MONEY MANAGER

FOR THE AMSTRAD

Financial Management Software

for

CPC464 CPC664 CPC6128

PCW8256 PCW8512

OPERATING MANUAL

Connect Systems

Contents

	Page
Foreword	1
Preparing a Money Manager working disc (PCW)	2
Preparing a Money Manager working disc (CPC)	4
Introduction	4
Starting Money Manager	6
Running Money Manager for the first time	6
Keyboard technique	7
Start menu	9
Load a data file from disc	9
Start a new data file	10
Exit from Money Manager	10
Load Menu	10
Load PERSONAL data file	10
Return to start menu	10
Main menu	11
Add or edit entries	11
Editing entries	13
Deleting entries	13
Inserting new entries	13
Inserting standing orders	14
Postponing entries	14
Sort entries into date order	15
Detailed statement	15
VAT statement	16
Summary statement (by month)	17
Summary statement (by account)	18
Account statistics	18
Bar chart	19
Pie chart (CPC)	19
Add or edit codes	20
Codes menu	20
Edit title	20
Exit account codes	20
Edit class codes	20

Print codes 22
Edit VAT standard rate 22
Search data 22
Add a new month 22
Save & exit 23
Save menu 23
Save current data to disc as file PERSONAL 23
Save current data to disc with new file name 23
Return to Main menu 23
Do not save current data to disc 23
Exit menu 24
Return to Save menu 24
Restart Money Manager with new data file 24
Exit from Money Manager 24
Notes on memory capacity 24

Foreword

This manual serves both the Amstrad CPC and PCW versions of Money Manager. *Certain sections of the manual apply only to the CPC version, and these appear in italics.*

Side 1 of the Money Manager disc contains the programs for the PCW version. Side 2 of the Money Manager disc contains the programs for the CPC version plus the sample data files for both versions.

Preparing a Money Manager working disc (PCW version)

This section does not apply to the CPC version.

For novice computer users, or those who (quite legitimately) have no intention of learning the more technical aspects of computing, the following section may seem complicated. Never mind, you do not have to understand the mysterious parts, so long as you follow the instructions carefully.

The Money Manager disc as supplied contains the PCW Money Manager programs on side 1. Some of the system software from the discs which are supplied as part of the computer must be added to these by the user himself, because of copywright law. To do this, proceed as follows:

1 Copy side 1 of the Money Manager disc onto side 1 of a blank disc, which will become your Money Manager working disc. Format side 2 of the working disc to use as a data file store. Label the working disc clearly. Full instructions on copying and formatting discs are given in the Amstrad manual.

2 Reset the computer (or switch it off and then on again), and insert side 2 (SYSTEM /UTILITIES /BASIC /CPM PLUS) of the system disc (or a copy of it).

3 After the A〉 prompt appears on the screen, insert side 1 of the Money Manager working disc and type:

dir and then press the **ENTER** key. This will give a directory listing of the files on the disc, which should be as follows:

```
A〉dir
A: MONEY  BAS : MONEYO BAS : MONEYE BAS : MONEYG BAS : MONEYD BAS
A: MONEYV BAS : MONEYM BAS : MONEYA BAS : MONEYS BAS : MONEYB BAS
A: MONEYC BAS : MONEYF BAS : MONEYN BAS : MONEYX BAS : MONEYK
A: PROFILE SUB
```

4 Re-insert the system disc, and type in:

pip and then press the **ENTER** key. You should then see a ★ prompt on the screen. Type in:

m:=★.ems and then press the **ENTER** key. Each time the ★ prompt reappears, repeat this process with the following:

m:=basic.com ✗ (b:=a:) not m:=

m:=pip.com ✓

m:=submit.com ✓

m:=setdef.com ✓

m:=setkeys.com ✓

m:=paper.com ✗

What this does is to copy the system files required by Money Manager into the computer memory.

5 Insert side 1 of the Money Manager working disc, and type in

a:=m:★.★

The system files will now be copied one by one onto the Money Manager working disc. When the ★ prompt reappears, press the **STOP** key at the top left of the keyboard, which will return the **A⟩** prompt.

