statement, the messageWORKING..... appears in the center of the screen, as the Smart Checkbook matches the returned items to Mr. Thompson's account. This takes about 5 seconds.

There is a bunch of errors in Mr. Thompson's account, so the next screen will show

CANNOT RECONCILE BECAUSE

- There are **CHECKS** returned but not on the account
- There are **DEPOSITS** returned but not on the account
- There are **DISAGREEMENTS** in amount between **RETURNED CHECK** and **ACCOUNT**
- There are **DUPLICATE CHECKS** on the account

THE FOLLOWING ITEMS WILL BE LISTED TO AID IN CORRECTIONS

- CHECKS** returned but not on the account
- DEPOSITS** returned but not on the account
- DISAGREEMENTS** in amount between **RETURNED CHECK** and **ACCOUNT**
- DUPLICATE CHECKS** on the account
- Items still **OUTSTANDING**
- All RETURNED ITEMS**

YOU MAY EDIT THE ACCOUNT AND THE RETURNED ITEMS
Do you want these items listed on the printer? **Y/N**



All these lists appear on your screen. If you also want the lists on your printer, press **Y**. When you are prompted to turn on your printer and to press RETURN or ESC, press **<RETURN>** when the printer is ready. *DO NOT press ESC*, or you will not be able to make corrections at this time. The ESC key is used only for an unattended listing where you will correct the account later.

Normally you would complete the reconciliation in one session. If for any reason you can't do so, you may bypass the lists and go directly to the Cleanup Menu where, among other things, you may save the statement information for later use and leave the Reconcile procedure. This part of the tutorial shows you how to save and restart the reconciliation.

When the first list appears, press **ESC**. The Cleanup Menu will appear.

USING: B:CHECKING C L E A N U P M E N U

- 1 : Edit Returned Items**
- 2 : Edit Account**
- 3 : Try Reconciling**
- 4 : Save Returned Items**

Choice? _
(press ESC for MAIN MENU)

Now press **4** to save the returned items. You will be asked for the statement name. Enter **B:MAR.83<RETURN>**. The statement information and returned items will be saved with this name. The Cleanup Menu will be repeated. Then press **ESC** to return to the Main Menu.

At this point pretend that some time has passed and you want to continue the reconciliation. From the Main Menu press **4** to reconcile. When the Reconcile menu appears, press **2** to restart with the saved statement and then enter **B:MAR.83<RETURN>** when you are asked for the statement name.



You will be given the choice to add more returned items or reconcile. You've already entered all the returned items, so press **R** to reconcile.

The CANNOT RECONCILE messages will be repeated, and you're back where you left off.

The first screen shows

THE FOLLOWING RETURNED CHECKS ARE NOT ON THE ACCOUNT

LINE	CHECK NUMBER	AMOUNT
10	1859	\$65.00
15	1867	\$80.00

End of list

Press **RETURN** to continue or **ESC** to Exit
Choice? _

Returned checks appear on this list if they were not entered in the account or if they were entered with the wrong check number. Mark these checks on the list of checks returned with Mr. Thompson's bank statement. Both checks are written to cash. Check number 1859 is dated 3/1/83, and check number 1867 is dated 3/9/83.

This time press **<RETURN>** for the next screen.

The second screen is

THE FOLLOWING RETURNED DEPOSITS ARE NOT ON THE ACCOUNT

LINE	DEPOSIT DATE	AMOUNT
2	3/4/83	\$1107.69

End of list

Press **RETURN** to continue or **ESC** to Exit
Choice? _



Returned deposits appear on this list if both the date and amount do not match a deposit on the account. Mark this deposit on Mr. Thompson's bank statement. Look on the list of outstanding deposits, when it is displayed, to see if there is a deposit for this amount with a different date, or if there is a deposit on this date with a different amount.

Press <RETURN> for the list of checks with disagreements in amount.

THE FOLLOWING CHECKS DISAGREE IN AMOUNT

CHECK NUMBER	ACCOUNT LINE AMOUNT	RETURNED LINE AMOUNT
1865	54 \$32.86	14 \$32.68
1866	56 \$80.00	16 \$44.43

End of list

Press RETURN to continue or ESC to Exit
A to change Account or R to change Returned item
Choice? _

Look at check number 1865 returned with Mr. Thompson's statement. The account entry has the cents transposed, so press **A** to change the account item.

You are prompted

Change line number or ESC to exit:

Type **54**<RETURN>, the line number of the account entry. The account entry is displayed in the work area, followed by the CHANGES menu. Press **4** to change the amount, enter the correct amount (**32.68**<RETURN>), and then press **ESC** to exit from the CHANGES menu.

Notice that when you change the account entry, your current balance is displayed at the top of the screen and is updated when you change the amount. The display for check number 1865 is not changed, but the amount recorded in the account is. If you want to verify this, enter **54<RETURN>** for the line number. This displays the account entry, which will show \$32.68 for the amount. Exit from the CHANGES menu.

Look at check number 1866 on Mr. Thompson's bank statement. The check returned with the bank statement shows an amount of \$44.43 payable to VIRGINIA ELECTRIC. Compare this to the account entry by entering the line number of the account entry (**56<RETURN>**). The account shows an \$80.00 check for CASH, dated 3/9/83. You know that check 1866 is for VIRGINIA ELECTRIC, since you have the actual check returned with the statement, so the account entry must have a wrong check number.

Look at Mr. Thompson's statement. You marked a returned check for CASH for \$80.00 dated 3/9/83. Change the check number of the account entry to agree with this returned check number. Press **1** to change the check number and then enter the correct check number (**1867<RETURN>**). After you make the change, exit from the CHANGES menu, press **ESC** to end the Change mode, and then press **<RETURN>** to show the duplicate checks.

Each pair of checks with the same check number will be listed.

THE FOLLOWING CHECKS ARE DUPLICATES

LINE	ITEM	DATE	PAYEE/DESCRIPTION	AMOUNT	BUDGET	TAX	CAT
56	1867	3/9/83	Cash	\$80.00	Split		
58	1866	3/9/83	Virginia Electric	\$44.43	Electric		
55	1863	3/7/83	Giant	\$90.00	Food		
60	1863	3/7/83	Giant	\$90.00	Food		

End of list

Press **RETURN** to continue, **A** to Add, **D** to Delete, **C** to Change or **ESC** to exit _

The checks to CASH and VIRGINIA ELECTRIC are listed as duplicates because they had the same check number when the Smart Checkbook matched the returned checks to the account entries. You have already changed the number of the check to CASH, and you do not have to do anything about the VIRGINIA ELECTRIC check.

The two checks to GIANT are almost identical, but the one on line 55 has a question mark in the date. Mr. Thompson accidentally entered the same check twice. Press **D** to delete one of them.

You are prompted

Delete line number or ESC to exit:

Enter the line number of the check with the incomplete date. The work area will show

1863 3/?/83 Giant
Delete item? Y/N

\$90.00 Food

Press **Y** to delete the check. The current balance will be updated and the check on line 55 will be removed from the upper part of the screen. Later, if there is any question about deleted checks, the Search feature allows you to see deleted checks.

Now press **<RETURN>** for the list of outstanding checks. These are the checks which did not match the returned checks before you made any corrections. Note that the VIRGINIA ELECTRIC and GIANT checks will also appear in the list of outstanding checks.

When you got the list of returned checks not on the account, you marked check number 1859. Now look at the outstanding checks to see if there is a check to CASH for \$65.00, dated 3/1/83. Twelve outstanding checks are displayed on the screen at one time.



THE FOLLOWING CHECKS ARE OUTSTANDING

LINE	ITEM	DATE	PAYEE/DESCRIPTION	AMOUNT	BUDGET	TAX	CAT
58	1866	3/9/83	Virginia Electric	\$44.43	Electric		
60	1863	3/4/83	Giant	\$90.00	Food		
62	1871	3/15/83	Rick's Market	\$14.83	Food		
63	1870	3/14/83	Cash	\$70.00	Split		
65	1872	3/16/83	Toys R Us	\$20.18	Personal		
66	1873	3/18/83	Keith Rush (newspaper)	\$7.00	Misc Exp		
67	1874	3/19/83	Giant	\$110.00	Food		
68	1875	3/24/83	VISA	\$172.26	Split		Split
69	1876	3/24/83	Brooks Brothers	\$232.27	Clothes		Split
70	1878	3/25/83	Giant	\$90.00	Food		
71	1879	3/28/83	Cash	\$75.00	Personal		
72	1880	3/29/83	Bloomingdale's	\$46.83	Split		Split

Press RETURN to continue, A to Add, D to Delete, C to change or ESC to exit _

Press <RETURN> to display the rest of the outstanding checks.

THE FOLLOWING CHECKS ARE OUTSTANDING

LINE	ITEM	DATE	PAYEE/DESCRIPTION	AMOUNT	BUDGET	TAX	CAT
74	1881	4/4/83	F.W. Magruder, D.D.S.	\$28.00	Medical		Medical

End of list

Press RETURN to continue, A to Add, D to Delete, C to change or ESC to exit _

There is no \$65.00 check outstanding, so press **A** to add check number 1859 to the account. You are prompted for check number, date, payee, amount, budget and tax categories. Look at Mr. Thompson's bank statement for the information to enter. When you add the check to the account, the new account balance is displayed. To end the Add mode, press **ESC** for the check number. then press <RETURN>. The total of outstanding checks appears. This total does not include any corrections you made.

Press <RETURN> again. The outstanding charges will be displayed.



THE FOLLOWING CHARGES ARE OUTSTANDING

LINE	ITEM	DATE	PAYEE/DESCRIPTION	AMOUNT	BUDGET	TAX	CAT
75	CHAR	4/1/83	200 checks	\$3.81	Misc		Exp

End of list

Press RETURN to continue, A to Add, D to Delete, C to change or ESC to exit _

There are no changes to make here, so press <RETURN>. The total of charges is displayed. Press <RETURN> again, and the outstanding deposits will be displayed.

When you got a returned deposit not on the account, you marked it on Mr. Thompson's bank statement. Now see if there is a deposit which matches either that date or amount, but not both.

THE FOLLOWING DEPOSITS ARE OUTSTANDING

LINE	ITEM	DATE	PAYEE/DESCRIPTION	AMOUNT	BUDGET	TAX	CAT
52	DEP	3/4/83	Salary	\$1107.96	Salary		
64	DEP	3/18/83	Salary	\$1107.69	Salary		
74	DEP	4/1/83	Salary	\$1107.69	Salary		

End of list

Press RETURN to continue, A to Add, D to Delete, C to change or ESC to exit _

The deposit on line 52 matches the date but not the amount of the deposit. Because you may have more than one deposit on a given date, the Smart Checkbook matches both date and amount. In this example, the deposit was entered in the account incorrectly, with the cents transposed. Press **C** to change the deposit.

Enter the line number of the deposit you want to change (52<RETURN>), and change the amount. The current balance is updated. Now exit from the CHANGES menu, and the screen display will show the changed deposit.



The line number prompt is repeated. Since you have no more changes, press **ESC** to end the Change mode.

Now press **<RETURN>**, and you get the total of outstanding deposits. Press **<RETURN>** again, and the next lists display all checks, charges and deposits returned. Since there are no errors to correct in the returned items, press **ESC** at each prompt.

After the returned items have been listed, you have another chance to edit the account and returned items when the Cleanup Menu is displayed.

Try reconciling again

Now press **3** to try reconciling again. You will again get the messageWORKING..... and, because you have corrected all the errors, the screen displays

```
USING: B:CHECKING  ACCOUNT BALANCES!  
Current balance is  $2,553.75
```

```
Do you want outstanding items listed on the printer? Y/N
```

Press **Y** to print outstanding items on your printer as well as on your screen, press **N** for the screen display only.

The outstanding checks, charges, and deposits are listed with the totals. These include the corrections you made. Press **<RETURN>** for each prompt to see all the items, **ESC** to bypass them. When you finish, you return to the Main Menu.

Congratulations! You have corrected one of the messiest accounts you are likely to see!



Printing Checks

This part of the tutorial shows you

- how to print checks when you enter them;
- how to print replacement checks;
- how to print checks that weren't printed before.

The first time Mr. Thompson used the checkwriter, he selected the check form he wanted from the Check Form menu. His checks will be printed on the continuous check forms supplied with this manual.

Now that you have balanced Mr. Thompson's account, the screen displays the Main Menu. (If you are returning to the tutorial, start the Smart Checkbook as you did before.)

After his account balances, Mr. Thompson pays his electric and fuel bills.

The first check is for his electric bill. The first check number is 1882, dated April 9, 1983 to Virginia Electric for \$47.26. The next check is for fuel, number 1883 with the same date to Washington Gas Light for \$127.89.

Press **1** for the Enter Items mode. Enter the two checks. When you are finished, the bottom part of the screen should look like this

1882 4/9/83	Virginia Electric	\$47.26 Electric
1883 4/9/83	Washington Gas Light	\$127.89 Fuel

E to Edit these items
L to List the items on your printer
C to print the Checks

Choice? _
(press ESC for MAIN MENU)



If you want to change the two checks before you print them, first press **E**. For more information about editing see Section 3, Edit Account.

Now press **C** to print the two checks you just entered. The screen will displayWORKING..... for about 5 seconds, and then the Checkwriter Options will appear.

USING: B:CHECKING CHECKWRITER OPTIONS

**Each check is displayed before it is printed
Checks with dummy dates, blank payees or zero amounts are not printed
You may add a memo to any check and an address if the check style allows**

STANDARD

OPTION

**Verify check before printing
Write a memo
Verify memo before printing
Write an address
Verify address before printing**

**C = DO NOT verify check before printing
W = DO NOT write a memo
M = DO NOT verify memo before printing
D = DO NOT write an address
A = DO NOT verify address before printing**

Enter options or press RETURN for no options _

(press ESC for MAIN MENU)

Press **<RETURN>** to use the standard features. See Section 3, Checkwriter if you want more information about these features. The features you select are displayed on the screen.

You are asked if you want to change your choices. Press **N**.

The Virginia Electric check will appear in the work area. You are asked:

Print check? Y/N

Press **Y**.

The memo for the Virginia Electric check will now appear.



Mr. Thompson entered this information earlier using the Name and Address Manager.

Memo: Acct #40 60 8010 1

Any changes? Y/N

Press **N** and this memo will be printed on the Virginia Electric check.

Now the address will appear.

Press **N** and the address on the screen will be printed on the check.

Whenever you begin a checkwriting session, the Smart Checkbook helps you align your checks properly. You are prompted:

**Insert CHECKS in printer
Align print head with the top of form
Turn on printer. Press RETURN when ready**

Place the continuous check forms in your printer so that the printer is set to write on the first line below the perforations. Some printers have a marker which points to the perforations when the printer is set to write on the first line of the form.

When you think you have the check form positioned properly, press **<RETURN>**. You will then be asked

Do you want to write a sample check to test the alignment? Y/N

Press **Y**. A sample check for \$42.65, dated April 9, 1983, will be written with "VOID" for the check number, "SAMPLE CHECK TO TEST ALIGNMENT" for the payee, "SAMPLE MEMO TO TEST ALIGNMENT" for the memo and three sample address lines.



After the sample check is printed, you are prompted

Press RETURN to print check, R to Retest alignment or ESC to exit

If the check is not aligned properly, press **R** to repeat the alignment test, starting with the prompt to insert the checks. (You may have to repeat this procedure a few times to learn how to position the form in your printer.)

When the form is positioned properly, press **<RETURN>**, and the Virginia Electric check will be printed.

Next the Washington Gas Light check is displayed and you are again asked if you want to print the check. Press **Y**. There is no memo or address on file for Washington Gas Light, so you are asked

Do you want to print a memo on this check? Y/N

Press **Y**. You will be prompted for the memo.

Enter **Acct #3360.1234<RETURN>**.

If you want to change the memo you just entered, press **Y** when you are asked **Any changes? Y/N** and then reenter the memo. Otherwise press **N**.

You are then asked:

Do you want to print an address on this check? Y/N

Press **Y** and you will be prompted for the payee's address. Make one up.

The form is already positioned properly for this check, so the alignment prompt does not appear.



After the second check is printed, the screen shows

CHECKWRITING COMPLETED
2 Check(s) printed
Press RETURN to continue

Press **<RETURN>**. The Main Menu will appear.

Now try using the Checkwriter from the Main Menu. Press **3** for the Checkwriter. After a few seconds, the Checkwriter Menu will appear:

USING:B:CHECKING C H E C K W R I T E R

- 1 : Review and Select Checks to Print**
- 2 : Select Range of Check Numbers to Print**
- 3 : Select Range of Line Numbers to Print**
- 4 : Change Check Form**

Choice? _
(press ESC for MAIN MENU)

Remember the checks you entered earlier but didn't print? Print the last one now. Press **2** to enter a check number range. Enter 1881 for the beginning check number and 1883 for the ending number. When you are asked if you want to change the numbers, press **N**.

The Checkwriter Options will appear. Choose the options **CMA**. This prints the checks without asking you first and uses whatever memos and addresses are on file.

After the checks are printed, the screen shows check number 1881. What happened to checks 1882 and 1883? They were printed before, so they aren't printed this time. Press **<RETURN>** and the Checkwriter Menu will appear.



Suppose you want to print a replacement check. Press **1**. The screen will show the outstanding checks.

```
USING: B:CHECKING      Review and Select Checks to Print
LINE ITEM DATE        PAYEE/DESCRIPTION        AMOUNT BUDGET TAX CAT
.
.
.
78 1882 4/9/83        Virginia Electric        $47.26 Electric
Press RETURN to continue, S to Select or ESC to exit _
```

Press **S**. You will be asked for a line number. Enter the line number of the Virginia Electric check, **78**<RETURN>.