Now type in

dir and then press the **ENTER** key. The directory listing should now read as follows:

```
A⟩dir
A: MONEY   BAS : MONEYO  BAS : MONEYE  BAS : MONEYG  BAS : MONEYD  BAS
A: MONEYV  BAS : MONEYM  BAS : MONEYA  BAS : MONEYS  BAS : MONEYB  BAS
A: MONEYC  BAS : MONEYF  BAS : MONEYN  BAS : MONEYX  BAS : MONEYK
A: PROFILE SUB : J14CPM3 EMS : BASIC   COM : PIP     COM : SUBMIT  COM
A: SETDEF  COM : SETKEYS COM : PAPER   COM
```

The write-protect holes on both sides of the Money Manager working disc should be left closed.

Side 1 of the Money Manager working disc (the side containing the

programs) should not be used for storing data — if you do, it may become unusable and a new one will have to be prepared from your original Money Manager disc.

Preparing a Money Manager working disc (CPC version)
This section does not apply to the PCW version.

Copy side 2 of the Money Manager disc onto side 1 of a blank disc, which will become your Money Manager working disc. Format side 2 of the working disc to use as a data file store. Label the working disc clearly. Full instructions on copying and formatting discs are given in the Amstrad manual.

Introduction

Money Manager is a system for recording all your personal or business financial transactions, and for analysing them in a number of powerful ways in order to facilitate and encourage sound financial management.

Value Added Tax (VAT) may be fully taken into account if required. If VAT accounting is not required, however, it may be ignored completely.

As with all useful software, no matter how "user-friendly", the best results will be obtained by first becoming thoroughly familiar with the operation of the program and the way in which it can be tailored to suit your needs. For this purpose, the program is accompanied by sample data which you may use for practice.

Be sure, first of all, to make a backup copy of the disc and then prepare a working disc, as described on page 2. Then run the program, following the plan described on page 6, and try out all the options until you are quite familiar with how they work.

Note how the data is divided into 13 months, where month 1 is the first month in the data file (not necessarily January), month 12 is the last month, and "month" O is the list of standing orders.

Examine closely the way in which the sample data files have been set up, and in particular the way in which the account and class codes have been set up. See how the reports you may obtain depend on this set-up, and compare these reports with the sort of reports you will require.

Think of all the uses you may have for reports, eg tracking particular groups of income/expenditure, or showing the tax inspector, your bank manager etc. Think of what information will be useful to you in a few months' time, and devise a set of codes which will allow you to produce appropriate reports.

Each individual's financial circumstances are different, and so each individual will set up the Money Manager codes to suit his own requirements. There is not an absolutely "right" and "wrong" way of doing this.

Consider, for example, whether you should treat your employer as a separate account (ie like a separate bank account) for salary transactions, whether you should have a separate cash account, etc.

In some cases, you may be uncertain whether to consider something to be an account or a class. Explore the sample data, and see what is possible with each type of classification.

Do not rush into creating your own set-up and inserting masses of data — you may incur considerable editing work if you change your mind about classes etc, later on.

Become familiar with the concept of transfers. For example, when you send a cheque for £100 from your bank account to your credit card company, you are not spending money — you did that when you used the card. All you are doing is transferring £100 from one "pocket" to another. You will have £100 less in your current account, and £100 more in your credit card account. You therefore make one entry for your current account under class **tO TRANSFER** to take £100 out of that account, and a second entry for your credit card account, also under class **tO TRANSFER,** to transfer £100 into that account. Although the balance for each account has changed, the total balance for all classes remains the same.

Consider to what extent you wish to use the system for forward budgeting, where instead of having the last 12 months of data in the file, you have, say, the last 6 months as true historic data and the next 6 months as projected data, which you edit as necessary when the time comes.

Starting Money Manager (PCW version)

Before doing this, you must have prepared a working disc as described in the first section of this manual.

Switch on the computer, and insert side 1 of the Money Manager working disc. After a certain amount of disc and screen activity, the **A)** prompt will appear on the screen.

At this stage you may optionally enter a **paper** instruction (see computer manual) to tell the machine what sort of paper you are using in the printer.

Press the **PASTE** key at the top right of the keyboard, and the Money Manager **Start menu** will be displayed.

Starting Money Manager (CPC version)

*Switch on the computer, and insert side 1 of the Money Manager working disc. Type **run "money"** and then press **ENTER**. The Money Manager **Start menu** will be displayed.*

Running Money Manager for the first time

There is always a temptation to jump straight into a new program, and try to run it without paying too much attention to the operating manual. This often leads to frustration, and so we recommend the following "self-training" course. Before trying each option, read the relevant section of the manual.

1 Prepare a Money Manager working disc.

2 Start Money Manager

3 Load the PERSONAL data file from side 2 of the original Money Manager disc.

4 Select the "detailed statement option". The first time you use this option, just press **ENTER** every time a question is asked. This will produce a list of all entries in a month. Then ask for a list for a specific account, say number 1, and see which of the entries are listed. Then try a specific class, and then a specific mark, and then combinations of these. If no entries are listed, it will probably be because you have asked for something unrealistic,

like mortgage payments with a credit card.

5 Try some of the summary statements and charts. Again, remember that the statements will only appear sensible if what you have asked for is sensible.

6 Select the option to add and edit entries, and try putting in some data of your own. When you have done this, list some statements to see how your new entries can be picked out and included in the analyses.

7 Select the option to add and edit codes, and try out all the possibilities.

8 Select the "Save and exit" option, and save the data you have in the computer memory onto the data side (2) of your working disc. Then exit from Money Manager, and then re-start it, this time loading the data you have just saved. This should give you confidence that you can save your data, and then get it back.

9 Re-start Money Manager, and this time create a new data file. After you have done this, the first thing you will have to do (unless you have copied the sample codes) is to insert your own account and class codes. Put a few in at a time, add a few entries, see how your statements are going to look. Don't try to do too much before you are quite sure of what you are doing, and do remember to save your data regularly.

You should by now have a fairly good idea of what Money Manager can do for you, and be ready to get down to the serious business of planning how to structure your own codes in order to get the maximum benefit from the Money Manager analysis facilities.

Keyboard technique

As you have probably already discovered with word processing, computers still need fairly exact instructions on what to do, and if you do not instruct them in a way which they can understand they will react unpredictably. At first this may seem complicated and annoying, but with a little perserverance you soon become familiar

with the required technique. The following section describes the technique used by Money Manager.

Throughout this manual, where the **ENTER** key is mentioned, the same effect is achieved by using the **RETURN** key.

Where a menu is displayed, the highlighted option may be selected by pressing the **ENTER** key. Change the option highlighted by using the ↑ and ↓ cursor control keys.

Depending on the context and the circumstances, the program will sometimes respond immediately to the pressing of a key, and at other times it will wait for you to confirm your input by pressing the **ENTER** key.

Change disc **⟨n⟩** ?

either press the **ENTER** key to answer "no, I do not want to change the disc"

or press **y** followed by the **ENTER** key to answer "yes, I do want to change the disc"

or press the close square bracket key] followed by the **ENTER** key if you do not like the question and wish to get back to a previous stage in the program.

Which class **⟨all⟩** ?

either press the **ENTER** key to specify "all classes"

or type **m3** (for example) followed by **ENTER** to specify class m3

or type **m** (for example) followed by **ENTER** to specify all class codes beginning with m

or press the close square bracket key] followed by the **ENTER** key if you do not like the question and wish to get back to a previous stage in the program.

Throughout the program, you can usually stop whatever is happening and get back to the previous menu by pressing the] key or the **EXIT** key.

In general, it is best to keep the keyboard in lower case, ie with the **SHIFT LOCK** key not activated. If a keyboard entry does not produce the result you expect, check on whether you are using upper or lower case.

If you input something and the computer does nothing except bleep, it means that what you have input is invalid.

Note that commas may not be used as part of any input.

Occasionally, you may mis-type something and see the message **Redo from start** on the screen. Do not worry, this is an Amstrad system message, and all you do is continue as normal, ignoring any disruption to the screen layout.

Start menu:

Load a data file from disc

This option allows you to read in a Money Manager data file from a disc. To select this option, use the cursor ↑ and ↓ keys to highlight the appropriate text, and then press the **ENTER** key.