The following message will appear:

```
WARNING: This check was already printed
Print check? Y/N
```

Press **Y** to put this check in the pile to be printed. Next press **ESC** for the line number to end the Select mode. Press **ESC** again to leave the check display.

Enter **CMD** for the options to print the Virginia Electric check with a memo but no address.

Now, when the Checkwriter Menu appears try the other features, if you like. When you finish, press **ESC** to return to the Main Menu.

Congratulations! You have mastered computer checkwriting.



Starting a New Account

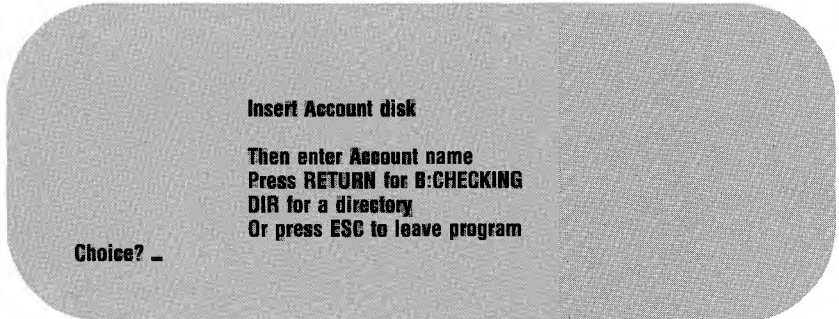
This part of the tutorial shows you

- how to start a new account;
- how to customize the budget and tax categories;
- how to set up a name and address file.

After Mrs. Thompson saw how easy it was for her husband to organize his account and keep it in balance, she decided to put her checking account on the computer.

From the Main Menu press **0**. [If you are restarting the Smart Checkbook this does not apply.]

The screen will show



There is lots of room on the diskette for another account, so don't bother to change diskettes. Enter **B:MRSTACCT<RETURN>**.

This account name is not on the diskette, so the Smart Checkbook now asks you



Press **Y**.



Mrs. Thompson needs to choose the budget and tax categories for her account and enter the beginning balance.

The screen will show

CREATING B:MRSTACCT

You now have room for 25 budget and 25 tax categories

You can increase it to 200

Enter the new number (press RETURN for no change): _

Mrs. Thompson thinks that 30 slots should be enough for now. If she later discovers that this isn't enough, she can use the Account Manager to increase the number. Enter **30<RETURN>**.

The screen will show

BUDGET CATEGORIES FOR B:MRSTACCT

LINE	CATEGORY	TYPE
1	Food	Expense
2	Personal	Expense
3	Chg Card	Expense
4	Electric	Expense
5	Fuel	Expense
6	Gas	Expense
7	Loan Pay	Expense
8	Phone	Expense
9	Rent/Mtg	Expense
10	Savings	Expense
11	Transpor	Expense
12	Clothes	Expense

S to Save categories

A to Add categories

C to Change categories

H to cHange revenue/expense types

D to Delete a category

I to Insert categories

Choice? _

Press - for previous page or + for next page

Press + to see the next screen, and keep pressing + until no more new screens appear.

These categories look fine to Mrs. Thompson. They're the same categories Mr. Thompson has on his account. Press **S** to save these categories. You are asked

SAVE - Are you sure? Y/N

Press **Y**.

If you want a printed list of the categories, press **Y** when you are asked

Do you want these items listed on the printer? Y/N

Tax categories appear next in the display area.

Press + to show the next screen.

TAX CATEGORIES FOR B:MRSTACCT		
LINE	CATEGORY	TYPE
1	Medical	Expense
2	Taxes	Expense
3	Interest	Expense
4	Contrib	Expense
5	Casualty	Expense
6	Misc	Expense
7	Politic	Expense
8	Child Cr	Expense
9	Energy	Expense
10	Moving	Expense
11	Empl Bus	Expense
12	IRA	Expense

TAX CATEGORIES FOR B:MRSTACCT		
LINE	CATEGORY	TYPE
13	Keough	Expense
14	Alimony	Expense
15	Sched C	Expense
16	Other	Expense



The first thing Mrs. Thompson wants to do is change that Alimony category to Salestax. Press **C**. You will be prompted for the line number. Type **14**<RETURN>.

The work area shows



14 Alimony Expense
New Category or ESC to exit: _____

Type **Salestax**<RETURN>.

You will again be prompted for a line number. Press **ESC** because there are no more changes to make.

Mrs. Thompson thinks it might be a good idea to keep credit card interest separate from other interest expenses. Press **-** to go back to the first tax screen. Now press **I**. You will be asked for a line number. Type **3**<RETURN>, the line number of interest. For the category type **Cred Int**<RETURN>. Now the work area will show



3 Cred Int
Press R for Revenue or E for Expense: ..

Press **E**.

When you are prompted for the next category, press **ESC** because you have no more categories to insert.

Mrs. Thompson realizes that if she keeps Cred Int as category 3, she won't be able to produce combined tax tables with her husband's account, because her category names and numbers are not the same as his. To delete the category you just entered, press **D**.

Enter **3**<RETURN> for the line number. The work area will show



3 Cred Int Expense
Delete item? Y/N

Press **Y**.

Mr. Thompson's account has Cred Int as the last tax category. Press **+** to show the next screen. Then press **A** to add a category to the end of the list.

Enter **Cred Int**<**RETURN**> for the category name and press **E** for the category type. Press **ESC** for the next category name.

The tax categories are set up. Press **S** to save them. You may also print them.

Next you are prompted for the beginning account balance.

The last time Mrs. Thompson successfully reconciled her bank statement with her account was back in December 1982. At that time her balance, according to the statement, was \$347.81. Enter that number.

The screen will show

Beginning balance is \$347.81
Is this correct? Y/N

Press **Y** if you have the right amount. Press **N** if the amount is wrong, and then reenter the balance.

Congratulations! You just started a new account.

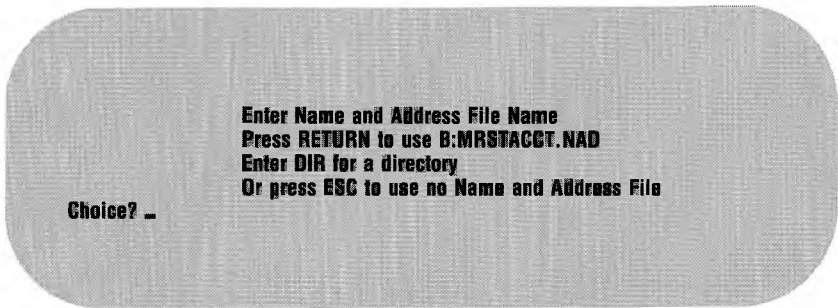
You can stop the tutorial here. When you restart the Smart Checkbook, enter **B:MRSTACCT** for the name. Then continue the tutorial at this point.



Starting a File of Names and Addresses

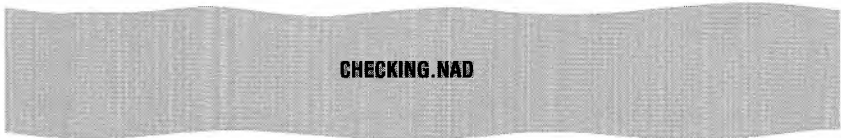
Remember how you entered the payee names by number in Mr. Thompson's account, and how the Checkwriter got the names and addresses automatically? That information is kept in a name and address file.

Now that you've set up Mrs. Thompson's account, the Smart Checkbook asks you for the name and address file to use with the account.



Mrs. Thompson could, if she wanted to, use the same name and address file that her husband uses with his account, or she could set up her own name and address file, which is what you will do for her.

Enter **dir b:*.nad**<RETURN> to see what name and address files are available. The screen will show



After the names are shown you will be asked again for a name. This time press <RETURN> to use the name B:MRSTACCT.NAD.

The Name and Address work screen will appear. Enter **Cash**<RETURN>. The screen will now show

USING: B:MRSTACCT.NAD PAYEE NUMBER: 1

**Name : Cash
Memo :
Addr 1 :
Addr 2 :
Addr 3 :**

**Press ESC to end ADD mode
Press CTRL S to skip to the next payee number
Press RETURN to skip item
Press CTRL D to delete item
Press CTRL A to go back an item
Memo : _____**

Press **CTRL S**. This skips the rest of the prompts and displays the screen for payee number 2.

For the second payee, enter

**Brown Office Supply Co<RETURN>
Account A123<RETURN>
Suite 4567<RETURN>
890 Center Street<RETURN>
McLean, VA 22010 <RETURN>**

After you enter the third address line, the screen will look like this

USING: B:MRSTACCT.NAD PAYEE NUMBER: 2

**Name : Brown Office Supply Co
Memo : Account A123
Addr 1 : Suite 4567
Addr 2 : 890 Center Street
Addr 3 : McLean, VA 22010**

**Press ESC to end ADD mode
Press RETURN for next payee number
Press CTRL A to go back an item
Choice? _**



If you want to make any changes, press **CTRL A** to go back to the item to change. Each time you press **CTRL A** you go back one item. When you finish making changes, press **ESC** to stop entering information in the Name and Address File.

Congratulations! You just created a name and address file.

The Name and Address Menu will now appear. At this point you may try the menu features. When you finish, press **ESC** to return to the Main Menu.

USING: B:MRSTACCT.NAD NAME AND ADDRESS MANAGER

- 1 : Backup Name and Address File
- 2 : Edit Name and Address File
- 3 : Print Name and Address File

Choice? _
(press ESC for MAIN MENU)

When the Main Menu appears, try pressing the numbers 2 through 6. Nothing will happen. Now press **1** to enter the first transaction in Mrs. Thompson's account. Enter a \$20 check to cash for personal expenses. Then return to the Main Menu. Now try numbers 2 through 6. This time something happens because there is an entry in the account.

Congratulations! You just started an account from scratch.

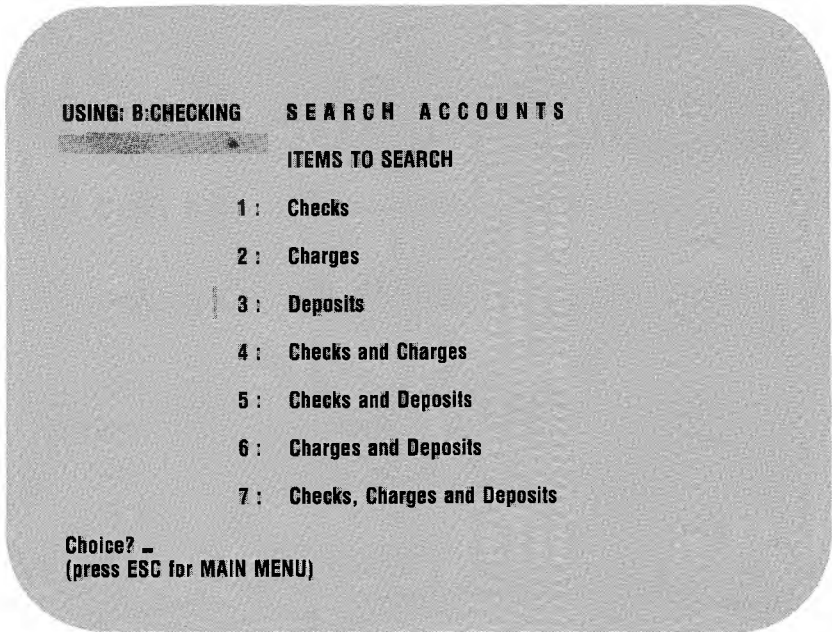


Searching Accounts

This part of the tutorial shows you how to search accounts. Mr. Thompson wants to show a friend how he uses the search feature to itemize and total his tax deductions.

If you just started a new account for Mrs. Thompson, the screen will show that you are using B:MRSTACCT. Press **0** to switch back to B:CHECKING. When you are asked for the account name, enter **B:CHECKING<RETURN>**.

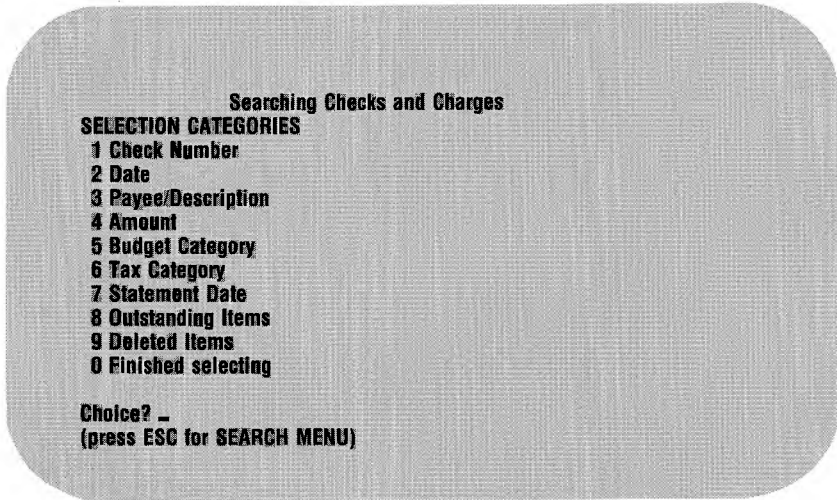
From the Main Menu press **5**. The screen will show



Press **4** to search checks and charges (Mr. Thompson doesn't have any tax categories assigned to deposits.)



Now the screen will show

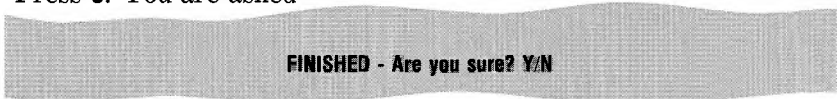


Press **2** to pick the date range. For the first date, enter **1.1.83<RETURN>**.

For the second date, enter **12.31<RETURN>**. The date range will appear on the Date line.

Press **6** to select a tax category. The tax categories will appear in the work area. Enter **1<RETURN>** for Medical. The words, "Medical Tax Category" will appear on the Tax Category line.

Press **0**. You are asked



Press **Y**.

Now the screen shows



SELECT Checks and Charges; Dates 1/1/83 to 12/31/83; Medical Tax Category

R E P O R T M E N U

1 : Totals Only

2 : Quick List: one line per item

3 : Long List: all split amounts shown

Choice? _
(press ESC for SELECTION MENU)

Press **2**.

If you want a printed list, press **Y** when you are asked

Do you want these items listed on the printer? Y/N

Otherwise press **N**.

As the Smart Checkbook finds each item, it displays it on the screen. When it fills up a screen it prompts

Press RETURN to continue, A to Add, D to Delete, C to Change or ESC to exit

Press **<RETURN>** each time this prompt appears. After all the items meeting the criteria are found on B:CHECKING, the screen will show

SEARCHING: B:CHECKING

LINE	ITEM	DATE	PAYEE/DESCRIPTION	AMOUNT	BUDGET	MEDICAL	T
21	1833	1/26/83	D.I. Smith, M.D.	46.00	Medical	46.00	
22	1834	1/26/83	Drug Mart	13.78	Medical	13.78	
74	1881	4/4/83	F.W. Magruder, D.D.S.	28.00	Medical	28.00	

SELECT Checks and Charges; Dates 1/1/83 to 12/31/83; Medical Tax Category

3 Item(s) found

Sum of Checks and Charges	\$87.78
Sum of Medical Tax Category	\$87.78

Press RETURN to continue



Press <RETURN> and the work will area show

Choice? _

Enter the name of the next account to search,
DIR for directory,
or press ESC to end search

Enter **B:MRSTACCT**<RETURN>. The screen will now show that you are searching B:MRSTACCT. Press <RETURN> in the same places you did with Mr. Thompson's account. The screen will show the totals for Mrs. Thompson's account.

Press <RETURN>. You have no more accounts to search, so press **ESC**. The screen will show

SELECT Checks and Charges; Dates 1/1/83 to 12/31/83; Medical Tax Category
CHECKING MRSTACCT
GRAND TOTALS
3 Item(s) found
Sum of Checks and Charges \$87.78
Sum of Medical Tax Category \$87.78
Press RETURN to continue

Press <RETURN>. The selection menu reappears with the same selection rules. Now press **6** and then enter **14** to search the Salestax tax category. Next press **0** and repeat the steps you used for Medical. This time when you finish B:CHECKING the screen will show

Choice? _

Press **CTRL S** to search the same accounts again,
Enter the name of the next account to search,
DIR for directory,
or press ESC to end search



This time press **CTRL S**. You will automatically search Mrs. Thompson's account. After Mrs. Thompson's account is searched, the totals for the account and the Grand Totals will appear. After the Grand Totals, press **<RETURN>**. The selection menu is repeated.

Try fooling around. Press each number and then press **<RETURN>** at the prompt. When you finish, instead of pressing **0** press **ESC** to get back to the Search Menu. From the Search Menu press **ESC** to go back to the Main Menu.

Congratulations! You are an expert in searching accounts.



Budgeting

This part of the tutorial shows you

- how to set up a budget;
- how to revise budget entries.

After a few months' experience seeing where the money comes from and where it goes, the Thompsons decide to set up a budget. Each account can have its own budget. One account can have a master budget.

The Thompsons decide that Mr. Thompson's account will have the family budget, and Mrs. Thompson's account will have her personal budget.

The Main Menu should show that you are using B:CHECKING. If not, press **0** and then switch to the B:CHECKING account.