You will be asked to insert a data disc into the disc drive. The first time you run Money Manager, insert side 2 of the original Money Manager disc, which contains the sample data.

When you have inserted the data disc, press any key. This will bring up the **Load menu** (see below), allowing you to load any of the files on that disc. If by any chance you have inserted the wrong disc, select the **Return to Start Menu** option and start again.

If the side of the disc you have inserted does not contain any Money Manager data files at all, you will revert to the **Start menu** automatically.

CPC464: *When you have inserted the data disc, press any key. The Money Manager data files present on the disc will be displayed, and you will be asked to type in the name of the file (without the .MMM extension) that you wish to load. When you have done so, the data file will be read from the disc, and you will then be asked to re-insert the program disc. When you have done this, you will be presented with the* ***Main menu*** *(there is no Load menu on this version).*

Start a new data file
This option allows you to start a new (empty) data file.

You are asked to give the file a name, such as FRED (up to 8 characters). This is the name used by the computer to identify the file on the disc.

You are then asked to give the file a title such as "Fred Bloggs Ltd," (up to 30 characters). This is the title which will appear at the top of your statements and reports.

You are then asked to specify the starting month and year for the data file.

Optionally, you may transfer to this file the account and class code lists from an existing Money Manager data file, such as PERSONAL.

When you have provided all the information required, the **Main menu** will be displayed and you may enter data in the normal way.

Exit from Money Manager
will terminate Money Manager.

Load menu:

Load PERSONAL data file
Load BUSINESS data file
etc.

This option allows you to load the selected data file into memory for editing or viewing. The data files which may be loaded in this way are all those which exist on the disc which is currently inserted. If the data file you require is not on this disc, you must return to the **Start menu** before changing the disc.

Return to Start menu
This option will take you back to the previous menu and allow you to select any of the **Start menu** options.

Main menu:

Add or edit entries

This is the means by which raw financial transaction data is entered into the system. The data file contains 12 months of data, plus "month 0" for the standing order list, which is treated as if it were another month. Each month may have up to 100 entries, subject to the total memory capacity of the computer.

All the currently defined account and class codes will be displayed for reference, and the current month will be displayed, which may either be accepted (by pressing **ENTER**), or changed (by pressing **y**). Each time you press **y** the month will be changed from 0 through to 12 and then start at 0 again.

The first few entries in the selected month will then be displayed. If no entries are displayed, then there are as yet no entries in the selected month. Press the ↑ key to move the cursor up the list, and the ↓ key move the cursor down. **EXTRA** *(**SHIFT** on the CPC)* together with the ↑ and ↓ keys will scroll through the entries until you reach the end or until you press the] key.

The data contained in each entry is as follows:

Day is the day of the month, ie 12 for 12th of the month, and entries are fully validated for leap years etc.

A/c is the account number, which must be one of the numbers set up by the user and displayed at the top of the screen.

Ref. is an optional string of characters (up to 6 long), and may be used for cheque numbers, invoice numbers, etc. Use the — (minus) key to remove a reference.

Class is the class code, which must be one of the codes set up by the user and displayed at the top of the screen.

Description is an optional string of characters (up to 18) which may be used to describe an entry. If nothing else is typed in, the description which will appear will be the description associated with the class code, which will normally be quite sufficient. A different description will use up one byte of computer memory space for each character entered, so if this is done too extensively the memory space will soon be used up. Therefore, only insert a special description for something really important.

Mk is an optional "mark" of any single character which may be used for marking sets of entries for later analysis. In the sample data, for example, some entries are marked with **h** for husband, and some are marked with **w** for wife, so that entries for the husband or wife may be listed and analysed separately. Use the — (minus) key to remove a mark.

Amount is the amount of the transaction, preceded by a minus sign if the amount is going out of the account. If you are dealing with VAT, this amount should include the VAT content. Note that a zero amount is not allowed.

VAT is the VAT content of the transaction. If you do not need to account for VAT, simply ignore it and press **ENTER** to leave this field blank. If you are taking account of VAT and the transaction is exempt from VAT, then also simply press **ENTER**. If the amount is all zero-rated, press **0** (zero) followed by **ENTER**. If the whole of the amount is liable for VAT at the standard rate, press **s** followed by **ENTER**. The actual VAT and the amount excluding VAT will be calculated automatically in the VAT statement facility. If the VAT applicable is some other figure, or if only part of the total amount is taxable at the standard rate, enter the actual VAT, for example **12.36**. The proportion of the total amount which is taxable at the standard VAT rate, and the proportion

which is not taxable will be calculated automatically in the VAT statement facility. Note that the sign of the VAT is automatically made the same at the sign of the main amount. To erase anything already in this field press — (minus) followed by **ENTER.**

Editing entries

The entry at the cursor position (the bright green oblong) may be edited by pressing the **e** key. A ↑ will appear under the date. The date may be left as it is by simply pressing **ENTER**, or it may be changed to something else by typing, for example, **27** followed by **ENTER**. When the **ENTER** key is pressed, the ↑ will move along to the next data item, which is treated in the same way.

Note that an existing reference, mark or VAT figure can be deleted by pressing the — (minus) key followed by **ENTER.**

If you enter something, and nothing happens except a beep from the computer, it means that you have tried to enter data which is not valid, such as an undefined class code.

When the whole line has been covered, you will be asked whether you want to re-edit the line, allowing you to correct any mistakes.

If at any time during this editing process you press] followed by **ENTER**, the editing process will be abandoned and the entry will revert to what it was before you started editing it, or no entry if you were adding a new one.

Deleting entries

The entry at the cursor position may be deleted by pressing the **d** key. The entry will be deleted from the file only after you have confirmed that you really want to do this.

Inserting new entries

To insert a new entry, press the **i** key. The cursor will automatically move down to the last entry for the current month, and the ↑ will appear under the date field of a new entry, ready for you to enter the data following the same procedure as when editing an entry (see above):

Remember that you can only make entries for account codes and class codes which have already been defined, and that you will not be able to make any entries if you have not yet defined any.

As each entry is completed, a new blank is created for entering. To stop adding entries, press the] key followed by **ENTER**, and the cursor will jump up to the last entry entered.

Adding standing orders

Standing orders (or standard entries) are added to the standing order list by selecting **month 0, Standing orders,** and proceeding as if it were an ordinary month. To transfer these standing orders to any other month, select the appropriate month and press the **s** key. The cursor will automatically move down to the last entry for the current month, and display the first entry from the standing order list, inviting you to add it to the current month. If you type in **y** and **ENTER**, then that standing order will be added to the current month. If you simply press **ENTER**, then it will not.

In either case, the next entry from the standing order list will be displayed, and so on. It is therefore up to the user to select which standing orders are added to any particular month. This process has deliberately not been made automatic because standing orders are frequently not regular (for example, some standing orders apply for only 10 months out of 12), and automatic insertion might produce inaccuracies.

Postponing entries

Occasionally a transaction which you have entered in one month is not cleared (by the bank, for example) until the following month, and it may be convenient for you to move the entry into the following month. This option will do this with the selected entry, provided there is room for it in the following month. When the entry is "postponed" in this way, the date is automatically changed to the first of the month.

To **exit** from the entry process, press the] key or the **EXIT** key. You may then either repeat the entry process with the same (or a different) month, or return to the main menu.

Sort entries into date order
This option allows you to sort the entries for the selected month into date order.

Detailed statement
This option will produce a detailed list of individual entries according to your specifications. You may produce anything from a long list of all entries for the whole year to a short list of only entries from a particular class, account and mark for a particular month.

If you specify an account, then only entries for that account will be selected.

If you specify a particular class code, then only entries in that class code will be selected.

If you specify a single letter for the class (**h** for example), then all entries having a class starting with that letter (ie h0, h1, h2, h3 etc,) will be selected.

If you specify **con** for the class, all entries having a class starting with a common letter will be consolidated together. Note that for this to work properly, all codes in a letter group should be consecutive, and the first one should be a letter followed by 0 (zero).

If you specify a particular mark (**w** for example), then only entries having that mark will be selected.

If you specify —**w**, then only entries which do **not** have a mark of **w** will be selected.