From the Main Menu press **6**. After a few seconds the screen will show

USING: B:CHECKING SUMMARY TABLES AND BUDGET

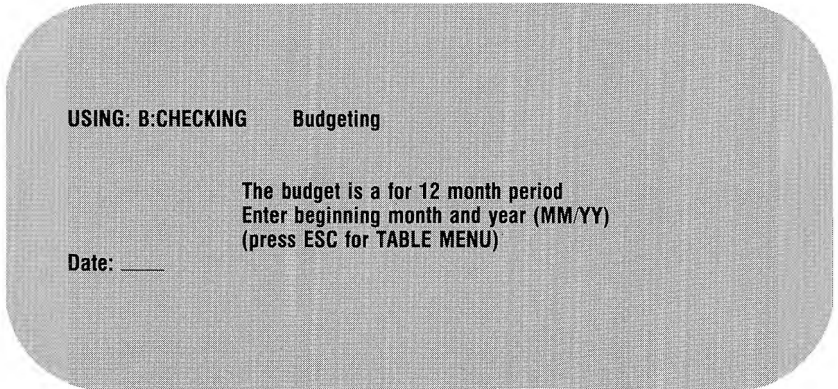
- 1 : Actual Revenues and Expenses by Budget Category**
- 2 : Actual Revenues and Expenses by Tax Category**
- 3 : Choose Your Own Payee/Description Categories**
- 4 : Previously Saved Payee/Description Categories**
- 5 : Budgeting**

Choice? _
(press ESC for MAIN MENU)

Press **5**.



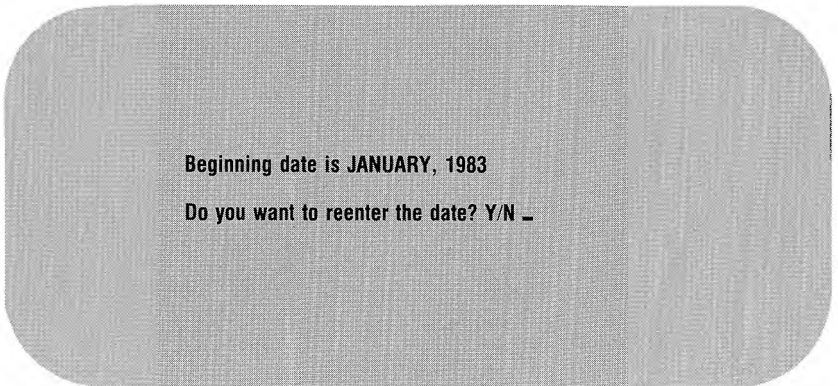
The screen will show



Mr. Thompson can pick any 12 month period for his budget. He decides that January is a good place to start.

Enter **1/83**<RETURN>.

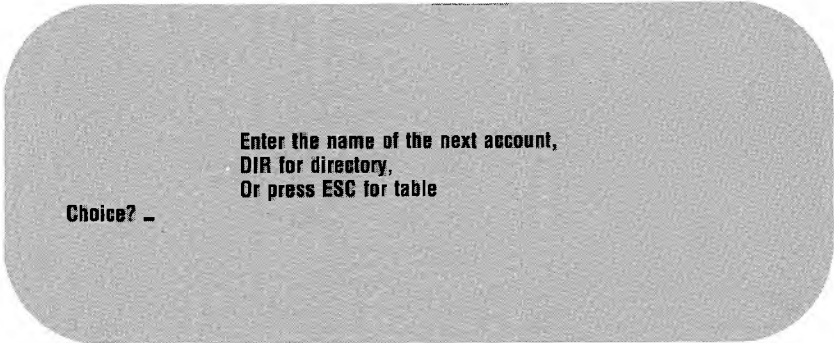
The screen will show



Press **N**.



The screen will displayWORKING..... while the Smart Checkbook calculates actual monthly revenues and expenses on B:CHECKING. Then the screen will show



Enter **B:MRSTACCT<RETURN>**. After the Smart Checkbook calculates the amounts on this account, the above prompt is repeated. This time press **ESC**.

The display area will show

COMBINED		CATEGORY: 1 - -FOOD			TYPE: EXPENSE		
MON YR	BUDGET	ACTUAL	DIFFERENCE	TOTAL ACTUAL REV	% OF TOTAL ACTUAL	REVENUE BUDGET	
JAN 83	0.00	640.18	- 640.18	2268.28	28.22	0.00	
FEB 83	0.00	475.26	- 475.26	2220.19	21.41	0.00	
MAR 83	0.00	444.83	- 444.83	2220.85	20.03	0.00	
APR 83	0.00	0.00	0.00	1107.69	0.00	0.00	
<hr/>							
TOTAL	0.00	1560.27	- 1560.27	7817.01	19.96	0.00	



The actual amounts are combined from both Thompsons' accounts. There are no budgeted amounts yet.

The two columns on the right show the percent the actual amount is of the total actual revenue and the percent the budgeted amount is of the total budgeted revenue. These two columns can quickly show you how much of your income you actually spend in this category and what portion of your income you plan to spend.

For the purpose of setting up a budget, it's best to start with revenues. The Thompsons could have set up the budget categories with revenue items first, but they chose to have expenses first because it is more convenient for them to have the categories in that order when they enter transactions.

The work area shows

+ for next category **-** for previous category
? for help **/** and a category number
RETURN for next month **CTRL A** for prior month **CTRL D** for other display
G Growing Amount or % * Repeat rest of column
JANUARY Amount: _____
(press **ESC** to exit)

To set up the budget for Salary, enter **/24<RETURN>**. The screen display will be similar to the one for Food.

Mr. Thompson takes home \$1107.69 every two weeks. In 1983 he gets two paychecks each month, except for July and December, which have three.



You are prompted



JANUARY Amount: _____

Enter **2215.38**<RETURN>. This fills in the January budget amount and changes the difference between budget and actual, the totals, and the budget percent of total budget.

For the February amount, press *. This repeats the January amount for the rest of the months.

But the July and December amounts should be 3372.07.

The prompt line shows



Choice? _____

Press **CTRL A** to go back one month.

For the December amount, enter **3372.07**<RETURN>. The prompt line again asks for your choice. This time press **CTRL A** six times to go back to July and then enter **3372.07**<RETURN>.

The prompt line will ask for the August amount. You've entered and modified all the budgeted amounts for Salary, so now you can go to the next category.

Press -. The screen will show the interest revenue category.

From various accounts, not all of which are on the computer, the Thompsons received about \$200 interest in January, growing at 1% per month.

The prompt line asks for the January amount. Enter **200<RETURN>**.

Now the prompt line will ask for the February amount. Enter **g1%<RETURN>**.

The display area will show the budgeted amount growing at a compound rate of 1% per month, and the prompt line will ask for your choice.

That's all the revenue categories the Thompsons are going to budget at this time. Now they are going to budget for their fixed expenses.

Enter the number of the Rent/Mtg category. Don't remember the number? Press **?** to display the category names and numbers and then enter the number.

The mortgage payment is \$775 per month. Enter **775<RETURN>** for January and press ***** for February.

The prompt line asks for your choice. To see how the budget is shaping up, press **CTRL D**. The display area will look like this

COMBINED		CATEGORY: 9 - RENT/MTG			TYPE: REVENUE	
		PLANNED			BUDGET % OF	
MON YR	BUDGET	TOTAL REV	TOTAL EXP	DIFFERENCE	TOTAL REV	TOTAL EXP
JAN 83	775.00	2415.38	775.00	1640.38	32.09	100.00
FEB 83	775.00	2417.38	775.00	1642.38	32.06	100.00
MAR 83	775.00	2419.40	775.00	1644.40	32.03	100.00
TOTAL	9300.00	31434.40	9300.00	22134.40	29.59	100.00

This screen shows budgeted amounts. The difference column shows how much of the budgeted revenue hasn't been budgeted to expenses.

The next item the Thompsons will budget is Food. Enter **/1<RETURN>** to go to the food category. The Thompsons think that \$600 per month for food is probably right. Enter that amount for all the months.

Now press **CTRL D** to switch to the other display. See how the budgeted amounts compare with actual food expenses.

Press **ESC** and let the Thompsons congratulate themselves for being under budget.

You are asked if you want to print the items. Press **N**. The Table menu will reappear. Try the other features. When you finish, press **ESC** for the Main Menu.

Congratulations! You set up and modified a budget.

Net Worth

This part of the tutorial shows you

- how to use a net worth file;
- how to enter assets, liabilities and accounts;
- how to produce a Net Worth Statement.

As part of their ongoing estate planning, the Thompsons have set up a Net Worth file. They had recently given the printed Net Worth Statement to their bank as part of an application for a new car loan. They received the loan and bought the car, and now they want to enter the new asset and liability into their Net Worth file. They also want to add Mrs. Thompson's checking account to the accounts in the Net Worth file.

If you are restarting the Smart Checkbook, enter either of the two account names,

B:CHECKING<RETURN>

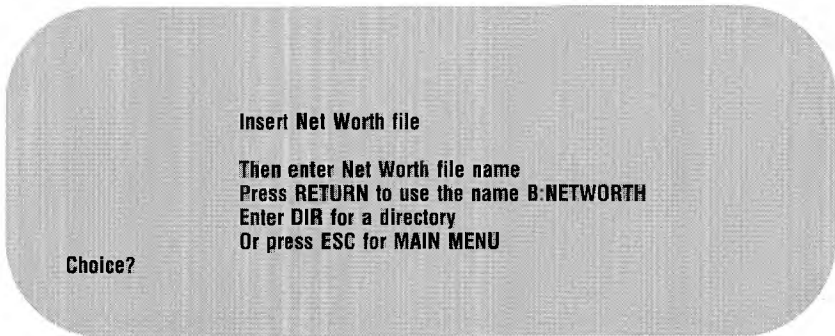
or

B:MRSTACCT<RETURN>

From the Main Menu press 7.

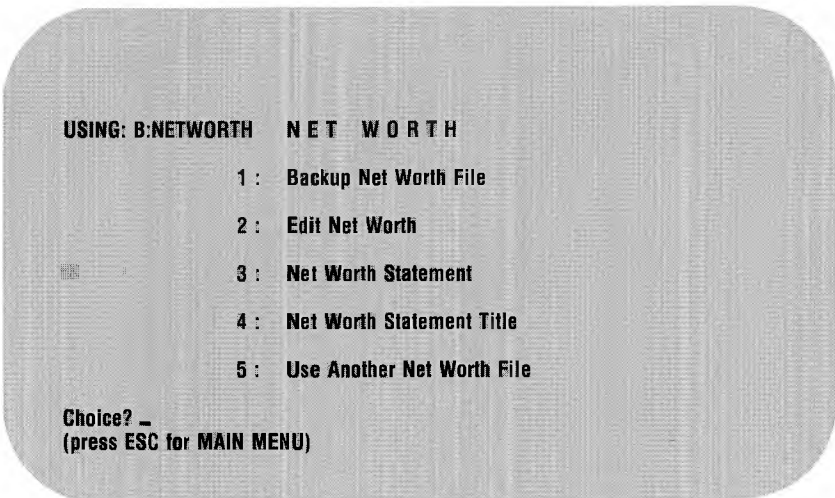


You will be prompted



The Thompson's net worth file is called NETWORKH and it is on drive B, so press <RETURN>.

The Net Worth Menu will appear.



Press **2** to edit the Net Worth file. The screen will show the items on the account and you are prompted

A to Add, **D** to Delete, **C** to Change or **ESC** to exit
Press **-** for previous page or **+** for next page

Press **A**.



You are then prompted

Add - press ESC to exit
A for Asset, L for Liability or N for account Name:

First enter Mrs. Thompson's account into the Net Worth file. Press **N**.

You will be prompted

Account name:

Enter **MRSTACCT**<RETURN>.

The new car was purchased on March 21, 1983 for \$9,700. To enter an asset, press **A**. You will be prompted

Description:

Enter **1983 Auto**<RETURN>.

The next prompt is

Amount:

Enter **9700**<RETURN>.

Next you will be prompted

Date valued:

Enter **3/21/83**<RETURN>.



The next prompt is

Original Amount: _____

Enter **9700**<RETURN>.

The last prompt is

Date acquired [MM/DD/YY]: _____

Enter **3/21**<RETURN>.

As the car depreciates, the Thompsons will use the Change mode to change the value and record the valuation date.

They received a car loan of \$8000 on the same date. The car loan is a liability. To enter a liability press **L**. Then enter the rest of the information. For the dates just press <RETURN>.

Now press **ESC** to return to the Edit prompt. The screen should look like this. If it doesn't, use the change mode to make any needed changes.

EDITING: B:NETWORTH

LINE	ITEM	DESCRIPTION	AMOUNT	VALUED	ORIG	AMOUNT	ACQUIRED
1	N	CHECKING					
2	A	House	\$160000.00	3/1/83	\$86500.00	7/1/75	
3	L	Mortgage	\$69876.00	3/1/83	\$71500.00	7/1/75	
4	A	Life Insurance cash value	\$7000.00	1/1/83	\$0.00	7/1/75	
5	A	1981 Auto	\$4000.00	3/18/83	\$8000.00	2/23/81	
6	A	100 shs XYZ Corp.	\$12400.00	3/18/83	\$12000.00	12/30/82	
7	A	Computer SN1234567	\$4250.00	1/6/83	\$4250.00	1/6/83	
8	N	MRSTACCT					
9	A	1983 Auto	\$9700.00	3/21/83	\$9700.00	3/21/83	
10	L	Auto Loan	\$8000.00	3/21/83	\$8000.00	3/21/83	

A to Add, D to Delete, C to Change or ESC to exit -
Press - for previous page or * for next page

Press **ESC** to return to the Net Worth Menu.



Now press **3** for the Net Worth Statement. The statement will appear on the screen.

Thompson Family Financial Statement			
Net Worth is		\$122,180.41	
ASSETS		LIABILITIES	
CHECKING	\$2,378.60	Mortgage	\$69,876.00
MRSTACCT	\$327.81	Auto Loan	\$8,000.00
House	\$160,000.00		
Life Insurance cash value	\$7,000.00		
1981 Auto	\$4,000.00		
100 shs XYZ Corp.	\$12,400.00		
Computer SN1234567	\$4,250.00		
1983 Auto	\$9,700.00		
Total assets	\$200,056.41	Total liabilities	\$77,876.00

Press — for previous page or + for next page
(press ESC to exit)

When you press **ESC**, you may print this statement. When the Net Worth Menu reappears, press **ESC** for the Main Menu.

Congratulations! You completed the tutorial!



the *Smart* Checkbook™

REFERENCE

Creating a New Account

You create a new account by entering a new account name, either when you start the Smart Checkbook, or when you select 0 (Use Another Account) from the Main Menu.

When you create a new account, you choose the budget and tax categories for the account and enter the beginning account balance. You may also start a new name and address file for this account.

Choosing the Categories

The Smart Checkbook tells you how many budget and tax categories your computer has room for. You don't have to choose the maximum or fill all the slots you choose. If you later find that you didn't pick enough slots, you can use the Account Manager to increase the number.

The Smart Checkbook comes with 25 suggested budget categories and 16 suggested tax categories. Categories are classified as either revenue or expense. Revenues apply to deposits and other credits, expenses to checks, charges and other debits. Alter the categories to suit your needs. Add, insert, or delete categories, change category names, or switch budget and tax category types from revenue to expense and *vice versa*.

You are not limited to using personal budget and tax categories. The categories may be changed to business categories, general ledger accounts, Schedule C, corporate tax categories or whatever.

You may want to set up tax revenue categories to keep track of your taxable income.

Select budget categories first. Twelve categories are shown at a time. Press + to display the next group of categories, - to display the previous group. After you select your budget categories, save them. Then follow the same procedure for the tax categories.



Suggested Budget Categories

Number	Category	Type	Number	Category	Type
1	Food	Expense	14	Ed & Rec	Expense
2	Personal	Expense	15	Furn	Expense
3	Chg Card	Expense	16	Househld	Expense
4	Electric	Expense	17	Insuranc	Expense
5	Fuel	Expense	18	Medical	Expense
6	Gas	Expense	19	Taxes	Expense
7	Loan Pay	Expense	20	Water	Expense
8	Phone	Expense	21	Misc Exp	Expense
9	Rent/Mtg	Expense	22	Dividend	Revenue
10	Savings	Expense	23	Interest	Revenue
11	Transpor	Expense	24	Salary	Revenue
12	Clothes	Expense	25	Misc Rev	Revenue
13	Contrib	Expense			

Suggested Tax Categories

Number	Category	Type	Number	Category	Type
1	Medical	Expense	9	Energy	Expense
2	Taxes	Expense	10	Moving	Expense
3	Interest	Expense	11	Empl Bus	Expense
4	Contrib	Expense	12	IRA	Expense
5	Casualty	Expense	13	Keough	Expense
6	Misc	Expense	14	Alimony	Expense
7	Politic	Expense	15	Sched C	Expense
8	Chld Cr	Expense	16	Other	Expense

The lower part of the screen shows the category you are editing. The upper part of the screen displays the current page. When you finish editing a category, the current page shows what you've done.

Add Mode

Press **A** to add categories to the end of the list. You are prompted for the category name (up to eight characters) and type. Press **ESC** or **RETURN** for the name to end the add mode.

If there is room on the current page, the new category appears there. If the page is full, you may display the next page by ending the add mode and then pressing **+** for the next page.

Change Category Name

Press **C** to change category names. Enter the line number of the category and then enter the new name. Press **ESC** to end the change mode. Press **RETURN** for the category name if you don't want to change it.

Change Category Type

Press **H** to change a category type from revenue to expense or *vice versa*. Enter the line number, and the category type is automatically switched. Press **ESC** or **RETURN** to end the change type mode.

Insert Mode

Press **I** to insert categories. You enter the line number, category name and type. The new category is inserted at that line number, and the categories which follow it are renumbered. Press **ESC** or **RETURN** for the line number or name to end the insert mode.

Delete Mode

Press **D** to delete a category. You enter the line number, and the category is shown. Then you are asked if you want to delete it. Answer **Y** to delete the category and to renumber the categories which follow it. Answer **N** to leave the categories unchanged. Press **ESC** or **RETURN** for the line number if you don't want to delete anything.

Save

Press **S** when you have set up the categories to your satisfaction. You are then asked

SAVE - Are you sure? Y/N

Answer **Y** to save the categories in the new account. Answer **N** if you still have more corrections.



Beginning Balance

After you save the budget and tax categories for this account, enter the beginning balance.

The beginning balance is the opening account balance. If the account is new, enter 0. Otherwise **BEGINNING BALANCE IS THE CLOSING BALANCE OF THE STATEMENT AT WHICH YOU LAST BALANCED YOUR ACCOUNT.** You should begin your account when it is in balance, otherwise, if there are errors in items not on the account, the Smart Checkbook can't catch the errors. You may have to go back several months to a month in which your account was in balance or force a balance in the current month. Forcing a balance is not recommended, as it may raise unknown errors in the future.

When the Main Menu appears, choose Enter Items to enter all outstanding items, that is, those not yet returned. As you enter the items, the Smart Checkbook updates the account balance.

I started an account with the wrong balance. How can I correct it?

Subtract the amount you entered for the beginning balance from the correct beginning balance.

If the difference is positive, then enter a deposit dated 1/1/75 in the account for the amount of the difference. When you reconcile the account, add 1 to the count of the number of returned deposits, and enter a returned deposit with that date and amount.

If the difference is negative, then enter a charge dated 1/1/75 in the account for the amount of the difference. When you reconcile the account, add 1 to the count of the number of returned charges, and enter a returned charge with that date and amount.

Cloning Accounts:

A way to use the same categories with more than one account without reentering them each time

You can set up a master account and then use the backup feature to copy the master account to as many other accounts as you need. Follow these steps:

1. Create a new account. Call it MASTER, for example.
2. Choose your budget and tax categories.
3. Enter 0 (zero) for the beginning balance.
4. From the Main Menu, select 1 (Enter Items) and enter one dummy deposit and one dummy charge, each with 1/1/75 for the date and zero for the amount. Then return to the Main Menu.
5. From the Main Menu select 4 (Reconcile). For the statement information, enter 1/1/75 for the statement date, 1 for the number of checks and charges returned, 1 for the number of deposits returned, and 0 for the ending balance. Enter a returned charge and a returned deposit, each dated 1/1/75 with 0 amount. This clears the deposit and charge on the master account. Your master account is now set up.
6. To start a new account from the master, choose 8 (Account Manager) from the Main Menu. Then select 1 (Backup) from the Account Manager menu. Enter a name for the new account (don't just press RETURN). After the master is copied to the new account, return to the Main Menu.
7. Now select 0 (Use Another Account) and enter the name of the new account.
8. If the beginning balance of the new account is not zero, then select 2 (Edit Account). To enter a positive beginning balance, change the amount of the dummy deposit. To enter a negative beginning balance, change the amount of the dummy charge.



Main Menu

USING: accountname

M A I N M E N U

- 1 : Enter Items and Current Balance**
- 2 : Edit Account**
- 3 : Print Checks**
- 4 : Reconcile**
- 5 : Search Accounts**
- 6 : Summary Tables and Budget**
- 7 : Net Worth**
- 8 : Account Manager**
- 9 : Name and Address Manager**
- 0 : Use Another Account**

Choice? _
(press ESC to leave program)

The Main Menu is the heart of the Smart Checkbook. Choose the feature you want by pressing its number. After you finish using a feature, you return to the Main Menu. To leave the Smart Checkbook, press **ESC**.

Enter Items and Current Balance

Choose Enter Items and Current Balance when you want to

- check the current balance in the account you are using;
- enter transactions into the account.

Your current balance appears in the upper right corner of the screen, followed by the last twelve transactions, so you can see what you last entered. If you just want to check your balance and not enter any items, press **ESC** for the Main Menu.

The upper part of the screen is the display area. The lower part of the screen is the work area, where you see the transaction you are entering and where help appears. When you finish, the transaction appears in the display area, and the balance changes to include the new entry.

The Enter Items mode prompts you for the type of transaction, the transaction date, what it was for, the transaction amount, and for budget and tax categories.

To make it easy for you, almost all the information can be entered with the number pad.

When you finish entering items

To stop entering items, press **ESC** when you are prompted for the transaction type. The items you entered are permanently recorded in the account. Then the E L C menu appears in the work area:

After you edit or list the items, this menu is repeated. After you print checks, the Main Menu appears.

Choice? _
(press ESC for MAIN MENU)

E to Edit these items
L to List the items on your printer
C to print the Checks



Press **ESC** to end input, **CTRL A** to change last entry
Check #, Deposit or Charge:

Enter a check number

Or press one of these:

D for a deposit or other credit.

C for a charge or other debit.

RETURN to increment the check number.

CTRL A to change the previous entry.

ESC to end the input mode.

A check number may have up to 4 characters and may be anything except D or C. Just press **RETURN** to have the Smart Checkbook automatically increment the check number. If you don't know the actual check number, enter a dummy number. The Reconcile mode helps you find the correct number for misnumbered checks.

Press **D** for a deposit or other credit. The Smart Checkbook displays **DEP**. Credits include interest earned by the account and credit memos.

Press **C** for a charge or other debit. The Smart Checkbook displays **CHAR**. Debits include money withdrawn from automatic teller machines, automatic bill paying, and other debit memos.

Press **CTRL A** to change the previous entry. The entry appears in the work area, along with the Changes menu. Press the number of the information you want to change and then enter the correct information. As you correct the entry, the changes appear in the work area. The current balance changes if you change the amount. Press **ESC** to end the change mode. The corrected entry will appear in the display area.

Press **ESC** to save the items you entered. If you didn't enter any items, the Main Menu appears. Otherwise, you may edit the items you just entered, print them, and write the checks. If you are entering a large number of items, it is a good practice to save them periodically.



Date [MM/DD(/YY)]:

Enter one of the following:

A date of the form MM/DD/YY

A date of the form MM/DD

Or press one of these:

RETURN to repeat the last date

* to enter today's date

Enter a number from 1 to 12 for the month, from 1 to 31 for the day, and from 75 to 99 for the year. You don't have to enter leading zeros, and you can separate the numbers with any character except D or E. If you do not enter a year, the Smart Checkbook takes the year from the last date.

If you are not sure of the date, enter a dummy date of up to eight characters. The Reconcile mode helps you find the correct date for deposits and charges. The Search mode finds and lets you correct all dummy dates.

Payee/Description, Number or ? for help:

You can enter a 30 character payee name or item description. If you are using a name and address file, you may enter the number of the payee or description and the Smart Checkbook enters the name.

If you don't remember the number, press the ? key for help. Ten names appear at a time. Press the + key for the next group, the - key for the previous group, or enter a name or number.

Amount:

Enter an amount between 0 and 999999.99. The Smart Checkbook is accurate to the penny.



Budget Category Number, * for split or ? for help:

Enter the category number to assign the amount of the item to a single category. If you don't remember the number, press the ? key for help. The help screen shows expense categories if the transaction is a check or charge, or revenue categories if the transaction is a deposit. Press the + and - keys to scroll the help screen.

Splitting the transaction

Press the * key to split the amount among categories.

You may assign amounts among as many as 15 categories. For each category, enter the category number and the amount. Press **ESC** when you are finished with the splits. If you don't assign the entire amount, the rest is automatically assigned to no budget category. If you plan to combine accounts into a single report, always assign amounts to a budget category, except for transfers between accounts.

The word **Split** appears for the category name if the entire amount is assigned to more than one category.

You are prompted for the category number:

Budget Category number, ? for help or ESC to exit:

When you pick a category, you are prompted for the amount:

Amount for <category name>:

amount, + amount, - amount, percent% or taxrateT

Enter an amount to replace any amount already assigned to the category. Enter a percent, such as 12.345%, to assign that percent of the transaction amount. For example, +123.45 adds that number to the amount already assigned, -12.345% subtracts that percent from the amount already assigned. To compute the tax included in the total amount, enter a tax rate. For example, if the tax rate is 4%, enter 4T. This is particularly useful in computing sales tax.

The screen shows the total amount to assign, the amount already assigned, and the amount left. You can't assign more than the amount of the transaction, but if you later reduce the amount, the amount left may become negative. You can always use the Search mode to find and correct overassigned categories.

No Budget Category

Transfer payments between accounts should not be assigned to a budget category. An example of a transfer payment is a check written on one account and deposited in another account.

Tax Category Number, * for split or ? for help

Assign tax categories the same way as budget categories.

If only a part of the item is taxable or tax deductible, press * to split, and assign only the tax portion. You can assign amounts to as many as 15 tax categories. The unassigned amount is automatically placed in no tax category.

No Tax Category

The portion of an item which is neither taxable revenue nor tax deductible expense should not be assigned to a tax category.



Edit Account

Choose Edit Account when you want to change or delete items in the account or add a few items. If you are adding many items, it's faster and more convenient to use the Enter Items mode.

The Smart Checkbook assigns line numbers to each item you enter. The screen shows the line numbers for the last item on the account and the earliest outstanding item. Enter the line number where you want to start editing or press **ESC** for the Main Menu.

USING: accountname **Edit Account**

First outstanding item is line number #####
Last item is line number #####

Starting line number or ESC to exit: _

After you enter a line number, the screen shows 12 items at a time, starting with the line number you choose. The account name is in the upper left corner, the account balance in the upper right corner.

At the end of each screenful, this prompt appears:

A to Add, D to Delete, C to Change or ESC to exit: _
Press - for previous page or + for next page

Press + to see the next 12 items, - for the previous 12 items.

Add Mode

Press **A** to add items to the end of the account. The add mode of the editor is similar to the Enter Items mode. To end the Add mode, press **ESC** when you are asked for a check number.

There are some differences between adding items in the Enter Items mode and the Edit mode.

In the Edit mode, the items you add are permanently recorded as you enter them. This is slower than entering them in the Enter Items mode. If you want to print the items you add in the Edit mode, choose the Search mode from the Main Menu. To print the checks, choose the Checkwriter from the Main Menu.

In the Edit mode, after you fill up a screen, the additional items do not appear on the screen until you end the Add mode and then press **+** to display the next screen.

Delete Mode

Press **D** to delete items from the account. Items are not physically removed from the account. Instead, they are tagged to be bypassed by all functions, except when specifically requested in the Search mode. You are prompted:

Delete line number or ESC to exit:

Enter the line number of the item to delete. The item appears in the work area, and you are asked:

Delete item? Y/N

Press **Y** to delete the item. This also removes it from the display, and changes the current balance. Press **N** to leave the item unchanged.

If you don't want to delete anything, press **ESC** when you are asked for the line number.



Change Mode

Press **C** to change items. You are prompted:

Change line number or ESC to exit:

Enter the line number of the item to change. This item appears in the work area, followed by the Changes menu.

From the Changes menu, press the number of the information you want to change.

Changing the Check Number, Deposit or Charge

WARNING: If you change an item from a check or charge to a deposit, or *vice versa*, the current balance changes and **all budget and tax categories assigned to the item are removed.**

Enter the new check number, press **D** for a deposit, or **C** for a charge. Press **RETURN** to keep what is there.

Changing a Date or Payee/Description

Enter the new information or press **RETURN** to keep what is there.

Changing an Amount

Enter the new amount or press **RETURN** to keep what is there. When you change the amount, the current balance changes. If the budget or tax categories are split, it is a good practice to edit them also when you change the amount.

WARNING: If you reduce the item amount and the split amounts add up to more than the item amount, this item will not be included in the totals for budget or tax reports and tables. The reports and tables will identify these items. Use the Editor or Search to correct these items.



Changing a Single Category

If the category isn't split, you may enter a new category number (0 for no category), press * to split the category, or press **RETURN** to keep the category you have.

Changing Split Categories

If the category is split, the screen shows the amount of the item, the amount assigned, the amount left, and all the categories for this item and the amounts assigned to each category.

You change the assignments just as you do in the Enter Items mode. Press **ESC** when you are finished.

If you had split the amount and now want to assign the entire amount to one category, first enter 0 for the category number and answer **Y** when you are asked if you want to remove all the splits. Then enter the category number you want and enter 100% for the amount.

If you reduced the item amount after you split the amount, the amount left may become negative. In this case, you can only reduce the amount assigned to any category. Enter the category number and then enter a smaller amount or subtract an amount.

No More Changes

Press **ESC** when you are finished changing the item shown in the work area. The changes are then written in the account, and the item in the display area also changes.

To end the Change mode, press **ESC** for the line number.

Can I change or delete any item not in the display area?

Yes, just enter its line number. The item will appear in the work area.



Checkwriter

Choose the Checkwriter when you want to

- print the checks you didn't print in Enter Items;
- print specific checks to replace previously printed checks;
- select or change the check style.

You may print a check if it is outstanding, has a real date, a payee, and some amount (not zero).

Before you can print checks, you have to pick a check style to use. There are sample check forms and order blanks in this manual.

Enter Items can print the checks you just entered.

When you choose the Checkwriter, you can print checks with check numbers between two check numbers you select, with line numbers between two line numbers you select, or specific checks. If you tried to reconcile your checkbook and bank statement but quit before the checkbook balanced, you can't print the checks that were returned with that statement.

Whether you print checks in Enter Items or the Checkwriter, you may bypass any check you don't want to print. The Options menu, described later, shows you how to do this.

Review and Select Checks to Print

Press **1** from the Checkwriter menu when you want to

- see the checks you can print without printing them;
- print specific checks;
- print checks to replace checks printed before;
- choose the order in which to print the checks.

Outstanding checks are shown 12 at a time. “End of List” marks the last screen. At the end of each screenful, you are prompted:

Press RETURN to continue, S to Select or ESC to exit

Press **RETURN** to display the next screen, **ESC** to end the display. If you selected any checks to print, the Options menu will appear, otherwise the Checkwriter menu will appear.

If you are not sure what range of check or line numbers you want to print, you may first review the outstanding checks without selecting any to print. Then select the range of check or line numbers you want.

Select Mode

Press **S** to select checks to be printed. You enter the line number of the check and that check will appear in the work area. You are asked

Print check? Y/N

Press **Y** to put the check in the pile to be printed. The checks will be printed in the order you select them. If the check was printed before, the only way you can print it again is to select it this way. Press **N** if you don't want to print the check.

Press **ESC** for the line number to end the select mode.



Select Range of Check Numbers to Print

Press **2** from the Checkwriter menu to print the checks you didn't print before which have check numbers between the two numbers you select (including those numbers). The program allows you to skip checks. Checks are printed in the order they were entered in the account, which doesn't have to be in check number order.

Select Range of Line Numbers to Print

Press **3** from the Checkwriter menu to print the checks you didn't print before which are between the two line numbers you select (including these numbers). This feature is convenient if you leave Enter Items without printing checks, and want to print them now, or to print checks you added in the Edit mode.

Change Check Form

Press **4** from the Checkwriter menu to change the check form or to see which check form is in use with this account. See Appendix for sample check forms.

Options

You may print checks with or without first giving a go ahead for each check. You may print a memo on any check, and print an address if the check style allows.

The Smart Checkbook gets the memos and addresses automatically from the name and address file you are using with the account. You may also enter or change the memo and address from the keyboard.

Enter all the options you want.

If you don't want any options, just press **RETURN**. In this case, the Smart Checkbook displays each check and asks you if you want to print it. If you want to print the check, it first searches the name and address file for a memo and address and then gives you the opportunity to enter a memo and address from the keyboard.

Press **ESC** if you don't want to print any checks. If you are in Enter Items, the Main Menu appears, otherwise the Checkwriter menu appears.

USING: accountname **CHECKWRITER OPTIONS**

Each check is displayed before it is printed
Checks with dummy dates, blank payees or zero amounts are not printed
You may add a memo to any check and an address if the check style allows

STANDARD

Verify check before printing
Write a memo
Verify memo before printing
Write an address
Verify address before printing

OPTION

C = DO NOT verify check before printing
W = DO NOT write a memo
M = DO NOT verify memo before printing
D = DO NOT write an address
A = DO NOT verify address before printing

Enter options or press RETURN for no options _

(press ESC for CHECKWRITER MENU)

Choose the **C** option if you want to print checks without being asked.

Choose the **W** option if you don't want any memos on the checks.

Choose the **M** option if you want the memos from the name and address file only, not from the keyboard.

Choose the **D** option if you don't want any addresses on the checks.

Choose the **A** option if you want the addresses from the name and address file only, not the keyboard.

To set up the checkwriter to print checks while you go off and do something else, enter **CMA** to print checks with the memos and addresses from the name and address file. Enter **CMD** to use the memos on file, but no addresses. Enter **CWA** to use the addresses on file but no memos. Enter **CWD** to print checks without memos or addresses.



Printing the Checks

Checks are printed on continuous check forms. The Checkwriter helps you align the check forms for proper printing.

First, make sure that you have check forms in your printer and that the printer is positioned to print at the top of the form.

You may print sample checks to make sure the checks were put in the printer correctly. The sample check shows "VOID" for the check number and the rest of the check has sample information. This uses up a check form, but ensures that your checks will print properly. To do this, answer **Y** to the prompt

Do you want to print a sample check to test the alignment? Y/N

When you become familiar with positioning the check forms in your printer, you may not want to print a sample check.

If you print a sample check, you are prompted:

Press RETURN to write check, R to Retest alignment or ESC to exit

Press **RETURN** if the forms are aligned properly and you want to print the checks.

Press **R** to repeat the alignment test.

Press **ESC** to skip checkwriting. If you are in Enter Items, the Main Menu appears, otherwise the Checkwriter Menu appears.

Press any key to stop the checkwriter while it is printing. If you have a high speed printer, this stop feature may be difficult to activate.