If you specify — on its own for the mark, then only unmarked entries will be selected.

The display of amounts follows accounting practice in having a trailing minus sign (eg **9.95**— instead of —**9.95**), which improves readability.

You may, optionally, obtain a list of all qualifying entries for the whole year consecutively rather than for just one month.

The starting balance for an individual month will be zero, unless you ask for the true starting balance. If all class codes and all marks have

been specified, the starting balance will include the account start-of-year balance(s).

If a long list is threatening to disappear off the top of the screen, you may temporarily halt listing by pressing any key. If you press either the] or the **EXIT** key, the listing will be abandoned.

You may optionally obtain a simultaneous listing on the printer. If you do not have a printer connected, do not attempt to use it.

When first starting, do try out all these selective possibilities with the sample data, because this will give you an insight into how, with a well-thought-out set of account codes, class codes and marks, you can analyse your own data to maximum effect.

VAT statement

This option will produce a monthly statement of VAT, showing the full details of each entry together with the amount which is exempt from VAT or zero-rated, the amount which is taxable, the actual VAT and the total amount including any VAT. If you are not accounting for VAT, you may simply ignore this option.

VAT is calculated at a standard rate, which may be entered or modified using the main menu option **"Add or edit codes"**.

You may specify the account, class code and mark for the statement. You may also specify whether to include or exclude taxable, zero-rated or exempt entries in the statement.

The first part of the statement is for Input tax, ie all entries having a minus amount, and the second part is for Output tax, ie all entries having a plus amount. Note that all entries having a class code of **t0** (ie transfers) are ignored.

Entries which have nothing entered in the VAT column are assumed to be exempt from VAT.

Entries which have a **0** (zero) in the VAT column are treated in the same way as exempt entries.

If an **s** has been entered in the VAT column, the actual VAT is calculated at the standard rate, and this together with the taxable

amount exclusive of VAT are displayed. Thus if the standard VAT rate is 15%, and the total amount is 100.00, the taxable amount excluding VAT will be shown as 86.96 and the actual VAT will be shown as 13.04, which is 15% of 86.96. The two add up to 100.00, of course.

If a number has been entered in the VAT column, then it is assumed that only part of the total amount is taxable. Say the total amount is 100.00, and 10.00 has been entered in the VAT column. If the standard VAT rate is 15%, then 66.67 is shown as the taxable amount, since 10.00 is 15% of 66.67. 23.33 will be shown as exempt or zero-rated, so that the exempt/zero-rated, taxable and actual VAT add up to the total amount of 100.00.

VAT statements may only be produced for individual months rather than for groups of months (three, for example). Nevertheless, it is a simple matter to prepare a three-month VAT summary from three individual monthly VAT statements.

Summary statement (by month)

This option will produce a table of one column for each month and one row for each class, so that the amounts displayed are the totals of the entries for each class and for each month.

As with the detailed statement, you may be quite specific about the range of entries which are to be included. In addition to the specifications described in the previous section, you may specify **sel** for the class. If you do this, then each class will be presented in turn, and will only be listed if you confirm (with a **y**) that you wish it to be listed.

The amounts displayed on the screen are without decimal places, and are rounded up or down as appropriate. Amounts up to 99,999 may be displayed on the screen; larger amounts will upset the layout. On the printer, however, amounts up to 999,999 without decimals or 99,999.99 with decimals may be printed.

CPC: *On the CPC, the maximum number which may be displayed on the screen for summary statements is 9,999. If your accounts include numbers larger than this, you may specify that the amounts displayed on the screen should be in multiples of 10, 100 or 1,000.*

An extra facility available is to have all amounts displayed as a percentage of a specified amount.

At the end of the statement, the total credits and debits for each month will be listed. Note that these are totals for the **net** amounts for each class, rather than the gross totals. Thus if a class has both debits and credits in a particular month, only the difference between the two will appear in the total.

To produce a summary statement, the computer must go through the entire data for the year several times. Depending on the amount of data you have inserted, this may take quite a long time.

Remember that you may always abort a statement by pressing the] key or the **EXIT** key.

Summary statement (by account)

This option will produce a table of one column for each account and one row for each class, so that the amounts displayed are the total of the entries for each class and for each account for the whole year. Respond to the questions in the way described in the previous sections.