You may use the stop to adjust the forms, to stop writing the current check, or to stop writing the checks altogether.

When the checkwriter stops, the CHECKWRITER STOP menu appears.



CHECKWRITER STOP
1 CONTINUE THIS CHECK
2 RESUME WITH NEXT CHECK

Choice? _
(press ESC for CHECKWRITER MENU)

Press **1** to continue printing the current check where you left off.

Press **2** to stop printing the current check and print the next check after you align the check forms.

Press **ESC** to stop writing checks altogether. If you are in Enter Items, you return to the Main Menu, otherwise the Checkwriter Menu appears.



Checkwriting Completed

The following messages appear after the checks are printed:

CHECKWRITING COMPLETED
[number] **Check(s) printed**
[number] **bypassed**
[number] **with errors not printed**
Press RETURN to continue

The number of checks printed always appears.

The number bypassed is the number of the checks you stopped printing or did not print.

If a check has a dummy date, no payee or zero amount, it isn't printed. These checks are displayed when you press RETURN.

If there were no checks found in the range you specified, the following message is displayed instead:

No checks found
Press RETURN to continue



Reconcile

Choose Reconcile when you want to reconcile the account with a statement.

The Smart Checkbook's special reconciliation procedure helps you correct the day-to-day errors that can creep into anyone's accounts. The most common of these are not knowing the check number when entering a check, entering a wrong amount, entering duplicate items, and forgetting to enter an item. The Smart Checkbook effortlessly guides you through correcting these and other errors.

While statements have few errors, the Smart Checkbook has built-in traps to make it easy to catch them when they do occur.

It is good practice to backup your accounts periodically. It is recommended that you backup your account before you reconcile. Use the Account Manager (8 on the Main Menu) to make the backup.

HINT: If you have an electronic disk (sometimes called a RAM disk), use the backup feature to copy the account to the electronic disk and then reconcile the account on the electronic disk. After you reconcile the account, be sure to copy the reconciled account to a real diskette.

USING: accountname **Reconcile**

Last statement reconciled: mm/dd/yy

1 : New Statement

2 : Restart with Previously Saved Statement

Choice? _
(press ESC for MAIN MENU)



Reconcile Menu

Press **1** to start the reconciliation if

- you received a new statement;
- you didn't reconcile your last statement and didn't save the information or you don't want to use the saved information.

Press **2** to restart the reconciliation with previously saved information. See **Saving and Restarting the Reconciliation Session** for details.

If you quit the reconciliation before the account balances, you can save the information you entered and restart the reconciliation another time.

Statement Information

Statements must be reconciled in statement date order. You won't be able to balance the account if you try to reconcile a statement and the previous statement has not been reconciled.

From the statement, enter the statement date, the number of checks and charges (debits) returned, the number of deposits (credits) returned, and the ending balance.

The Smart Checkbook compares the number of credits and the number of debits with the number of items you actually enter from the statement, to make sure that you entered all the items and that there are no extra or missing items. If your statement does not show the number of debits and credits, you may count them or enter 0 and then correct the number after you enter the returned items.

Statement Date

The Statement Date appears on the statement, usually as "balance as of mm/dd/yy ." The statement date is *crucial* to the operation of the Smart Checkbook, and only one statement can have a given date. **IMPORTANT:** If you should quit reconciling before the account balances, you **MUST** use the same statement date when you restart or the account won't balance. If you restart with saved information, you automatically use the same date.

Number of Checks and Charges (Debits) Returned

A debit item is an item that results in a decrease in your account balance. The number of debits is the number of checks and charges. This usually appears on a statement.

Number of Deposits (Credits) Returned

A credit is an item that results in an increase in your account balance. These will usually be deposits, but may also be other items such as interest payments earned by checking accounts that pay interest (NOW accounts). The number of credits usually appears on a statement.

Ending Balance

The ending balance always appears on a statement and is the amount which is reconciled with your account.

Edit Statement

You may correct any of these items before you reconcile. After you try to reconcile, you may change everything but the statement date.

You may change the statement information when you first enter it, when there is a difference between the number of returned items you entered and the number in the statement information, and when the account is out of balance.

Press the number of the item you want to change. You will be prompted to enter the new information. If you don't want to change what is already there, just press **RETURN**. When you are finished with all the changes, press **RETURN** to continue or press **ESC** to leave the reconciliation and return to the Main Menu.



Entering Returned Items

Enter the check number and amount of each returned check, the transaction date and amount of each returned charge and deposit. First enter checks, then charges, and then deposits and other credits. After you enter each type of item, such as checks, the total amount is displayed. You may compare this total to the one in your statement. If there is a discrepancy, you can let the Smart Checkbook find the cause.

The Smart Checkbook prompts you to enter the returned check numbers and amounts, one check at a time. You don't have to enter the checks in sequence. Many banks return your actual checks. Enter the information from the checks. If your bank does not return checks, enter the items as they appear on your statement.

Check Number

You are prompted to enter the check number

Press ESC to end input, CTRL A to change last entry check number:

Enter the number of a returned check or press **RETURN, CTRL A, or ESC.**

A returned check number must be a number from 1 to 4 digits. This number is matched with the checks on the account. Because you now know the actual check numbers, the Reconciliation mode accepts only numbers for returned check identification. You can also just press **RETURN** to enter the next sequential check number.

Press **CTRL A** to correct the previous entry.

Press **ESC** to end the Returned Checks mode and display the total amount of returned checks. Compare this amount with your statement. Then press **RETURN** to enter returned charges.

Amount

Enter an amount between 0 and 999999.99.



Charges

After you enter returned checks, you are prompted for the charge dates and amounts.

Charge Date

Enter a date or press **RETURN**, **CTRL A**, or **ESC**.

The date is of the form month/day/year. Use any character to separate the numbers. If you don't enter the year, the Smart Checkbook takes the year from the last date. Just press **RETURN** to repeat the last date. Since you now know the exact date of the transaction, the date must be a real date.

Press **CTRL A** to correct the previous charge. Press **ESC** to end the Returned Charges mode and display the total returned charges and the total returned checks and charges. Then press **RETURN** to enter the returned deposits.

After you enter a date, you are prompted for the amount.

Deposits

After you enter returned charges, enter the returned deposits. You are prompted for Deposit Date and Amount.

Deposit Date

Enter a date or press **RETURN**, **CTRL A**, or **ESC**.

Press **ESC** to end the Returned Deposits mode and show the total returned deposits.

After you enter the returned items you may edit and print them.

Edit Returned Items

Use the Returned Items Editor to correct the items returned with your statement.

The Returned Items Editor is very similar in operation to the Account Editor, with a few differences.



You edit one type of returned item at a time: first checks, then charges, then deposits. The only information required is the check number or transaction date and amount.

The top of the screen shows the total of all the items in the category. For checks and charges, you get both the total of the category displayed and the total of checks and charges.

If you delete an item, the items which follow it are renumbered, and the items scroll up on the screen to replace the deleted item.

Comparing the Number of Returned Items

At this point, the Smart Checkbook automatically compares the number of checks, charges, and deposits you entered to the number on the statement. If they agree, the reconciliation process begins. If there is a disagreement, you may correct the statement, edit the returned items, and/or save the information you entered. You may then continue with the reconciliation or return to the Main Menu.

Reconciliation Process

When the number of returned items agrees with the statement, the reconciliation scan begins and the messageWORKING..... appears. The reconciliation scan usually takes less than 30 seconds.

ACCOUNT BALANCES

When the account reconciles with the statement, the balance message appears.

Account Balances!
Current Balance Is [\$amount]

Next the outstanding checks, charges and deposits are shown, along with the totals in each category. You may also print the outstanding items. Press **ESC** to bypass the outstanding items display.

Now that you have successfully balanced your account, you return to the Main Menu.



CANNOT RECONCILE ACCOUNT AND STATEMENT

A special feature of the Smart Checkbook is its ability to find errors in your account, diagnose them, and help you correct them. When the items returned with a statement don't match items in the account, the Smart Checkbook summarizes the problems, gives you the details about the items causing each problem, and lets you make corrections on the spot.

The summary messages begin:

CANNOT RECONCILE BECAUSE

followed by one or more diagnostic messages:

There are CHECKS returned but not on the account
There are DEPOSITS returned but not on the account
There are DISAGREEMENTS in amount between RETURNED CHECK and ACCOUNT
There are CHARGES returned but not on the account
There are DUPLICATE CHECKS on the account

THE FOLLOWING ITEMS WILL BE LISTED TO AID IN CORRECTIONS

CHECKS returned but not on the account
DEPOSITS returned but not on the account
DISAGREEMENTS in amount between RETURNED CHECK and ACCOUNT
CHARGES returned but not on the account
DUPLICATE CHECKS on the account
Items still OUTSTANDING
All RETURNED ITEMS

YOU MAY EDIT THE RETURNED ITEMS AND THE ACCOUNT

You may print the lists, as well as view them on the screen.



THE FOLLOWING RETURNED ITEMS ARE NOT ON THE ACCOUNT

These lists include

- returned checks which don't match any check number on the account;
- returned charges which don't match both transaction date and amount of any account charge;
- returned deposits which don't match both transaction date and amount of any account deposit.

One reason for a mismatch is that the account may have a check with a dummy check number or a deposit or charge with a dummy date. Items with dummy identification appear in the lists of outstanding items, and you may correct them then.

Deposit dates may differ because deposits made after close of business are usually credited to the account on the next business day.

Of course, you may have forgotten to enter some items in your account.

At the end of each screen, the following prompt appears:

Press RETURN to continue or ESC to exit

Press **RETURN** to see the next list.

Press **ESC** to skip the rest of the lists and go directly to the Cleanup Menu.



THE FOLLOWING CHECKS DISAGREE IN AMOUNT

A common source of errors in maintaining an account is entering the wrong amount. This can occur for deposits and charges as well as for checks. The reconciliation mode compares all returned items to the outstanding entries in the account. If the returned check number matches a check number in the account but the amounts don't match, both the returned check and account entry are shown.

Determine which is the correct amount by looking at the amount on the actual check. If the bank does not return your checks, verify which entry is correct. Sometimes you can do this by comparing the amount to the amount on a bill.

At the end of each screen, the following prompt appears:

Press RETURN to continue or ESC to exit
A to change Account or R to change Returned item
Choice? _

Press **RETURN** when you have made all the corrections.

Press **ESC** to skip the rest of the lists and go directly to the Cleanup Menu.

Press **A** to change the account check or press **R** to change the returned check. **A** calls up the Changes mode of the account editor, and **R** calls up the Changes mode of the returned checks editor.

Enter the account line number if you are changing the account check. Enter the returned line number if you are changing the returned check. The item you are changing appears on the lower portion of the screen, along with the Changes menu. The item displayed on the lower part of the screen shows the changes you make. If you change the account, the current account balance appears at the top of the screen.

Press **ESC** when you are finished changing an item. The line number prompt will be repeated. Press **ESC** to leave the change mode.



For deposits and charges, the reconciliation mode matches both item date and amount. Since it is possible to have more than one deposit or charge on the same day, therefore when a returned deposit or charge matches the date but not the amount, these returned items are considered to be returned but not on the account.

THE FOLLOWING CHECKS ARE DUPLICATES

When more than one outstanding check on the account have the same number as a returned check, the checks on the account are duplicates.

All duplicate checks are shown.

At the end of each screen, the following prompt appears:

Press RETURN to continue, A to Add, D to Delete, C to Change or ESC to exit

Press **RETURN** when you have made all the corrections.

Press **ESC** to skip the rest of the lists and go directly to the Cleanup Menu.

You may add, change, and delete the checks. Before you delete a check, make sure it is a true duplicate and not just entered with the wrong check number.

It is possible to have two deposits or two charges for the same amount on the same day. However, this may be an error. So these deposits and charges appear with a warning message in the list of outstanding items.

THE FOLLOWING ITEMS ARE OUTSTANDING

Outstanding checks appear first, then outstanding charges, and then outstanding deposits. When there are two or more charges or two or more deposits with the same date and amount, a warning message is displayed before the second and subsequent charge or deposit.

At the end of each screen, the following prompt appears:

Press RETURN to continue, A to Add, D to Delete, C to Change or ESC to exit

Press **RETURN** when you have made all the corrections.

Press **ESC** to skip the rest of the lists and go directly to the Cleanup Menu.

You may add, change and delete the items.

The total appears at the end of each list. This total doesn't include any changes you made.

The list of Outstanding Items is extremely useful. If returned items are not on the account, the list of Outstanding Items shows whether the item has a wrong check number, deposit date or charge date or if it has not been entered at all. Further, if an item is outstanding for several months, you should take the trouble to determine why. It is possible that the outstanding item duplicates one returned before you entered the duplicate. The Search mode can quickly find such items.

ITEMS RETURNED WITH STATEMENT

To help you make corrections, you always get lists of the returned checks, charges and deposits. You may edit these items as they are displayed. Even though there may be no returned items in a given category, you still have the opportunity to edit that category. This lets you add missing items.



Cleanup Menu

After all of the diagnostic messages and displays and any changes you may have made, the Cleanup Menu gives you another chance to edit the account and the returned items and save the returned items and statement information for future use. You may then try reconciling your account again or return to the Main Menu.

Duplicate Charges and Deposits

If there are possible duplicate charges or deposits on the account, the reconciliation process is interrupted, and you decide whether the duplicates have to be corrected.

The diagnostic messages include:

There are CHARGES on the account which may be DUPLICATES
There are DEPOSITS on the account which may be DUPLICATES

THE FOLLOWING WILL BE LISTED TO AID IN CORRECTIONS

CHARGES still OUTSTANDING
DEPOSITS still OUTSTANDING

YOU MAY EDIT THE ACCOUNT

These messages are followed by the outstanding items. Duplicate items are flagged as the outstanding items are shown. They may be edited as they are shown or you may choose not to edit until all items have been displayed. If you have not edited the outstanding items as they were displayed, you are asked:

DO YOU WANT TO EDIT THE ACCOUNT? Y/N

Press **N** to continue the reconciliation process. Press **Y** to edit the account. If you edit, the Smart Checkbook automatically starts the reconciliation scan from the beginning to make sure that no additional errors have crept in.

ACCOUNT OUT OF BALANCE

If all returned items match items on the account, but the account does not reconcile with the statement, the out of balance message appears. This is a very unusual condition. Almost always, the reasons that an account can't be reconciled with a statement are due to problems detected and corrected in the Cannot Reconcile process.

Reasons for an Out of Balance Condition

Your account is out of balance if there is a disagreement between the amount you entered for the ending balance on the statement and the amount computed by the Smart Checkbook after it matches all the items on your statement with the account.

Identify which of the problems described below caused the out of balance condition and, using the procedures detailed there, select the appropriate functions from the Out of Balance menu.

ACCOUNT OUT OF BALANCE

VERIFY THESE ITEMS WITH THIS MONTH'S AND LAST MONTH'S STATEMENTS

Opening balance is (last month's ending balance)	[\$amount]
Minus: sum of checks and charges (debits) returned	[amount]
Plus: sum of deposits (credits) returned	[amount]
<hr/>	
Ending balance is	[\$amount]
Computed statement balance is	[\$amount]
The difference is [\$amount]	

SEE MANUAL FOR FURTHER INSTRUCTIONS

You may print the Out of Balance display. This display is followed by the Out of Balance menu.



OUT OF BALANCE

- 1 : Edit Returned Items**
- 2 : Edit Account**
- 3 : Edit Statement**
- 4 : List Outstanding Items**
- 5 : Try Reconciling**
- 6 : Save Returned Items**

Choice?_
(press **ESC** for MAIN MENU)

Wrong Balance Entered

The most likely cause of the out of balance condition is that you entered the ending statement balance incorrectly. Compare the amount on the line “Ending Balance Is” to the amount on your statement. If the two disagree, press **3** and correct the ending balance. Then press **5** to try reconciling again.

Restarting the Reconciliation With a Different Date

If you previously attempted to reconcile your account and received the “.....WORKING.....” message, but you quit reconciling before the account balanced, you must use the same statement date as before. If you do not enter the same statement date, the account will not balance. Press **ESC** to return to the Main Menu. Next, press **0** to switch the account in use to the backup copy you were clever enough to make before you tried to reconcile the account. Before you try to reconcile the backup, choose the Account Manager and make a backup copy of it first.



Credits and Debits not Entered

You may have forgotten to enter service charges and/or interest earned in both the account and in the returned items, *and also* the count of the number of returned debits and/or credits did not include service charges and/or interest earned. Because this means making three separate errors, it is not likely to be the cause of an out of balance error, but if it is, press **1** to enter the returned items, press **2** to add these items to the account and press **3** to correct the number of returned items. Then press **5** to try reconciling again.

Bank Errors

Your bank may have made an error. Compare the ending balance on the previous month's bank statement with the amount shown as "Opening Balance Is (Last Month's Ending Balance)." If the two numbers do not agree, then this is a bank error. You may print this information to show to your bank. From the Out of Balance menu press **6** to save the returned items. Then leave the reconciliation mode.

The bank may have credited or debited your account, but did not itemize this amount on your statement or posted the wrong amount. These are bank errors. You may print the out of balance information. From the Out of Balance menu press **4** to list the outstanding items, press **5** to save the returned items and then leave the reconciliation mode. If you can find an outstanding item equal to the amount shown as "The Difference Is" then this item is likely to be the one credited to or debited from your account.

After you straighten the matter out with your bank, you can restart the reconciliation with the saved information



Using Another Program to Edit the Account

Don't use another program to write anything on the account. If you used any program other than the Smart Checkbook to write anything on the account, it is extremely likely that this caused the out of balance error. The Smart Checkbook uses various pointers and amounts which it updates whenever you change the account. If you used some other program to change the account, the pointers and amounts are likely to point to the wrong place and contain the wrong amounts. If this caused the out of balance error, you will have to reconstruct the account from a backup copy. From the Out of Balance menu, press **6** to save the returned items for later use with the reconstructed account. Then return to the Main Menu and reconstruct the account.

Hardware Failure

Other possible causes of the Out of Balance error are removing the diskette from the drive prematurely or power failure. The Smart Checkbook is designed to protect the accounts against premature disk removal or power failure, but if you are editing the account (**EDITING:** appears at the top of the screen) *and* the program is interrupted while it is writing something on the diskette, you will have to reconstruct the account.

Reconstructing the Account

To reconstruct the account, first take the last backup copy of the account and make a backup copy of it. Then enter the checks, charges and deposits made since that backup. After you enter the items, make a backup copy of the new account before proceeding. Next, reconcile the statement with the reconstructed account. If you have more than one statement, be sure to reconcile the earliest statement first.

Saving and Restarting the Reconciliation Session

Save Returned Items

It's very easy to save the statement information and the returned items, so that you can restart the reconciliation at a later date without the bother of reentering any information. Just enter a name to call the saved information. After you save the information, or if you decide not to save it, the menu from which you chose Save Returned Items is repeated.

HINT: To make it easy to remember, choose a name which includes the statement date, such as B:MYFEB.83 or B:YOURDEC.84.

ANOTHER HINT: To backup the saved information, save again with another name.

Restarting the Reconciliation

When you restart the reconciliation, enter the name of the saved information. Make sure it's the same name you used to save the information. Press **RETURN** to add more returned items or edit them before reconciling, press **R** to reconcile, or press **ESC** for the Main Menu.



Search Accounts

Choose Search Accounts when you want to

- list and total selected items;
- search several accounts and combine the results into one report;
- list and total amounts assigned to a budget and/or tax category;
- find and edit items which meet certain criteria;
- see deleted items;
- see all the split categories and amounts for any items.

You can combine several accounts into one report. For example, at tax time, you can produce a detailed list of each item in a tax category, including the amount of the item and the portion assigned to the tax category. The report also shows the total amounts for each account and the grand totals for all accounts.

After the Smart Checkbook finishes searching one account, you can include another account in the report just by entering the account name. If you've already searched other accounts, you can include them all again just by pressing **CTRL S**.

You can edit accounts when you are in the search mode. Use this feature to locate and correct such information as items with dummy dates, checks with no payee or amount, split amounts which are overassigned, and duplicate entries.

It's very easy to search accounts. Starting with the Search Menu you first press the number next to the items you want to search — checks, charges, deposits, or any combination. This limits the search to these items and erases any other selection rules in effect.



Next, use the Selection Menu to set up additional selection rules. You can select a range of check numbers, transaction dates, statement dates, and amounts. You can also select budget and tax categories, outstanding or deleted items, and match any part of the payee/description.

You pick the kind of report you want from the Report Menu. The report always appears on the screen, and you may print it as well. You may combine as many accounts as you want into one report, even if they are on different diskettes.

Searching more than one account

You may search several accounts with one request. After you search an account, you are asked for the name of the next account to search. If you've already combined other accounts, the prompt will show that you can press **CTRL S** instead of entering an account name to search the same accounts again. Press **ESC** if there are no more accounts you want to search.

These accounts may be on the same or separate diskettes. The name of the account you are currently searching is in the upper left of the screen.

You can combine accounts even if they have different tax and budget categories. But if the selection rules include a budget or tax category, the category name must be spelled the same (ignoring upper or lower case) and the category type (revenue or expense) must be the same or the search bypasses the account.

You may add, delete, and change any information on any of the accounts you search. The screen shows which account you are editing and the current balance in the account. Two things to remember when you edit: (1) you may enter the payee/description by name or number on the first account, but only by name on the rest of the accounts; (2) even if you don't make any changes, once the screen displays "EDITING", totals are not computed.



Search Menu

Press the number next to the combination of checks, charges and deposits you want to include in the search. The Selection Menu appears, with all selection rules blank.

Press **ESC** to return to the Main Menu.

Selection Rules

Set selection rules by pressing the category number and then entering the information you are prompted for. For ranges, if you want a single entry instead of a range, press **RETURN** for the second entry.

Once selection rules are chosen they remain in effect until you go back to the Search Menu. This allows you to create budget and tax reports just by changing the category without reentering all the other items.

You can erase specific selection rules by pressing the category number and then pressing **RETURN** (for outstanding and deleted items just press the category number).

Check Number

Press **1** to limit the check search to a range of check numbers or a single check number. Enter the first and last check numbers to include in the search.

The check range has no effect on charges or deposits. For example, if you are searching checks and charges and you select a check range from 1234 to 5678, the search finds the checks in that range and also all charges.



Date

Press **2** to select a range or a single date, all dummy dates, or a specific dummy date. A dummy date is one that isn't a real date, for example 3/?/83. Remember the Smart Checkbook lets you enter a dummy date if you don't know the correct date or don't want to enter the date. The date search lets you find all dummy dates, or specific dummy dates.

To select a real date, enter the month, day and, optionally, the year, just as you do when you enter items. To select all dummy dates, enter the word **DUMMY** for the date. To select a specific dummy date, enter that date.

Payee/Description

Press **3** to find items whose payee/description includes the characters you enter. The search doesn't distinguish between upper and lower case. For example, searching for "BROWN" will find entries like JOHN BROWN and Brownstone Remodelers.

You can press **RETURN** to select items which have no payee/description if there is no selection rule shown for the payee/description. The words (**no description**) then appear for the selection rule. If there is a selection rule, pressing **RETURN** erases it.

You can have "wild card" matches. Use **!** to substitute for any letter, **#** for any number, and **?** for any character. For example, enter **#** to find items with any numbers in the payee/description. [To find the characters **!**, **#**, or **?**, enter **_!**, **_#**, or **_?**.]

If you are using a name and address file, you may also enter the payee/description by number. If you want to search for a number less than 1000 instead of telling the Smart Checkbook to enter the payee/description assigned to the number, put **?** after the number. For example, **202?** will match a payee/description containing the number 202.



Amount

Press **4** to select items by the amount of the transaction. Enter either a single amount or a range of values. For example, searching amounts from 1000 to 999999.99 will find transactions of \$1000 or more.

Budget Category

Press **5** to choose a budget category.

When you are searching checks and/or charges, you may select any budget expense category. When you are searching deposits, you may select any budget revenue category.

If you don't choose a budget category, the search report shows the budget category assigned to the item.

If you select a budget category, the category name is shown at the top of a column, and the amount assigned to the category appears in that column. If the word * ERROR * appears instead of an amount, this means that the you split the amount and the split amounts add up to more than the amount of the item. This can only happen if you have reduced the amount of the item and did not correct the split amounts.

You can use the search to find all the overassigned amounts. First choose checks, charges and deposits from the Search Menu. Then select items with no budget category. Overassigned items are flagged with * ERROR * in the budget category.

Tax Category

Press **6** to choose a tax category. The Search mode treats tax categories the same way it does budget categories.



Statement Date

Press **7** to select items by a range of statement dates or only a single statement date.

The statement date of an item is the date of the statement when the item was returned. You can reproduce a statement by searching checks, charges and deposits and specifying the statement date. If you know the month but not the exact date, then enter a range from the first to last day of the month.

Outstanding Items

Press **8** to select outstanding items.

If you tried to reconcile your account but quit before the account balanced, the search mode considers those items which were returned at that time to be still outstanding.

Deleted Items

Press **9** to select deleted items.

Deleted items are not physically removed from the account, but are tagged to be bypassed by all Smart Checkbook functions, except when you specifically request to look at them here. This is useful if you want to see voided transactions.

Finished

Press **0** (zero) when you are finished setting up your selection rules. You confirm that you really are finished before the Report Menu appears.

ESC for Search Menu

Press **ESC** to erase all the selection rules and go back to the Search Menu. From the Search Menu you may return to the Main Menu or search another combination of checks, charges and deposits.



Report Menu

Totals Only

Press **1** to display totals only. Totals are calculated for each account and grand totals for all the accounts you search. Depending upon the combination you select, separate totals are calculated for checks and charges and deposits. If you select a budget or tax category, the total assigned to the category is also computed. The budget and tax totals do not include any items which have overassigned categories.

Quick List

Press **2** for a quick list. Each item appears on one line of the screen, with 12 items to a screen. The information shown includes the line number, check number (or DEP or CHAR), transaction date, payee/description, item amount, and budget and tax category. If you are searching for a particular budget and/or tax category, the amount assigned to the category also appears.

After each screen, you may add, delete, and change any information, press **RETURN** to continue the search, or press **ESC** to end the search. If you don't edit, totals for the account appear after each account. Grand totals appear at the end of the search.

Long List

Press **3** for a long list. In addition to the information shown in the quick list, the long list also displays all the split categories and amounts for the item. One item appears on the screen at a time. You may edit, press **RETURN** for the next item, or press **ESC** to end the search. If you don't edit, totals for the account appear after each account. Grand totals appear at the end of the search.



ESC for Selection Menu

Press **ESC** if you don't want a report. The Selection Menu reappears with the selection rules you set up. This menu also reappears after you finish a report.

Printed Reports

Reports always appear on the screen, and you may also print a copy. For printed reports answer **Y** to the question

Do you want these items listed on the printer? Y/N

Each item is printed as it is found. If you edit the item, the changes do not appear on the printed report. You may also print the report without pausing at the end of each screen.

HINT: If you want to edit the account and also print a long list, first choose the quick list without printing. Edit the items. Then, without changing the selection rules, choose the long list and print without pausing.



Summary Tables and Budget

Choose Summary Tables and Budget when you want to

- see your actual revenue and expense by budget or tax category for as many as twelve months at a time and year-to-date;
- total your taxable revenue and tax deductions for the year in each tax category;
- produce custom tables of revenue and expense by month and year-to-date;
- combine several accounts in a single table;
- set up a budget;
- compare budgeted to actual revenues and expenses in each budget category by month and year-to-date.

Table Menu

Actual Revenues and Expenses by Budget Category

Press **1** for the budget category table. This shows actual revenue and expenses in each budget category, total revenue, total expense, and net revenue in each month and all months for the period you select. This can be used as an income statement.

You may exclude amounts which you didn't assign to a budget category. Do this when you combine accounts so that transfers between accounts are not double counted.

For example, if you have two accounts, a checking account and a credit card account, the check you write to pay the credit card bill is a deposit to the credit card account. Since the check is a transfer between the two accounts, *don't assign* a budget code to the item in either account. *Do assign* budget codes to the charges in the credit card account. When you combine the two accounts in one table, exclude the items with no budget category, otherwise the net amount will be correct but the total revenue and total expense will both be larger, by the amount of the check, than your actual revenue and expense.

If you only want to look at one account, then you may want to include items with no budget category. Transfers into the account are classified as other revenue, transfers out of the account are other expense.

Actual Revenues and Expenses by Tax Category

Press **2** for the tax category table. This table shows your actual monthly taxable income and tax deductible expenses in each tax category by month and for the entire period you select. To see your net taxable income, exclude the amounts not assigned to a tax category. To see the amount of non-taxable income and non-deductible expense include amounts with no tax category.



Choose Your Own Payee/Description Categories

Press **3** to choose your own categories based on the payee/descriptions. Enter characters to match all or part of the payee/description, just as you do in the Search mode. The Table mode matches all the characters you enter, but only displays the first ten characters.

Press ESC to end input, CTRL A to change last entry
Payee/Description, number or ? for help

Enter the payee/description or press **CTRL A** or **ESC**. If you are using a name and address file, you may enter the payee/description number or press **?**.

The payee/description may include “wild card” characters. See the payee/description of the Search mode for more information.

Press **CTRL A** to correct the previous payee/description.

Press **?** to see the payee/description numbers and names on the name and address file.

Press **ESC** to end the input mode. You may then edit the categories, print them, and save them to use again. Then select whether the table will show revenues or expenses.

Editing Table Categories

The table category editor is very similar in operation to the Account Editor, with a few differences.

The only information requested is the payee/description.

If you delete a payee/description, the items which follow it are renumbered, and the screen display scrolls to replace the deleted payee/description.

Previously Saved Payee/Description Categories

Press **4** to display a table using previously saved categories. You are asked for the Payee/Description Category File Name. Enter the name you called the saved categories. You may add more categories, edit them, print them, and save them again before computing the table.

HINT: To backup the payee/description categories, save them again using another name.

Preparing Tables

The Time Period

Enter the time period for the table. It may be as long as 12 months and *does not have to be in a single calendar year.*

You are prompted for the beginning and ending month and year. If you don't want to compute a table, press **ESC**. Otherwise enter a number from 1 to 12 for the month and a number from 75 to 99 for the year. Use any character to separate the numbers. If the ending year is the same as the starting year, you only have to enter the month when you are prompted for the ending date.

You are asked if you want to reenter the dates. Press **Y** to repeat the date prompt. Press **N** to compute the table.

The account name and "....WORKING...." are displayed while the table is calculated.

If you request more than one table in a given session, the beginning and ending dates of the previous table are shown. You may compute the table with these dates or reenter the dates.



Combining Accounts

You may combine as many accounts as you want into one table. The accounts may be on the same or separate diskettes.

After the Smart Checkbook collects the requested information from one account, you are asked for the name of the next account. Press **ESC** when there are no more accounts you want to include. If you've already combined accounts for a table, you may press **CTRL S** instead of entering a name to combine the same accounts in another table.

There are no restrictions on the kinds of accounts you can combine for payee/description tables. There are restrictions for budget and tax category tables. For these tables, the categories on the second and subsequent accounts must have the same category number, name, and type as they do on the first account.

For example, suppose MYACCT and YOURACCT have the following budget categories:

MYACCT			YOURACCT		
Number	Name	Type	Number	Name	Type
1	Food	Expense	1	Food	Expense
2	Clothing	Expense	2	Clothing	Expense
3	Shelter	Expense			
4	Income	Revenue			

If you first use MYACCT, you can combine YOURACCT with it because all the categories on YOURACCT have the same number, name, and type as those on MYACCT. If you first use YOURACCT, the Smart Checkbook will bypass MYACCT, because there are two categories on MYACCT which aren't on YOURACCT.

Table Display

The screen shows at most 5 months across the screen and 18 categories down the screen, plus the totals for all months and all categories. To see the rest of the table, press the arrow keys to scroll the table up, down, left, and right. The arrow keys don't have any effect if there is no more of the table to see in that direction.

CATEGORY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	TOTAL
GAS.....	104.47	106.89	133.29	81.95	51.19	783.79
ELECTRIC .	52.50	45.01	44.43	39.39	41.00	746.07
PHONE ...	36.83	79.03	32.68	37.35	31.97	540.13
WATER ...		46.85			45.45	223.67
TOTAL....	193.80	277.78	210.40	158.69	169.61	2293.66

Press RETURN to exit, arrow keys to move up, down, left, right

Press RETURN to leave the table. You may then print the table. The number of months and number of categories shown on a page of the printed table depends upon your printer setup. The example below shows a table for 12 months printed on a 132 column wide printer. Notice that the printed table shows the total for all months only after the last month.



MONTHLY EXPENSES FOR CHECKBOOK,83
JANUARY, 1983 TO DECEMBER, 1983

CATEGORY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
GAS,.....	104.47	106.89	133.29	81.95	51.19	45.62
ELECTRIC,,	52.50	45.01	44.43	39.39	41.00	75.73
PHONE,....	36.83	79.03	32.68	37.35	31.97	47.92
WATER,....	,	46.85	,	,	45.45	,
TOTAL,....	193.80	277.78	210.40	158.69	169.61	169.27

MONTHLY EXPENSES FOR CHECKBOOK,83
JANUARY, 1983 TO DECEMBER, 1983

CATEGORY	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL
GAS,.....	27.18	28.85	25.09	39.64	53.84	85.79	783.79
ELECTRIC,,	108.12	156.98	60.32	41.30	39.11	42.18	746.07
PHONE,....	52.30	66.69	32.96	37.43	39.11	45.86	540.13
WATER,....	,	62.25	,	,	69.12	,	223.67
TOTAL,....	187.60	314.77	118.37	118.37	201.18	173.82	2293.66

Budgeting

Press **5** when you want to

- set up a budget;
- revise a budget;
- compare budgeted to actual revenues and expenses.

The budget is set up for a 12 month period, starting with the month and year you select.

You can set up or change your budget at any time. The budget displays simplify setting up your budget and monitoring how you are keeping to it. Even if you choose not to have a budget, the budget displays will help you monitor your revenues and expenses by showing you the percentage each budget category is of total actual revenues.

You can set up a master budget for combined accounts or a personal budget for each account. Each of the accounts you combine, except the master account, can have its own budget.

If this budget is for a single account, you can budget for transfer payments into and out of this account, as well as all the budget categories you established for the account.

If the budget is a master budget, transfer payments are not budgeted.

After the Smart Checkbook computes the actual amounts in each category, the screen will show information for the first budget category. This includes monthly and yearly figures for

- actual amounts
- budgeted amounts
- dollar difference between budget and actual amounts
- total actual revenue
- the actual amount to the total actual revenue
- the budget amount to the total budgeted revenue



The dollar difference shows how much you are over(-) or under(+) budget for this category. The ratios show what proportion this category is of your total revenue, and how this compares to your plan.

If you haven't set up a budget yet, the budgeted amounts will be zero, and the difference between budget and actual will be negative.

The work area shows what you can do:

+ for next category
? for help
RETURN for next month
G Growing Amount or %
<month> Amount: _____
ESC to exit

- for previous category
/ and a category number
CTRL A for prior month
***** Repeat rest of column

CTRL D for other display

You can enter the amount to budget for this category for the month shown.