Account statistics

This option will produce general statistics for one or all accounts, listing by month the number of entries, maximum/minimum/average balances, total income/outgoings, cash flow and cumulative cash flow.

The average balance is not simply the average between maximum and minimum balances; it is the true average on a time basis.

In this case (unlike the summary statements above) the total income and outgoings are the totals of all positive and negative transactions. If a particular account is specified, transfers (ie entries with class code **t0**) will be included in these totals, but if all accounts are specified, transfers are not included.

Bar chart

This option will produce a bar chart (amount vs month) for up to three selected categories of entry. You must first specify the maximum amount for the scale up the left hand side of the chart, which will depend on the sort of amounts you are dealing with.

The amounts displayed may be the net amounts for each month individually, or alternatively may be the cumulative amounts, ie the totals for each month added to the total for the previous months. If all classes and marks are specified, the cumulative total will include the account starting balance, and the bars will represent the balance in the account.

Note that both positive and negative amounts rise upwards, but are distinguished by different shadings.

If the amount for a particular month exceeds the maximum you have specified, you will hear a warning beep.

CPC: *On the CPC version, up to four selected categories may be shown on the same bar chart, and the chart may be bi-directional if required. You are also asked whether you have the proprietary screen-dump utility Tascopy loaded (Utopia is detected automatically), which will enable you to obtain a print-out of the chart.*

Pie chart (CPC version only)

This option will produce a pie chart for up to ten selected categories of entry.

You are first asked whether you have the proprietary screen-dump utility Tascopy loaded (Utopia is detected automatically), which will enable you to obtain a print-out of the chart.

You will then be asked to enter the account, the class code and the mark for each slice of the pie. When you do not want any more slices, press the] *key followed by* ***ENTER*** *in response to the "Which account" question. The pie chart will then be drawn.*

Note that negative amounts are treated as if they were positive.

Add or edit codes

This option will produce the following sub-menu:

Codes menu:

Edit title

This option allows you to edit the title which appears at the top of statements (eg Fred Bloggs Ltd.) Simply pressing **ENTER** will leave the title unchanged, otherwise it will become whatever you type in.

Edit account codes

This option allows you to add to or edit the account codes. You may define up to 9 accounts, and each account may have a starting balance, which is the amount of the account at the start of the 12 months covered by the Money Manager data file. Note that the starting balance is automatically updated when the "Add a new month" option is exercised.

The 9 possible account codes will be displayed, including those which are undefined. If no account codes are displayed, then the current data file has no account codes defined yet.

To change anything (even a blank space), use the cursor ↑ and ↓ keys to highlight the required code, and press the **e** key. A ↑ will appear under the description, and any text typed in (up to 18 characters) will replace the existing description, while just pressing **ENTER** will leave it unchanged. When you press **ENTER**, the ↑ will move to under the starting balance, where the same procedure is followed.

d will delete the highlighted code (after confirmation), and] will return you to the **Codes menu.**

Edit class codes

This option allows you to add to or edit the class codes. You may define up to 50 class codes, which consist of a letter followed by a number, for example h3. A common first letter defines a group, and the first class code of a group should always be followed by a zero. For example, in the sample data, h0 is defined as HOUSEHOLD, and

h1, h2, h3 etc are all household expenses. The point of this is that you may, if you wish, produce reports which consolidate all entries for a particular group. It is recommended that you always have a class code **t0 TRANSFERS** which you use for transferrring money between accounts.

The existing codes will be displayed, and any key may be selected (highlighted) by using the cursor arrow keys. If no class codes are displayed, then the current data file has no class codes defined yet. When a new file without any codes has been created, the only code displayed will be **t0 TRANSFERS**.

To **edit** a code, highlight it and press the **e** key. A ↑ will appear under the code. To change the code, type in the new code and press **ENTER**. This code will be checked to see if it is valid and has not already been defined elsewhere. If it is valid, it will replace the existing code, and the ↑ will move to under the description. If you do not type any new code in, and just press **ENTER**, the code will be left unaltered. When the ↑ is under the description, you may alter the description by typing in a new one (up to 14 characters) or leave it unaltered by simply pressing **ENTER**.

Be careful never to remove or redefine a code which has already been used for entries, otherwise these entries will be "orphaned" and may become "lost".

To **delete** a code, select the code you wish to delete and press the **d** key. You will be asked to confirm the deletion, and if you do so then the code will be deleted.

To **insert** a new code at the highlighted position, press the **i** key, which will give you a blank code space to edit as above. Type in the two character code, press **ENTER**, then type in the description and press **ENTER**. Note that the code validation procedure does not permit you to have the same code defined twice.

To **exit** from this procedure, press the] key and you will be returned to the **Codes menu**.

Edit VAT standard rate
This option allows you to insert or modify the standard rate of Value Added Tax which is used for preparing VAT statements. If you do not need to account for VAT, you may ignore this option.

Print codes
will print a list of your account and class codes on the printer

Search data
When this option is selected, the system asks for a string, which is any sequence of characters such as **abcd** or **9.95**. The system will then search through all the data in the file and list any entries which contain the specified string. Note that a search for a simple **a**, say, will print out all entries containing an **a**, even if it is part of a class code or reference. Note also that string parts of standard class code descriptions will not be selected by this search.

Add a new month
Consider, as an example, a new data file created covering the 12 months from Jan-86 to Dec-86. Jan-86 will be month 1, and Dec-86 will be month 12. Data will be entered for each month successively, until eventually you will be ready to enter data for Jan-87. What you need to do (by using this option) is to discard the Jan-86 data in order to make space for Jan-87, converting the file to cover the 12 months from Feb-86 to Jan-87. Feb-86 will then be month 1, and Jan-87 will be month 12. The account start-of-year balances will, of course, be updated automatically. At the end of Jan-87 you will repeat this process, and have a file covering Mar-86 to Feb-87, and so on. In this way, your data file is a constantly advancing 12-month window on the world. At certain intervals, such as at the end of December, you will naturally make a copy of the data file for safekeeping and future reference.

Save & exit
This option will produce the following sub-menu:

Save menu:

Save current data to disc as file PERSONAL

This option will replace the original data file which you loaded from the disc with the updated data file which is currently in the memory.

It is normal procedure to do this at the end of a Money Manager working session. It is also recommended that you "visit" this option from time to time during a long session, in order to minimise the risk of losing data in case of an accident such as a power failure.

If you wish to make a copy of a data file on a new disc, you can do it with this option. If you intend to use a brand-new disc, remember that it must first have been formatted as described in the computer manual.

Save current data to disc with new file name
may be used to make copies of existing data files. For example, at the end of 1986 you may wish to keep a copy of your file FRED, but call it FRED86, while you continue using FRED as your current data file into 1987. Each side of a disc can hold several different data files.

Return to Main menu
This option will take you back to the **Main menu** with the current data still in memory.

Do not save current data to disc
This option will take you straight to the **Exit menu** (see below) without saving the current data to disc.

Exit menu:

Return to Save menu

This option will take you back to the previous **Save menu** with the current data still in memory.

Restart Money Manager with new data file

This option will delete the current data from the computer's internal memory and restart Money Manager at the **Start menu**.

Exit from Money Manager

This option will terminate Money Manager.

Notes on memory capacity

The Money Manager system is designed so that the programs and data are in the computer memory simultaneously. This means that the whole of the 12 months of data may be processed relatively quickly, without the computer having to read the discs continuously. For this reason, the maximum number of entries is restricted to 100 per month. In practice, depending on the amount of information which you put in your entries, the memory capacity may not be enough to hold 100 entries in each of the 12 months in your data file. When the memory is nearly full, a warning message will be displayed, advising you to save your data immediately. You then have three options:

1 Go through existing entries, substituting default descriptions for any individual descriptions which are not essential.
2 Use the "Add a new month" option to clear out early months.
3 Split your system into two or more files. For example, one file could be for class codes which are mainly expenditure. The income file would have a single class for expenditure, and the expenditure file would have a single class code for income. At the end of each month, find the total income from the income file and make an entry for it in the expenditure file, and vice-versa.

© Connect Systems 1986