You can leave this category and go to another one. Press **+** for the next category number. Press **-** for the previous category number. Enter **/** followed by a category number to go directly to that category. Press **?** to see all the category names and numbers.

To choose other revenue (transfer revenue category) enter **/R**. To choose other expense (transfer expense category) enter **/E**.

You can press **RETURN** to move to the next month or **CTRL A** to move back a month.

If this isn't the first month, you can press ***** to repeat the previous month's entry for the remaining months. Or you can enter **G** followed by an amount or percent to increase each of the remaining months by that amount or percent more than the prior month.



You can press **CTRL D** to show the other display, which contains the following budget information:

- budgeted amounts for the category
- total budgeted revenue
- total budgeted expense
- the difference between the two totals
- the percent this budgeted amount is of total budgeted revenue
- the percent this budgeted amount is of total budgeted expense

This screen is useful in setting up and revising a budget. It shows you when your budgeted revenue isn't enough to cover your budgeted expenses. It also can help you budget by goals, such as setting the food budget to 25% of your income.

When you are finished setting up as many budget categories as you want, press **ESC**. You may then print the two budget screens for all or selected budget categories.

Net Worth

Choose Net Worth when you want to

- see your net worth;
- print a net worth statement to show your bank;
- add assets, liabilities and accounts to your net worth;
- revise your net worth statement;
- backup your net worth file.

Setting up a Net Worth Statement

Your net worth is the difference between the value of what you own (your assets) and what you owe (your liabilities).

Assets include your house, real estate, car, cash value of life insurance, stocks and bonds, jewelry and silverware.

Liabilities include your mortgage, auto loans, bank loans, loans against life insurance, and other money owed.

To set up a net worth file, list your assets and liabilities. List more important assets separately, such as your house, car and securities, and group less important assets, such as household goods. It is a good idea to enter any serial numbers of more important assets, such as your computer, as part of the asset description.

Do *not* include as assets or liabilities the balance of accounts which the Smart Checkbook keeps for you. The Smart Checkbook will determine the current balance of each account. Accounts with positive balances, such as money market accounts, will appear as assets. Accounts with negative balances, such as credit card accounts, will appear as liabilities.

When you choose Net Worth from the Main Menu, you are prompted for the name of the net worth file. You may just press **RETURN** to use the name **NETWORTH**, on the same drive as the account currently in use, or you may enter a different name (including the drive reference). You may have any number of net worth files, and they may be on different disks.

Net Worth Menu

After you enter the name of the net worth file, the Net Worth Menu appears.

Backup Net Worth File

Press **1** from the Net Worth Menu to copy the net worth file. This also removes deleted entries and renumbers the remaining entries.

Edit Net Worth

Press **2** from the Net Worth Menu to add assets and liabilities to your net worth file, to add the names of accounts, and to change or delete these items.

The Net Worth Editor is similar to the Account Editor. Twelve items appear at a time on the screen, and you are prompted

A to Add, D to Delete, C to Change or ESC to exit _
Press - for previous page or + for next page



To add items to your net worth, press **A** to add. You are prompted

Add - press ESC to exit

A for Asset, L for Liability or N for account Name:

If you press **A** or **L**, you are asked for a 25 character description, the acquisition date of the item, the original value (amount) of the item, the current value, and the date valued. The dates and original value are there for your convenience.

If you press **N**, you are asked for the account name. Enter the name as you do when you are using the account with the Smart Checkbook. However, you don't have to include the drive reference in the name.

You remain in the Add mode until you press **ESC** to exit. When you fill up a page, entries are still added to the file, but they don't appear in the display area. To see the next page, press **ESC** to leave the Add mode and then press **+** for the next page.

To change entries in the net worth file, press **C**. You may change the values of assets and liabilities, the dates, and the description. You may change the name of an account.

If you dispose of an asset, close an account, start a new time period for an account, or pay off your liability, you may delete the item from the net worth file. Press **D** to delete an entry.

To leave the editor, press **ESC**.

Net Worth Statement

Press **3** from the Net Worth Menu to have the Smart Checkbook prepare a net worth statement. The program tabulates the assets and liabilities and finds the balance of each account and determines whether each is an asset or liability.

If the account name has no drive reference, the Smart Checkbook looks for the account on the drive containing the account currently in use. If the account isn't found, the program will ask you to insert the correct disk and then enter the drive letter or else to skip the account.

The Net Worth Statement appears on the screen. Use the **+** and **-** keys to scroll between pages of the Net Worth Statement. Press **ESC** when you are finished. Then you are asked if you want to print the statement. After the statement is printed, or if you don't print the statement, the Net Worth Menu reappears.

Net Worth Statement Title

Press **4** from the Net Worth Menu to enter or change the title to appear on the statement.

Use Another Net Worth File

Press **5** from the Net Worth Menu to switch to another net worth file. Net worth files are not associated with any specific account, so you may have as many different net worth files as you want.

Account Manager

Choose the Account Manager when you want to

- make a backup copy of your account;
- see what budget and tax categories you've used;
- change unused tax and budget categories;
- print all budget and tax categories;
- increase the number of budget and tax categories;
- start a new account from an existing one, such as at the start of a new year;
- change the printer information.

Backup

Press **1** from the Account Manager Menu to back up the account. The name of the account you are using is shown in the upper left corner of the screen. You may copy the account to the same diskette or a different diskette. It is a good idea to back up an account periodically to a different disk.

To copy to a different diskette, you may remove the *program* diskette and insert a formatted diskette. Then enter a name for the backup copy.

To copy to the same diskette, enter a name for the backup copy or press **RETURN** to use the account name with **.BAK** at the end. For example, if you are using **B:MYACCT.84** and you press **RETURN** for the backup name, the backup is called **B:MYACCT.BAK**, and it is written on drive B, on the same diskette as **B:MYACCT.84**.



HINT: If you have an electronic (RAM) disk, use the backup option to copy to and from the electronic disk.

Can I make a backup copy of an account with .BAK in its name?

Yes, but you can't just press RETURN to enter the name. Give the second backup another name.

Change Budget and Tax Categories

Press **2** from the Account Manager Menu to see which budget and tax categories are in use, and to change unused categories.

Budget categories appear first, twelve to a screen. Tax categories appear after you are finished with the budget categories.

A * marks the categories you assigned to at least one transaction. Press **+** to see the next group of categories, **-** to go backwards.

Press **C** to change unused category names. Press **H** to change revenue/expense types. Press **A** to add categories if you didn't fill all the category slots when you created the account. See **Creating a New Account** for more information.

Press **S** to save the changes and additions. Press **Q** to quit without saving and to restore the original categories. You may also print the categories.

Print Budget and Tax Categories

Press **3** from the Account Manager Menu to print the budget and tax categories for the account. The report includes the category number, name and type.



Start a New Time Period or Increase Category Slots

Press **4** from the Account Manager Menu to roll over an account to a new one, usually at the start of a new year, or to increase the number of category slots.

If the account doesn't already have the maximum number of slots, you may increase the number in the new account to the number shown on the screen.

The new account may be on the same diskette as the existing account, or on another diskette.

At the end of a year, it is a good idea to roll over each account to a new account on a new disk, so that only transactions for the new year are in the new accounts. Save the old accounts in a safe place.

If you have only one disk drive, create the new account on the same diskette and then backup the new account to a separate diskette.

All outstanding items are automatically transferred from the existing account to the new one. If you tried to reconcile the account with a statement but didn't balance the account, the items returned with that statement are still outstanding.

To include returned items on the new account, enter the earliest transaction date you want to include on the new account. This transfers all items with transaction dates on or after this date, or with dummy dates, to the new account.

Deleted items are *not* transferred to the new account.

If you just want to increase the number of category slots, and transfer all returned and outstanding transactions to the new account, then pick a date that you know is earlier than any item on the account, such as 1/1/75. This will keep the same time period.

After the new account is created, you may change and print the categories on the new account.



Change Printer Information

To change the printer information, press **5** from the Account Manager Menu.

The Smart Checkbook is set to print 60 lines on a page. At the standard line spacing of 6 lines per inch, this allows for 1/2" top and bottom margins on 11" paper. You may set the number of lines between 10 and 100.

The printer width is set to 80 characters per line. You may increase this to as many as 254 characters. Make sure that your printer is able to print the number you select.

The Smart Checkbook is set to skip to the top of the page whenever a full page is printed and at the end of a report or table. If your printer does not have the mechanism to skip to the top of a page (also called "form feed"), or if you want to suppress the form feed, change the setting to **No** by answering **N** when you are asked

Can your printer skip to the top of a page? Y/N

When you finish, you may press **S** to save the changes, and they will be in effect the next time you use the Smart Checkbook. Otherwise, press **ESC**, and the changes remain in effect only until you leave the program.

HINT: If you plan to print a number of short reports, as in the reconcile mode, turn the form feed off to save paper.



Name and Address Manager

Choose the Name and Address Manager when you want to

- Create a name and address file if you are not already using one with the account;
- Select an existing name and address file if you are not already using one with the account;
- Backup the name and address file you are using;
- Edit the name and address file you are using;
- Print the names, memos and addresses.

Create or Select a Name and Address File

If you choose the Name and Address Manager and you are not already using a name and address file, the Smart Checkbook prompts you for the name, just as it does when you first use an account.

I entered the wrong name for the name and address file. How do I change it?

Return to the Main Menu and select 0 (zero), Use Another Account. Press **RETURN** when you are asked for the account name, because you want to use the same account, but enter the correct name when you are asked for the name and address file name.

Name and Address Manager Menu

```
USING: account.nad      NAME AND ADDRESS MANAGER
                          1 : Backup Name and Address File
                          2 : Edit Name and Address File
                          3 : Print Name and Address File
```

```
Choice? _
      (press ESC for MAIN MENU)
```

Backup Names and Addresses

Press **1** to make a backup copy of the Name and Address File. The backup may be on the same diskette or a different diskette. If you want the backup on a different diskette, replace the current diskette with a formatted diskette before you enter a name for the backup name and address file.

You can enter a name for the backup copy or you can press **RETURN** to use the name and address file name but with **.NAK** at the end.

HINT: If you have an electronic disk, use the backup feature to copy the name and address file to the electronic disk.



Edit Names and Addresses

Press **2** to add, delete, change, or insert names, memos and addresses or just to view them on your screen.

Next enter the first payee/description number you want to see or press **ESC** or **RETURN** for the Name and Address Manager Menu.

The screen shows six name and address entries at a time, starting at the number you entered.

Press the **+** key to view the next group, the **-** key for the previous group.

Press **A** to add items to the end of the name and address file.

Press **C** to change any name, memo or address.

Press **D** to delete entire entries.

Press **I** to insert items anywhere in the name and address file.

(Note: both delete and insert change the payee/description numbers.)

When you finish editing, press **ESC** to save the edited name and address file and return to the Name and Address Manager Menu.

In the add and insert modes, the screen shows a blank entry and prompts you for a name, memo, and three address lines. At each prompt you may enter the information; press **RETURN** to skip to the next prompt; press **CTRL A** to go back to the previous prompt; press **CTRL D** to delete what is there; press **CTRL S** to skip the rest of this entry and go to the next entry; or press **ESC** to end the mode.

Add Mode

To add an entry to the end of the name and address file, enter a name when you are prompted for it. You may enter or skip any of the other prompts. You add items until you press **ESC** to end the add mode or have an entry with no name.



Insert Mode

You insert entries before the payee number you specify. Inserting renumbers all the payee/descriptions which follow the inserted entry. If you don't want to renumber entries, use the add mode instead of the insert mode.

Enter the payee number where you want to start inserting. Press **ESC** or **RETURN** if you decide not to insert anything.

The insert mode is similar to the add mode. You insert items, one after the other, until you press **ESC** to end the insert mode or have an entry with no name.

Change Mode

Enter the number of the payee you want to change. Press **ESC** or **RETURN** if you decide not to change anything.

The change mode shows the entry you are changing; prompts you for changes to the name, memo and three address lines; and shows the changes you make. You may change any information; press **RETURN** to skip to the next prompt; press **CTRL A** to go back to the previous prompt; press **CTRL D** to delete what is there; or press **ESC** to end the change mode and save the changes.

HINT: If you want to delete a payee/description from the name and address file without renumbering subsequent payees, press **CTRL D** to each prompt in order to delete what is there.

Delete Mode

Enter the number of the payee you want to delete. Press **ESC** or **RETURN** if you decide not to delete anything.

The screen shows the entry to delete, and you are asked

Delete? Y/N

Answer **Y** to delete the entry. This renumbers the payee/descriptions which follow. Answer **N** to keep the entry.



Print Names and Addresses

Press **3** for a printed list of all the payee/description numbers, names, memos, and addresses on the name and address file.

HINT: The Smart Checkbook can also read Name and Address files created by BASIC programs, data base programs, such as dBase II, and word processors, such as WordStar. You can even use these programs to edit a Name and Address File to use with Smart Checkbook accounts. If you do use another program, the only restrictions are:

1. Names, memos, and addresses containing commas are enclosed in quotes, for example "New York, NY";
2. There are no embedded quotes, for example, Stan "the Man" Musial;
3. The name, memo and addresses are on one line and separated by commas;
4. The maximum file size is 32k.

The Name and Address Files created by the Smart Checkbook can also be read by BASIC programs, dBase II, WordStar, and similar programs.

Use Another Account

Choose Use Another Account when you want to switch to another account.

If you decide not to use another account, press **RETURN** to return to the the account you are using or press **ESC** to leave the Smart Checkbook program.

If the account you want to use is on another diskette, you can change diskettes. Then enter the account name. Be sure to include the drive reference in the name. For example, **B:MYACCT**.

If the Smart Checkbook doesn't find the name it asks:

Is this a new account? Y/N

Press **Y** if this is a new account.

If this is not a new account, press **N**. Either the name is wrong or you are using the wrong diskette. If the diskette is wrong, put in the correct diskette and then press **RETURN** to use the name you entered before. You can first use the **DIR** command to find out what accounts are on the diskette. Otherwise enter the correct account name.



Credit Card Accounts

There are two ways you may use the Smart Checkbook to manage your credit card accounts.

If you don't need a detailed listing of each of your charges and payments on a credit card account, then you don't need to set up a separate account for the credit card. Just split your payments to the credit card company into the appropriate budget and tax categories.

If you want detailed listings of each account transaction, then set up a separate account for the credit card. The basic procedure for setting up and maintaining a credit card account is the same as that for a checkbook.

Keep each credit card account separate. You may select different budget and tax categories for each credit card account, but if you plan to produce combined reports and tables with the accounts, then select the same categories for each account. See **Combining Accounts** in both Search Accounts and Summary Tables for more information.

The beginning balance of a new account is zero. The beginning balance of an existing account is the new balance appearing on your credit card statement after you are in agreement with the credit card company as to how much you owe (the equivalent of a checkbook in balance). If you owe money, the balance entered is a negative number. If the company owes you money, the balance entered is a positive number.

Enter your credit card transactions which have not yet appeared on a credit card statement. As you enter the transactions, the Smart Checkbook updates the balance in your account.



Enter Items and Current Balance

Your current balance should be negative or zero. A negative balance shows the amount you owe on your credit card, including items for which you have not yet been billed and payments and credits not yet credited to your account. **DO NOT** pay this amount. You **PAY** the amount specified on your credit card statement.

A positive current balance shows how much money the credit card company owes you.

Enter credit card transactions just as you do checkbook items.

Credit card purchases are entered as **CHARGES**, as are finance charges, credit card fees and cash advances. Payments to your credit card account, credits for returned purchases and other credits are entered as **DEPOSITS**.

The date and the amount are used to match the transactions on your credit card account with the transactions on your credit card statement.

The date you make a purchase or receive a credit is the date to enter. You usually will have a receipt for the purchase or credit with the date on it.

The date of a cash advance is the date it was issued.

The date of a finance charge or credit card fee is the date of the credit card account statement where it appears.

For payments, leave the date blank, and enter the date on which you make the payment as part of the Payee/Description. The date your payment is received by the credit card company will usually be different from the date you make the payment.

When you receive your credit card statement, change the blank date to the date the payment was received. You still have the record of the actual date you made the payment as part of the payee/description. If there is a long time between your payment date and the date the payment is received, you should bring this to the attention of the credit card company, especially if you have to pay finance charges as a result.

Don't assign a budget category to payments, since this is a transfer from another account (probably your checking account). Assign budget categories to charges.



Reconcile

Use the Reconcile mode to keep track of your credit card transactions the same way you do to balance your checkbook. Your credit card statement is similar to your bank statement. Credit card statements usually itemize your purchases, payments, credits to your account, cash advances, finance charges, credit card fees, previous balance and new balance. The number of items in each category and their total value may also appear on the statement. Enter the statement information and the returned items from the credit card statement.

When you receive a new statement, use Search Accounts to find payments with blank dates. Change the blank dates of the payments to the dates shown on the credit card statement. Be sure to enter any finance charges and credit card fees in your account.

Entering Statement Information

The **Statement Date** is the billing date of your credit card statement.

The **Number of Checks and Charges (Debits) Returned** is the total number of purchases, cash advances, finance charges, and credit card fees.

The **Number of Deposits (Credits) Returned** is the total number of payments and credits to your account.

The **Ending Balance** is your new balance. If you owe money, enter the balance as a negative number. If the company owes you money, enter the balance as a positive number.

Entering Returned Items

There are no returned checks for credit card accounts, only charges and deposits. Charges include purchases, cash advances, finance charge, and fee. Deposits include payments and credit memos. If two dates are shown for an item, enter the transaction date and *not* the date it was posted to your account.

Reconcile Procedure

Follow the same procedure for reconciling your credit card account as you do for a bank account.

If you don't change the blank date of a payment to the date that payment was received by the credit card company, you will not be able to reconcile. In this case, the date the credit card company received the payment and the amount of the payment, which you entered as a returned deposit, will appear after the message

THE FOLLOWING RETURNED DEPOSITS ARE NOT ON THE CHECKBOOK

The payment with the blank date on your account will appear in the list of outstanding deposits. When the outstanding deposits are shown, press **C** to change the item with the blank payment date to the date shown on the statement. Correct any other errors and then reconcile again.

Outstanding Items

Outstanding deposits include payments you have made to your account and credits you have received which have not yet appeared on a credit card statement. Similarly, outstanding charges include purchases and cash advances which have not yet appeared on a credit card statement. You are not likely to find finance charges and credit card fees listed in outstanding charges, because you are customarily billed for them on a credit card statement.

Search Accounts

You can use all the features of Search Accounts, but since there are no checks in credit card accounts, search deposits and/or charges only.



Cash Accounts

Starting a Cash Account

Keep your cash in one account. The beginning balance is your cash on hand.

You can also keep payroll deductions, such as income tax withholding, FICA, insurance, and other deductions in a cash account.

Enter Items and Current Balance

Your current balance should be positive or zero. If your current balance is negative, then there is a mistake in your account.

Enter cash transactions just as you do checkbook items.

Cash payments are entered as CHARGES. Money you receive is entered as DEPOSITS.

Search Accounts

You can use all the features of Search Accounts, but since there are no checks in cash accounts, search deposits and/or charges only.

Account Manager

You can use the **Start a New Time Period** feature if you want to increase the number of budget and tax categories on the account.

Since the cash account isn't reconciled with any statement, there is no need to roll over an account at the end of some time period. Just start a new account.

Advanced Uses

The Smart Checkbook has many business applications. Here are some suggested by users.

Accounts Receivable

Smart Checkbook accounts may be used to keep track of accounts receivable. You may set up a single accounts receivable account for all of your receivables.

Record each sale (increase in receivables) as a deposit. Record money received for payment as a charge.

The balance in the account is the total you are owed by your customers. Use the search feature to get the balance owed by any customer.

Use the table feature and “choose your own categories” (which may be saved for reuse) to get a payment and order history for each customer.

Use the Name and Address Manager to record the names of your customers. This lets you to enter customer names by number, and the Smart Checkbook will enter the name for transactions, for searches and for tables. The on screen help menu can show you all your customer names and numbers.

When you combine your accounts to obtain a balance sheet (net worth statement), the Smart Checkbook will include your accounts receivable as an asset.

You can set up the budget and tax categories to record customer information, such as credit ratings.

If you prefer, you may set up a separate account for each customer.



Accounts Payable

The Smart Checkbook can also manage your accounts payable. You can set up a single accounts payable account for all your payables.

Record each purchase as a charge and each payment as a deposit. You can use the Search and Table features to find how much you owe to each supplier and to obtain the history of your purchases from and payments to each supplier.

Use the Name and Address Manager to record the names and addresses of your suppliers. You may even use the same name and address file you use with your checking account.

When you combine your accounts to obtain a balance sheet (net worth statement) the Smart Checkbook will include your accounts payable as a liability.

Time and Billing Accounting

If you bill clients based on the time you spend, you will find that the Smart Checkbook is very useful for keeping track of your time.

You may set up a separate account for each client or one account for all clients. If you use only one account, the Name and Address Manager can record your client list. You can then enter the client's name by number. If you use separate accounts, the description can be used for comments.

Each entry is a charge. Enter the time you spend in hours and tenths in the amount. Use the budget categories to show how the time was spent. The split feature can divide the time among several activities.

Use the Search feature to help prepare your client billing.

Use the Table feature and "choose your own categories" to summarize monthly hours for each client. Use the budget categories table to summarize hours by activity.

Small Business Income Statement

You can set up the tax categories to provide an income statement. If you file a Schedule C, assign the tax categories on your business account to the Schedule C income and expense categories.

The “Actual Revenues and Expenses by Tax Category” of the Table feature will automatically give you a monthly and year-to-date income statement, for up to 12 months at a time.

The search feature can list each transaction in each tax category.

Sample 1982 Schedule C categories are shown below.

Schedule C Categories (1982)

1982 Schedule C Line Number	Category	Type	Suggested Budget Name
1a	Receipts	Revenue	Receipts
4b	Other Income	Revenue	Oth Inc
6	Advertising	Expense	Ads
8	Bank Service Charges	Expense	Bank Chg
9	Car and Truck	Expense	Auto
10	Commissions	Expense	Commissn
13	Dues and Publications	Expense	Dues
14	Employee Benefit Programs	Expense	Empl Ben
15	Freight	Expense	Freight
16	Insurance	Expense	Insuranc
17	Interest on Business Indebtedness	Expense	Interest
18	Laundry and Dry Cleaning	Expense	Laundry
19	Legal and Professional Services	Expense	Prof Srv
20	Office Supplies	Expense	Off Supp
21	Pension and Profit-Sharing Plans	Expense	Pension
22	Rent on Business Property	Expense	Rent
23	Repairs	Expense	Repairs
24	Supplies	Expense	Supplies
25*	Taxes	Expense	Taxes
26	Travel and Entertainment	Expense	T & E
27	Utilities and Telephone	Expense	Ut & Tel
28a	Wages	Expense	Wages
30	Other Expenses	Expense	Oth Exp

NOTE: Non-cash expenses, such as depreciation, are not included.

Refer to Form 1040 Schedule C to determine if these are the categories that best meet your needs.



Bill “Tickler”

You can set up a “tickler” account to remind you when bills are coming due.

As you get a bill, enter it in the tickler account as a charge. For the date, enter the date the bill is due. Enter the payee and the total amount of the bill. Press **RETURN** for the budget and tax categories. Actually, you need only one budget expense category in the tickler account, “Paid,” and you don’t need any tax categories.

When you want to see what bills have to be paid, use the Search feature to find charges with dates from the earliest date on the account to, say, a week from the present date, and with no budget category. The bills coming due will appear on the screen with the amount due shown under the heading “NO BUDGET.” (You may also print this information.)

At the prompt, press **C** to change, and then enter the line number of the first bill you plan to pay. The Changes menu will appear. Press **5** to change the budget category. If this is the first time you are paying something on this bill, press ***** to split the amount. (If you’ve paid part of this bill, the Smart Checkbook already knows that you are splitting the amount.) Now enter a budget category number. For the amount enter **+** followed by the amount you plan to pay. This adds that amount to the budget category you selected and reduces the amount in no budget category. Next press **ESC** to leave the budget splitting, and press **ESC** again to end the changes to the first bill. Now enter the line number of the second bill and repeat the process.

The next time you search for items with no budget category, the amount you didn’t pay will appear under the “NO BUDGET” heading. To find out how much you’ve paid, search for items with any budget category.

MESSAGES

Account name can't be blank - reenter Account name:

There has to be some entry for the account name

Account [name] not found You may change account disks

The account you asked for is not on the disk. You may change disks. You are again prompted for the account name.

Account [name] not found Change disks and press RETURN to continue

The account specified is not on the disk. Change disks and then press RETURN. If the message is followed by "or press ESC" you may press ESC instead to bypass this account.

Account [name] not found Is this a new account? Y/N

The account specified is not on the disk. If it is a new account, press Y. If it is not, press N and you will be able to change disks and/or reenter the account name.

Account was already reconciled for [mm/dd/yy] - reenter date:

Accounts must be reconciled in date order. Enter a date later than the one shown.

[name] already exists. Do you want to use this name? Y/N

The name shown is already on the disk. If you want to erase the old file and use the same name for the new one press Y. If you want to reenter the name, press N.



[...] cannot be a returned check number - reenter check number:

Only numbers are valid entries for returned checks.

[name] can't be an account name - reenter Account name:

The name you entered has characters that can't be used in a name or is a name reserved by the operating system or the Smart Checkbook.

**Can't print checks because no check form selected
Returning to MAIN MENU**

If you want to print checks, you have to select a check style.

**Can't select both [category 1] and [category 2]
Press RETURN to continue**

The categories shown are mutually exclusive. The first category is the one you just requested, the second is the one already selected.

Can't use [name]

The name you requested is not the right one. You are prompted for another name.

[...] category [category] isn't on [account]

The budget or tax category shown is not on the account shown. This account will not be included in the search.

Check number can't be all blank

You have to enter a number for the check number.



Check number can't be all blank - reenter

You have to enter something for the check number.

Do you want to remove ALL splits? Y/N

You pressed 0 for the category number and the entire amount of an item is not allocated to one category. Press Y to erase all split amounts. Press N to keep the split amounts.

[date] earlier then from [...] Date - reenter:

The date you just entered comes before the first in the range. Enter another date or press RETURN to search for the first date only.

Ending date is earlier than beginning date

The second date of the range can't be earlier than the first date.

Ending number ([number]) is less than beginning number

The second number in a range must be greater than the first number.

[amount] has more than 2 decimal places - reenter [category]

The amount shown has too many decimal places. Reenter an amount for the indicated category.

Insufficient disk space for [name]

There isn't enough space on the disk for the new account.



[amount] is greater than \$999,999.99 - reenter amount:

The largest amount you may enter is \$999,999.99. Enter an amount less than one million dollars.

[category] is in use - reenter

You can't change a category which is in use. Enter another number or press ESC or RETURN. You may use the Search feature to find and remove all uses of this category and then you may change the category.

[amount] is negative - reenter Amount:

You can't enter a negative amount for this item. Enter another amount.

[check] is not a check number

You have to enter a number for the check.

[category] is not a revenue Press RETURN to continue

You entered a revenue category number for a check or a charge. Press RETURN. The expense categories will be shown.

[category] is not an expense Press RETURN to continue

You entered an expense category number for a deposit. Press RETURN. The revenue categories will be shown.

[number] is not in range

The indicated number is not in the range shown. Enter another number or press RETURN.

[number] is not in range - reenter

You entered a number which is less than 1 or greater than the number of items. Enter another number or press RETURN.

[number] is not in range of line numbers

The number you entered is less than the minimum or more than the maximum.

[number] is not in range of line numbers - reenter:

The line number shown is less than 1 or greater than the number of items. Enter another number or press ESC or RETURN.

[number] is not on the file

There is no payee or description with the number shown on the Name and Address File.

[...] isn't a check number - reenter Check:

You can't specify DEP or CHAR for a check number.

[date] isn't a real date

This entry requires a date between 1/1/75 and 12/31/99

[date] isn't a real date. Do you want to change the date? Y/N

The date you entered is not of the form mm/dd/yy, it is not between 1/1/75 and 12/31/99, or you entered an erroneous month, day or year. Enter yes to repeat the date prompt, enter no to keep the date you entered.



[date] isn't a real date

Only items where date = [...] will be selected

Do you want to change the date? Y/N

Press N to keep the date shown, Y to repeat the date prompt.

[month] isn't a real month

The month isn't between 1 and 12.

[year] isn't a real year

The year isn't between 75 and 99.

[name] is the Account name

You can't use the account name for this purpose. You are prompted for another name.

[amount] less than from Amount - reenter :

The amount you just entered is less than than the first amount in the range. Enter another amount or press RETURN to search for the first amount only.

[check] less than from Check - reenter:

The check number you entered is lower than the first check in the range. Enter another check number or press RETURN to search for the first check only.

Line number [number] doesn't have a real date

The indicated item can't be selected for the reason shown.



Line number [number] isn't a check

The indicated item can't be selected for the reason shown.

Line number [number] isn't outstanding

The indicated item can't be selected for the reason shown.

Line number [number] has already been selected

You can only select a check once at a time.

**Line number [number] has been deleted
Press RETURN to continue**

You requested the line number of a deleted item. You can't edit deleted items. Deleted items may be viewed with the Search feature.

Line number [number] has no payee

The Checkwriter does not print blank checks.

**[...] File "[name]" not found
Is this a new [...] File? Y/N**

You have entered a name which was not found on the disk. Press Y if it is a new file. Press N if you want to reenter the name.

Negative by: [amount] - reenter [category]

The amount allocated to the category shown is less than zero by the indicated amount.



NEW name can't be the same as [name]

The name of the new account can't be the same as the existing account. Enter another name.

[name] not found

The name you requested isn't on the disk. You are prompted for another name.

Only [number] categories are permitted

You can't add more categories than you have slots for.

Only [number] names and addresses can be edited with this editor

If you need more names and addresses than this editor allows, you may use another editor or word processor to create, edit or add to a Name and Address File to use with Smart Checkbook accounts. If you do use another editor, the only restrictions are (1) names, memos, and addresses which have commas are enclosed in quotes, for example "New York, NY"; (2) you can't have embedded quotes; (3) the name, memo and addresses are on one line and separated by commas; (4) the maximum file size is 32k.

Only [number] returned [...] permitted

Press RETURN to continue

You entered the maximum number of the indicated returned items.

Only 15 split amounts allowed. Press RETURN to continue.

You already have the item amount split among 15 categories.



Only 100 checks may be selected at one time

You have the maximum number of checks in the pile to be printed. Print them before you select more checks.

Overassigned by: [amount] - reenter [category]

The amount entered for the category shown is greater than the amount left to be assigned by the indicated amount.

Press RETURN to erase selection

There is an entry for this selection. If you press RETURN, it will be erased.

REMINDER: You're not searching checks

Press RETURN to continue

You requested to search a check range, but you are only searching charges and/or deposits.

[...] split amounts add up to more than the amount of item [line number]

This item will NOT be included in the table

Press RETURN to continue or ESC for TABLE MENU

If you want to continue calculating the table press RETURN. If you want to cancel the calculations press ESC.

Statement date cannot be changed at this time

Press RETURN to continue

You can't change the statement date after you've tried to reconcile the account.



Table may only be for a 12 month period

The second date you entered is more than 11 months after the first month.

There are MORE OUTSTANDING [...] on the account than listed

Not all of the outstanding [...] items are listed. Use the account editor to see the rest of the account.

There is nothing to change. Press RETURN to continue

There are no items in the list.

There is nothing to delete. Press RETURN to continue.

There are no items in the list.

This item was returned with statement dated [mm/dd/yy] and can't be deleted

Press RETURN to continue

You can't delete an item which has been returned.

Totals are not computed when editor is used

You pressed a key to add, delete or change an item. Because of this, Search totals are not computed.

**Turn on printer. Press RETURN when ready
Or press ESC to print without pausing**

You requested a printed report. First turn your printer on. Then press RETURN if you want a pause after each screenful of information is displayed or press ESC if you don't want a pause.



UNEXPECTED END OF DATA SEE THE MANUAL FOR MORE DETAILS

Under normal operation you will not see this message. The message is displayed when writing to the disk when the disk is full or when the Smart Checkbook's pointers indicate that there should be more records on the file than were found. If the disk isn't full, the error may be caused by changing the account using a program other than the Smart Checkbook, or by hardware failure.

Whenever this error occurs, the program is stopped. If this error occurs while you are in the reconcile mode, you have the opportunity to save the returned items before the program stops. To recover from this error, reconstruct the account from your most recent backup copy. See **Reconstructing the Account** for details.

WARNING [...] amounts add up to more than the amount of this item.

This message appears on a printed list of items if you reduced the amount of the item after splitting the amount among budget or tax categories and didn't reduce the split amounts.

WARNING: This check was already printed

This warns you that the checkwriter already printed this check. You may print a replacement check.

WARNING: This item was returned with statement dated [mm/dd/yy]

Press RETURN to continue

You asked to change an item which has been returned. You may do so after you press RETURN.

Wrong disk or wrong name

The account you requested is not a new account, but it wasn't found on the disk. Either the wrong disk is in the drive or you entered the wrong name. Either change disks or enter another name.



the *Smart* Checkbook™

APPENDIX

Check Forms

Softquest, Inc. recommends the following continuous form checks from Deluxe Computer Forms: 1023, 1004, and 1005. A packet containing samples of each of these forms and an order blank is included with this manual. The packet contains a strip of eight checks of style 1023 for you to use with the tutorial.

On each of these forms the Smart Checkbook prints the amount in both words and numbers, and can print the payee address and a memo. Check form 1004 has a voucher on the bottom. Check form 1005 has a voucher on the top. Check form 1023 has no voucher.

If the order form is missing from your manual, you may call Deluxe toll free at 1-800-328-0304 8:00 A.M. to 4:30 P.M. Central Standard Time. In Minnesota call (612) 483-7300. Or write to Deluxe Computer Forms, 530 North Wheeler St., P.O. Box 43046, St. Paul, Minnesota 55164-0046. Be sure to use reference number **7246** to insure that your forms are compatible with the Smart Checkbook.



64K System Limits

Some of the Smart Checkbook features are not available in all modules in systems with 64K memory.

Entering payees by number is not available in Reconcile and Search Accounts. Entering payees by number is available everywhere else.

Budget and tax categories cannot be entered or changed in Reconcile. This feature is available everywhere else.

You may select up to 37 budget and 37 tax categories.

The name and address manager can handle up to 75 names, memos and addresses. If you need more, use another editor to create and modify the name and address files.

You may have up to 200 returned checks, 50 returned deposits and 50 returned charges on any statement.

96K + System Limits

You may select up to 200 budget and 200 tax categories.

The name and address manager can handle up to 200 names, memos and addresses. If you need more, use another editor to create and modify the name and address files.

You may have up to 1000 returned checks, 500 returned deposits and 500 returned charges on any statement.

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END USER LICENSE AGREEMENT

NOTICE: SIGNING THE ENCLOSED REGISTRATION CARD OR BREAKING THE SEALED PACKET LABELLED "WARNING: BREAKING THIS SEAL CONSTITUTES ACCEPTANCE OF THE LICENSE AGREEMENT" CONSTITUTES ACCEPTANCE OF THIS LICENSE AGREEMENT.

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